## San Joaquin Valley Insurance Authority County of Tulare Rate Worksheet

Monthly Rates					Monthly Rates					
	Effective January 1, 2023				Effective January 1, 2024					
County of Tulare Rates to be remitted to SJVIA	EE	ES	EC	FA	EE	ES	EC	FA		
Anthem \$0	\$969.63	\$1,938.22	\$1,769.30	\$2,938.52	\$1,018.11	\$2,035.13	\$1,857.77	\$3,085.45		
Anthem \$500	\$730.15	\$1,461.01	\$1,338.12	\$2,304.38	\$766.66	\$1,534.06	\$1,405.03	\$2,419.60		
Anthem \$750	\$641.37	\$1,281.84	\$1,176.17	\$1,954.06	\$673.44	\$1,345.93	\$1,234.98	\$2,051.76		
Anthem \$2,500	\$607.87	\$1,214.78	\$1,114.64	\$1,851.87	\$638.26	\$1,275.52	\$1,170.37	\$1,944.46		
Kaiser HMO	\$939.23	\$1,868.28	\$1,691.75	\$2,797.34	\$1,134.04	\$2,257.75	\$2,044.24	\$3,381.48		
Kaiser DHMO	\$722.33	\$1,434.47	\$1,299.16	\$2,146.63	\$872.00	\$1,733.68	\$1,569.96	\$2,595.37		
KPSA -Medicare Senior Advantage	\$244.09	\$478.00			\$294.83	\$579.34				
Delta Dental PPO	\$36.64	\$63.51	\$71.97	\$106.84	\$40.30	\$69.87	\$79.17	\$117.53		
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$27.38	\$47.51	\$47.83	\$68.95		
VSP Vision	\$5.02	\$8.47	\$8.96	\$13.36	\$5.02	\$8.47	\$8.96	\$13.36		
SJVIA Fixed Costs Remitted to Vendors/Carriers		County of Tulare - PEPM				County of Tulare - PEPM				
County of Tulare	2023				2024					
Stop Loss PPO/HDHP (Renewal Estimate)	\$18.45				\$23.33					
Anthem PPO/HDHP Administration Fee	\$38.00			\$38.00						
EmpiRx PPO/HDHP Administration Fee	\$3.35				\$4.50					
Wellness	\$2.50				\$2.50					
Claims Mgmt/Communication	\$0.50				\$0.50					
Keenan Consulting	\$2.43				\$2.42					
KPS Pharmacy PPO	\$1.92				\$1.34					
SJVIA Administration		\$2.00				\$2.00				
MyWorkplace - Benefits Administration	\$2.75				\$2.90					
ASi - COBRA and Retiree Administration	\$0.00				\$0.00					
PCORI/Transitional Reinsurance PPO/HDHP	\$0.36				\$0.38					
98.6 Rider	\$1.39				\$1.74					
Total Fixed Cost - Self-Funded PPO Medical Plans	\$73.65				\$79.61					
Total Fixed Cost - Self-Funded HDHP Medical Plans	\$73.65				\$79.61					
Total Fixed Cost - Kaiser	\$10.18				\$10.32					
Total Fixed Cost - Delta Dental PPO	\$4.19				\$4.40					
SJVIA Claims Funding / Reserve Accumulation	2023				2024					
County of Tulare	EE	ES	EC	FA	EE	ES	EC	FA		
Anthem \$0	\$895.98	\$1,864.57	\$1,695.65	\$2,864.87	\$938.50	\$1,955.52	\$1,778.16	\$3,005.84		
Anthem \$500	\$656.50	\$1,387.36	\$1,264.47	\$2,230.73	\$687.05	\$1,454.45	\$1,325.42	\$2,339.99		
Anthem \$750	\$567.72	\$1,208.19	\$1,102.52	\$1,880.41	\$593.83	\$1,266.32	\$1,155.37	\$1,972.15		
Anthem \$2,500	\$534.22	\$1,141.13	\$1,040.99	\$1,778.22	\$558.65	\$1,195.91	\$1,090.76	\$1,864.85		
Kaiser HMO	\$0.00	\$0.00	\$0.00	\$0.00	\$11.13	\$22.25	\$20.14	\$33.38		
Kaiser DHMO	\$0.00	\$0.00	\$0.00	\$0.00	\$8.53	\$17.06	\$15.44	\$25.59		

KPSA -Medicare Senior Advantage	\$0.00	\$0.00			\$0.00	\$0.00				
Delta Dental PPO	\$32.45	\$59.32	\$67.78	\$102.65	\$35.90	\$65.47	\$74.77	\$113.13		
Delta Dental DHMO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
VSP Vision	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
SJVIA Rates Remitted to Carriers		2023				2024				
County of Tulare	EE	ES	EC	FA	EE	ES	EC	FA		
Kaiser HMO	\$929.05	\$1,858.10	\$1,681.57	\$2,787.16	\$1,112.59	\$2,225.18	\$2,013.78	\$3,337.78		
Kaiser DHMO	\$712.15	\$1,424.29	\$1,288.98	\$2,136.45	\$853.15	\$1,706.30	\$1,544.20	\$2,559.46		
KPSA -Medicare Senrior Advantage	\$233.91	\$467.82			\$284.51	\$569.02				
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$27.38	\$47.51	\$47.83	\$68.95		
VSP Vision	\$5.02	\$8.47	\$8.96	\$13.36	\$5.02	\$8.47	\$8.96	\$13.36		
*Stop Loss PPO/HDHP (Contract Rates)	\$16.52	\$33.17	\$33.17	\$33.17	TBD	TBD	TBD	TBD		
* Note will be available December, 2023										
Adjusted (for contracted stop loss rate) SJVIA Claims		2023				2024				
Funding / Reserve Accumulation County of Tulare	EE	ES	EC	FA	EE	ES	EC	FA		
Anthem \$0	\$897.91	\$1,849.85	\$1,680.93	\$2,850.15	TBD	TBD	TBD	TBD		
Anthem \$500	\$658.43	\$1,372.64	\$1,249.75	\$2,216.01	TBD	TBD	TBD	TBD		
Anthem \$750	\$569.65	\$1,193.47	\$1,087.80	\$1,865.69	TBD	TBD	TBD	TBD		
Anthem \$2,500	\$536.15	\$1,126.41	\$1,026.27	\$1,763.50	TBD	TBD	TBD	TBD		