



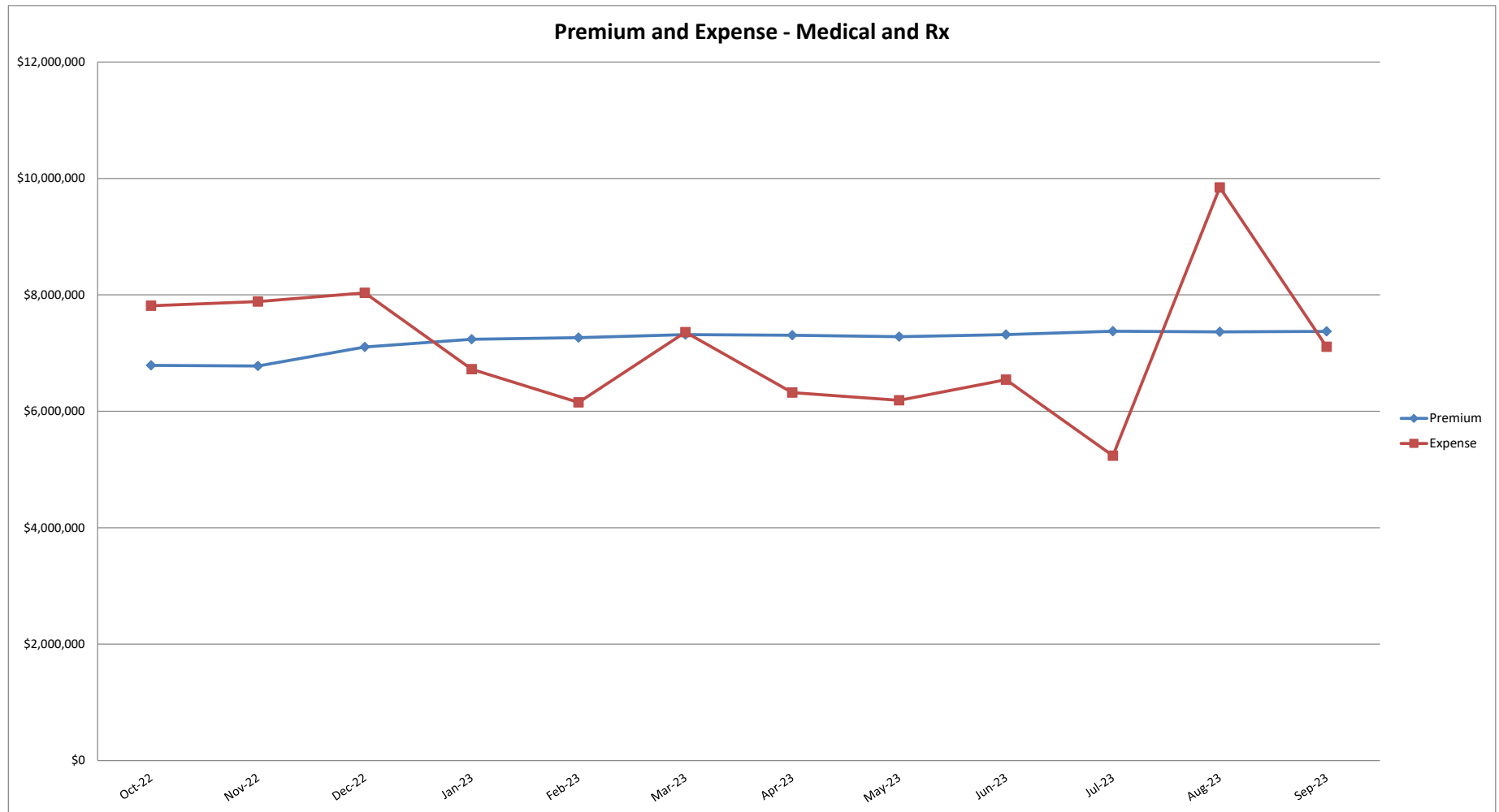
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2023**  
**All Districts Combined - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Oct-21	6,840	\$6,714,383	\$5,343,266	\$2,014,316	\$597,769	-\$26,337	\$7,929,013	-\$1,214,629	\$1,071.82	118.1%
Nov-21	6,835	\$6,699,474	\$3,946,356	\$2,080,285	\$597,563	-\$148,433	\$6,475,770	\$223,704	\$860.02	96.7%
Dec-21	6,908	\$6,866,997	\$5,886,847	\$1,881,238	\$605,962	-\$77,573	\$8,296,474	-\$1,429,478	\$1,113.28	120.8%
Jan-22	6,908	\$6,849,292	\$4,031,811	\$1,872,019	\$605,806	-\$17,651	\$6,491,985	\$357,307	\$852.08	94.8%
Feb-22	6,767	\$6,688,617	\$5,342,563	\$1,804,436	\$594,784	-\$172,594	\$7,569,189	-\$880,572	\$1,030.65	113.2%
Mar-22	6,753	\$6,662,993	\$3,983,939	\$1,880,411	\$593,611	\$0	\$6,457,961	\$205,032	\$868.41	96.9%
Apr-22	6,705	\$6,607,160	\$5,577,065	\$1,919,594	\$589,103	-\$714,143	\$7,371,619	-\$764,459	\$1,011.56	111.6%
May-22	6,712	\$6,615,024	\$4,338,390	\$1,950,480	\$589,745	\$0	\$6,878,615	-\$263,590	\$936.96	104.0%
Jun-22	6,844	\$6,749,043	\$4,322,273	\$2,044,212	\$599,980	\$3,842	\$6,970,306	-\$221,263	\$930.79	103.3%
Jul-22	6,819	\$6,728,792	\$4,605,515	\$1,807,229	\$598,045	\$836	\$7,011,626	-\$282,833	\$940.55	104.2%
Aug-22	6,839	\$6,753,897	\$6,414,083	\$2,142,952	\$599,507	-\$37,678	\$9,118,863	-\$2,364,966	\$1,245.70	135.0%
Sep-22	6,871	\$6,772,731	\$4,347,471	\$2,066,819	\$602,706	-\$161,062	\$6,855,933	-\$83,202	\$910.09	101.2%
Oct-22	6,900	\$6,789,567	\$4,990,275	\$2,217,947	\$605,505	-\$1,087	\$7,812,640	-\$1,023,073	\$1,044.51	115.1%
Nov-22	6,890	\$6,778,443	\$5,003,839	\$2,277,788	\$604,595	-\$1,204	\$7,885,018	-\$1,106,575	\$1,056.67	116.3%
Dec-22	7,010	\$7,104,751	\$5,497,558	\$2,010,979	\$617,413	-\$91,208	\$8,034,742	-\$929,991	\$1,058.11	113.1%
Jan-23	7,024	\$7,236,876	\$4,234,332	\$2,110,263	\$618,533	-\$241,581	\$6,721,546	\$515,330	\$868.88	92.9%
Feb-23	7,062	\$7,265,806	\$3,596,669	\$1,981,223	\$622,050	-\$48,293	\$6,151,649	\$1,114,156	\$783.01	84.7%
Mar-23	7,307	\$7,317,706	\$4,446,576	\$2,269,771	\$646,568	-\$2,420	\$7,360,495	-\$42,789	\$918.83	100.6%
Apr-23	7,105	\$7,306,138	\$3,620,069	\$2,081,107	\$626,733	-\$6,087	\$6,321,823	\$984,315	\$801.56	86.5%
May-23	7,090	\$7,280,459	\$3,340,190	\$2,221,828	\$625,273	-\$108	\$6,187,183	\$1,093,276	\$784.47	85.0%
Jun-23	7,133	\$7,317,336	\$3,842,281	\$2,096,049	\$629,326	-\$25,720	\$6,541,935	\$775,401	\$828.91	89.4%
Jul-23	7,197	\$7,375,715	\$3,342,177	\$2,062,475	\$635,170	-\$803,207	\$5,236,616	\$2,139,099	\$639.36	71.0%
Aug-23	7,190	\$7,364,589	\$7,248,218	\$2,176,893	\$634,304	-\$213,818	\$9,845,597	-\$2,481,007	\$1,281.13	133.7%
Sep-23	7,210	\$7,372,627	\$4,430,444	\$2,063,564	\$635,863	-\$22,862	\$7,107,010	\$265,617	\$897.52	96.4%
2020	6,952	\$81,862,351	\$49,822,070	\$20,227,143	\$7,042,998	-\$905,527	\$76,186,685	\$5,675,667	\$828.83	93.1%
2021	6,883	\$81,247,360	\$54,332,276	\$21,419,630	\$7,222,384	-\$328,648	\$82,645,642	-\$1,398,283	\$913.14	101.7%
2022	6,835	\$81,100,311	\$58,454,782	\$23,994,864	\$7,200,801	-\$1,191,949	\$88,458,497	-\$7,358,186	\$990.73	109.1%
2023 YTD	7,146	\$65,837,252	\$38,100,956	\$19,063,173	\$5,673,820	-\$1,364,096	\$61,473,853	\$4,363,399	\$867.56	93.4%
Current 12 Months	7,093	\$86,510,013	\$53,592,628	\$25,569,887	\$7,501,333	-\$1,457,595	\$85,206,253	\$1,303,760	\$912.91	98.5%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2023  
All Districts Combined - All Medical**





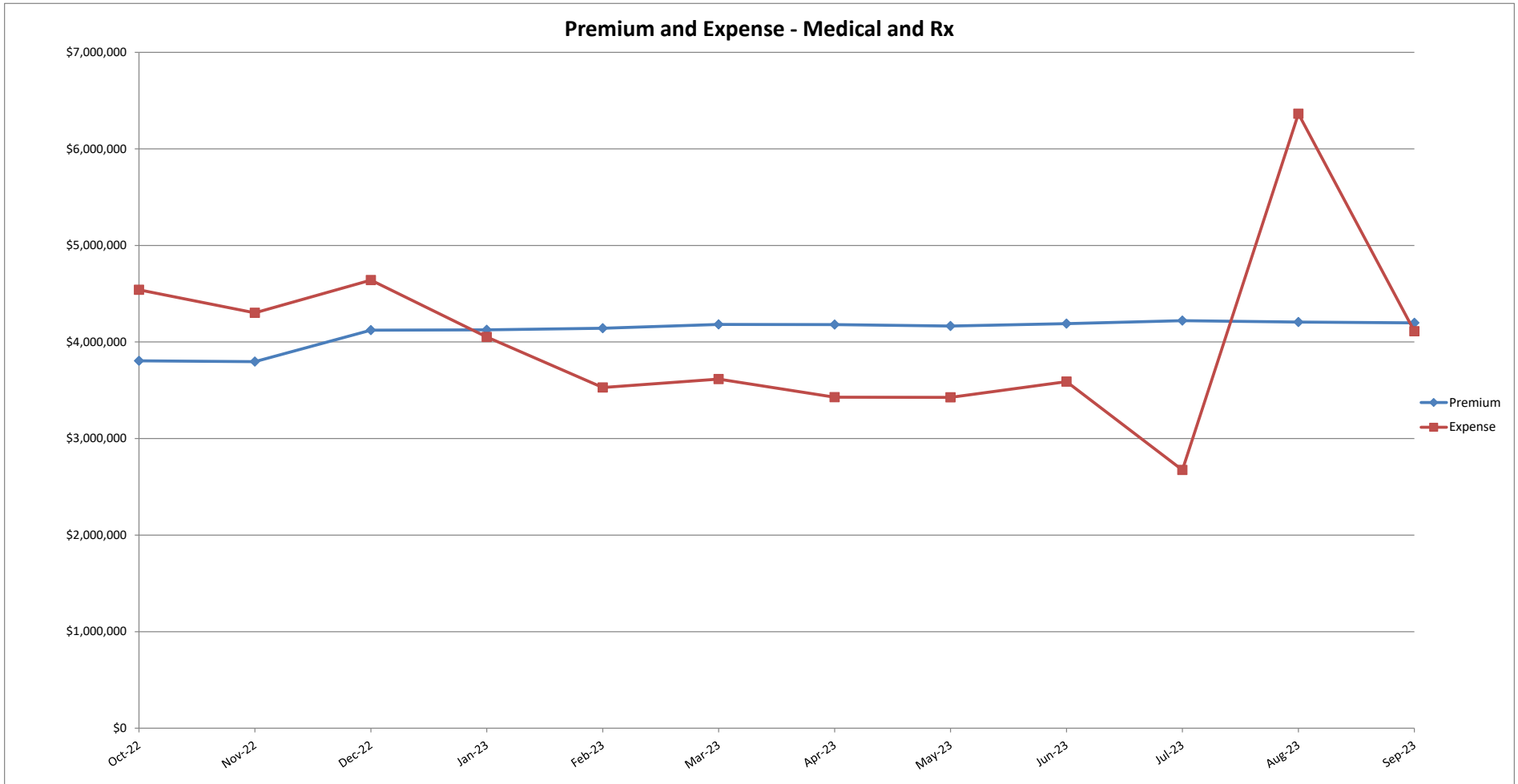
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Oct-21	3,014	\$3,645,539	\$3,245,752	\$1,037,188	\$302,575	-\$26,337	\$4,559,179	-\$913,639	\$1,412.28	125.1%
Nov-21	3,022	\$3,637,651	\$2,185,951	\$1,204,195	\$303,379	-\$46,784	\$3,646,741	-\$9,090	\$1,106.34	100.2%
Dec-21	3,139	\$3,854,725	\$3,057,366	\$946,150	\$315,124	-\$40,307	\$4,278,333	-\$423,608	\$1,262.57	111.0%
Jan-22	3,132	\$3,843,069	\$2,303,347	\$1,034,255	\$314,421	-\$17,651	\$3,634,373	\$208,696	\$1,060.01	94.6%
Feb-22	3,127	\$3,837,525	\$3,172,000	\$951,654	\$313,920	-\$172,594	\$4,264,979	-\$427,455	\$1,263.53	111.1%
Mar-22	3,123	\$3,821,163	\$2,334,944	\$967,899	\$313,518	\$0	\$3,616,361	\$204,801	\$1,057.59	94.6%
Apr-22	3,088	\$3,779,197	\$3,950,945	\$978,614	\$310,004	-\$714,143	\$4,525,420	-\$746,223	\$1,365.10	119.7%
May-22	3,093	\$3,781,688	\$2,746,512	\$1,007,873	\$310,506	\$0	\$4,064,891	-\$283,203	\$1,213.83	107.5%
Jun-22	3,094	\$3,779,828	\$2,527,252	\$1,030,610	\$310,607	\$3,842	\$3,872,310	-\$92,482	\$1,151.16	102.4%
Jul-22	3,094	\$3,775,558	\$2,815,273	\$922,057	\$310,607	\$836	\$4,048,772	-\$273,214	\$1,208.20	107.2%
Aug-22	3,090	\$3,774,880	\$3,685,776	\$1,079,441	\$310,205	-\$37,678	\$5,037,744	-\$1,262,863	\$1,529.95	133.5%
Sep-22	3,121	\$3,793,032	\$2,715,544	\$1,015,831	\$313,317	-\$68,131	\$3,976,560	-\$183,529	\$1,173.74	104.8%
Oct-22	3,145	\$3,804,887	\$3,102,258	\$1,123,379	\$315,727	\$0	\$4,541,364	-\$736,477	\$1,343.60	119.4%
Nov-22	3,139	\$3,796,401	\$2,751,816	\$1,235,054	\$315,124	-\$370	\$4,301,625	-\$505,224	\$1,269.99	113.3%
Dec-22	3,290	\$4,121,768	\$3,355,740	\$1,032,959	\$330,283	-\$78,642	\$4,640,339	-\$518,571	\$1,310.05	112.6%
Jan-23	3,291	\$4,125,856	\$2,842,989	\$1,120,346	\$330,383	-\$241,581	\$4,052,137	\$73,719	\$1,130.89	98.2%
Feb-23	3,316	\$4,141,809	\$2,181,993	\$1,062,124	\$332,893	-\$48,293	\$3,528,717	\$613,091	\$963.76	85.2%
Mar-23	3,558	\$4,181,933	\$2,091,900	\$1,168,999	\$357,188	-\$2,420	\$3,615,667	\$566,266	\$915.82	86.5%
Apr-23	3,375	\$4,179,891	\$1,962,472	\$1,126,353	\$338,816	\$792	\$3,428,433	\$751,458	\$915.44	82.0%
May-23	3,362	\$4,165,140	\$1,923,187	\$1,165,456	\$337,511	-\$108	\$3,426,047	\$739,094	\$918.66	82.3%
Jun-23	3,394	\$4,190,024	\$2,072,292	\$1,107,827	\$340,724	\$68,144	\$3,588,987	\$601,037	\$957.06	85.7%
Jul-23	3,433	\$4,220,894	\$1,725,357	\$1,056,453	\$344,639	-\$452,379	\$2,674,070	\$1,546,824	\$678.54	63.4%
Aug-23	3,419	\$4,206,198	\$5,048,775	\$1,186,431	\$343,233	-\$214,285	\$6,364,154	-\$2,157,956	\$1,761.02	151.3%
Sep-23	3,420	\$4,198,777	\$2,694,919	\$1,074,765	\$343,334	-\$2,343	\$4,110,675	\$88,102	\$1,101.56	97.9%
<b>2020</b>	<b>3,078</b>	<b>\$43,778,298</b>	<b>\$30,389,324</b>	<b>\$11,042,260</b>	<b>\$3,536,143</b>	<b>-\$905,527</b>	<b>\$44,062,200</b>	<b>-\$283,903</b>	<b>\$1,097.35</b>	<b>100.6%</b>
<b>2021</b>	<b>3,047</b>	<b>\$44,376,243</b>	<b>\$33,405,619</b>	<b>\$11,713,863</b>	<b>\$3,670,660</b>	<b>-\$189,731</b>	<b>\$48,600,411</b>	<b>-\$4,224,167</b>	<b>\$1,228.80</b>	<b>109.5%</b>
<b>2022</b>	<b>3,128</b>	<b>\$45,908,995</b>	<b>\$35,461,406</b>	<b>\$12,379,625</b>	<b>\$3,768,239</b>	<b>-\$1,084,532</b>	<b>\$50,524,738</b>	<b>-\$4,615,743</b>	<b>\$1,245.64</b>	<b>110.1%</b>
<b>2023 YTD</b>	<b>3,396</b>	<b>\$37,610,522</b>	<b>\$22,543,884</b>	<b>\$10,068,754</b>	<b>\$3,068,722</b>	<b>-\$892,473</b>	<b>\$34,788,887</b>	<b>\$2,821,635</b>	<b>\$1,037.69</b>	<b>92.5%</b>
<b>Current 12 Months</b>	<b>3,345</b>	<b>\$49,333,578</b>	<b>\$31,753,698</b>	<b>\$13,460,146</b>	<b>\$4,029,855</b>	<b>-\$971,485</b>	<b>\$48,272,214</b>	<b>\$1,061,364</b>	<b>\$1,102.15</b>	<b>97.8%</b>

**Data Sources:**

**Enrollment & Premium: MyWorkplace, Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

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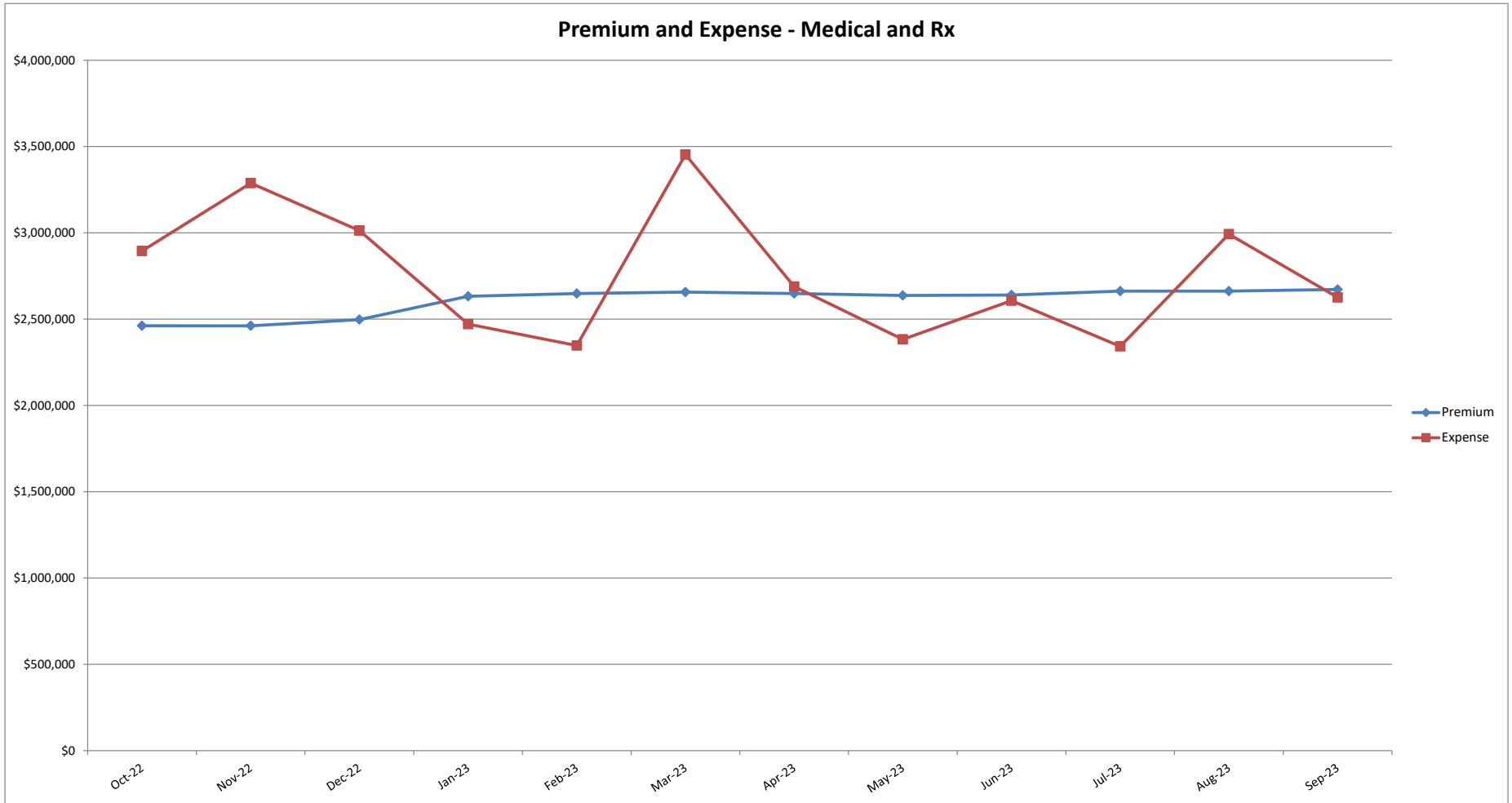
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Oct-21	3,072	\$2,488,535	\$1,677,725	\$846,328	\$237,493	\$0	\$2,761,547	-\$273,012	\$821.63	111.0%
Nov-21	3,053	\$2,478,069	\$1,536,450	\$793,988	\$236,025	-\$101,650	\$2,464,813	\$13,255	\$730.03	99.5%
Dec-21	3,053	\$2,471,781	\$2,409,174	\$844,781	\$236,044	-\$37,267	\$3,452,733	-\$980,952	\$1,053.62	139.7%
Jan-22	3,061	\$2,469,279	\$1,248,318	\$791,296	\$236,665	\$0	\$2,276,279	\$193,000	\$666.32	92.2%
Feb-22	2,923	\$2,315,333	\$1,947,940	\$816,778	\$225,990	\$0	\$2,990,708	-\$675,376	\$945.85	129.2%
Mar-22	2,917	\$2,310,116	\$1,442,855	\$862,356	\$225,524	\$0	\$2,530,735	-\$220,619	\$790.27	109.6%
Apr-22	2,916	\$2,302,514	\$1,447,734	\$828,948	\$225,448	\$0	\$2,502,130	-\$199,616	\$780.76	108.7%
May-22	2,903	\$2,298,189	\$1,273,822	\$871,587	\$224,442	\$0	\$2,369,851	-\$71,662	\$739.03	103.1%
Jun-22	3,036	\$2,437,299	\$1,676,534	\$894,936	\$234,729	\$0	\$2,806,199	-\$368,900	\$846.99	115.1%
Jul-22	3,010	\$2,420,242	\$1,595,471	\$781,725	\$232,718	\$0	\$2,609,914	-\$189,672	\$789.77	107.8%
Aug-22	3,040	\$2,450,028	\$2,204,773	\$956,985	\$235,039	\$0	\$3,396,797	-\$946,768	\$1,040.05	138.6%
Sep-22	3,050	\$2,457,034	\$1,309,975	\$957,342	\$235,814	\$0	\$2,503,131	-\$46,096	\$743.38	101.9%
Oct-22	3,055	\$2,461,844	\$1,676,279	\$982,714	\$236,203	\$0	\$2,895,196	-\$433,351	\$870.37	117.6%
Nov-22	3,054	\$2,461,350	\$2,111,834	\$940,700	\$236,125	\$0	\$3,288,660	-\$827,310	\$999.52	133.6%
Dec-22	3,095	\$2,497,248	\$1,872,561	\$901,538	\$239,292	\$0	\$3,013,390	-\$516,142	\$896.32	120.7%
Jan-23	3,119	\$2,632,312	\$1,265,464	\$964,505	\$241,152	\$0	\$2,471,120	\$161,192	\$714.96	93.9%
Feb-23	3,137	\$2,648,404	\$1,223,699	\$881,086	\$242,543	\$0	\$2,347,328	\$301,075	\$670.95	88.6%
Mar-23	3,135	\$2,656,940	\$2,155,967	\$1,055,186	\$242,385	\$0	\$3,453,538	-\$796,598	\$1,024.29	130.0%
Apr-23	3,123	\$2,648,661	\$1,556,865	\$897,305	\$241,456	-\$6,879	\$2,688,748	-\$40,087	\$783.63	101.5%
May-23	3,117	\$2,637,547	\$1,135,596	\$1,006,286	\$240,995	\$0	\$2,382,876	\$254,671	\$687.16	90.3%
Jun-23	3,119	\$2,640,164	\$1,434,802	\$931,360	\$241,147	\$0	\$2,607,309	\$32,855	\$758.63	98.8%
Jul-23	3,141	\$2,662,340	\$1,418,261	\$939,112	\$242,845	-\$257,831	\$2,342,387	\$319,953	\$668.43	88.0%
Aug-23	3,143	\$2,662,841	\$1,815,167	\$934,642	\$243,001	\$0	\$2,992,811	-\$329,970	\$874.90	112.4%
Sep-23	3,153	\$2,672,202	\$1,475,546	\$906,689	\$243,771	\$0	\$2,626,006	\$46,195	\$755.55	98.3%
<b>2020</b>	<b>3,106</b>	<b>\$31,016,026</b>	<b>\$16,031,702</b>	<b>\$8,143,049</b>	<b>\$2,762,203</b>	<b>\$0</b>	<b>\$26,936,953</b>	<b>\$4,079,073</b>	<b>\$648.71</b>	<b>86.8%</b>
<b>2021</b>	<b>3,081</b>	<b>\$29,883,153</b>	<b>\$18,032,736</b>	<b>\$8,759,099</b>	<b>\$2,858,087</b>	<b>-\$138,916</b>	<b>\$29,511,005</b>	<b>\$372,148</b>	<b>\$720.93</b>	<b>98.8%</b>
<b>2022</b>	<b>3,005</b>	<b>\$28,880,476</b>	<b>\$19,808,096</b>	<b>\$10,586,905</b>	<b>\$2,787,987</b>	<b>\$0</b>	<b>\$33,182,989</b>	<b>-\$4,302,513</b>	<b>\$842.90</b>	<b>114.9%</b>
<b>2023 YTD</b>	<b>3,132</b>	<b>\$23,861,411</b>	<b>\$13,481,367</b>	<b>\$8,516,171</b>	<b>\$2,179,296</b>	<b>-\$264,710</b>	<b>\$23,912,124</b>	<b>-\$50,713</b>	<b>\$771.02</b>	<b>100.2%</b>
<b>Current 12 Months</b>	<b>3,116</b>	<b>\$31,281,853</b>	<b>\$19,142,041</b>	<b>\$11,341,123</b>	<b>\$2,890,916</b>	<b>-\$264,710</b>	<b>\$33,109,369</b>	<b>-\$1,827,516</b>	<b>\$808.17</b>	<b>105.8%</b>

**Data Sources:**

**Enrollment & Premium: MyWorkplace, Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

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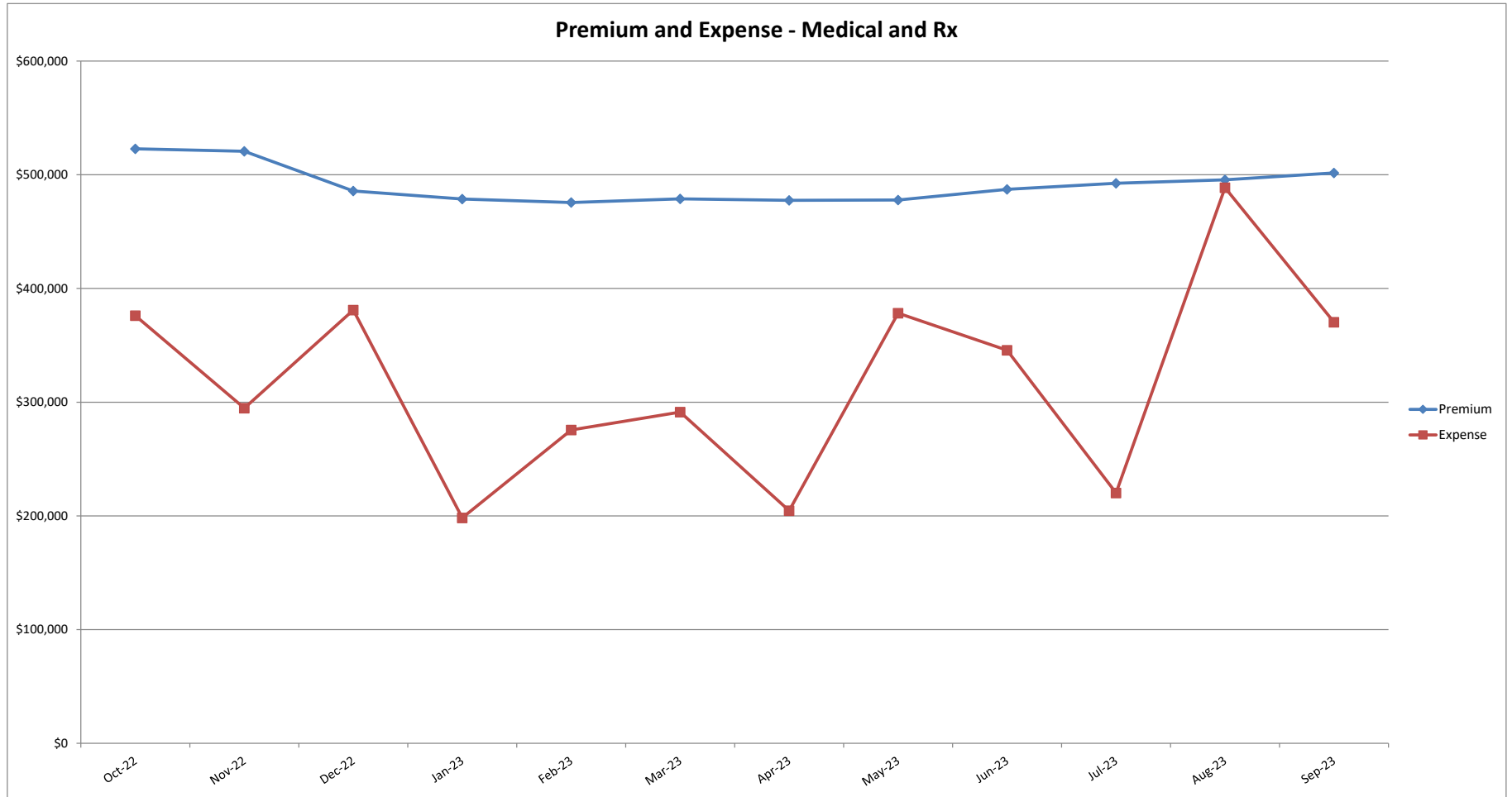
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Oct-21	754	\$580,309	\$419,788	\$130,799	\$57,700	\$0	\$608,287	-\$27,978	\$730.22	104.8%
Nov-21	760	\$583,754	\$223,954	\$82,102	\$58,160	\$0	\$364,216	\$219,538	\$402.71	62.4%
Dec-21	716	\$540,491	\$420,307	\$90,307	\$54,794	\$0	\$565,408	-\$24,917	\$713.15	104.6%
Jan-22	715	\$536,944	\$480,145	\$46,468	\$54,720	\$0	\$581,333	-\$44,389	\$736.52	108.3%
Feb-22	717	\$535,760	\$222,623	\$36,003	\$54,875	\$0	\$313,501	\$222,259	\$360.71	58.5%
Mar-22	713	\$531,715	\$206,140	\$50,156	\$54,569	\$0	\$310,865	\$220,849	\$359.46	58.5%
Apr-22	701	\$525,449	\$178,386	\$112,032	\$53,651	\$0	\$344,069	\$181,380	\$414.29	65.5%
May-22	716	\$535,148	\$318,056	\$71,020	\$54,797	\$0	\$443,873	\$91,275	\$543.40	82.9%
Jun-22	714	\$531,916	\$118,487	\$118,666	\$54,644	\$0	\$291,797	\$240,119	\$332.15	54.9%
Jul-22	715	\$532,992	\$194,772	\$103,447	\$54,721	\$0	\$352,940	\$180,053	\$417.09	66.2%
Aug-22	709	\$528,988	\$523,534	\$106,526	\$54,263	\$0	\$684,323	-\$155,334	\$888.66	129.4%
Sep-22	700	\$522,665	\$321,952	\$93,646	\$53,574	-\$92,931	\$376,242	\$146,423	\$460.95	72.0%
Oct-22	700	\$522,835	\$211,738	\$111,854	\$53,575	-\$1,087	\$376,081	\$146,754	\$460.72	71.9%
Nov-22	697	\$520,693	\$140,189	\$102,033	\$53,346	-\$834	\$294,734	\$225,959	\$346.32	56.6%
Dec-22	625	\$485,735	\$269,257	\$76,483	\$47,839	-\$12,566	\$381,013	\$104,722	\$533.08	78.4%
Jan-23	614	\$478,707	\$125,879	\$25,412	\$46,997	\$0	\$198,288	\$280,419	\$246.40	41.4%
Feb-23	609	\$475,593	\$190,977	\$38,013	\$46,613	\$0	\$275,604	\$199,990	\$376.01	57.9%
Mar-23	614	\$478,833	\$198,708	\$45,587	\$46,995	\$0	\$291,291	\$187,543	\$397.88	60.8%
Apr-23	607	\$477,586	\$100,732	\$57,449	\$46,461	\$0	\$204,642	\$272,944	\$260.60	42.8%
May-23	611	\$477,771	\$281,407	\$50,086	\$46,767	\$0	\$378,260	\$99,512	\$542.54	79.2%
Jun-23	620	\$487,148	\$335,186	\$56,862	\$47,455	-\$93,864	\$345,639	\$141,509	\$480.94	71.0%
Jul-23	623	\$492,481	\$198,560	\$66,910	\$47,686	-\$92,997	\$220,159	\$272,322	\$276.84	44.7%
Aug-23	628	\$495,550	\$384,275	\$55,820	\$48,069	\$467	\$488,631	\$6,919	\$701.53	98.6%
Sep-23	637	\$501,648	\$259,979	\$82,110	\$48,759	-\$20,519	\$370,329	\$131,319	\$504.82	73.8%
<b>2020</b>	<b>769</b>	<b>\$7,068,027</b>	<b>\$3,401,044</b>	<b>\$1,041,835</b>	<b>\$744,652</b>	<b>\$0</b>	<b>\$5,187,531</b>	<b>\$1,880,496</b>	<b>\$481.56</b>	<b>73.4%</b>
<b>2021</b>	<b>755</b>	<b>\$6,987,963</b>	<b>\$2,893,921</b>	<b>\$946,668</b>	<b>\$693,637</b>	<b>\$0</b>	<b>\$4,534,226</b>	<b>\$2,453,737</b>	<b>\$423.72</b>	<b>64.9%</b>
<b>2022</b>	<b>702</b>	<b>\$6,310,841</b>	<b>\$3,185,280</b>	<b>\$1,028,334</b>	<b>\$644,574</b>	<b>-\$107,418</b>	<b>\$4,750,770</b>	<b>\$1,560,070</b>	<b>\$487.56</b>	<b>75.3%</b>
<b>2023 YTD</b>	<b>618</b>	<b>\$4,365,319</b>	<b>\$2,075,705</b>	<b>\$478,248</b>	<b>\$425,803</b>	<b>-\$206,913</b>	<b>\$2,772,843</b>	<b>\$1,592,476</b>	<b>\$421.90</b>	<b>63.5%</b>
<b>Current 12 Months</b>	<b>632</b>	<b>\$5,894,582</b>	<b>\$2,696,890</b>	<b>\$768,618</b>	<b>\$580,563</b>	<b>-\$221,400</b>	<b>\$3,824,670</b>	<b>\$2,069,912</b>	<b>\$427.70</b>	<b>64.9%</b>

**Data Sources:**

**Enrollment & Premium: MyWorkplace, Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2023  
All Districts Combined - HDHP**







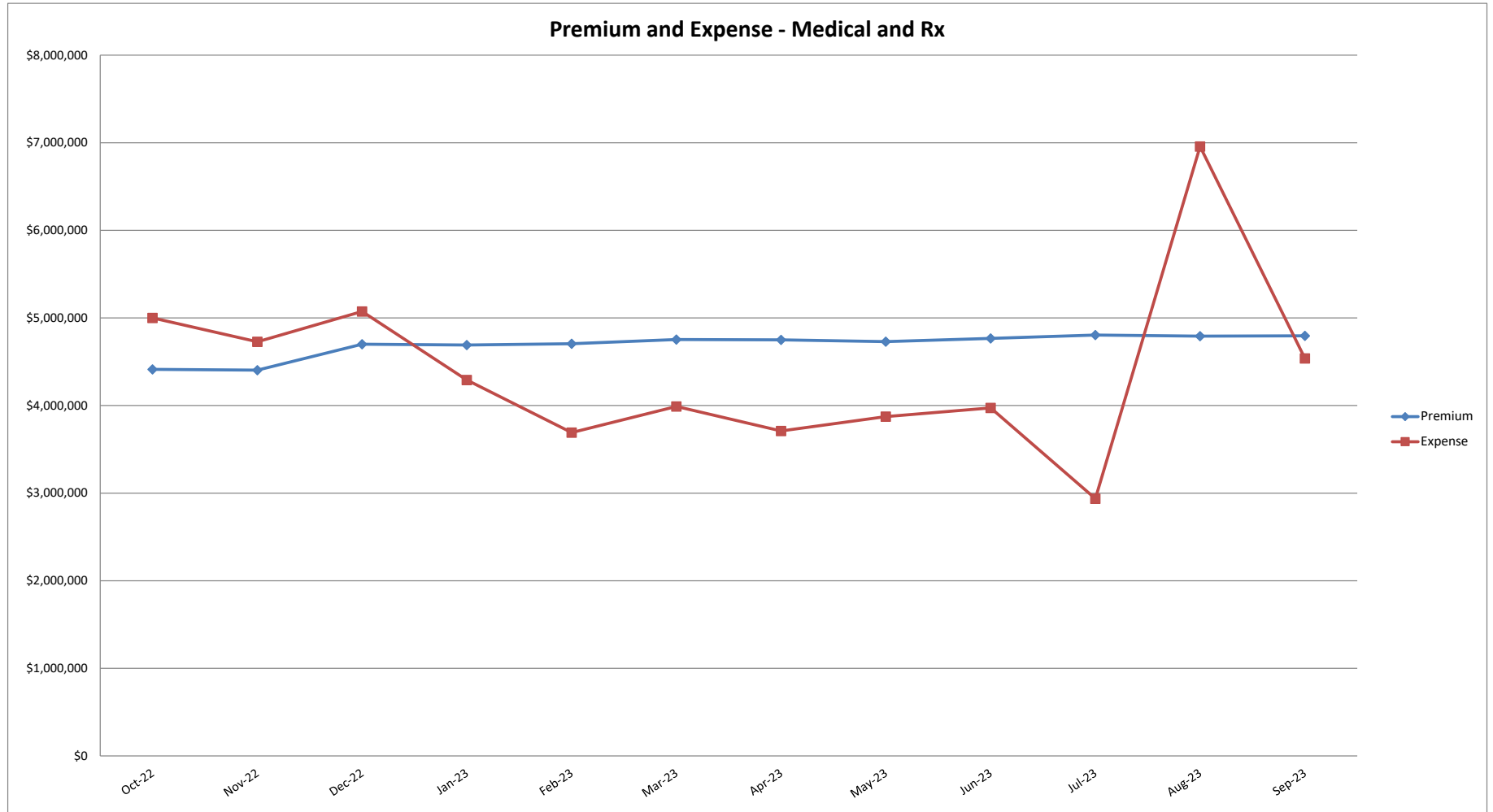
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2023**  
**County of Fresno - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Oct-21	3,849	\$4,354,084	\$3,703,729	\$1,185,040	\$366,445	-\$26,337	\$5,228,877	-\$874,793	\$1,263.30	120.1%
Nov-21	3,861	\$4,347,856	\$2,441,215	\$1,324,454	\$367,554	-\$46,784	\$4,086,439	\$261,416	\$963.19	94.0%
Dec-21	3,911	\$4,500,466	\$3,544,531	\$1,050,875	\$374,174	-\$40,307	\$4,929,273	-\$428,808	\$1,164.69	109.5%
Jan-22	3,898	\$4,479,015	\$2,839,901	\$1,106,544	\$373,013	-\$17,651	\$4,301,807	\$177,208	\$1,007.90	96.0%
Feb-22	3,895	\$4,471,686	\$3,825,772	\$1,007,677	\$372,664	-\$172,594	\$5,033,518	-\$561,832	\$1,196.63	112.6%
Mar-22	3,889	\$4,453,442	\$2,629,970	\$1,048,284	\$372,109	\$0	\$4,050,364	\$403,078	\$945.81	90.9%
Apr-22	3,841	\$4,401,669	\$4,179,910	\$1,109,253	\$367,601	-\$714,143	\$4,942,621	-\$540,952	\$1,191.10	112.3%
May-22	3,863	\$4,414,905	\$3,086,999	\$1,075,963	\$369,404	\$0	\$4,532,365	-\$117,460	\$1,077.65	102.7%
Jun-22	3,861	\$4,409,814	\$2,669,558	\$1,169,408	\$369,274	\$3,842	\$4,212,083	\$197,731	\$995.29	95.5%
Jul-22	3,862	\$4,405,743	\$3,074,135	\$1,048,063	\$369,351	\$836	\$4,492,385	-\$86,643	\$1,067.59	102.0%
Aug-22	3,850	\$4,397,983	\$4,260,978	\$1,200,341	\$368,338	-\$37,678	\$5,791,978	-\$1,393,995	\$1,408.74	131.7%
Sep-22	3,870	\$4,407,803	\$3,092,098	\$1,128,522	\$370,608	-\$161,062	\$4,430,166	-\$22,364	\$1,048.98	100.5%
Oct-22	3,890	\$4,412,595	\$3,370,266	\$1,259,442	\$372,712	-\$1,087	\$5,001,333	-\$588,738	\$1,189.88	113.3%
Nov-22	3,882	\$4,404,337	\$3,005,604	\$1,351,656	\$371,956	-\$1,204	\$4,728,012	-\$323,675	\$1,122.12	107.3%
Dec-22	3,966	\$4,701,115	\$3,656,249	\$1,127,092	\$381,990	-\$91,208	\$5,074,124	-\$373,009	\$1,183.09	107.9%
Jan-23	3,951	\$4,690,217	\$2,972,511	\$1,179,047	\$380,867	-\$241,581	\$4,290,843	\$399,374	\$989.62	91.5%
Feb-23	3,974	\$4,705,473	\$2,219,643	\$1,136,960	\$383,224	-\$48,293	\$3,691,534	\$1,013,939	\$832.49	78.5%
Mar-23	4,225	\$4,753,642	\$2,338,050	\$1,246,283	\$408,206	-\$2,420	\$3,990,120	\$763,522	\$847.79	83.9%
Apr-23	4,035	\$4,750,946	\$2,107,843	\$1,212,686	\$389,300	\$792	\$3,710,620	\$1,040,326	\$823.13	78.1%
May-23	4,023	\$4,729,562	\$2,222,405	\$1,263,017	\$388,071	-\$108	\$3,873,384	\$856,178	\$866.35	81.9%
Jun-23	4,067	\$4,767,369	\$2,408,060	\$1,198,435	\$392,201	-\$25,720	\$3,972,976	\$794,393	\$880.45	83.3%
Jul-23	4,111	\$4,804,899	\$1,934,928	\$1,151,038	\$396,499	-\$545,376	\$2,937,090	\$1,867,809	\$618.00	61.1%
Aug-23	4,100	\$4,791,606	\$5,502,406	\$1,273,662	\$395,323	-\$213,818	\$6,957,573	-\$2,165,966	\$1,600.55	145.2%
Sep-23	4,113	\$4,796,149	\$2,978,834	\$1,186,711	\$396,341	-\$22,862	\$4,539,025	\$257,124	\$1,007.22	94.6%
2020	3,924	\$52,314,281	\$34,231,702	\$12,340,110	\$4,359,591	-\$905,527	\$50,025,876	\$2,288,405	\$969.72	95.6%
2021	3,885	\$52,942,454	\$36,794,855	\$12,942,844	\$4,439,690	-\$189,731	\$53,987,658	-\$1,045,204	\$1,062.85	102.0%
2022	3,881	\$53,360,107	\$39,691,440	\$13,632,245	\$4,459,020	-\$1,191,949	\$56,590,757	-\$3,230,650	\$1,119.50	106.1%
2023 YTD	4,067	\$42,789,863	\$24,684,679	\$10,847,840	\$3,530,033	-\$1,099,386	\$37,963,165	\$4,826,698	\$940.82	88.7%
Current 12 Months	4,028	\$56,307,910	\$34,716,798	\$14,586,030	\$4,656,691	-\$1,192,885	\$52,766,633	\$3,541,277	\$995.30	93.7%

**Data Sources:**

**Enrollment & Premium: MyWorkplace, Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2023  
County of Fresno - All Medical**



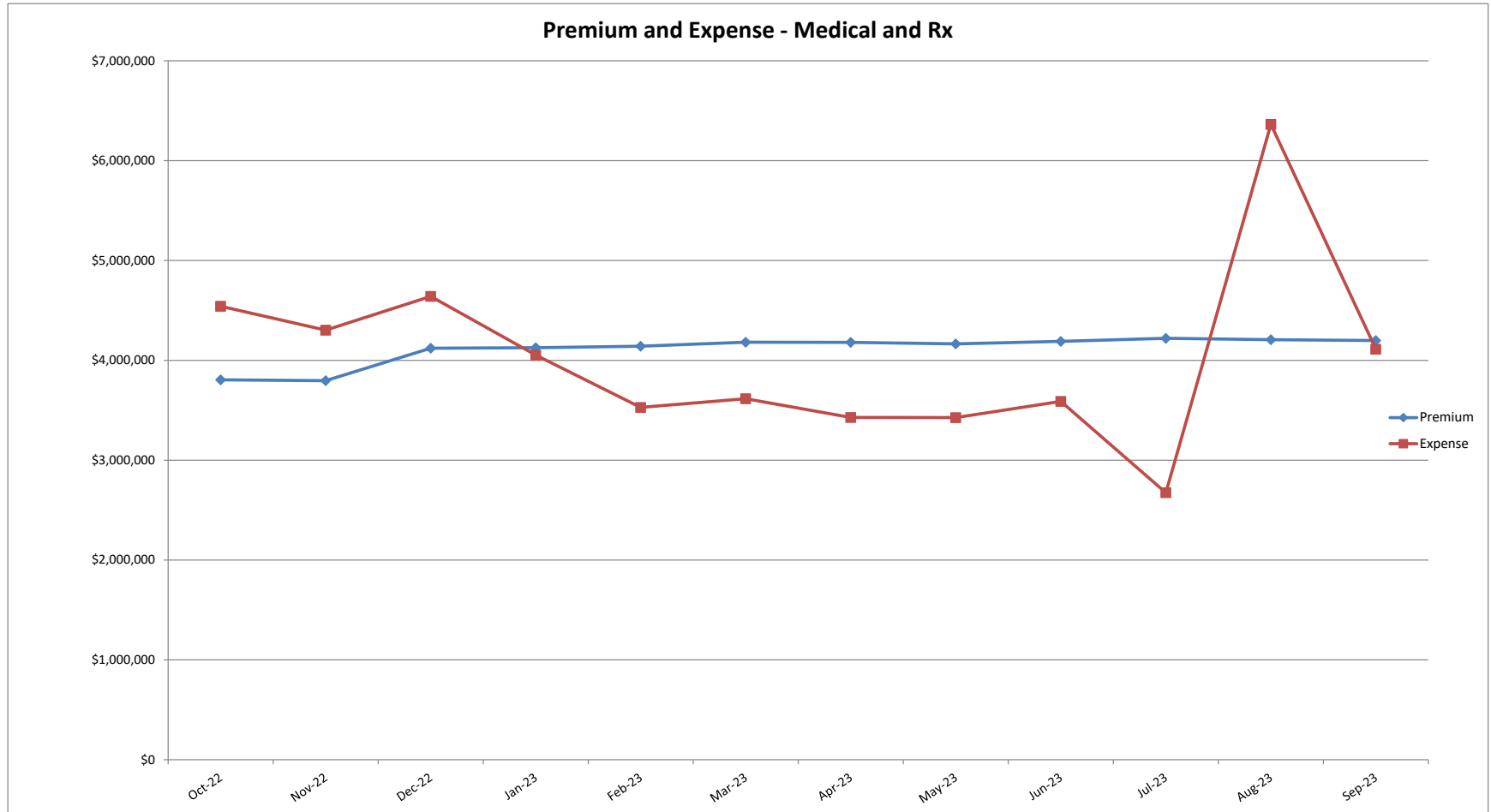


**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2023  
County of Fresno - EPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Oct-21	3,014	\$3,645,539	\$3,245,752	\$1,037,188	\$302,575	\$-26,337	\$4,559,179	-\$913,639	\$1,412.28	125.1%
Nov-21	3,022	\$3,637,651	\$2,185,951	\$1,204,195	\$303,379	-\$46,784	\$3,646,741	-\$9,090	\$1,106.34	100.2%
Dec-21	3,139	\$3,854,725	\$3,057,366	\$946,150	\$315,124	-\$40,307	\$4,278,333	-\$423,608	\$1,262.57	111.0%
Jan-22	3,132	\$3,843,069	\$2,303,347	\$1,034,255	\$314,421	-\$17,651	\$3,634,373	\$208,696	\$1,060.01	94.6%
Feb-22	3,127	\$3,837,525	\$3,172,000	\$951,654	\$313,920	-\$172,594	\$4,264,979	-\$427,455	\$1,263.53	111.1%
Mar-22	3,123	\$3,821,163	\$2,334,944	\$967,899	\$313,518	\$0	\$3,616,361	\$204,801	\$1,057.59	94.6%
Apr-22	3,088	\$3,779,197	\$3,950,945	\$978,614	\$310,004	-\$714,143	\$4,525,420	-\$746,223	\$1,365.10	119.7%
May-22	3,093	\$3,781,688	\$2,746,512	\$1,007,873	\$310,506	\$0	\$4,064,891	-\$283,203	\$1,213.83	107.5%
Jun-22	3,094	\$3,779,828	\$2,527,252	\$1,030,610	\$310,607	\$3,842	\$3,872,310	-\$92,482	\$1,151.16	102.4%
Jul-22	3,094	\$3,775,558	\$2,815,273	\$922,057	\$310,607	\$836	\$4,048,772	-\$273,214	\$1,208.20	107.2%
Aug-22	3,090	\$3,774,880	\$3,685,776	\$1,079,441	\$310,205	-\$37,678	\$5,037,744	-\$1,262,863	\$1,529.95	133.5%
Sep-22	3,121	\$3,793,032	\$2,715,544	\$1,015,831	\$313,317	-\$68,131	\$3,976,560	-\$183,529	\$1,173.74	104.8%
Oct-22	3,145	\$3,804,887	\$3,102,258	\$1,123,379	\$315,727	\$0	\$4,541,364	-\$736,477	\$1,343.60	119.4%
Nov-22	3,139	\$3,796,401	\$2,751,816	\$1,235,054	\$315,124	-\$370	\$4,301,625	-\$505,224	\$1,269.99	113.3%
Dec-22	3,290	\$4,121,768	\$3,355,740	\$1,032,959	\$330,283	-\$78,642	\$4,640,339	-\$518,571	\$1,310.05	112.6%
Jan-23	3,291	\$4,125,856	\$2,842,989	\$1,120,346	\$330,383	-\$241,581	\$4,052,137	\$73,719	\$1,130.89	98.2%
Feb-23	3,316	\$4,141,809	\$2,181,993	\$1,062,124	\$332,893	-\$48,293	\$3,528,717	\$613,091	\$963.76	85.2%
Mar-23	3,558	\$4,181,933	\$2,091,900	\$1,168,999	\$357,188	-\$2,420	\$3,615,667	\$566,266	\$915.82	86.5%
Apr-23	3,375	\$4,179,891	\$1,962,472	\$1,126,353	\$338,816	\$792	\$3,428,433	\$751,458	\$915.44	82.0%
May-23	3,362	\$4,165,140	\$1,923,187	\$1,165,456	\$337,511	-\$108	\$3,426,047	\$739,094	\$918.66	82.3%
Jun-23	3,394	\$4,190,024	\$2,072,292	\$1,107,827	\$340,724	\$68,144	\$3,588,987	\$601,037	\$957.06	85.7%
Jul-23	3,433	\$4,220,894	\$1,725,357	\$1,056,453	\$344,639	-\$452,379	\$2,674,070	\$1,546,824	\$678.54	63.4%
Aug-23	3,419	\$4,206,198	\$5,048,775	\$1,186,431	\$343,233	-\$214,285	\$6,364,154	-\$2,157,956	\$1,761.02	151.3%
Sep-23	3,420	\$4,198,777	\$2,694,919	\$1,074,765	\$343,334	-\$2,343	\$4,110,675	\$88,102	\$1,101.56	97.9%
<b>2020</b>	<b>3,078</b>	<b>\$43,778,298</b>	<b>\$30,389,324</b>	<b>\$11,042,260</b>	<b>\$3,536,143</b>	<b>-\$905,527</b>	<b>\$44,062,200</b>	<b>-\$283,903</b>	<b>\$1,097.35</b>	<b>100.6%</b>
<b>2021</b>	<b>3,047</b>	<b>\$44,376,243</b>	<b>\$33,405,619</b>	<b>\$11,713,863</b>	<b>\$3,670,660</b>	<b>-\$189,731</b>	<b>\$48,600,411</b>	<b>-\$4,224,167</b>	<b>\$1,228.80</b>	<b>109.5%</b>
<b>2022</b>	<b>3,128</b>	<b>\$45,908,995</b>	<b>\$35,461,406</b>	<b>\$12,379,625</b>	<b>\$3,768,239</b>	<b>-\$1,084,532</b>	<b>\$50,524,738</b>	<b>-\$4,615,743</b>	<b>\$1,245.64</b>	<b>110.1%</b>
<b>2023 YTD</b>	<b>3,396</b>	<b>\$37,610,522</b>	<b>\$22,543,884</b>	<b>\$10,068,754</b>	<b>\$3,068,722</b>	<b>-\$892,473</b>	<b>\$34,788,887</b>	<b>\$2,821,635</b>	<b>\$1,037.69</b>	<b>92.5%</b>
<b>Current 12 Months</b>	<b>3,345</b>	<b>\$49,333,578</b>	<b>\$31,753,698</b>	<b>\$13,460,146</b>	<b>\$4,029,855</b>	<b>-\$971,485</b>	<b>\$48,272,214</b>	<b>\$1,061,364</b>	<b>\$1,102.15</b>	<b>97.8%</b>

Data Sources: Enrollment & Premium: MyWorkplace, Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**San Joaquin Valley Insurance Authority (SJVIA)  
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County of Fresno - EPO**





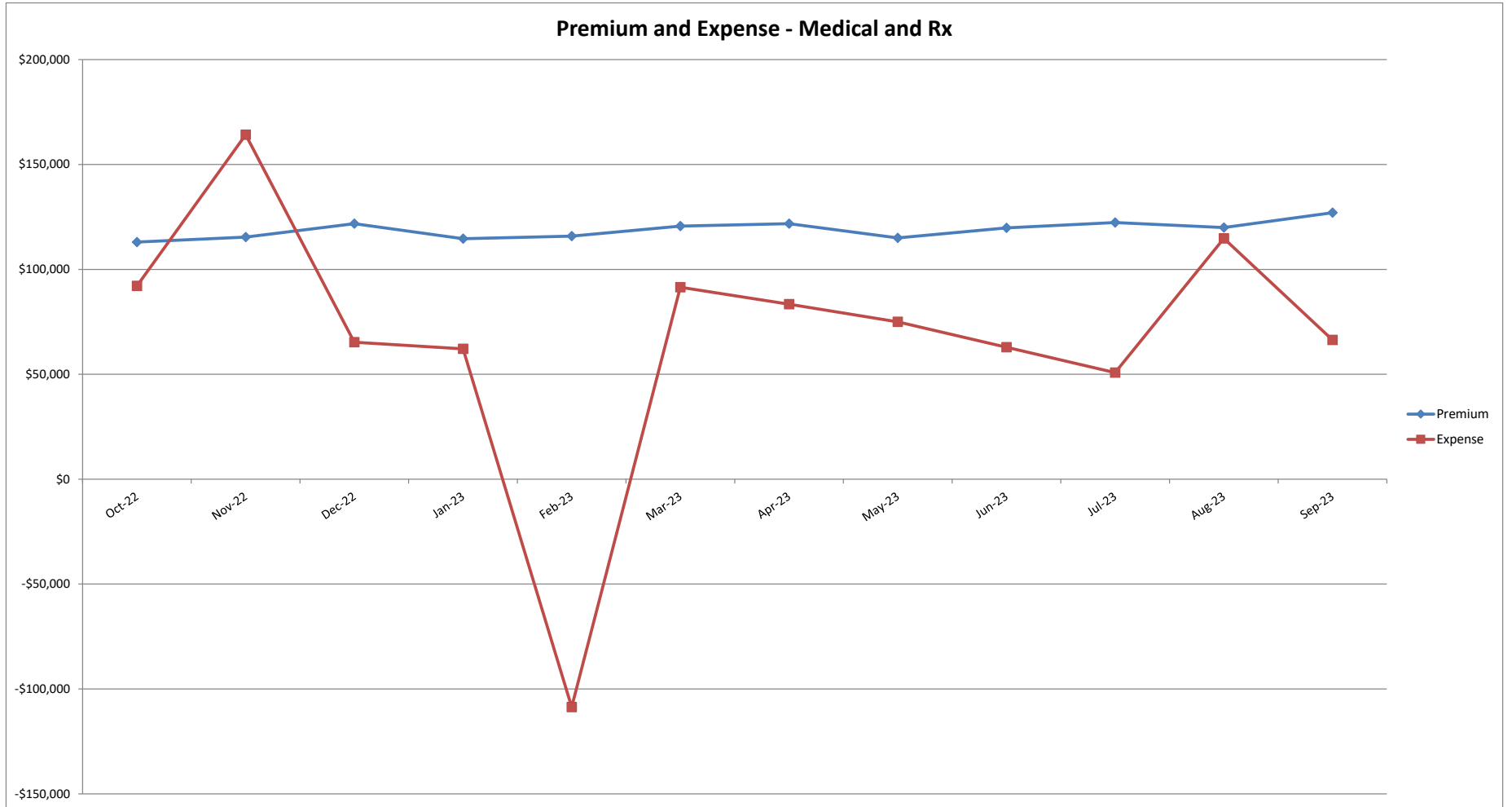
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2023**  
**County of Fresno - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Oct-21	112	\$150,806	\$48,498	\$29,709	\$8,567	\$0	\$86,774	\$64,032	\$698.27	57.5%
Nov-21	111	\$149,605	\$52,321	\$39,427	\$8,490	\$0	\$100,238	\$49,368	\$826.55	67.0%
Dec-21	88	\$128,404	\$69,540	\$28,641	\$6,731	\$0	\$104,912	\$23,492	\$1,115.70	81.7%
Jan-22	86	\$123,053	\$63,564	\$25,475	\$6,578	\$0	\$95,617	\$27,436	\$1,035.33	77.7%
Feb-22	88	\$124,188	\$433,483	\$20,126	\$6,731	\$0	\$460,340	-\$336,152	\$5,154.65	370.7%
Mar-22	90	\$126,352	\$92,397	\$30,319	\$6,884	\$0	\$129,600	-\$3,248	\$1,363.51	102.6%
Apr-22	89	\$122,811	\$53,663	\$18,645	\$6,808	\$0	\$79,115	\$43,695	\$812.44	64.4%
May-22	90	\$122,699	\$61,273	\$20,698	\$6,884	\$0	\$88,855	\$33,845	\$910.78	72.4%
Jun-22	89	\$122,699	\$38,626	\$20,113	\$6,808	\$0	\$65,546	\$57,153	\$659.98	53.4%
Jul-22	89	\$122,429	\$75,391	\$24,197	\$6,808	\$0	\$106,396	\$16,033	\$1,118.97	86.9%
Aug-22	88	\$121,115	\$74,926	\$37,604	\$6,731	\$0	\$119,260	\$1,855	\$1,278.74	98.5%
Sep-22	86	\$119,106	\$60,223	\$22,775	\$6,578	\$0	\$89,576	\$29,530	\$965.09	75.2%
Oct-22	83	\$113,030	\$60,666	\$25,087	\$6,349	\$0	\$92,101	\$20,928	\$1,033.17	81.5%
Nov-22	84	\$115,401	\$122,634	\$35,138	\$6,425	\$0	\$164,197	-\$48,796	\$1,878.24	142.3%
Dec-22	89	\$121,769	\$34,961	\$23,491	\$6,808	\$0	\$65,260	\$56,509	\$656.76	53.6%
Jan-23	84	\$114,612	\$22,274	\$33,386	\$6,425	\$0	\$62,085	\$52,528	\$662.61	54.2%
Feb-23	85	\$115,814	-\$152,914	\$37,785	\$6,502	\$0	-\$108,627	\$224,440	-\$1,354.45	-93.8%
Mar-23	89	\$120,618	\$50,908	\$33,802	\$6,808	\$0	\$91,518	\$29,100	\$951.80	75.9%
Apr-23	90	\$121,820	\$45,785	\$30,721	\$6,884	\$0	\$83,389	\$38,430	\$850.06	68.5%
May-23	87	\$115,001	\$20,801	\$47,561	\$6,655	\$0	\$75,017	\$39,983	\$785.78	65.2%
Jun-23	90	\$119,791	\$22,145	\$33,851	\$6,884	\$0	\$62,880	\$56,911	\$622.18	52.5%
Jul-23	94	\$122,333	\$12,974	\$30,643	\$7,190	\$0	\$50,807	\$71,527	\$464.01	41.5%
Aug-23	92	\$119,931	\$75,933	\$31,834	\$7,037	\$0	\$114,804	\$5,126	\$1,171.38	95.7%
Sep-23	97	\$127,013	\$27,372	\$31,587	\$7,420	\$0	\$66,379	\$60,634	\$607.83	52.3%
<b>2020</b>	<b>113</b>	<b>\$1,789,697</b>	<b>\$1,000,007</b>	<b>\$350,776</b>	<b>\$109,890</b>	<b>\$0</b>	<b>\$1,460,673</b>	<b>\$329,023</b>	<b>\$996.15</b>	<b>81.6%</b>
<b>2021</b>	<b>115</b>	<b>\$1,864,875</b>	<b>\$650,849</b>	<b>\$361,802</b>	<b>\$105,556</b>	<b>\$0</b>	<b>\$1,118,207</b>	<b>\$746,668</b>	<b>\$733.80</b>	<b>60.0%</b>
<b>2022</b>	<b>88</b>	<b>\$1,454,651</b>	<b>\$1,171,806</b>	<b>\$303,666</b>	<b>\$80,391</b>	<b>\$0</b>	<b>\$1,555,864</b>	<b>-\$101,213</b>	<b>\$1,403.87</b>	<b>107.0%</b>
<b>2023 YTD</b>	<b>90</b>	<b>\$1,076,933</b>	<b>\$125,278</b>	<b>\$311,170</b>	<b>\$61,804</b>	<b>\$0</b>	<b>\$498,253</b>	<b>\$578,680</b>	<b>\$540.16</b>	<b>46.3%</b>
<b>Current 12 Months</b>	<b>89</b>	<b>\$1,427,132</b>	<b>\$343,539</b>	<b>\$394,886</b>	<b>\$81,385</b>	<b>\$0</b>	<b>\$819,811</b>	<b>\$607,321</b>	<b>\$694.01</b>	<b>57.4%</b>

**Data Sources:**

**Enrollment & Premium: MyWorkplace, Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**San Joaquin Valley Insurance Authority (SJVIA)  
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County of Fresno - PPO**





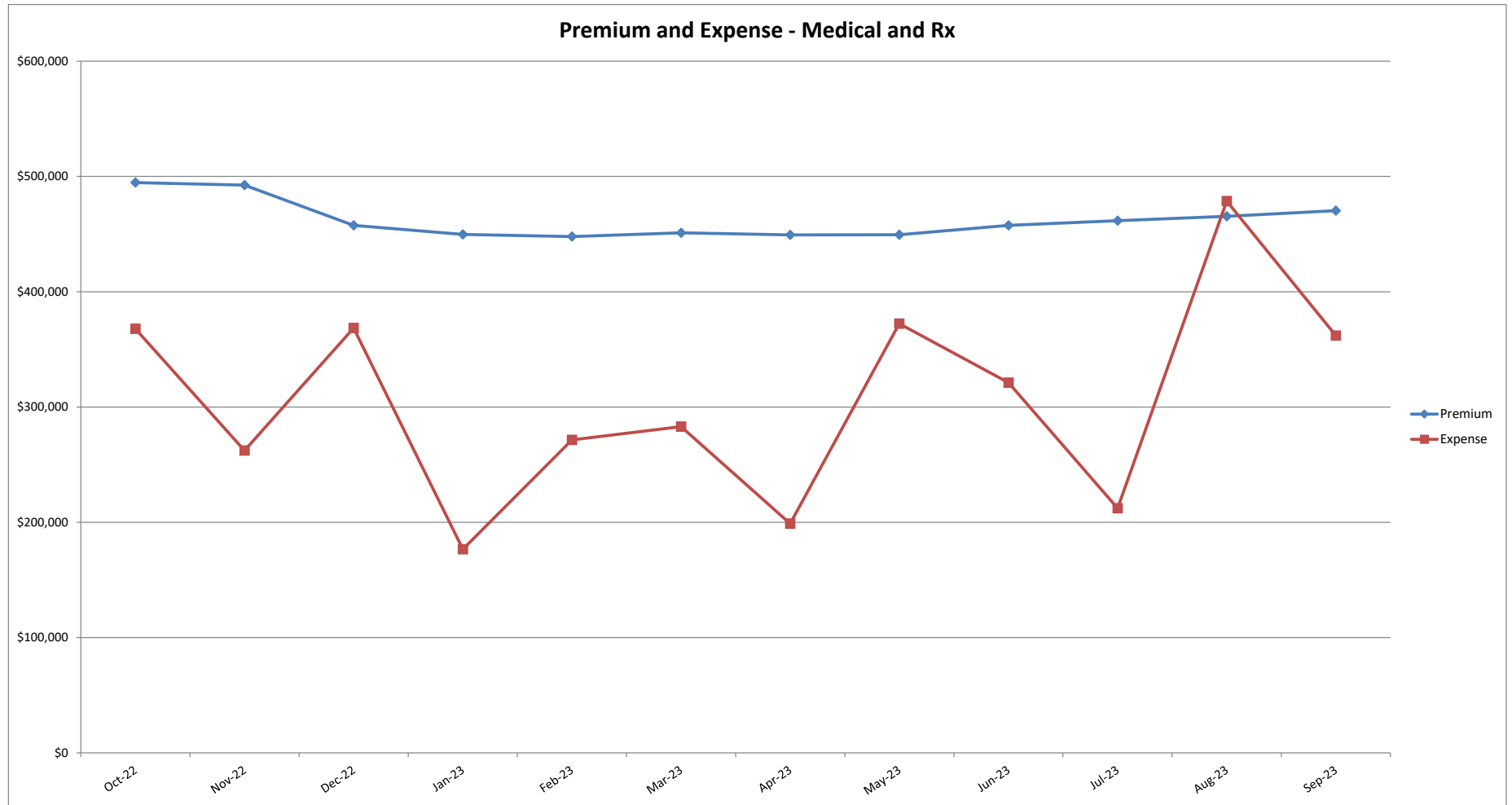
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Oct-21	723	\$557,739	\$409,479	\$118,143	\$55,302	\$0	\$582,924	-\$25,186	\$729.77	104.5%
Nov-21	728	\$560,599	\$202,943	\$80,833	\$55,685	\$0	\$339,461	\$221,138	\$389.80	60.6%
Dec-21	684	\$517,336	\$417,625	\$76,084	\$52,319	\$0	\$546,028	-\$28,692	\$721.80	105.5%
Jan-22	680	\$512,893	\$472,990	\$46,814	\$52,013	\$0	\$571,817	-\$58,924	\$764.42	111.5%
Feb-22	680	\$509,973	\$220,289	\$35,896	\$52,013	\$0	\$308,199	\$201,775	\$376.74	60.4%
Mar-22	676	\$505,928	\$202,630	\$50,066	\$51,707	\$0	\$304,403	\$201,525	\$373.81	60.2%
Apr-22	664	\$499,662	\$175,302	\$111,994	\$50,789	\$0	\$338,086	\$161,576	\$432.68	67.7%
May-22	680	\$510,518	\$279,214	\$47,392	\$52,013	\$0	\$378,620	\$131,898	\$480.30	74.2%
Jun-22	678	\$507,287	\$103,681	\$118,685	\$51,860	\$0	\$274,226	\$233,060	\$327.97	54.1%
Jul-22	679	\$507,756	\$183,471	\$101,809	\$51,937	\$0	\$337,217	\$170,539	\$420.15	66.4%
Aug-22	672	\$501,988	\$500,276	\$83,297	\$51,401	\$0	\$634,974	-\$132,986	\$868.41	126.5%
Sep-22	663	\$495,665	\$316,331	\$89,917	\$50,713	-\$92,931	\$364,030	\$131,635	\$472.57	73.4%
Oct-22	662	\$494,678	\$207,342	\$110,976	\$50,636	-\$1,087	\$367,867	\$126,811	\$479.20	74.4%
Nov-22	659	\$492,536	\$131,153	\$81,464	\$50,407	-\$834	\$262,190	\$230,345	\$321.37	53.2%
Dec-22	587	\$457,577	\$265,549	\$70,642	\$44,900	-\$12,566	\$368,525	\$89,052	\$551.32	80.5%
Jan-23	576	\$449,749	\$107,248	\$25,315	\$44,058	\$0	\$176,621	\$273,128	\$230.14	39.3%
Feb-23	573	\$447,851	\$190,563	\$37,051	\$43,829	\$0	\$271,443	\$176,408	\$397.23	60.6%
Mar-23	578	\$451,091	\$195,241	\$43,483	\$44,211	\$0	\$282,935	\$168,156	\$413.02	62.7%
Apr-23	570	\$449,236	\$99,586	\$55,613	\$43,599	\$0	\$198,798	\$250,438	\$272.28	44.3%
May-23	574	\$449,421	\$278,416	\$49,999	\$43,905	\$0	\$372,320	\$77,101	\$572.15	82.8%
Jun-23	583	\$457,554	\$313,624	\$56,756	\$44,594	-\$93,864	\$321,109	\$136,445	\$474.30	70.2%
Jul-23	584	\$461,671	\$196,598	\$63,942	\$44,670	-\$92,997	\$212,213	\$249,458	\$286.89	46.0%
Aug-23	589	\$465,477	\$377,697	\$55,397	\$45,053	\$467	\$478,614	-\$13,137	\$736.10	102.8%
Sep-23	596	\$470,359	\$256,543	\$80,359	\$45,588	-\$20,519	\$361,972	\$108,388	\$530.85	77.0%
<b>2020</b>	<b>734</b>	<b>\$6,746,287</b>	<b>\$2,842,371</b>	<b>\$947,074</b>	<b>\$713,557</b>	<b>\$0</b>	<b>\$4,503,003</b>	<b>\$2,243,284</b>	<b>\$430.37</b>	<b>66.7%</b>
<b>2021</b>	<b>723</b>	<b>\$6,701,335</b>	<b>\$2,738,386</b>	<b>\$867,179</b>	<b>\$663,474</b>	<b>\$0</b>	<b>\$4,269,040</b>	<b>\$2,432,295</b>	<b>\$415.68</b>	<b>63.7%</b>
<b>2022</b>	<b>665</b>	<b>\$5,996,461</b>	<b>\$3,058,228</b>	<b>\$948,954</b>	<b>\$610,390</b>	<b>-\$107,418</b>	<b>\$4,510,155</b>	<b>\$1,486,306</b>	<b>\$488.69</b>	<b>75.2%</b>
<b>2023 YTD</b>	<b>580</b>	<b>\$4,102,409</b>	<b>\$2,015,516</b>	<b>\$467,915</b>	<b>\$399,507</b>	<b>-\$206,913</b>	<b>\$2,676,026</b>	<b>\$1,426,383</b>	<b>\$435.86</b>	<b>65.2%</b>
<b>Current 12 Months</b>	<b>594</b>	<b>\$5,547,200</b>	<b>\$2,619,561</b>	<b>\$730,998</b>	<b>\$545,450</b>	<b>-\$221,400</b>	<b>\$3,674,608</b>	<b>\$1,872,592</b>	<b>\$438.81</b>	<b>66.2%</b>

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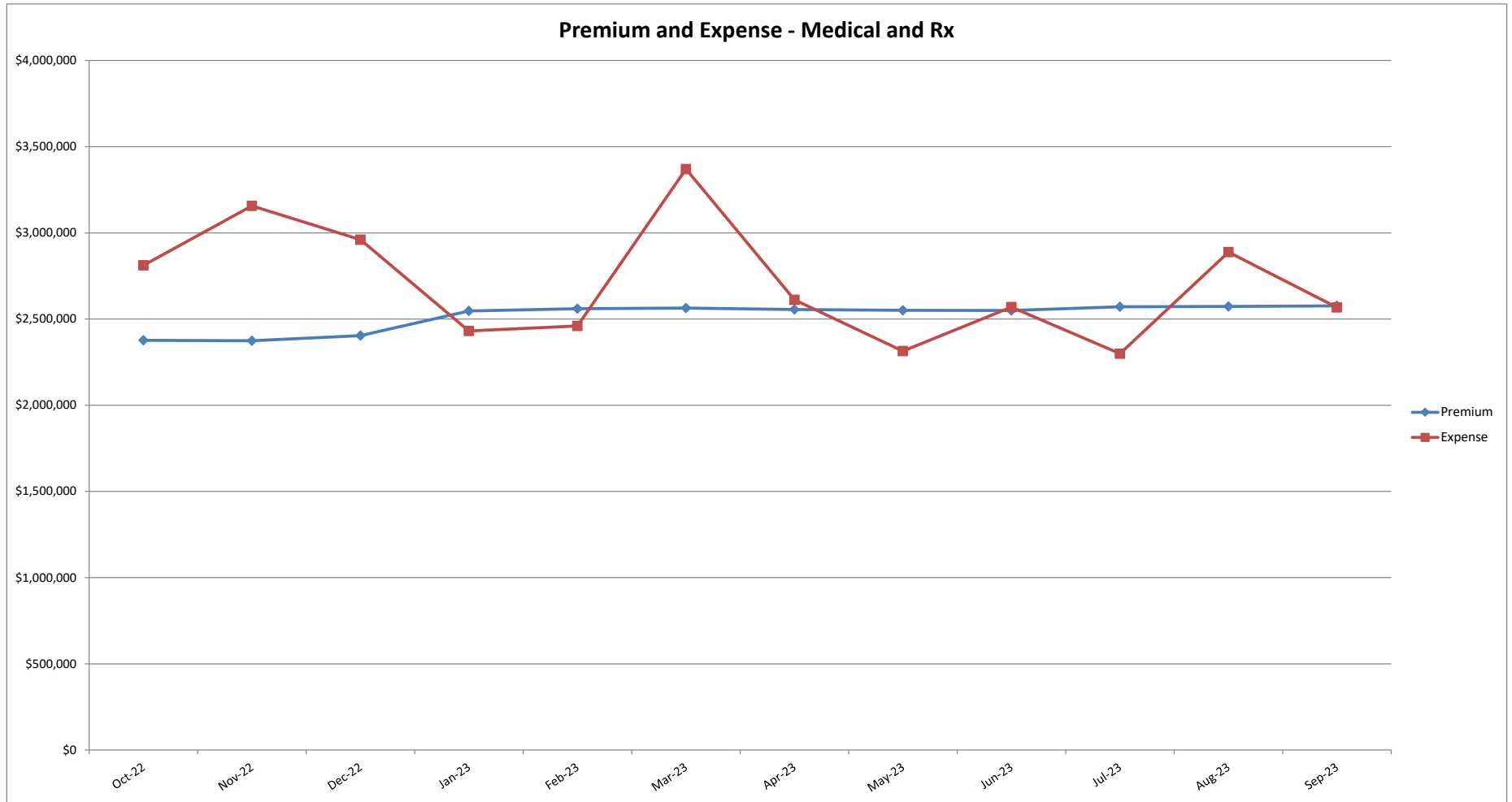


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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
<b>Oct-21</b>	2,991	\$2,360,299	\$1,639,536	\$829,276	\$231,324	\$0	\$2,700,136	-\$339,837	\$825.41	114.4%
<b>Nov-21</b>	2,974	\$2,351,618	\$1,505,141	\$755,830	\$230,009	-\$101,650	\$2,389,331	-\$37,712	\$726.07	101.6%
<b>Dec-21</b>	2,997	\$2,366,531	\$2,342,316	\$830,364	\$231,788	-\$37,267	\$3,367,201	-\$1,000,670	\$1,046	142.3%
<b>Jan-22</b>	3,010	\$2,370,277	\$1,191,910	\$765,475	\$232,793	\$0	\$2,190,178	\$180,099	\$650	92.4%
<b>Feb-22</b>	2,872	\$2,216,931	\$1,516,791	\$796,759	\$222,120	\$0	\$2,535,671	-\$318,739	\$805.55	114.4%
<b>Mar-22</b>	2,864	\$2,209,550	\$1,353,968	\$832,127	\$221,502	\$0	\$2,407,597	-\$198,046	\$763.30	109.0%
<b>Apr-22</b>	2,864	\$2,205,491	\$1,397,155	\$810,341	\$221,502	\$0	\$2,428,998	-\$223,507	\$770.77	110.1%
<b>May-22</b>	2,849	\$2,200,119	\$1,251,391	\$874,517	\$220,342	\$0	\$2,346,250	-\$146,130	\$746.19	106.6%
<b>Jun-22</b>	2,983	\$2,339,229	\$1,652,714	\$874,804	\$230,705	\$0	\$2,758,223	-\$418,994	\$847.31	117.9%
<b>Jul-22</b>	2,957	\$2,323,050	\$1,531,380	\$759,166	\$228,694	\$0	\$2,519,240	-\$196,190	\$774.62	108.4%
<b>Aug-22</b>	2,989	\$2,355,914	\$2,153,106	\$942,610	\$231,169	\$0	\$3,326,885	-\$970,971	\$1,035.70	141.2%
<b>Sep-22</b>	3,001	\$2,364,929	\$1,255,373	\$938,297	\$232,097	\$0	\$2,425,767	-\$60,838	\$730.98	102.6%
<b>Oct-22</b>	3,010	\$2,376,972	\$1,620,009	\$958,505	\$232,793	\$0	\$2,811,307	-\$434,336	\$856.65	118.3%
<b>Nov-22</b>	3,008	\$2,374,106	\$1,998,236	\$926,131	\$232,639	\$0	\$3,157,006	-\$782,900	\$972.20	133.0%
<b>Dec-22</b>	3,044	\$2,403,636	\$1,841,309	\$883,887	\$235,423	\$0	\$2,960,619	-\$556,982	\$895	123.2%
<b>Jan-23</b>	3,073	\$2,546,658	\$1,261,821	\$931,216	\$237,666	\$0	\$2,430,703	\$115,956	\$714	95.4%
<b>Feb-23</b>	3,088	\$2,560,333	\$1,377,026	\$844,263	\$238,826	\$0	\$2,460,115	\$100,217	\$719.33	96.1%
<b>Mar-23</b>	3,082	\$2,564,064	\$2,108,526	\$1,023,488	\$238,362	\$0	\$3,370,376	-\$806,312	\$1,016.23	131.4%
<b>Apr-23</b>	3,070	\$2,555,192	\$1,512,227	\$868,421	\$237,434	-\$6,879	\$2,611,202	-\$56,010	\$773.21	102.2%
<b>May-23</b>	3,067	\$2,550,897	\$1,117,785	\$958,811	\$237,202	\$0	\$2,313,798	\$237,099	\$677.08	90.7%
<b>Jun-23</b>	3,066	\$2,549,968	\$1,434,220	\$897,615	\$237,124	\$0	\$2,568,959	-\$18,992	\$760.55	100.7%
<b>Jul-23</b>	3,086	\$2,570,817	\$1,407,249	\$911,437	\$238,671	-\$257,831	\$2,299,526	\$271,290	\$667.81	89.4%
<b>Aug-23</b>	3,090	\$2,572,983	\$1,745,812	\$903,231	\$238,981	\$0	\$2,888,024	-\$315,041	\$857.30	112.2%
<b>Sep-23</b>	3,097	\$2,576,478	\$1,451,610	\$876,853	\$239,522	\$0	\$2,567,985	\$8,493	\$751.84	99.7%
<b>2020</b>	<b>3,028</b>	<b>\$29,548,070</b>	<b>\$15,590,368</b>	<b>\$7,887,033</b>	<b>\$2,683,408</b>	<b>\$0</b>	<b>\$26,160,808</b>	<b>\$3,387,262</b>	<b>\$646.21</b>	<b>88.5%</b>
<b>2021</b>	<b>2,998</b>	<b>\$28,304,906</b>	<b>\$17,537,421</b>	<b>\$8,476,786</b>	<b>\$2,782,693</b>	<b>-\$138,916</b>	<b>\$28,657,985</b>	<b>-\$353,079</b>	<b>\$719.16</b>	<b>101.2%</b>
<b>2022</b>	<b>2,954</b>	<b>\$27,740,204</b>	<b>\$18,763,341</b>	<b>\$10,362,619</b>	<b>\$2,741,780</b>	<b>\$0</b>	<b>\$31,867,740</b>	<b>-\$4,127,536</b>	<b>\$821.58</b>	<b>114.9%</b>
<b>2023 YTD</b>	<b>3,080</b>	<b>\$23,047,389</b>	<b>\$13,416,277</b>	<b>\$8,215,334</b>	<b>\$2,143,787</b>	<b>-\$264,710</b>	<b>\$23,510,688</b>	<b>-\$463,300</b>	<b>\$770.84</b>	<b>102.0%</b>
<b>Current 12 Months</b>	<b>3,065</b>	<b>\$30,202,103</b>	<b>\$18,875,831</b>	<b>\$10,983,857</b>	<b>\$2,844,643</b>	<b>-\$264,710</b>	<b>\$32,439,620</b>	<b>-\$2,237,517</b>	<b>\$804.63</b>	<b>107.4%</b>

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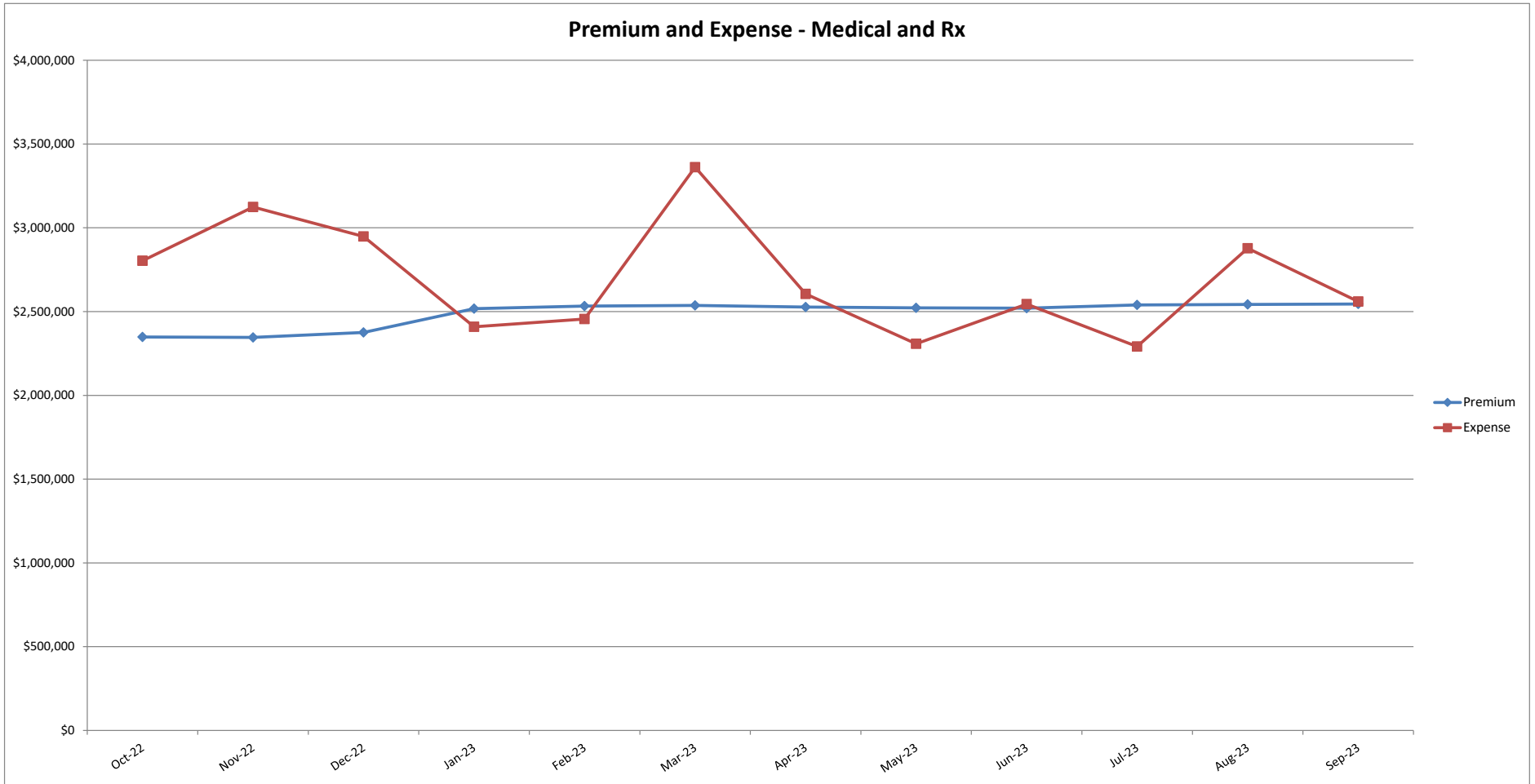
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Oct-21	2,960	\$2,337,729	\$1,629,228	\$816,620	\$228,926	\$0	\$2,674,774	-\$337,044	\$826.30	114.4%
Nov-21	2,942	\$2,328,464	\$1,484,130	\$754,561	\$227,534	-\$101,650	\$2,364,576	-\$36,112	\$726.39	101.6%
Dec-21	2,965	\$2,343,376	\$2,339,634	\$816,140	\$229,313	-\$37,267	\$3,347,821	-\$1,004,444	\$1,051.77	142.9%
Jan-22	2,975	\$2,346,226	\$1,184,755	\$765,821	\$230,087	\$0	\$2,180,662	\$165,564	\$655.66	92.9%
Feb-22	2,835	\$2,191,145	\$1,514,457	\$796,652	\$219,259	\$0	\$2,530,368	-\$339,223	\$815.21	115.5%
Mar-22	2,827	\$2,183,764	\$1,350,458	\$832,037	\$218,640	\$0	\$2,401,135	-\$217,371	\$772.02	110.0%
Apr-22	2,827	\$2,179,704	\$1,394,071	\$810,303	\$218,640	\$0	\$2,423,015	-\$243,311	\$779.76	111.2%
May-22	2,813	\$2,175,489	\$1,212,549	\$850,890	\$217,557	\$0	\$2,280,996	-\$105,507	\$733.54	104.8%
Jun-22	2,947	\$2,314,599	\$1,637,908	\$874,823	\$227,921	\$0	\$2,740,653	-\$426,053	\$852.64	118.4%
Jul-22	2,921	\$2,297,813	\$1,520,080	\$757,528	\$225,910	\$0	\$2,503,518	-\$205,705	\$779.74	109.0%
Aug-22	2,952	\$2,328,913	\$2,129,848	\$919,381	\$228,308	\$0	\$3,277,537	-\$948,623	\$1,032.94	140.7%
Sep-22	2,964	\$2,337,929	\$1,249,752	\$934,567	\$229,236	\$0	\$2,413,555	-\$75,626	\$736.95	103.2%
Oct-22	2,972	\$2,348,815	\$1,615,613	\$957,627	\$229,854	\$0	\$2,803,094	-\$454,280	\$865.83	119.3%
Nov-22	2,970	\$2,345,949	\$1,989,200	\$905,563	\$229,700	\$0	\$3,124,463	-\$778,514	\$974.67	133.2%
Dec-22	3,006	\$2,375,479	\$1,837,600	\$878,047	\$232,484	\$0	\$2,948,131	-\$572,652	\$903.41	124.1%
Jan-23	3,035	\$2,517,700	\$1,243,190	\$931,119	\$234,727	\$0	\$2,409,036	\$108,664	\$716.41	95.7%
Feb-23	3,052	\$2,532,590	\$1,376,612	\$843,301	\$236,042	\$0	\$2,455,955	\$76,635	\$727.36	97.0%
Mar-23	3,046	\$2,536,322	\$2,105,059	\$1,021,384	\$235,578	\$0	\$3,362,020	-\$825,698	\$1,026.41	132.6%
Apr-23	3,033	\$2,526,842	\$1,511,081	\$866,584	\$234,572	-\$6,879	\$2,605,358	-\$78,517	\$781.66	103.1%
May-23	3,030	\$2,522,546	\$1,114,794	\$958,725	\$234,340	\$0	\$2,307,859	\$214,687	\$684.33	91.5%
Jun-23	3,029	\$2,520,373	\$1,412,657	\$897,509	\$234,263	\$0	\$2,544,429	-\$24,056	\$762.68	101.0%
Jul-23	3,047	\$2,540,007	\$1,405,287	\$908,469	\$235,655	-\$257,831	\$2,291,580	\$248,426	\$674.74	90.2%
Aug-23	3,051	\$2,542,910	\$1,739,234	\$902,808	\$235,964	\$0	\$2,878,007	-\$335,097	\$865.96	113.2%
Sep-23	3,056	\$2,545,189	\$1,448,174	\$875,103	\$236,351	\$0	\$2,559,628	-\$14,439	\$760.23	100.6%
<b>2020</b>	<b>2,993</b>	<b>\$29,226,330</b>	<b>\$15,031,695</b>	<b>\$7,792,272</b>	<b>\$2,652,313</b>	<b>\$0</b>	<b>\$25,476,280</b>	<b>\$3,750,050</b>	<b>\$635.59</b>	<b>87.2%</b>
<b>2021</b>	<b>2,966</b>	<b>\$28,018,278</b>	<b>\$17,381,887</b>	<b>\$8,397,297</b>	<b>\$2,752,531</b>	<b>-\$138,916</b>	<b>\$28,392,798</b>	<b>-\$374,521</b>	<b>\$720.43</b>	<b>101.3%</b>
<b>2022</b>	<b>2,917</b>	<b>\$27,425,825</b>	<b>\$18,636,290</b>	<b>\$10,283,239</b>	<b>\$2,707,596</b>	<b>\$0</b>	<b>\$31,627,125</b>	<b>-\$4,201,300</b>	<b>\$826.06</b>	<b>115.3%</b>
<b>2023 YTD</b>	<b>3,042</b>	<b>\$22,784,478</b>	<b>\$13,356,089</b>	<b>\$8,205,001</b>	<b>\$2,117,492</b>	<b>-\$264,710</b>	<b>\$23,413,871</b>	<b>-\$629,393</b>	<b>\$777.84</b>	<b>102.8%</b>
<b>Current 12 Months</b>	<b>3,027</b>	<b>\$29,854,721</b>	<b>\$18,798,501</b>	<b>\$10,946,237</b>	<b>\$2,809,530</b>	<b>-\$264,710</b>	<b>\$32,289,558</b>	<b>-\$2,434,837</b>	<b>\$811.52</b>	<b>108.2%</b>

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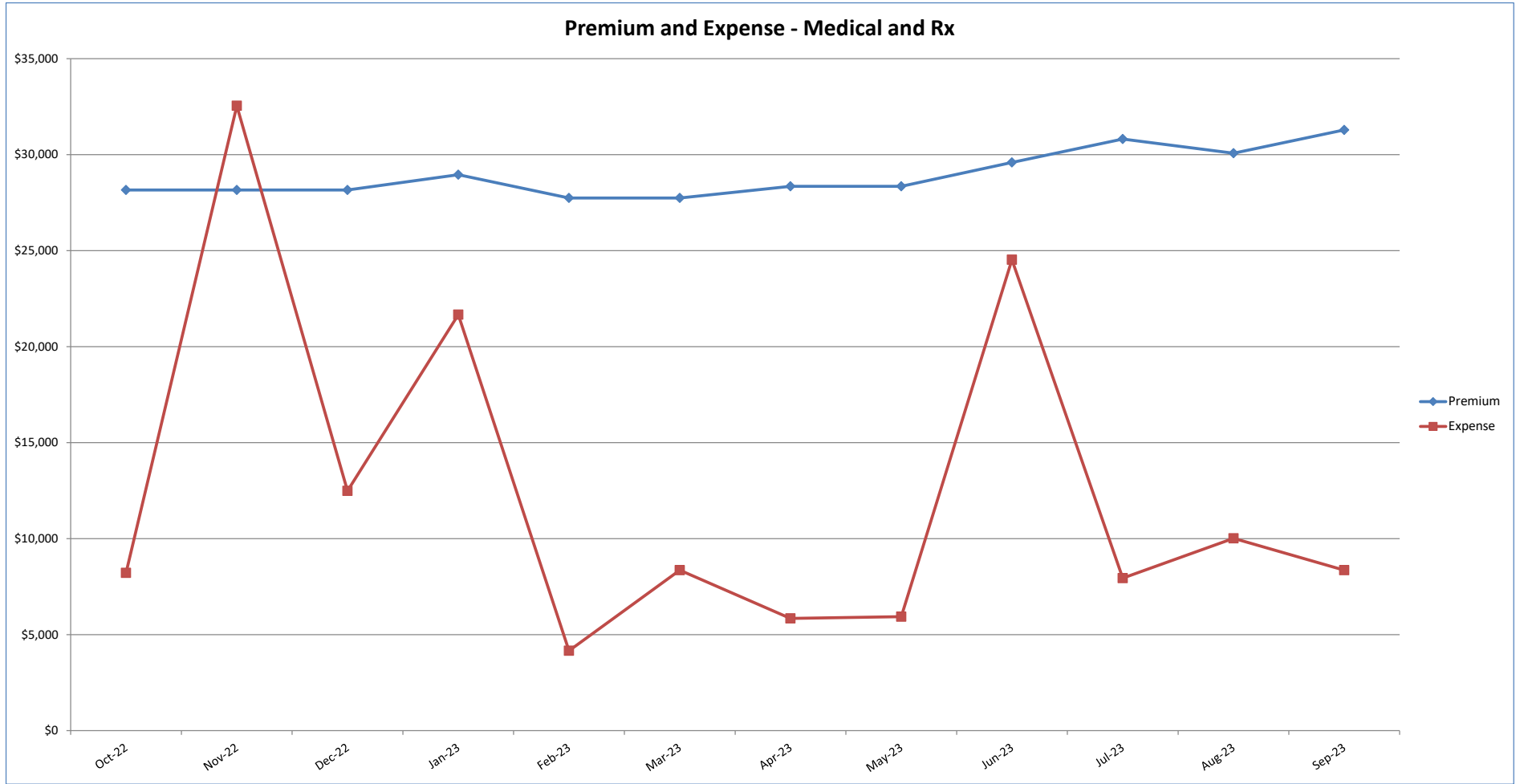
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Oct-21	31	\$22,570	\$10,309	\$12,656	\$2,398	\$0	\$25,362	-\$2,792	\$740.80	112.4%
Nov-21	32	\$23,155	\$21,011	\$1,269	\$2,475	\$0	\$24,755	-\$1,600	\$696.26	106.9%
Dec-21	32	\$23,155	\$2,682	\$14,224	\$2,475	\$0	\$19,380	\$3,774	\$528.30	83.7%
Jan-22	35	\$24,051	\$7,156	-\$346	\$2,707	\$0	\$9,516	\$14,535	\$194.55	39.6%
Feb-22	37	\$25,787	\$2,334	\$107	\$2,862	\$0	\$5,303	\$20,484	\$65.98	20.6%
Mar-22	37	\$25,787	\$3,510	\$90	\$2,862	\$0	\$6,462	\$19,325	\$97.31	25.1%
Apr-22	37	\$25,787	\$3,084	\$38	\$2,862	\$0	\$5,983	\$19,804	\$84.36	23.2%
May-22	36	\$24,630	\$38,842	\$23,627	\$2,784	\$0	\$65,253	-\$40,624	\$1,735.25	264.9%
Jun-22	36	\$24,630	\$14,806	-\$19	\$2,784	\$0	\$17,571	\$7,059	\$410.74	71.3%
Jul-22	36	\$25,237	\$11,300	\$1,638	\$2,784	\$0	\$15,722	\$9,514	\$359.40	62.3%
Aug-22	37	\$27,000	\$23,258	\$23,229	\$2,862	\$0	\$49,349	-\$22,348	\$1,256.41	182.8%
Sep-22	37	\$27,000	\$5,621	\$3,730	\$2,862	\$0	\$12,212	\$14,788	\$252.72	45.2%
Oct-22	38	\$28,157	\$4,396	\$878	\$2,939	\$0	\$8,213	\$19,944	\$138.80	29.2%
Nov-22	38	\$28,157	\$9,036	\$20,568	\$2,939	\$0	\$32,543	-\$4,386	\$779.06	115.6%
Dec-22	38	\$28,157	\$3,709	\$5,840	\$2,939	\$0	\$12,488	\$15,669	\$251.29	44.4%
Jan-23	38	\$28,958	\$18,631	\$97	\$2,939	\$0	\$21,667	\$7,291	\$492.85	74.8%
Feb-23	36	\$27,743	\$414	\$962	\$2,784	\$0	\$4,160	\$23,582	\$38.23	15.0%
Mar-23	36	\$27,743	\$3,467	\$2,104	\$2,784	\$0	\$8,356	\$19,387	\$154.77	30.1%
Apr-23	37	\$28,350	\$1,146	\$1,837	\$2,862	\$0	\$5,844	\$22,506	\$80.61	20.6%
May-23	37	\$28,350	\$2,991	\$86	\$2,862	\$0	\$5,939	\$22,411	\$83.18	20.9%
Jun-23	37	\$29,594	\$21,563	\$106	\$2,862	\$0	\$24,530	\$5,064	\$585.64	82.9%
Jul-23	39	\$30,810	\$1,962	\$2,968	\$3,016	\$0	\$7,946	\$22,864	\$126.41	25.8%
Aug-23	39	\$30,073	\$6,578	\$423	\$3,016	\$0	\$10,017	\$20,056	\$179.51	33.3%
Sep-23	41	\$31,289	\$3,436	\$1,750	\$3,171	\$0	\$8,357	\$22,932	\$126.49	26.7%
<b>2020</b>	<b>35</b>	<b>\$321,740</b>	<b>\$558,672</b>	<b>\$94,761</b>	<b>\$31,095</b>	<b>\$0</b>	<b>\$684,528</b>	<b>-\$362,788</b>	<b>\$1,552.10</b>	<b>212.8%</b>
<b>2021</b>	<b>33</b>	<b>\$286,628</b>	<b>\$155,535</b>	<b>\$79,489</b>	<b>\$30,163</b>	<b>\$0</b>	<b>\$265,186</b>	<b>\$21,442</b>	<b>\$602.62</b>	<b>92.5%</b>
<b>2022</b>	<b>37</b>	<b>\$314,379</b>	<b>\$127,051</b>	<b>\$79,380</b>	<b>\$34,184</b>	<b>\$0</b>	<b>\$240,616</b>	<b>\$73,764</b>	<b>\$467.04</b>	<b>76.5%</b>
<b>2023 YTD</b>	<b>38</b>	<b>\$262,910</b>	<b>\$60,189</b>	<b>\$10,333</b>	<b>\$26,296</b>	<b>\$0</b>	<b>\$96,817</b>	<b>\$166,093</b>	<b>\$207.42</b>	<b>36.8%</b>
<b>Current 12 Months</b>	<b>38</b>	<b>\$347,382</b>	<b>\$77,329</b>	<b>\$37,620</b>	<b>\$35,112</b>	<b>\$0</b>	<b>\$150,062</b>	<b>\$197,320</b>	<b>\$253.19</b>	<b>43.2%</b>

**Data Sources:**

**Enrollment & Premium: MyWorkplace, Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2023  
County of Tulare - HDHP**



**Appendix**

<b>Fixed Cost Schedule</b>				
<b>SJVIA</b>	<b>Anthem Blue Cross Premium and Claims Report as of September 2023</b>			
<b>Total Fixed Costs Self-Funded Medical</b>	<b>EPO</b>	<b>PPO/HDHP</b>		
	<b>Fresno</b>	<b>Fresno</b>	<b>Tulare</b>	
Specific Stop-Loss Premium PEPM	\$29.37	\$19.91	\$22.71	
Aggregate Stop-Loss Premium PEPM	\$0.00	\$0.00	\$0.00	
Anthem Network & Admin. Fees	\$50.41	\$36.16	\$36.16	
EmpiRX Admin Fee	\$5.28	\$5.28	\$5.28	
Pooled Risk Charge	\$0.00	\$0.00	\$0.00	
Wellness	\$2.50	\$2.50	\$2.50	
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	
Keenan Consulting Fee	\$3.10	\$3.10	\$3.10	
KPS Fee	\$2.16	\$2.16	\$2.16	
SJVIA Fee	\$2.00	\$2.00	\$2.00	
SJVIA Non-Founding Member Fee	\$0.00	\$0.00	\$0.00	
MyWorkplace - Benefit Administration	\$2.65	\$2.65	\$2.65	
ASI - Benefit Administration	\$2.00	\$2.00	\$0.00	
PCORI Fees	\$0.42	\$0.23	\$0.28	
<b>Total Fixed Cost</b>	<b>\$ 100.39</b>	<b>\$ 76.49</b>	<b>\$ 77.34</b>	