



**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
All Districts Combined - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	6,958	\$6,521,019	\$2,767,312	\$1,303	\$1,592,760	\$511,928	\$0	\$4,873,303	\$1,647,716	\$626.81	74.7%
Feb-18	6,955	\$6,519,818	\$2,974,163	\$392	\$1,519,979	\$511,748	\$0	\$5,006,282	\$1,513,536	\$646.23	76.8%
Mar-18	6,953	\$6,512,291	\$5,141,710	\$0	\$1,735,958	\$511,464	\$0	\$7,389,132	-\$876,840	\$989.17	113.5%
Apr-18	6,935	\$6,483,938	\$3,792,571	\$0	\$1,588,684	\$509,864	\$0	\$5,891,120	\$592,818	\$775.96	90.9%
May-18	6,963	\$6,487,562	\$4,141,750	\$0	\$1,713,470	\$511,511	\$0	\$6,366,732	\$120,830	\$840.90	98.1%
Jun-18	6,992	\$6,505,413	\$3,695,905	\$0	\$1,604,344	\$513,826	\$0	\$5,814,075	\$691,338	\$758.04	89.4%
Jul-18	7,002	\$6,502,601	\$3,881,831	\$0	\$1,767,041	\$514,556	-\$29,545	\$6,133,883	\$368,718	\$802.53	94.3%
Aug-18	6,995	\$6,491,104	\$4,156,725	\$0	\$1,852,242	\$513,756	-\$64,707	\$6,458,016	\$33,088	\$849.79	99.5%
Sep-18	6,971	\$6,470,451	\$3,385,210	\$0	\$1,668,259	\$512,209	-\$277,620	\$5,288,057	\$1,182,394	\$685.10	81.7%
Oct-18	7,003	\$6,486,328	\$4,220,918	\$0	\$1,653,635	\$514,287	-\$8,976	\$6,379,863	\$106,465	\$837.58	98.4%
Nov-18	6,999	\$6,462,864	\$4,258,631	\$0	\$1,575,329	\$513,557	-\$162,708	\$6,184,809	\$278,055	\$810.29	95.7%
Dec-18	6,972	\$6,632,447	\$3,837,959	\$0	\$1,502,926	\$512,066	-\$7,748	\$5,845,202	\$787,244	\$764.94	88.1%
Jan-19	6,998	\$6,711,076	\$4,250,197	\$0	\$1,603,216	\$591,122	\$0	\$6,444,536	\$266,540	\$836.44	96.0%
Feb-19	6,990	\$6,704,171	\$4,015,598	\$0	\$1,526,591	\$590,538	\$0	\$6,132,727	\$571,444	\$792.87	91.5%
Mar-19	6,992	\$6,696,701	\$5,024,955	\$0	\$1,607,858	\$590,371	\$0	\$7,223,184	-\$526,484	\$948.63	107.9%
Apr-19	6,989	\$6,685,890	\$4,480,531	\$0	\$1,732,384	\$589,886	\$0	\$6,802,801	-\$116,911	\$888.96	101.7%
May-19	7,002	\$6,695,636	\$3,939,166	\$0	\$1,608,548	\$591,018	\$0	\$6,138,731	\$556,905	\$792.30	91.7%
Jun-19	6,990	\$6,686,857	\$4,061,961	\$0	\$1,478,969	\$590,211	\$0	\$6,131,141	\$555,716	\$792.69	91.7%
Jul-19	6,976	\$6,666,100	\$5,152,534	\$0	\$1,731,920	\$588,950	\$0	\$7,473,403	-\$807,303	\$986.88	112.1%
Aug-19	6,971	\$6,662,438	\$4,509,035	\$0	\$1,555,619	\$588,361	\$0	\$6,653,015	\$9,423	\$869.98	99.9%
Sep-19	6,941	\$6,621,710	\$4,524,199	\$0	\$1,414,144	\$586,041	\$0	\$6,524,384	\$97,325	\$855.55	98.5%
Oct-19	6,972	\$6,639,932	\$4,443,887	\$0	\$1,681,558	\$588,558	\$0	\$6,714,004	-\$74,071	\$878.58	101.1%
Nov-19	6,961	\$6,627,957	\$4,161,034	\$0	\$1,500,541	\$587,505	-\$24,644	\$6,224,436	\$403,522	\$809.79	93.9%
Dec-19	7,003	\$6,673,026	\$3,804,525	\$0	\$1,521,576	\$592,056	-\$14,621	\$5,903,536	\$769,490	\$758.46	88.5%
Jan-20	6,976	\$6,841,737	\$3,849,701	\$0	\$1,682,754	\$589,327	\$0	\$6,121,782	\$719,955	\$793.07	89.5%
Feb-20	6,952	\$6,810,616	\$3,953,090	\$0	\$1,420,757	\$587,431	-\$173,505	\$5,787,772	\$1,022,844	\$748.04	85.0%
2015	7,857	\$73,183,304	\$43,280,340	\$15,057,894	\$18,042,745	\$7,747,452	-\$335,568	\$83,792,863	-\$10,609,560	\$806.54	114.5%
2016	7,425	\$75,041,054	\$41,229,048	\$13,597,868	\$18,516,456	\$6,776,025	-\$867,487	\$79,251,910	-\$4,210,855	\$813.38	105.6%
2017	7,157	\$80,455,233	\$39,828,579	\$11,798,633	\$20,118,638	\$6,832,128	-\$77,202	\$78,500,774	\$1,954,459	\$834.46	97.6%
2018	6,975	\$78,075,836	\$46,254,684	\$1,695	\$19,774,626	\$6,150,772	-\$551,304	\$71,630,473	\$6,445,363	\$782.33	91.7%
2019	6,982	\$80,071,495	\$52,367,623	\$0	\$18,962,922	\$7,074,617	-\$39,265	\$78,365,898	\$1,705,597	\$850.88	97.9%
2020 YTD	6,964	\$13,652,353	\$7,802,791	\$0	\$3,103,511	\$1,176,758	-\$173,505	\$11,909,554	\$1,742,799	\$128.13	87.2%
Current 12 Months	6,977	\$80,308,600	\$51,904,619	\$0	\$18,936,626	\$7,069,715	-\$212,770	\$77,698,189	\$2,610,411	\$843.58	96.7%

**Data Sources:**

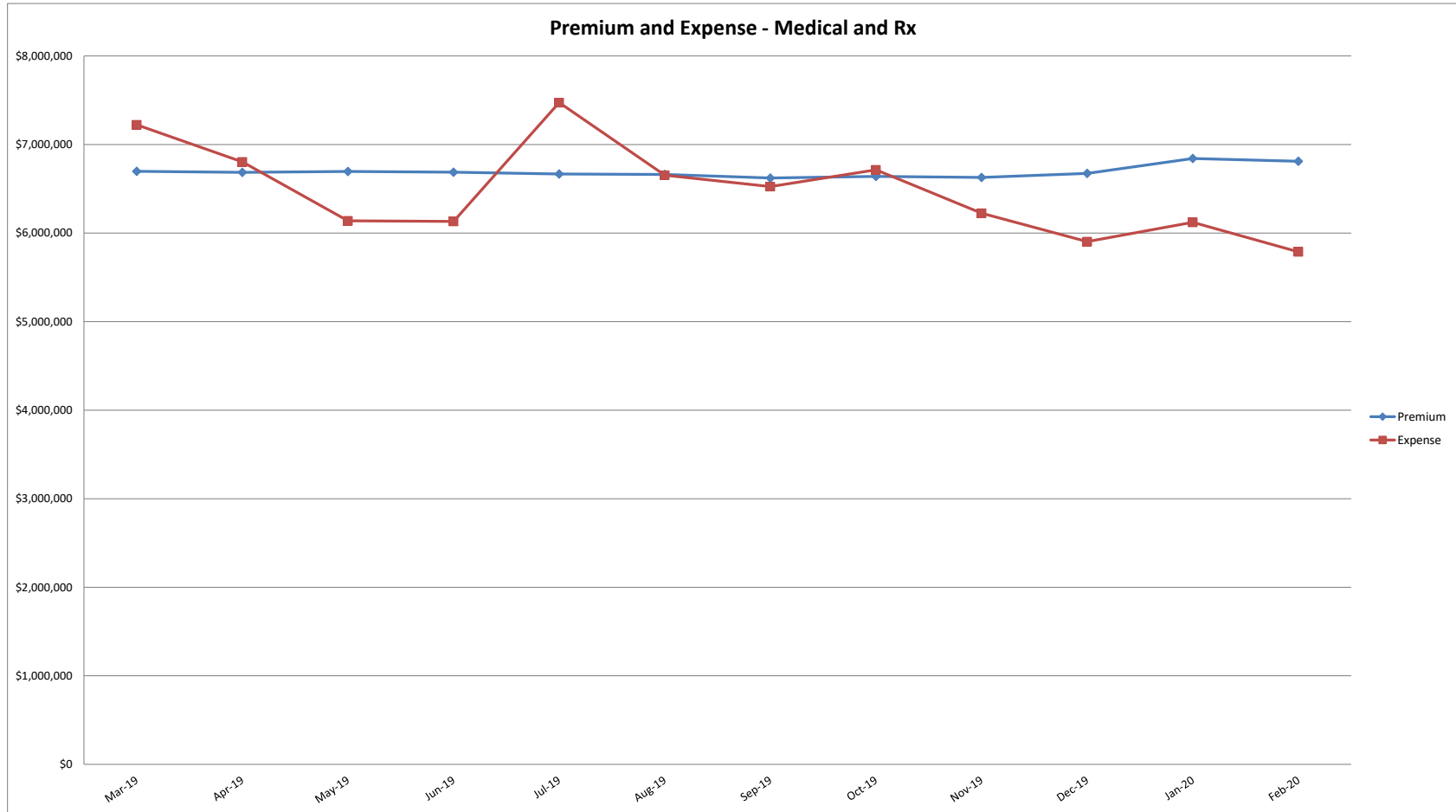
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envelope PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017
5. Waterford and Ceres terminated from SJVIA effective 1/1/2018
6. All Others Claims include runoff for Ceres and Waterford



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
All Districts Combined - All Medical





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**All Districts Combined - HMO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	1	\$1,593	\$484,140	\$1,303	\$804	\$80	\$0	\$486,327	-\$484,734	\$486,246.58	30533.6%
Feb-18	1	\$1,593	\$267,307	\$392	\$0	\$80	\$0	\$267,779	-\$266,187	\$267,699.00	16812.3%
Mar-18	1	\$1,593	\$10,083	\$0	\$0	\$80	\$0	\$10,163	-\$8,571	\$10,083.00	638.1%
Apr-18	1	\$1,593	-\$142,685	\$0	\$0	\$80	\$0	-\$142,605	\$144,198	-\$142,685.00	-8953.3%
May-18	1	\$1,593	-\$9,714	\$0	\$0	\$80	\$0	-\$9,634	\$11,227	-\$9,714.00	-604.8%
Jun-18	1	\$1,593	-\$86	\$0	\$0	\$80	\$0	-\$6	\$1,599	-\$86.00	-0.4%
Jul-18	0	\$0	-\$29,862	\$0	\$0	\$0	\$0	-\$29,862	\$29,862	\$0.00	0.0%
Aug-18	0	\$0	-\$29,755	\$0	\$0	\$0	\$0	-\$29,755	\$29,755	\$0.00	0.0%
Sep-18	0	\$0	\$17,867	\$0	\$0	\$0	\$0	\$17,867	-\$17,867	\$0.00	0.0%
Oct-18	0	\$0	\$52,930	\$0	\$0	\$0	\$0	\$52,930	-\$52,930	\$0.00	0.0%
Nov-18	0	\$0	\$83,883	\$0	\$0	\$0	\$0	\$83,883	-\$83,883	\$0.00	0.0%
Dec-18	0	\$0	\$25,108	\$0	\$0	\$0	\$0	\$25,108	-\$25,108	\$0.00	0.0%
Jan-19	0	\$0	\$7,092	\$0	\$0	\$0	\$0	\$7,092	-\$7,092	\$0.00	0.0%
Feb-19	0	\$0	\$290	\$0	\$0	\$0	\$0	\$290	-\$290	\$0.00	0.0%
Mar-19	0	\$0	\$858	\$0	\$0	\$0	\$0	\$858	-\$858	\$0.00	0.0%
Apr-19	0	\$0	\$8,224	\$0	\$0	\$0	\$0	\$8,224	-\$8,224	\$0.00	0.0%
May-19	0	\$0	\$119	\$0	\$0	\$0	\$0	\$119	-\$119	\$0.00	0.0%
Jun-19	0	\$0	\$10,267	\$0	\$0	\$0	\$0	\$10,267	-\$10,267	\$0.00	0.0%
Jul-19	0	\$0	\$51,462	\$0	\$0	\$0	\$0	\$51,462	-\$51,462	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$468	\$0	\$0	\$0	\$0	-\$468	\$468	\$0.00	0.0%
Nov-19	0	\$0	-\$1,995	\$0	\$0	\$0	\$0	-\$1,995	\$1,995	\$0.00	0.0%
Dec-19	0	\$0	\$15,428	\$0	\$0	\$0	\$0	\$15,428	-\$15,428	\$0.00	0.0%
Jan-20	0	\$0	\$1,466	\$0	\$0	\$0	\$0	\$1,466	-\$1,466	\$0.00	0.0%
Feb-20	0	\$0	\$2,456	\$0	\$0	\$0	\$0	\$2,456	-\$2,456	\$0.00	0.0%
2015	4,605	\$47,200,812	\$27,086,366	\$15,057,894	\$10,956,150	\$5,003,196	-\$335,568	\$57,768,037	-\$10,567,225	\$954.76	122.4%
2016	4,016	\$46,749,016	\$23,084,871	\$13,597,868	\$10,777,527	\$4,133,848	-\$848,093	\$50,746,021	-\$3,997,005	\$967.20	108.5%
2017	3,297	\$43,359,166	\$19,029,446	\$11,798,633	\$10,201,906	\$3,458,854	-\$77,202	\$44,411,636	-\$1,052,471	\$1,035.02	102.4%
2018	1	\$9,557	\$729,216	\$1,695	\$804	\$482	\$0	\$732,196	-\$722,640	\$121,952.43	7661.7%
2019	0	\$0	\$91,277	\$0	\$0	\$0	\$0	\$91,277	-\$91,277	N/A	0.0%
2020 YTD	0	\$0	\$3,922	\$0	\$0	\$0	\$0	\$3,922	-\$3,922	N/A	0.0%
Current 12 Months	0	\$0	\$87,817	\$0	\$0	\$0	\$0	\$87,817	-\$87,817	N/A	0.0%

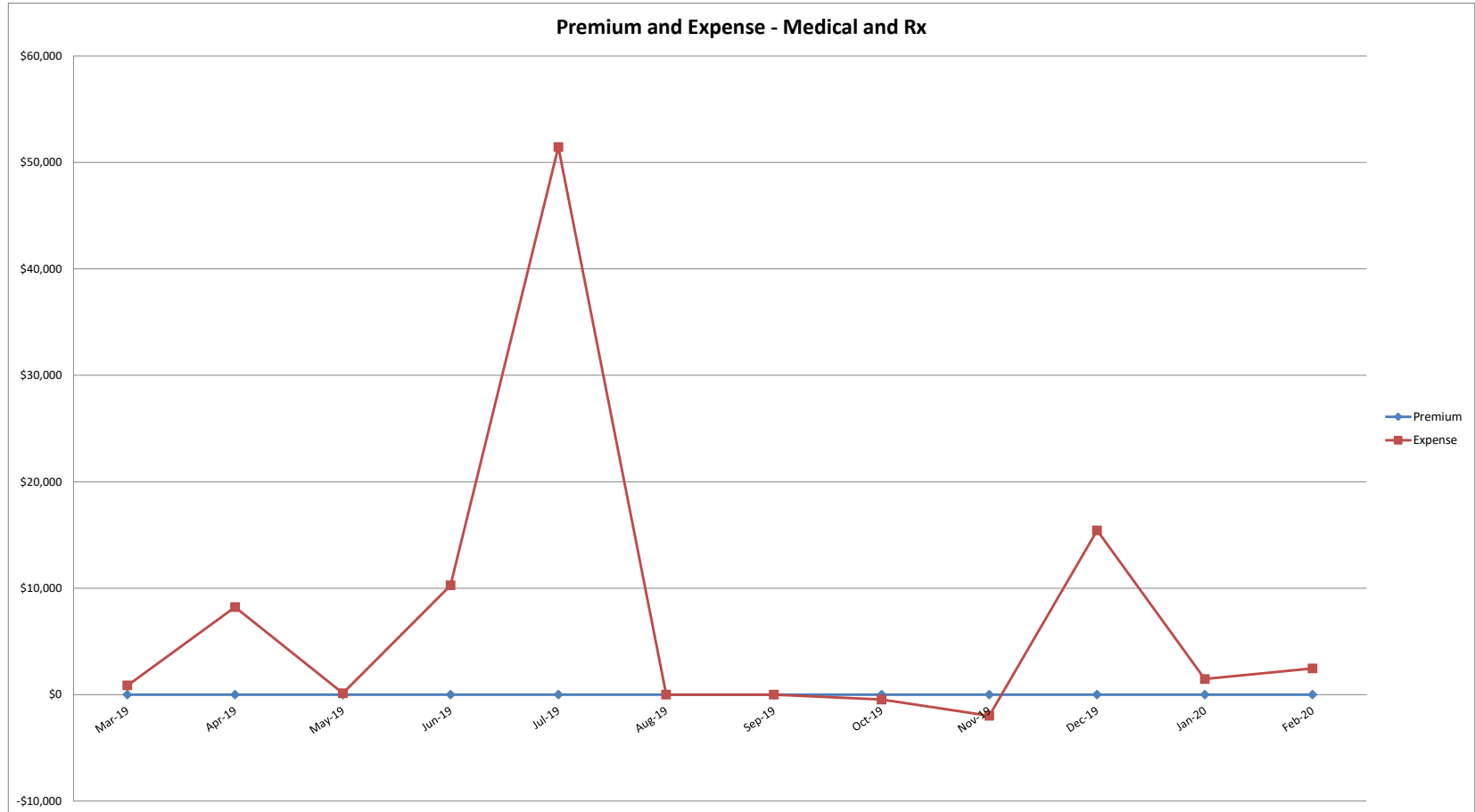
**Data Sources:**

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

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All Districts Combined - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**All Districts Combined - 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			
Jan-18	3,121	\$3,460,514	\$743,187	\$867,858	\$256,733	\$0	\$1,867,779	\$1,592,735	\$516.20	54.0%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$256,816	\$0	\$2,588,616	\$874,863	\$746.89	74.7%
Mar-18	3,112	\$3,451,850	\$3,301,710	\$924,970	\$255,993	\$0	\$4,482,673	-\$1,030,823	\$1,358.19	129.9%
Apr-18	3,087	\$3,423,792	\$2,596,335	\$801,696	\$253,937	\$0	\$3,651,967	-\$228,175	\$1,100.76	106.7%
May-18	3,074	\$3,408,456	\$2,670,046	\$883,943	\$252,867	\$0	\$3,806,856	-\$398,400	\$1,156.14	111.7%
Jun-18	3,098	\$3,429,672	\$2,361,578	\$767,589	\$254,841	\$0	\$3,384,008	\$45,664	\$1,010.06	98.7%
Jul-18	3,101	\$3,429,177	\$2,413,373	\$911,839	\$255,088	-\$29,545	\$3,550,755	-\$121,578	\$1,062.78	103.5%
Aug-18	3,080	\$3,407,283	\$2,623,941	\$946,096	\$253,361	-\$64,707	\$3,758,691	-\$351,408	\$1,138.09	110.3%
Sep-18	3,084	\$3,412,914	\$2,122,966	\$813,696	\$253,690	-\$277,620	\$2,912,732	\$500,182	\$862.21	85.3%
Oct-18	3,080	\$3,405,753	\$2,177,898	\$850,790	\$253,361	-\$8,976	\$3,273,073	\$132,681	\$980.43	96.1%
Nov-18	3,051	\$3,370,639	\$2,299,743	\$823,630	\$250,975	-\$754	\$3,373,595	-\$2,956	\$1,023.47	100.1%
Dec-18	3,076	\$3,562,357	\$2,256,483	\$730,643	\$253,032	\$224	\$3,240,382	\$321,975	\$971.18	91.0%
Jan-19	3,073	\$3,559,246	\$2,604,617	\$879,905	\$294,240	\$0	\$3,778,762	-\$219,516	\$1,133.92	106.2%
Feb-19	3,073	\$3,560,485	\$2,724,566	\$785,480	\$294,240	\$0	\$3,804,286	-\$243,801	\$1,142.22	106.8%
Mar-19	3,062	\$3,544,198	\$3,384,517	\$821,110	\$293,187	\$0	\$4,498,813	-\$954,615	\$1,373.49	126.9%
Apr-19	3,049	\$3,530,743	\$2,630,414	\$901,971	\$291,942	\$0	\$3,824,327	-\$293,583	\$1,158.54	108.3%
May-19	3,059	\$3,541,346	\$2,295,464	\$788,293	\$292,899	\$0	\$3,376,656	\$164,690	\$1,008.09	95.3%
Jun-19	3,060	\$3,545,756	\$2,650,766	\$789,556	\$292,995	\$0	\$3,733,317	-\$187,561	\$1,124.29	105.3%
Jul-19	3,054	\$3,534,380	\$3,391,960	\$823,278	\$292,421	\$0	\$4,507,658	-\$973,278	\$1,380.24	127.5%
Aug-19	3,049	\$3,530,743	\$2,755,785	\$799,532	\$291,942	\$0	\$3,847,258	-\$316,515	\$1,166.06	109.0%
Sep-19	3,046	\$3,515,389	\$2,908,388	\$731,856	\$291,655	\$0	\$3,931,898	-\$416,509	\$1,195.09	111.8%
Oct-19	3,053	\$3,511,833	\$3,019,797	\$906,514	\$292,325	\$0	\$4,218,636	-\$706,803	\$1,286.05	120.1%
Nov-19	3,041	\$3,500,583	\$2,484,331	\$792,797	\$291,176	-\$24,644	\$3,543,659	-\$43,076	\$1,069.54	101.2%
Dec-19	3,120	\$3,571,058	\$2,376,124	\$730,643	\$298,740	-\$14,621	\$3,390,886	\$180,172	\$991.07	95.0%
Jan-20	3,108	\$3,678,181	\$2,093,413	\$960,589	\$297,591	\$0	\$3,351,593	\$326,588	\$982.63	91.1%
Feb-20	3,103	\$3,666,962	\$2,478,232	\$790,500	\$297,112	-\$173,505	\$3,392,339	\$274,623	\$997.49	92.5%
2015	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2017	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
2018	3,091	\$41,225,886	\$27,109,361	\$10,112,448	\$3,050,694	-\$381,378	\$39,891,126	\$1,334,760	\$993.38	96.8%
2019	3,062	\$42,445,762	\$33,226,729	\$9,750,935	\$3,517,759	-\$39,265	\$46,456,159	-\$4,010,396	\$1,168.74	109.4%
2020 YTD	3,106	\$7,345,143	\$4,571,645	\$1,751,089	\$594,703	-\$173,505	\$6,743,932	\$601,212	\$167.22	91.8%
Current 12 Months	3,067	\$42,671,174	\$32,469,190	\$9,836,639	\$3,523,983	-\$212,770	\$45,617,042	-\$2,945,868	\$1,143.71	106.9%

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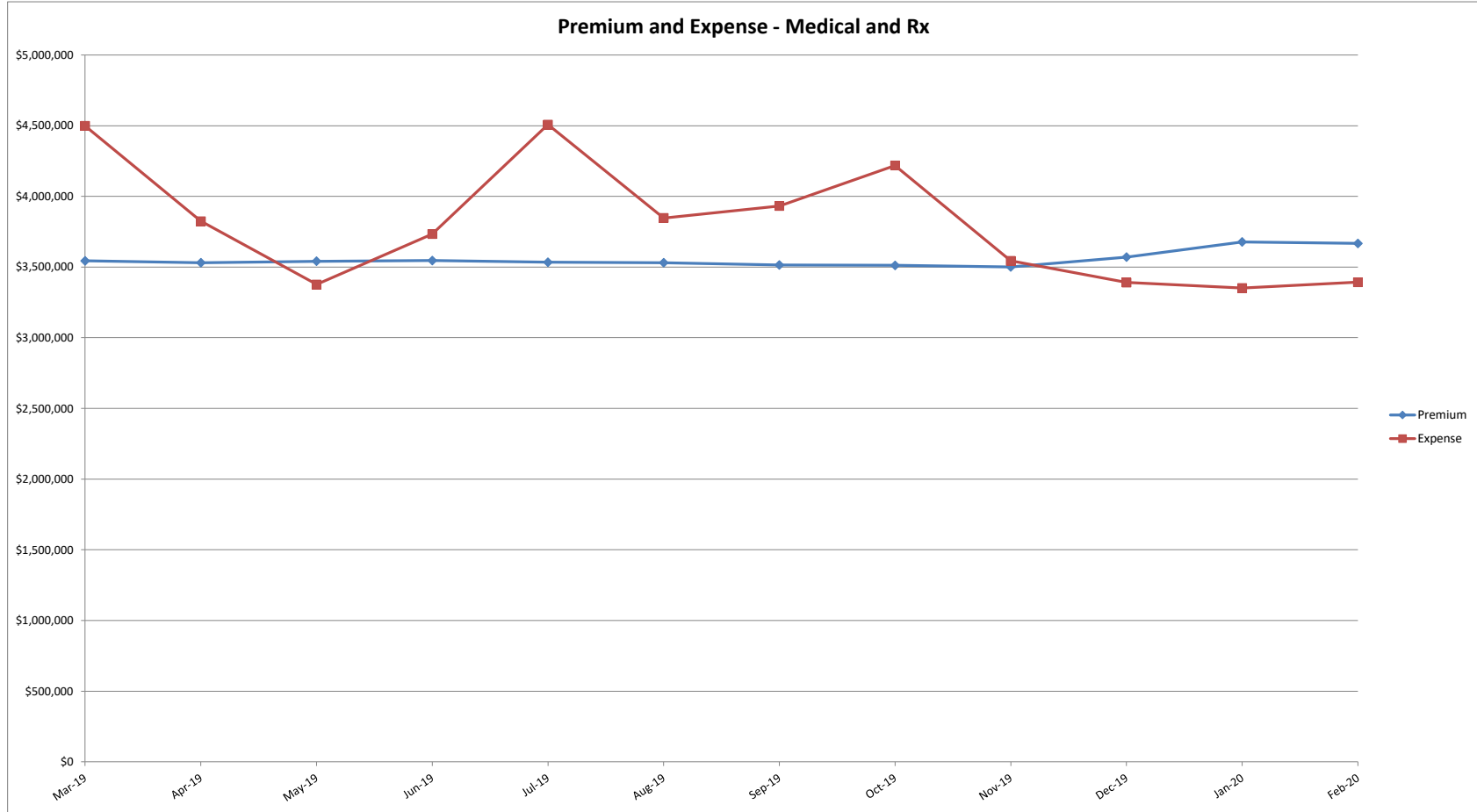
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All Districts Combined - EPO





**San Joaquin Valley Insurance Authority (SJVIA)  
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All Districts Combined - PPO**

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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	3,056	\$2,474,747	\$1,416,549	\$653,413	\$202,141	\$0	\$2,272,103	\$202,645	\$677.34	91.8%
Feb-18	3,050	\$2,466,814	\$932,401	\$663,106	\$201,739	\$0	\$1,797,245	\$669,569	\$523.12	72.9%
Mar-18	3,054	\$2,468,391	\$1,362,590	\$697,817	\$202,005	\$0	\$2,262,412	\$205,979	\$674.66	91.7%
Apr-18	3,058	\$2,465,659	\$1,106,965	\$691,104	\$202,258	\$0	\$2,000,327	\$465,332	\$587.99	81.1%
May-18	3,092	\$2,481,385	\$1,182,191	\$711,644	\$204,498	\$0	\$2,098,333	\$383,052	\$612.50	84.6%
Jun-18	3,090	\$2,475,265	\$1,183,141	\$692,047	\$204,362	\$0	\$2,079,549	\$395,715	\$606.86	84.0%
Jul-18	3,076	\$2,461,369	\$1,210,462	\$733,450	\$203,432	\$0	\$2,147,344	\$314,025	\$631.96	87.2%
Aug-18	3,092	\$2,475,036	\$1,345,548	\$773,067	\$204,493	\$0	\$2,323,108	\$151,928	\$685.19	93.9%
Sep-18	3,074	\$2,457,481	\$1,053,032	\$745,201	\$203,295	\$0	\$2,001,527	\$455,953	\$584.98	81.4%
Oct-18	3,096	\$2,472,113	\$1,647,435	\$681,425	\$204,752	\$0	\$2,533,612	-\$61,499	\$752.22	102.5%
Nov-18	3,115	\$2,480,850	\$1,624,319	\$620,240	\$206,001	-\$161,954	\$2,288,606	\$192,244	\$668.57	92.3%
Dec-18	3,104	\$2,465,080	\$1,151,196	\$637,381	\$205,242	-\$7,972	\$1,985,847	\$479,233	\$573.65	80.6%
Jan-19	3,122	\$2,533,962	\$1,486,339	\$662,076	\$232,066	\$0	\$2,380,480	\$153,482	\$688.15	93.9%
Feb-19	3,116	\$2,530,587	\$1,213,587	\$666,114	\$231,637	\$0	\$2,111,337	\$419,250	\$603.24	83.4%
Mar-19	3,135	\$2,543,443	\$1,512,907	\$684,802	\$233,009	\$0	\$2,430,717	\$112,726	\$701.02	95.6%
Apr-19	3,139	\$2,544,467	\$1,588,960	\$741,058	\$233,290	\$0	\$2,563,309	-\$18,842	\$742.28	100.7%
May-19	3,144	\$2,547,741	\$1,423,089	\$706,316	\$233,626	\$0	\$2,363,032	\$184,709	\$677.29	92.8%
Jun-19	3,125	\$2,533,098	\$1,292,592	\$603,070	\$232,223	\$0	\$2,127,884	\$405,214	\$606.61	84.0%
Jul-19	3,128	\$2,529,360	\$1,313,309	\$802,451	\$232,428	\$0	\$2,348,187	\$181,172	\$676.39	92.8%
Aug-19	3,141	\$2,540,736	\$1,533,515	\$656,565	\$233,371	\$0	\$2,423,451	\$117,285	\$697.26	95.4%
Sep-19	3,118	\$2,518,191	\$1,513,921	\$614,616	\$231,656	\$0	\$2,360,193	\$157,998	\$682.66	93.7%
Oct-19	3,134	\$2,532,778	\$1,184,280	\$648,690	\$232,854	\$0	\$2,065,824	\$466,954	\$584.87	81.6%
Nov-19	3,131	\$2,532,071	\$1,486,209	\$629,158	\$232,625	\$0	\$2,347,993	\$184,078	\$675.62	92.7%
Dec-19	3,127	\$2,522,918	\$968,531	\$681,901	\$232,294	\$0	\$1,882,726	\$640,192	\$527.80	74.6%
Jan-20	3,105	\$2,577,095	\$1,378,958	\$690,492	\$230,147	\$0	\$2,299,597	\$277,498	\$666.49	89.2%
Feb-20	3,079	\$2,553,570	\$1,124,695	\$585,207	\$228,169	\$0	\$1,938,071	\$615,500	\$555.34	75.9%
2015	2,634	\$21,395,949	\$13,739,706	\$6,143,677	\$2,222,984	\$0	\$22,106,367	-\$710,418	\$629.06	103.3%
2016	2,720	\$23,079,432	\$14,603,446	\$6,545,718	\$2,108,061	-\$19,394	\$23,237,832	-\$158,400	\$647.38	100.7%
2017	3,057	\$28,898,357	\$17,046,519	\$8,193,894	\$2,428,681	\$0	\$27,669,093	\$1,229,264	\$688.01	95.7%
2018	3,080	\$29,644,190	\$15,215,829	\$8,299,894	\$2,444,216	-\$169,926	\$25,790,013	\$3,854,177	\$631.70	87.0%
2019	3,130	\$30,409,352	\$16,517,238	\$8,096,817	\$2,791,078	\$0	\$27,405,133	\$3,004,219	\$655.33	90.1%
2020 YTD	3,092	\$5,130,665	\$2,503,653	\$1,275,699	\$458,315	\$0	\$4,237,668	\$892,998	\$100.67	82.6%
Current 12 Months	3,126	\$30,475,468	\$16,320,966	\$8,044,326	\$2,785,691	\$0	\$27,150,983	\$3,324,486	\$649.64	89.1%

**Data Sources:**

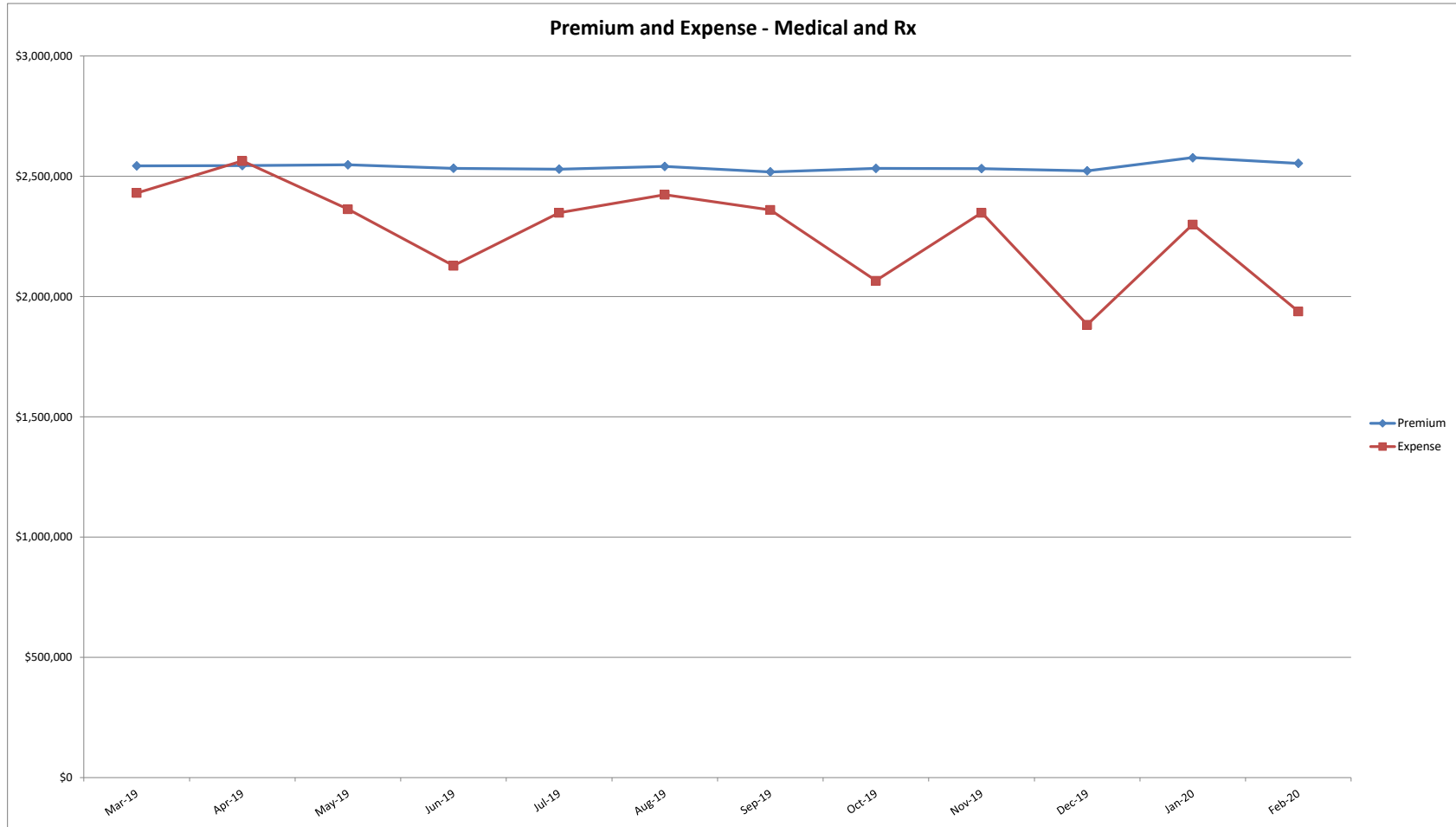
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017
5. Waterford and Ceres terminated from SJVIA effective 1/1/2018
6. All Others Claims include runoff for Ceres and Waterford



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
All Districts Combined - PPO







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**All Districts Combined - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	780	\$584,165	\$123,436	\$70,685	\$52,974	\$0	\$247,095	\$337,070	\$248.87	42.3%
Feb-18	782	\$587,933	\$232,354	\$67,174	\$53,114	\$0	\$352,642	\$235,291	\$383.03	60.0%
Mar-18	786	\$590,458	\$467,327	\$113,171	\$53,386	\$0	\$633,884	-\$43,426	\$738.55	107.4%
Apr-18	789	\$592,894	\$231,956	\$95,884	\$53,590	\$0	\$381,430	\$211,464	\$415.51	64.3%
May-18	796	\$596,128	\$299,227	\$117,883	\$54,066	\$0	\$471,176	\$124,952	\$524.01	79.0%
Jun-18	803	\$598,883	\$151,272	\$144,709	\$54,542	\$0	\$350,523	\$248,360	\$368.59	58.5%
Jul-18	825	\$612,055	\$287,858	\$121,752	\$56,036	\$0	\$465,646	\$146,409	\$496.50	76.1%
Aug-18	823	\$608,785	\$216,991	\$133,079	\$55,902	\$0	\$405,972	\$202,813	\$425.36	66.7%
Sep-18	813	\$600,057	\$191,345	\$109,362	\$55,224	\$0	\$355,931	\$244,126	\$369.87	59.3%
Oct-18	827	\$608,462	\$342,655	\$121,420	\$56,174	\$0	\$520,249	\$88,214	\$561.15	85.5%
Nov-18	833	\$611,374	\$250,686	\$131,459	\$56,580	\$0	\$438,725	\$172,649	\$458.76	71.8%
Dec-18	792	\$605,010	\$405,172	\$134,902	\$53,792	\$0	\$593,866	\$11,144	\$681.91	98.2%
Jan-19	803	\$617,868	\$152,149	\$61,235	\$64,817	\$0	\$278,201	\$339,666	\$265.73	45.0%
Feb-19	801	\$613,099	\$77,155	\$74,997	\$64,662	\$0	\$216,814	\$396,285	\$189.95	35.4%
Mar-19	795	\$609,060	\$126,673	\$101,947	\$64,176	\$0	\$292,796	\$316,264	\$287.57	48.1%
Apr-19	801	\$610,680	\$252,933	\$89,354	\$64,655	\$0	\$406,942	\$203,738	\$427.32	66.6%
May-19	799	\$606,549	\$220,493	\$113,938	\$64,492	\$0	\$398,924	\$207,625	\$418.56	65.8%
Jun-19	805	\$608,004	\$108,337	\$86,343	\$64,993	\$0	\$259,673	\$348,331	\$241.84	42.7%
Jul-19	794	\$602,361	\$395,802	\$106,192	\$64,102	\$0	\$566,095	\$36,265	\$632.23	94.0%
Aug-19	781	\$590,958	\$219,736	\$99,521	\$63,048	\$0	\$382,305	\$208,653	\$408.78	64.7%
Sep-19	777	\$588,129	\$101,890	\$67,672	\$62,731	\$0	\$232,293	\$355,836	\$218.23	39.5%
Oct-19	785	\$595,321	\$240,278	\$126,354	\$63,379	\$0	\$430,011	\$165,310	\$467.05	72.2%
Nov-19	789	\$595,303	\$192,489	\$78,586	\$63,704	\$0	\$334,779	\$260,524	\$343.57	56.2%
Dec-19	756	\$579,050	\$444,442	\$109,032	\$61,022	\$0	\$614,496	-\$35,446	\$732.11	106.1%
Jan-20	763	\$586,460	\$375,864	\$31,673	\$61,589	\$0	\$469,126	\$117,334	\$534.12	80.0%
Feb-20	770	\$590,084	\$347,707	\$45,050	\$62,150	\$0	\$454,907	\$135,177	\$510.07	77.1%
2015	618	\$4,586,543	\$2,454,268	\$942,919	\$521,272	\$0	\$3,918,459	\$668,084	\$458.27	85.4%
2016	689	\$5,212,607	\$3,540,731	\$1,193,210	\$534,116	\$0	\$5,268,057	-\$55,451	\$572.22	101.1%
2017	803	\$6,725,823	\$3,684,425	\$1,471,612	\$637,538	\$0	\$5,793,575	\$932,249	\$535.25	86.1%
2018	804	\$7,196,204	\$3,200,278	\$1,361,480	\$655,380	\$0	\$5,217,138	\$1,979,065	\$472.77	72.5%
2019	791	\$7,216,380	\$2,532,379	\$1,115,170	\$765,780	\$0	\$4,413,329	\$2,803,051	\$384.52	61.2%
2020 YTD	767	\$1,176,544	\$723,571	\$76,723	\$123,739	\$0	\$924,033	\$252,511	\$84.72	78.5%
Current 12 Months	785	\$7,161,958	\$3,026,645	\$1,055,661	\$760,041	\$0	\$4,842,347	\$2,319,611	\$433.60	67.6%

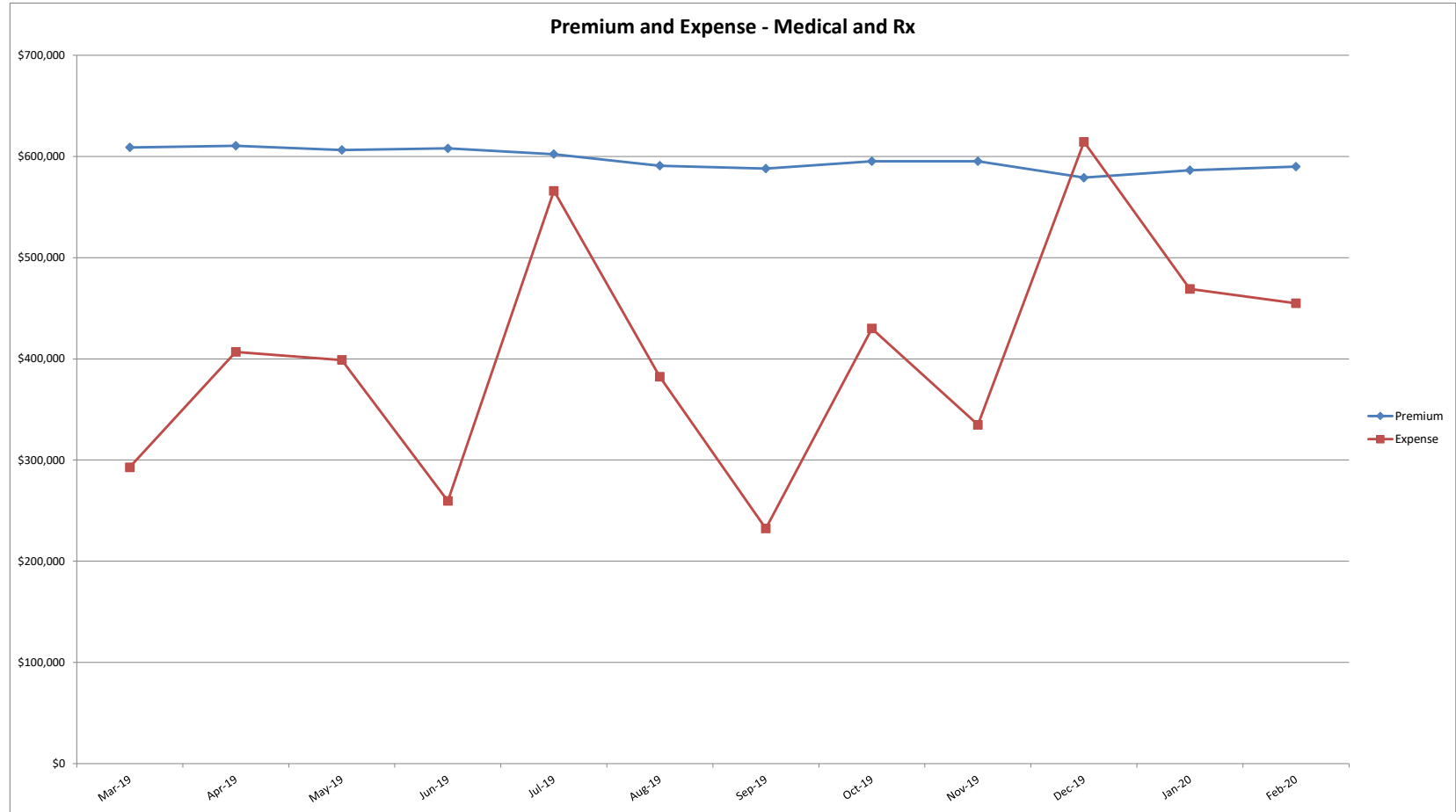
**Data Sources:**

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

**Notes:**

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6. All Others Claims include runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**All Districts Combined - HDHP**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**County of Fresno - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	4,014	\$4,216,453	\$1,343,582	\$1,303	\$981,088	\$317,466	\$0	\$2,643,439	\$1,573,014	\$579.47	62.7%
Feb-18	4,013	\$4,214,950	\$2,067,824	\$392	\$885,589	\$317,413	\$0	\$3,271,218	\$943,732	\$736.06	77.6%
Mar-18	4,008	\$4,206,695	\$3,917,235	\$0	\$1,081,214	\$316,930	\$0	\$5,315,379	-\$1,108,685	\$1,247.12	126.4%
Apr-18	3,982	\$4,176,812	\$2,742,323	\$0	\$946,806	\$314,806	\$0	\$4,003,935	\$172,877	\$926.45	95.9%
May-18	3,977	\$4,165,557	\$3,014,792	\$0	\$1,049,876	\$314,280	\$0	\$4,378,948	-\$213,391	\$1,022.04	105.1%
Jun-18	4,006	\$4,186,011	\$2,584,783	\$0	\$948,297	\$316,595	\$0	\$3,849,675	\$336,336	\$881.95	92.0%
Jul-18	4,027	\$4,193,847	\$2,719,596	\$0	\$1,087,767	\$318,066	-\$29,545	\$4,095,884	\$97,964	\$938.12	97.7%
Aug-18	4,006	\$4,170,389	\$2,976,059	\$0	\$1,121,455	\$316,338	-\$64,707	\$4,349,145	-\$178,756	\$1,006.69	104.3%
Sep-18	3,999	\$4,165,585	\$2,367,426	\$0	\$948,073	\$315,919	-\$277,620	\$3,353,798	\$811,787	\$759.66	80.5%
Oct-18	4,009	\$4,165,691	\$2,602,109	\$0	\$1,021,112	\$316,542	-\$8,976	\$3,930,786	\$234,905	\$901.53	94.4%
Nov-18	3,981	\$4,130,176	\$2,664,886	\$0	\$996,076	\$314,225	-\$754	\$3,974,433	\$155,744	\$919.42	96.2%
Dec-18	3,950	\$4,301,726	\$2,717,105	\$0	\$897,987	\$312,473	\$224	\$3,927,789	\$373,938	\$915.27	91.3%
Jan-19	3,957	\$4,308,878	\$2,814,712	\$0	\$970,474	\$365,879	\$0	\$4,151,065	\$157,813	\$956.58	96.3%
Feb-19	3,958	\$4,308,818	\$2,842,550	\$0	\$879,636	\$365,960	\$0	\$4,088,147	\$220,671	\$940.42	94.9%
Mar-19	3,939	\$4,286,097	\$3,538,700	\$0	\$947,995	\$364,259	\$0	\$4,850,954	-\$564,857	\$1,139.04	113.2%
Apr-19	3,929	\$4,268,294	\$2,949,169	\$0	\$1,012,854	\$363,257	\$0	\$4,325,281	-\$56,986	\$1,008.41	101.3%
May-19	3,937	\$4,275,658	\$2,488,352	\$0	\$929,847	\$364,052	\$0	\$3,782,252	\$493,406	\$868.22	88.5%
Jun-19	3,946	\$4,282,374	\$2,816,979	\$0	\$892,778	\$364,796	\$0	\$4,074,554	\$207,820	\$940.13	95.1%
Jul-19	3,929	\$4,265,355	\$3,879,523	\$0	\$950,531	\$363,331	\$0	\$5,193,385	-\$928,030	\$1,229.33	121.8%
Aug-19	3,911	\$4,250,316	\$2,986,201	\$0	\$914,827	\$361,798	\$0	\$4,262,825	-\$12,510	\$997.45	100.3%
Sep-19	3,905	\$4,233,021	\$3,054,615	\$0	\$821,510	\$361,268	\$0	\$4,237,393	-\$4,371	\$992.61	100.1%
Oct-19	3,920	\$4,236,425	\$3,302,420	\$0	\$1,049,606	\$362,586	\$0	\$4,714,612	-\$478,187	\$1,110.21	111.3%
Nov-19	3,911	\$4,224,192	\$2,771,071	\$0	\$893,619	\$361,681	-\$24,644	\$4,001,727	\$222,465	\$930.72	94.7%
Dec-19	3,951	\$4,271,027	\$2,735,025	\$0	\$871,576	\$366,084	-\$14,621	\$3,958,064	\$312,963	\$909.13	92.7%
Jan-20	3,950	\$4,389,610	\$2,508,228	\$0	\$1,025,374	\$365,827	\$0	\$3,899,428	\$490,181	\$894.58	88.8%
Feb-20	3,943	\$4,371,028	\$2,749,213	\$0	\$858,742	\$365,186	-\$173,505	\$3,799,636	\$571,392	\$871.02	86.9%
2015	4,960	\$49,524,371	\$26,241,999	\$13,681,568	\$11,812,227	\$5,199,036	-\$65,205	\$56,869,626	-\$7,345,255	\$868.06	114.8%
2016	4,472	\$49,649,165	\$25,583,459	\$12,289,322	\$11,563,318	\$4,386,355	-\$848,093	\$52,974,360	-\$3,325,196	\$905.46	106.7%
2017	4,132	\$51,548,146	\$22,575,148	\$11,171,550	\$12,365,655	\$4,392,626	-\$77,202	\$50,427,777	\$1,120,369	\$928.50	97.8%
2018	3,998	\$50,293,893	\$31,717,719	\$1,695	\$11,965,340	\$3,791,051	-\$381,378	\$47,094,428	\$3,199,465	\$902.68	93.6%
2019	3,933	\$51,210,455	\$36,179,318	\$0	\$11,135,254	\$4,364,951	-\$39,265	\$51,640,259	-\$429,803	\$1,001.74	100.8%
2020 YTD	3,947	\$8,760,637	\$5,257,441	\$0	\$1,884,116	\$731,013	-\$173,505	\$7,699,065	\$1,061,573	\$147.67	87.9%
Current 12 Months	3,931	\$51,353,396	\$35,779,497	\$0	\$11,169,260	\$4,364,125	-\$212,770	\$51,100,111	\$253,285	\$990.78	99.5%

**Data Sources:**

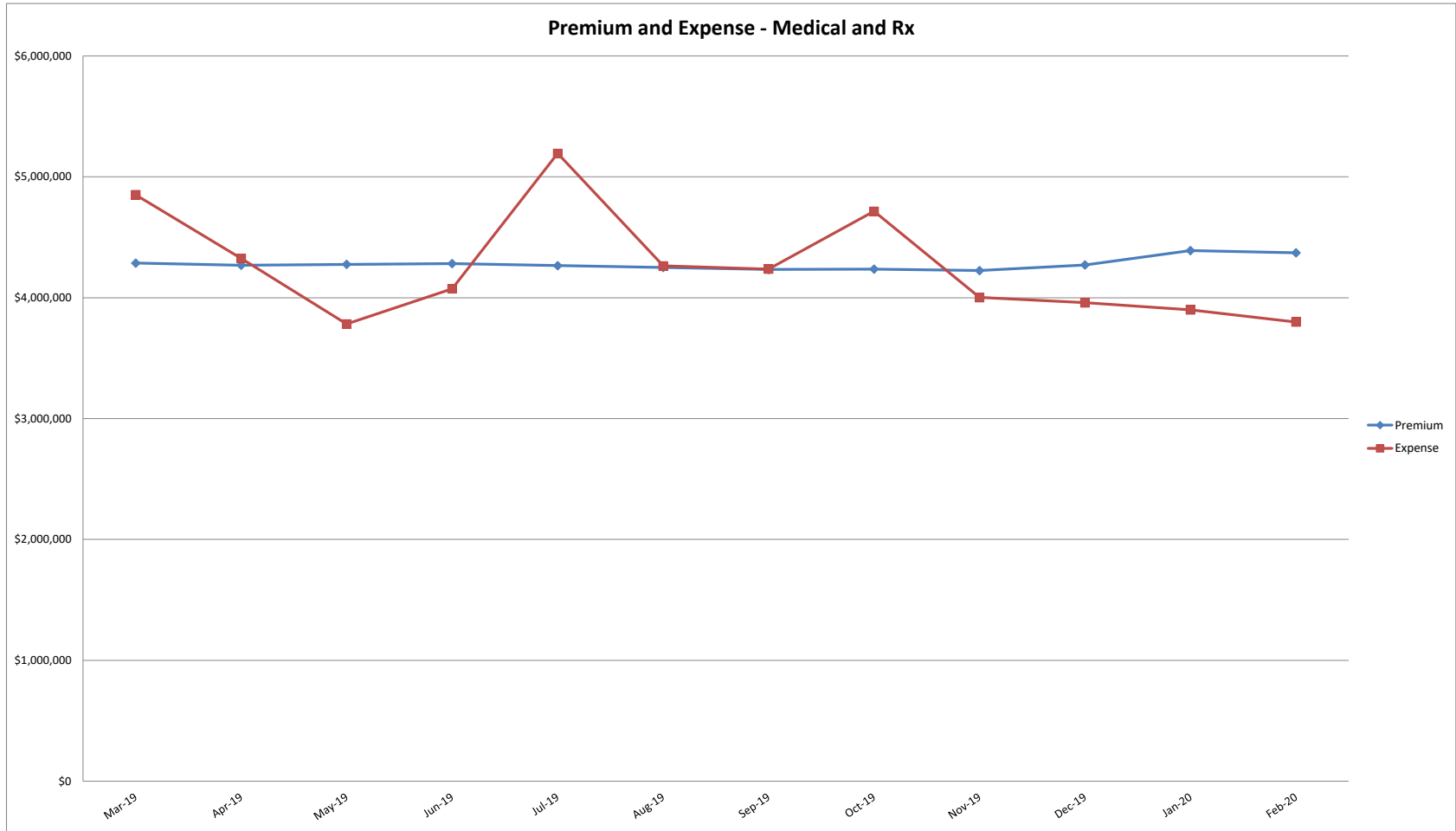
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San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
County of Fresno - All Medical





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**County of Fresno - HMO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	0	\$0	\$439,750	\$1,303	\$804	\$0	\$0	\$441,857	-\$441,857	\$0.00	0.0%
Feb-18	0	\$0	\$247,831	\$392	\$0	\$0	\$0	\$248,223	-\$248,223	\$0.00	0.0%
Mar-18	0	\$0	-\$3,860	\$0	\$0	\$0	\$0	-\$3,860	\$3,860	\$0.00	0.0%
Apr-18	0	\$0	-\$145,069	\$0	\$0	\$0	\$0	-\$145,069	\$145,069	\$0.00	0.0%
May-18	0	\$0	-\$10,273	\$0	\$0	\$0	\$0	-\$10,273	\$10,273	\$0.00	0.0%
Jun-18	0	\$0	\$4,325	\$0	\$0	\$0	\$0	\$4,325	-\$4,325	\$0.00	0.0%
Jul-18	0	\$0	-\$21,403	\$0	\$0	\$0	\$0	-\$21,403	\$21,403	\$0.00	0.0%
Aug-18	0	\$0	-\$60,627	\$0	\$0	\$0	\$0	-\$60,627	\$60,627	\$0.00	0.0%
Sep-18	0	\$0	\$17,877	\$0	\$0	\$0	\$0	\$17,877	-\$17,877	\$0.00	0.0%
Oct-18	0	\$0	\$47,414	\$0	\$0	\$0	\$0	\$47,414	-\$47,414	\$0.00	0.0%
Nov-18	0	\$0	\$78,484	\$0	\$0	\$0	\$0	\$78,484	-\$78,484	\$0.00	0.0%
Dec-18	0	\$0	\$23,792	\$0	\$0	\$0	\$0	\$23,792	-\$23,792	\$0.00	0.0%
Jan-19	0	\$0	\$2,722	\$0	\$0	\$0	\$0	\$2,722	-\$2,722	\$0.00	0.0%
Feb-19	0	\$0	\$290	\$0	\$0	\$0	\$0	\$290	-\$290	\$0.00	0.0%
Mar-19	0	\$0	\$858	\$0	\$0	\$0	\$0	\$858	-\$858	\$0.00	0.0%
Apr-19	0	\$0	\$8,212	\$0	\$0	\$0	\$0	\$8,212	-\$8,212	\$0.00	0.0%
May-19	0	\$0	\$119	\$0	\$0	\$0	\$0	\$119	-\$119	\$0.00	0.0%
Jun-19	0	\$0	\$9,988	\$0	\$0	\$0	\$0	\$9,988	-\$9,988	\$0.00	0.0%
Jul-19	0	\$0	\$51,413	\$0	\$0	\$0	\$0	\$51,413	-\$51,413	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$194	\$0	\$0	\$0	\$0	-\$194	\$194	\$0.00	0.0%
Nov-19	0	\$0	\$1,322	\$0	\$0	\$0	\$0	\$1,322	-\$1,322	\$0.00	0.0%
Dec-19	0	\$0	\$15,824	\$0	\$0	\$0	\$0	\$15,824	-\$15,824	\$0.00	0.0%
Jan-20	0	\$0	\$1,405	\$0	\$0	\$0	\$0	\$1,405	-\$1,405	\$0.00	0.0%
Feb-20	0	\$0	\$2,456	\$0	\$0	\$0	\$0	\$2,456	-\$2,456	\$0.00	0.0%
2015	4,187	\$42,875,569	\$22,258,882	\$13,681,568	\$10,102,432	\$4,546,489	-\$65,205	\$50,524,166	-\$7,648,597	\$915.11	117.8%
2016	3,630	\$42,279,343	\$20,642,331	\$12,289,322	\$9,665,156	\$3,734,142	-\$848,093	\$45,482,858	-\$3,203,514	\$958.48	107.6%
2017	3,168	\$41,012,620	\$17,106,236	\$11,171,550	\$9,917,078	\$3,320,579	-\$77,202	\$41,438,241	-\$425,621	\$1,002.60	101.0%
2018	0	\$0	\$618,241	\$1,695	\$804	\$0	\$0	\$620,740	-\$620,740	\$0.00	0.0%
2019	0	\$0	\$90,554	\$0	\$0	\$0	\$0	\$90,554	-\$90,554	N/A	0.0%
2020 YTD	0	\$0	\$3,861	\$0	\$0	\$0	\$0	\$3,861	-\$3,861	N/A	0.0%
Current 12 Months	0	\$0	\$91,403	\$0	\$0	\$0	\$0	\$91,403	-\$91,403	N/A	0.0%

**Data Sources:**

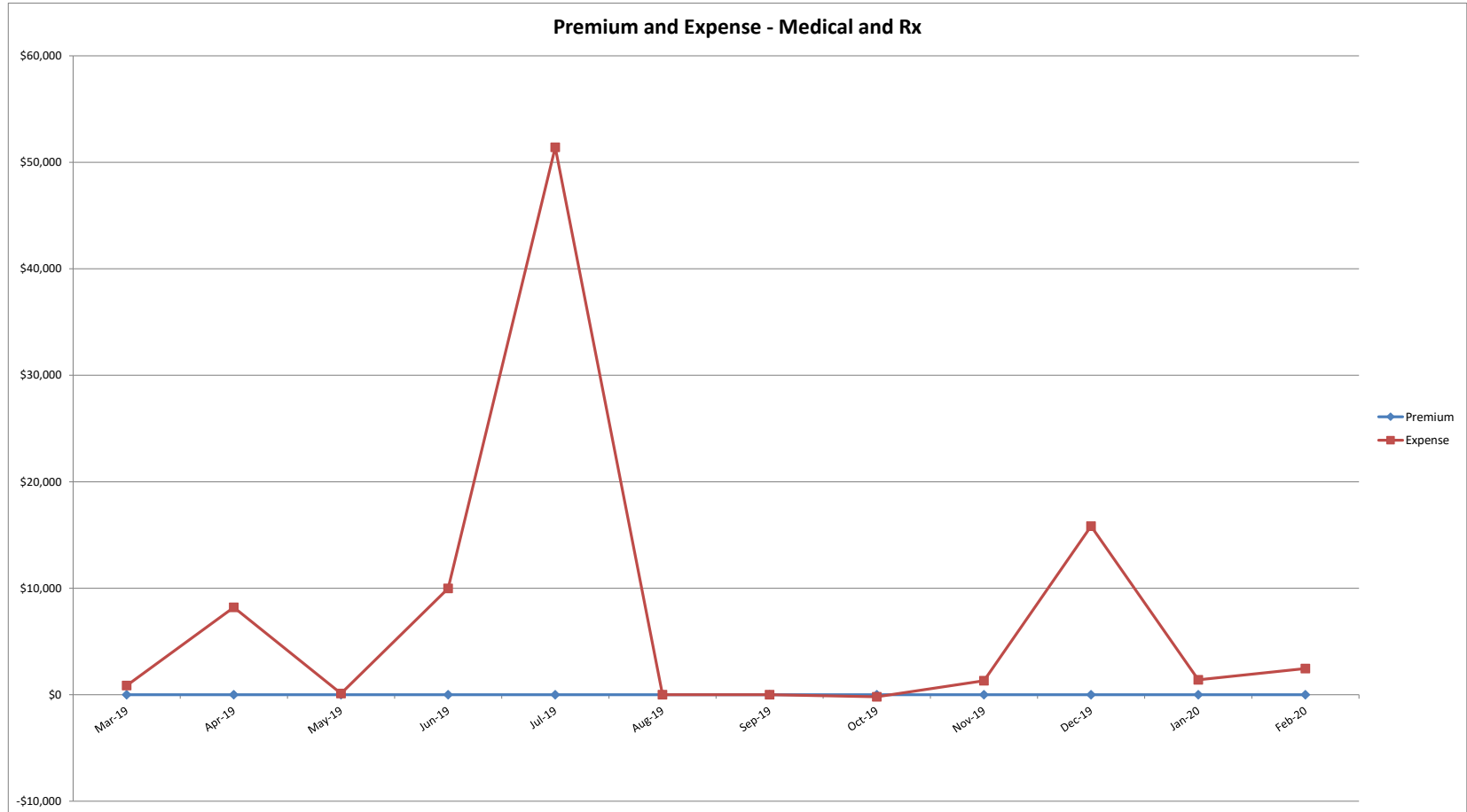
**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
County of Fresno - HMO





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
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			
Jan-18	3,121	\$3,460,514	\$743,187	\$867,858	\$256,733	\$0	\$1,867,779	\$1,592,735	\$516.20	54.0%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$256,816	\$0	\$2,588,616	\$874,863	\$746.89	74.7%
Mar-18	3,112	\$3,451,850	\$3,301,710	\$924,970	\$255,993	\$0	\$4,482,673	-\$1,030,823	\$1,358.19	129.9%
Apr-18	3,087	\$3,423,792	\$2,596,335	\$801,696	\$253,937	\$0	\$3,651,967	-\$228,175	\$1,100.76	106.7%
May-18	3,074	\$3,408,456	\$2,670,046	\$883,943	\$252,867	\$0	\$3,806,856	-\$398,400	\$1,156.14	111.7%
Jun-18	3,098	\$3,429,672	\$2,361,578	\$767,589	\$254,841	\$0	\$3,384,008	\$45,664	\$1,010.06	98.7%
Jul-18	3,101	\$3,429,177	\$2,413,373	\$911,839	\$255,088	-\$29,545	\$3,550,755	-\$121,578	\$1,062.78	103.5%
Aug-18	3,080	\$3,407,283	\$2,623,941	\$946,096	\$253,361	-\$64,707	\$3,758,691	-\$351,408	\$1,138.09	110.3%
Sep-18	3,084	\$3,412,914	\$2,122,966	\$813,696	\$253,690	-\$277,620	\$2,912,732	\$500,182	\$862.21	85.3%
Oct-18	3,080	\$3,405,753	\$2,177,898	\$850,790	\$253,361	-\$8,976	\$3,273,073	\$132,681	\$980.43	96.1%
Nov-18	3,051	\$3,370,639	\$2,299,743	\$823,630	\$250,975	-\$754	\$3,373,595	-\$2,956	\$1,023.47	100.1%
Dec-18	3,076	\$3,562,357	\$2,256,483	\$730,643	\$253,032	\$224	\$3,240,382	\$321,975	\$971.18	91.0%
Jan-19	3,073	\$3,559,246	\$2,604,617	\$879,905	\$294,240	\$0	\$3,778,762	-\$219,516	\$1,133.92	106.2%
Feb-19	3,073	\$3,560,485	\$2,724,566	\$785,480	\$294,240	\$0	\$3,804,286	-\$243,801	\$1,142.22	106.8%
Mar-19	3,062	\$3,544,198	\$3,384,517	\$821,110	\$293,187	\$0	\$4,498,813	-\$954,615	\$1,373.49	126.9%
Apr-19	3,049	\$3,530,743	\$2,630,414	\$901,971	\$291,942	\$0	\$3,824,327	-\$293,583	\$1,158.54	108.3%
May-19	3,059	\$3,541,346	\$2,295,464	\$788,293	\$292,899	\$0	\$3,376,656	\$164,690	\$1,008.09	95.3%
Jun-19	3,060	\$3,545,756	\$2,650,766	\$789,556	\$292,995	\$0	\$3,733,317	-\$187,561	\$1,124.29	105.3%
Jul-19	3,054	\$3,534,380	\$3,391,960	\$823,278	\$292,421	\$0	\$4,507,658	-\$973,278	\$1,380.24	127.5%
Aug-19	3,049	\$3,530,743	\$2,755,785	\$799,532	\$291,942	\$0	\$3,847,258	-\$316,515	\$1,166.06	109.0%
Sep-19	3,046	\$3,515,389	\$2,908,388	\$731,856	\$291,655	\$0	\$3,931,898	-\$416,509	\$1,195.09	111.8%
Oct-19	3,053	\$3,511,833	\$3,019,797	\$906,514	\$292,325	\$0	\$4,218,636	-\$706,803	\$1,286.05	120.1%
Nov-19	3,041	\$3,500,583	\$2,484,331	\$792,797	\$291,176	-\$24,644	\$3,543,659	-\$43,076	\$1,069.54	101.2%
Dec-19	3,120	\$3,571,058	\$2,376,124	\$730,643	\$298,740	-\$14,621	\$3,390,886	\$180,172	\$991.07	95.0%
Jan-20	3,108	\$3,678,181	\$2,093,413	\$960,589	\$297,591	\$0	\$3,351,593	\$326,588	\$982.63	91.1%
Feb-20	3,103	\$3,666,962	\$2,478,232	\$790,500	\$297,112	-\$173,505	\$3,392,339	\$274,623	\$997.49	92.5%
2015	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2017	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
2018	3,091	\$41,225,886	\$27,109,361	\$10,112,448	\$3,050,694	-\$381,378	\$39,891,126	\$1,334,760	\$993.38	96.8%
2019	3,062	\$42,445,762	\$33,226,729	\$9,750,935	\$3,517,759	-\$39,265	\$46,456,159	-\$4,010,396	\$1,168.74	109.4%
2020 YTD	3,106	\$7,345,143	\$4,571,645	\$1,751,089	\$594,703	-\$173,505	\$6,743,932	\$601,212	\$167.22	91.8%
Current 12 Months	3,067	\$42,671,174	\$32,469,190	\$9,836,639	\$3,523,983	-\$212,770	\$45,617,042	-\$2,945,868	\$1,143.71	106.9%

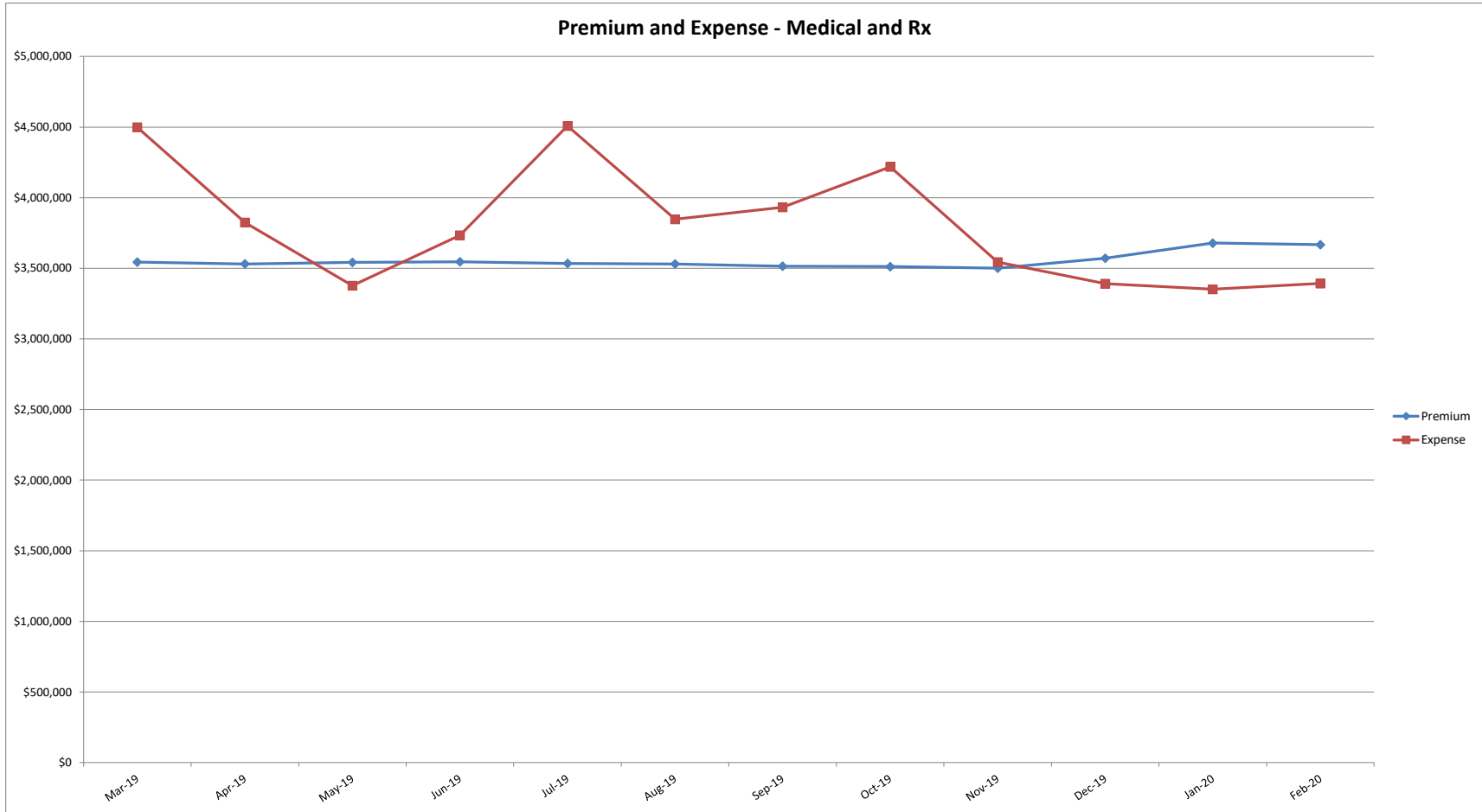
**Data Sources:**  
**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**Notes:**

- Fixed Cost Schedule: Appendix
- Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
- EmpiRx PBM replaced Envolve PBM effective 1/1/2018
- Fresno converted HMO to EPO plan effective 12/18/2017



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
County of Fresno - EPO







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**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			
Jan-18	150	\$195,387	\$45,533	\$41,798	\$10,202	\$0	\$97,532	\$97,854	\$582.20	49.9%
Feb-18	144	\$186,014	\$47,407	\$28,716	\$9,793	\$0	\$85,917	\$100,097	\$528.63	46.2%
Mar-18	145	\$186,862	\$152,687	\$43,074	\$9,861	\$0	\$205,622	-\$18,760	\$1,350.07	110.0%
Apr-18	141	\$182,600	\$64,231	\$49,226	\$9,589	\$0	\$123,047	\$59,553	\$804.66	67.4%
May-18	142	\$183,448	\$57,573	\$48,168	\$9,657	\$0	\$115,399	\$68,049	\$744.66	62.9%
Jun-18	140	\$179,930	\$69,671	\$37,164	\$9,521	\$0	\$116,356	\$63,574	\$763.10	64.7%
Jul-18	137	\$176,227	\$44,881	\$54,967	\$9,317	\$0	\$109,165	\$67,062	\$728.81	61.9%
Aug-18	138	\$177,364	\$201,540	\$43,465	\$9,385	\$0	\$254,391	-\$77,026	\$1,775.40	143.4%
Sep-18	136	\$175,089	\$41,726	\$26,754	\$9,249	\$0	\$77,729	\$97,360	\$503.53	44.4%
Oct-18	137	\$173,951	\$51,742	\$49,194	\$9,317	\$0	\$110,253	\$63,697	\$736.76	63.4%
Nov-18	133	\$171,207	\$40,985	\$42,717	\$9,045	\$0	\$92,747	\$78,459	\$629.34	54.2%
Dec-18	118	\$157,800	\$38,146	\$32,683	\$8,025	\$0	\$78,854	\$78,946	\$600.25	50.0%
Jan-19	117	\$157,417	\$66,705	\$37,320	\$9,482	\$0	\$113,506	\$43,911	\$889.10	72.1%
Feb-19	119	\$160,304	\$42,263	\$25,965	\$9,644	\$0	\$77,872	\$82,432	\$573.34	48.6%
Mar-19	117	\$157,910	\$31,442	\$33,770	\$9,482	\$0	\$74,694	\$83,215	\$557.37	47.3%
Apr-19	115	\$153,009	\$70,633	\$30,418	\$9,320	\$0	\$110,371	\$42,638	\$878.71	72.1%
May-19	115	\$153,900	-\$7,775	\$36,459	\$9,320	\$0	\$38,003	\$115,897	\$249.42	24.7%
Jun-19	115	\$153,102	\$55,699	\$25,717	\$9,320	\$0	\$90,736	\$62,366	\$707.97	59.3%
Jul-19	115	\$153,102	\$63,868	\$29,255	\$9,320	\$0	\$102,442	\$50,660	\$809.76	66.9%
Aug-19	115	\$153,102	\$57,549	\$23,960	\$9,320	\$0	\$90,829	\$62,273	\$708.77	59.3%
Sep-19	115	\$153,408	\$47,280	\$22,624	\$9,320	\$0	\$79,223	\$74,185	\$607.86	51.6%
Oct-19	115	\$153,176	\$49,400	\$32,187	\$9,320	\$0	\$90,906	\$62,270	\$709.45	59.3%
Nov-19	114	\$152,211	\$97,362	\$22,999	\$9,239	\$0	\$129,599	\$22,612	\$1,055.79	85.1%
Dec-19	109	\$145,407	\$45,828	\$32,683	\$8,833	\$0	\$87,345	\$58,063	\$720.29	60.1%
Jan-20	113	\$150,611	\$44,461	\$33,080	\$9,158	\$0	\$86,699	\$63,913	\$686.20	57.6%
Feb-20	105	\$140,235	\$81,179	\$24,013	\$8,509	\$0	\$113,700	\$26,535	\$1,001.82	81.1%
2015	190	\$2,293,437	\$1,703,479	\$775,586	\$160,307	\$0	\$2,639,372	-\$345,935	\$1,087.31	115.1%
2016	189	\$2,405,918	\$1,528,953	\$719,323	\$146,141	\$0	\$2,394,417	\$11,501	\$993.05	99.5%
2017	203	\$2,694,687	\$1,788,970	\$737,518	\$161,322	\$0	\$2,687,811	\$6,876	\$1,036.30	99.7%
2018	138	\$2,145,877	\$856,122	\$497,925	\$112,965	\$0	\$1,467,011	\$678,866	\$815.20	68.4%
2019	115	\$1,846,048	\$620,255	\$353,355	\$111,916	\$0	\$1,085,526	\$760,522	\$705.00	58.8%
2020 YTD	109	\$290,847	\$125,640	\$57,092	\$17,667	\$0	\$200,399	\$90,448	\$132.70	68.9%
Current 12 Months	114	\$1,819,174	\$636,926	\$347,164	\$110,458	\$0	\$1,094,547	\$724,627	\$722.00	60.2%

**Data Sources:**

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

**Notes:**

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San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
County of Fresno - PPO





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**County of Fresno - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	743	\$560,552	\$115,112	\$70,628	\$50,531	\$0	\$236,271	\$324,281	\$249.99	42.1%
Feb-18	747	\$565,458	\$230,485	\$67,174	\$50,803	\$0	\$348,462	\$216,995	\$398.47	61.6%
Mar-18	751	\$567,983	\$466,698	\$113,171	\$51,076	\$0	\$630,945	-\$62,962	\$772.13	111.1%
Apr-18	754	\$570,419	\$226,826	\$95,884	\$51,280	\$0	\$373,990	\$196,430	\$428.00	65.6%
May-18	761	\$573,653	\$297,446	\$117,765	\$51,756	\$0	\$466,967	\$106,686	\$545.61	81.4%
Jun-18	768	\$576,408	\$149,209	\$143,545	\$52,232	\$0	\$344,986	\$231,423	\$381.19	59.9%
Jul-18	789	\$588,444	\$282,745	\$120,962	\$53,660	\$0	\$457,367	\$131,077	\$511.67	77.7%
Aug-18	788	\$585,742	\$211,205	\$131,894	\$53,592	\$0	\$396,691	\$189,051	\$435.40	67.7%
Sep-18	779	\$577,583	\$184,857	\$107,623	\$52,980	\$0	\$345,460	\$232,123	\$375.46	59.8%
Oct-18	792	\$585,988	\$325,055	\$121,128	\$53,864	\$0	\$500,046	\$85,941	\$563.36	85.3%
Nov-18	797	\$588,330	\$245,674	\$129,729	\$54,204	\$0	\$429,607	\$158,724	\$471.02	73.0%
Dec-18	756	\$581,569	\$398,684	\$134,661	\$51,416	\$0	\$584,760	-\$3,191	\$705.48	100.5%
Jan-19	767	\$592,215	\$140,668	\$53,249	\$62,158	\$0	\$256,075	\$336,140	\$252.83	43.2%
Feb-19	766	\$588,029	\$75,431	\$68,192	\$62,077	\$0	\$205,699	\$382,330	\$187.50	35.0%
Mar-19	760	\$583,989	\$121,883	\$93,115	\$61,590	\$0	\$276,589	\$307,401	\$282.89	47.4%
Apr-19	765	\$584,542	\$239,910	\$80,465	\$61,996	\$0	\$382,371	\$202,171	\$418.79	65.4%
May-19	763	\$580,411	\$200,544	\$105,095	\$61,834	\$0	\$367,473	\$212,938	\$400.58	63.3%
Jun-19	771	\$583,516	\$100,526	\$77,505	\$62,482	\$0	\$240,513	\$343,003	\$230.91	41.2%
Jul-19	760	\$577,873	\$372,282	\$97,999	\$61,590	\$0	\$531,871	\$46,002	\$618.79	92.0%
Aug-19	747	\$566,470	\$172,867	\$91,334	\$60,537	\$0	\$324,738	\$241,732	\$353.68	57.3%
Sep-19	744	\$564,224	\$98,947	\$67,031	\$60,294	\$0	\$226,271	\$337,953	\$223.09	40.1%
Oct-19	752	\$571,416	\$233,416	\$110,905	\$60,942	\$0	\$405,263	\$166,152	\$457.87	70.9%
Nov-19	756	\$571,398	\$188,056	\$77,824	\$61,266	\$0	\$327,146	\$244,252	\$351.69	57.3%
Dec-19	722	\$554,562	\$297,249	\$108,250	\$58,511	\$0	\$464,009	\$90,553	\$561.63	83.7%
Jan-20	729	\$560,817	\$368,949	\$31,705	\$59,078	\$0	\$459,732	\$101,085	\$549.59	82.0%
Feb-20	735	\$563,831	\$187,347	\$44,230	\$59,564	\$0	\$291,141	\$272,690	\$315.07	51.6%
2015	583	\$4,355,365	\$2,279,638	\$934,209	\$492,240	\$0	\$3,706,087	\$649,277	\$459.06	85.1%
2016	653	\$4,963,904	\$3,412,175	\$1,178,839	\$513,858	\$0	\$5,104,872	-\$133,182	\$585.59	102.8%
2017	760	\$6,368,952	\$3,611,753	\$1,459,833	\$603,669	\$0	\$5,675,255	\$693,697	\$555.91	89.1%
2018	769	\$6,922,130	\$3,133,995	\$1,354,164	\$627,392	\$0	\$5,115,551	\$1,806,579	\$486.52	73.9%
2019	756	\$6,918,645	\$2,241,780	\$1,030,964	\$735,276	\$0	\$4,008,020	\$2,910,625	\$360.71	57.9%
2020 YTD	732	\$1,124,647	\$556,296	\$75,935	\$118,643	\$0	\$750,873	\$373,774	\$69.98	66.8%
Current 12 Months	750	\$6,863,048	\$2,581,977	\$985,458	\$729,684	\$0	\$4,297,118	\$2,565,930	\$396.21	62.6%

**Data Sources:**

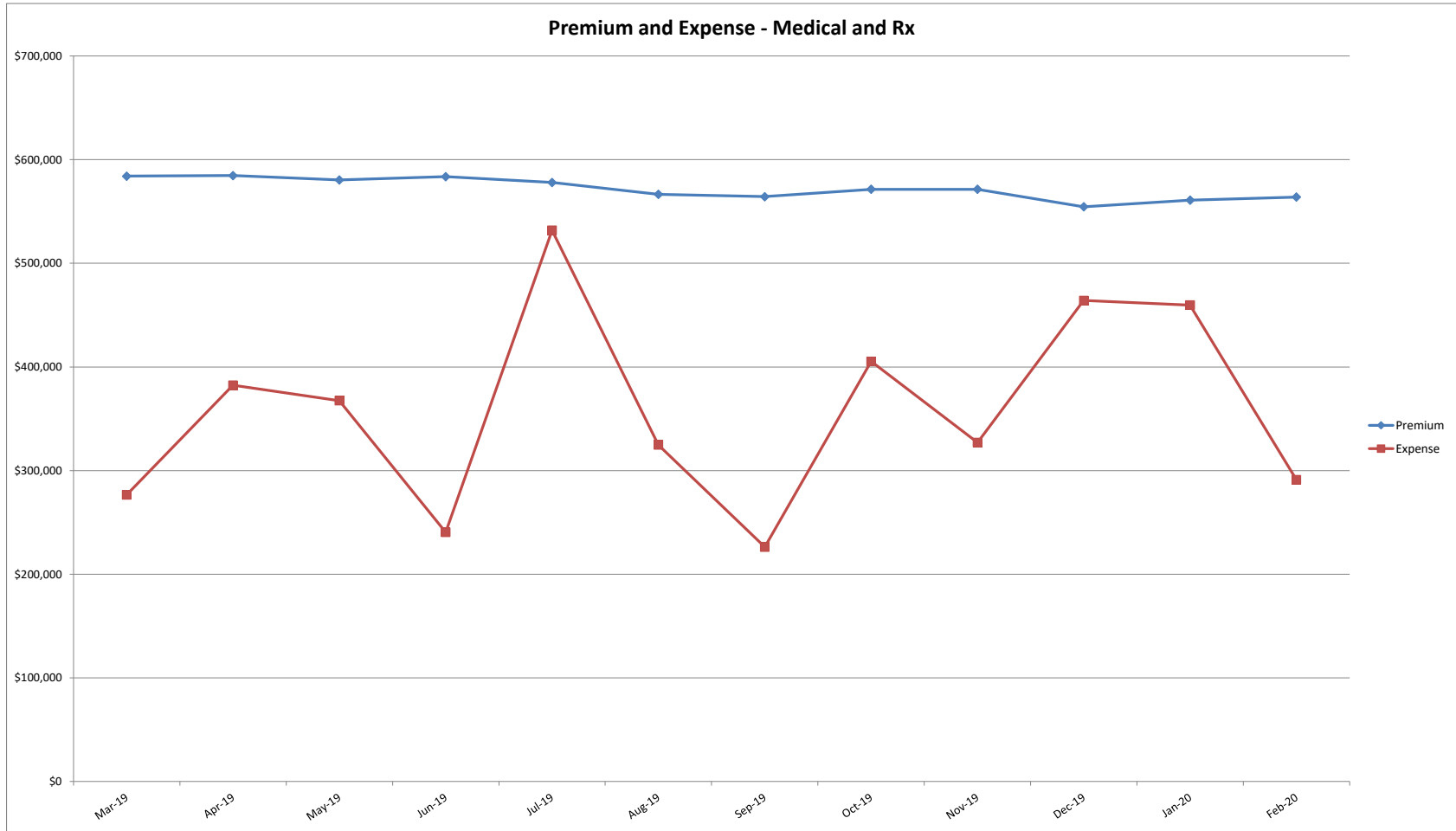
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San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
County of Fresno - HDHP





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**County of Tulare - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	2,906	\$2,233,054	\$1,310,194	\$0	\$606,636	\$191,839	\$0	\$2,108,670	\$124,385	\$659.61	94.4%
Feb-18	2,902	\$2,231,530	\$819,668	\$0	\$626,710	\$191,575	\$0	\$1,637,953	\$593,577	\$498.41	73.4%
Mar-18	2,905	\$2,232,260	\$1,146,872	\$0	\$645,723	\$191,773	\$0	\$1,984,368	\$247,891	\$617.07	88.9%
Apr-18	2,914	\$2,235,436	\$1,016,951	\$0	\$635,692	\$192,367	\$0	\$1,845,010	\$390,426	\$567.14	82.5%
May-18	2,949	\$2,253,600	\$1,079,799	\$0	\$656,547	\$194,678	\$0	\$1,931,024	\$322,576	\$588.79	85.7%
Jun-18	2,949	\$2,250,990	\$992,192	\$0	\$648,064	\$194,678	\$0	\$1,834,933	\$416,056	\$556.21	81.5%
Jul-18	2,938	\$2,241,803	\$1,160,748	\$0	\$672,851	\$193,937	\$0	\$2,027,537	\$214,266	\$624.10	90.4%
Aug-18	2,951	\$2,251,754	\$1,124,526	\$0	\$693,695	\$194,796	\$0	\$2,013,017	\$238,738	\$616.14	89.4%
Sep-18	2,936	\$2,239,926	\$959,752	\$0	\$681,913	\$193,805	\$0	\$1,835,470	\$404,456	\$559.15	81.9%
Oct-18	2,957	\$2,253,323	\$1,585,019	\$0	\$626,084	\$195,192	\$0	\$2,406,295	-\$152,972	\$747.75	106.8%
Nov-18	2,980	\$2,264,462	\$1,540,176	\$0	\$571,677	\$196,710	-\$161,954	\$2,146,609	\$117,853	\$654.33	94.8%
Dec-18	2,985	\$2,264,868	\$1,094,397	\$0	\$596,673	\$197,040	-\$7,972	\$1,880,138	\$384,730	\$563.85	83.0%
Jan-19	3,003	\$2,333,355	\$1,415,408	\$0	\$629,123	\$221,802	\$0	\$2,266,333	\$67,022	\$680.83	97.1%
Feb-19	2,994	\$2,326,510	\$1,152,990	\$0	\$640,750	\$221,137	\$0	\$2,014,876	\$311,634	\$599.11	86.6%
Mar-19	3,016	\$2,342,718	\$1,454,749	\$0	\$653,340	\$222,762	\$0	\$2,330,850	\$11,868	\$698.97	99.5%
Apr-19	3,023	\$2,350,999	\$1,504,938	\$0	\$714,212	\$223,279	\$0	\$2,442,429	-\$91,430	\$734.09	103.9%
May-19	3,030	\$2,356,830	\$1,415,816	\$0	\$673,608	\$223,796	\$0	\$2,313,220	\$43,610	\$689.58	98.1%
Jun-19	3,009	\$2,341,334	\$1,197,137	\$0	\$579,623	\$222,245	\$0	\$1,999,004	\$342,330	\$590.48	85.4%
Jul-19	3,013	\$2,339,129	\$1,236,970	\$0	\$778,789	\$222,540	\$0	\$2,238,299	\$100,830	\$669.02	95.7%
Aug-19	3,027	\$2,349,930	\$1,478,411	\$0	\$637,468	\$223,574	\$0	\$2,339,453	\$10,477	\$699.00	99.6%
Sep-19	3,004	\$2,328,412	\$1,326,398	\$0	\$589,285	\$221,875	\$0	\$2,137,559	\$190,852	\$637.71	91.8%
Oct-19	3,019	\$2,341,316	\$1,088,816	\$0	\$628,788	\$222,983	\$0	\$1,940,587	\$400,728	\$568.93	82.9%
Nov-19	3,017	\$2,341,817	\$1,379,577	\$0	\$602,241	\$222,836	\$0	\$2,204,653	\$137,164	\$656.88	94.1%
Dec-19	3,019	\$2,340,050	\$1,050,349	\$0	\$645,943	\$222,983	\$0	\$1,919,275	\$420,775	\$561.87	82.0%
Jan-20	3,026	\$2,452,127	\$1,338,185	\$0	\$654,787	\$223,500	\$0	\$2,216,472	\$235,655	\$658.62	90.4%
Feb-20	3,009	\$2,439,588	\$1,201,892	\$0	\$562,051	\$222,245	\$0	\$1,986,187	\$453,401	\$586.22	81.4%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	-\$219,668	\$23,465,790	-\$1,467,260	\$632.35	106.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,682	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017	2,844	\$25,495,670	\$14,948,135	\$0	\$7,313,202	\$2,258,305	\$0	\$24,519,642	\$976,028	\$652.35	96.2%
2018	2,939	\$26,953,007	\$13,830,294	\$0	\$7,662,266	\$2,328,390	-\$169,926	\$23,651,024	\$3,301,982	\$604.52	87.7%
2019	3,015	\$28,092,399	\$15,701,559	\$0	\$7,773,168	\$2,671,812	\$0	\$26,146,539	\$1,945,860	\$648.94	93.1%
2020 YTD	3,018	\$4,891,716	\$2,540,077	\$0	\$1,216,838	\$445,745	\$0	\$4,202,660	\$689,056	\$103.79	85.9%
Current 12 Months	3,018	\$28,324,250	\$15,673,238	\$0	\$7,720,133	\$2,674,618	\$0	\$26,067,990	\$2,256,260	\$646.01	92.0%

**Data Sources:**

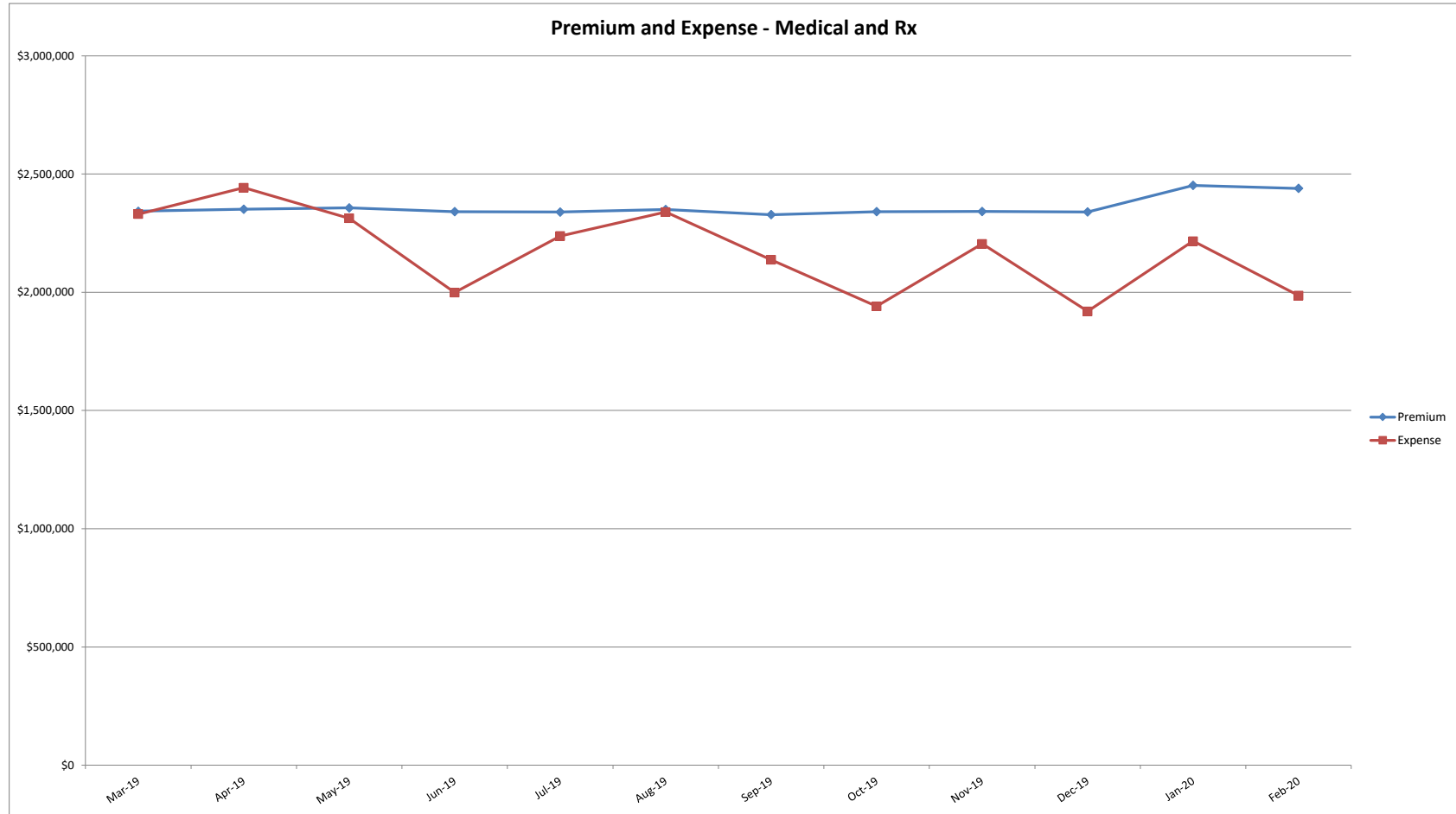
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
County of Tulare - All Medical





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**County of Tulare - HMO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE							SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE				
Jan-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%	
Feb-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%	
Mar-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%	
Apr-18	1	\$1,593	\$2,160	\$0	\$0	\$80	\$0	\$2,240	-\$648	\$2,160.00	140.7%	
May-18	1	\$1,593	-\$1,326	\$0	\$0	\$80	\$0	-\$1,246	\$2,839	-\$1,326.00	-78.2%	
Jun-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%	
Jul-18	0	\$0	-\$20	\$0	\$0	\$0	\$0	-\$20	\$20	\$0.00	0.0%	
Aug-18	0	\$0	\$5,911	\$0	\$0	\$0	\$0	\$5,911	-\$5,911	\$0.00	0.0%	
Sep-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Oct-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Nov-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Dec-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jan-19	0	\$0	-\$393	\$0	\$0	\$0	\$0	-\$393	\$393	\$0.00	0.0%	
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Apr-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jun-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jul-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Oct-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Nov-19	0	\$0	-\$3,317	\$0	\$0	\$0	\$0	-\$3,317	\$3,317	\$0.00	0.0%	
Dec-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jan-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Feb-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
2015	324	\$3,113,449	\$2,576,592	\$947,923	\$596,111	\$351,916	-\$219,668	\$4,252,873	-\$1,139,424	\$1,003.07	136.6%	
2016	292	\$3,189,435	\$1,369,824	\$873,682	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%	
2017	1	\$19,113	\$271,932	\$0	\$19	\$1,048	\$0	\$272,998	-\$253,885	\$22,662.52	1428.3%	
2018	1	\$9,557	\$6,725	\$0	\$0	\$482	\$0	\$7,207	\$2,350	\$1,120.83	75.4%	
2019	0	\$0	-\$3,710	\$0	\$0	\$0	\$0	-\$3,710	\$3,710	N/A	0.0%	
2020 YTD	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A	0.0%	
Current 12 Months	0	\$0	-\$3,317	\$0	\$0	\$0	\$0	-\$3,317	\$3,317	N/A	0.0%	

**Data Sources:**

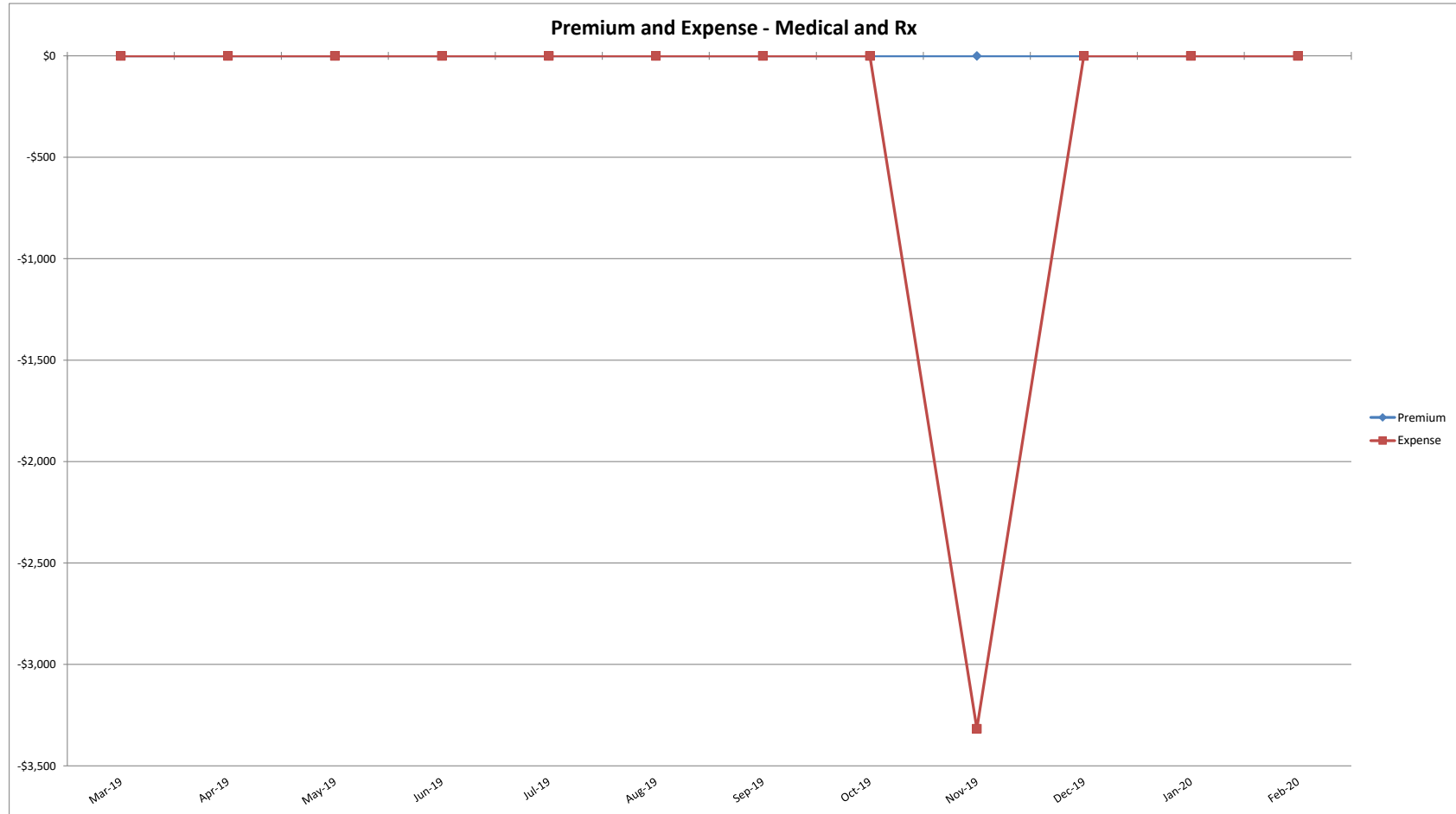
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**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
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San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
County of Tulare - HMO







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**County of Tulare - 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			
Jan-18	2,868	\$2,207,849	\$1,301,870	\$606,579	\$189,317	\$0	\$2,097,766	\$110,083	\$665.43	95.0%
Feb-18	2,866	\$2,207,463	\$817,799	\$626,710	\$189,185	\$0	\$1,633,694	\$573,769	\$504.02	74.0%
Mar-18	2,869	\$2,208,192	\$1,146,243	\$645,723	\$189,383	\$0	\$1,981,349	\$226,843	\$624.60	89.7%
Apr-18	2,878	\$2,211,369	\$1,009,661	\$635,692	\$189,977	\$0	\$1,835,330	\$376,039	\$571.70	83.0%
May-18	2,913	\$2,229,533	\$1,079,344	\$656,429	\$192,287	\$0	\$1,928,060	\$301,473	\$595.87	86.5%
Jun-18	2,913	\$2,226,922	\$990,129	\$646,900	\$192,287	\$0	\$1,829,316	\$397,606	\$561.97	82.1%
Jul-18	2,902	\$2,218,191	\$1,155,655	\$672,061	\$191,561	\$0	\$2,019,277	\$198,913	\$629.81	91.0%
Aug-18	2,916	\$2,228,711	\$1,112,829	\$692,510	\$192,485	\$0	\$1,997,824	\$230,887	\$619.11	89.6%
Sep-18	2,902	\$2,217,452	\$953,264	\$680,174	\$191,561	\$0	\$1,824,999	\$392,453	\$562.87	82.3%
Oct-18	2,922	\$2,230,849	\$1,567,419	\$625,792	\$192,881	\$0	\$2,386,093	-\$155,244	\$750.59	107.0%
Nov-18	2,944	\$2,241,418	\$1,535,164	\$569,947	\$194,333	-\$161,954	\$2,137,491	\$103,927	\$660.04	95.4%
Dec-18	2,949	\$2,241,427	\$1,087,909	\$596,432	\$194,663	-\$7,972	\$1,871,033	\$370,395	\$568.45	83.5%
Jan-19	2,967	\$2,307,702	\$1,404,320	\$621,137	\$219,143	\$0	\$2,244,600	\$63,103	\$682.66	97.3%
Feb-19	2,959	\$2,301,440	\$1,151,266	\$633,945	\$218,552	\$0	\$2,003,762	\$297,678	\$603.32	87.1%
Mar-19	2,981	\$2,317,648	\$1,449,959	\$644,508	\$220,177	\$0	\$2,314,643	\$3,005	\$702.61	99.9%
Apr-19	2,987	\$2,324,861	\$1,491,916	\$705,323	\$220,620	\$0	\$2,417,859	-\$92,998	\$735.60	104.0%
May-19	2,994	\$2,330,692	\$1,395,867	\$664,765	\$221,137	\$0	\$2,281,769	\$48,922	\$688.25	97.9%
Jun-19	2,975	\$2,316,847	\$1,189,326	\$570,785	\$219,734	\$0	\$1,979,844	\$337,002	\$591.63	85.5%
Jul-19	2,979	\$2,314,641	\$1,213,450	\$770,596	\$220,029	\$0	\$2,204,075	\$110,566	\$666.01	95.2%
Aug-19	2,993	\$2,325,443	\$1,431,542	\$629,281	\$221,063	\$0	\$2,281,886	\$43,557	\$688.55	98.1%
Sep-19	2,971	\$2,304,506	\$1,323,455	\$588,644	\$219,438	\$0	\$2,131,537	\$172,969	\$643.59	92.5%
Oct-19	2,986	\$2,317,410	\$1,081,954	\$613,340	\$220,546	\$0	\$1,915,839	\$401,571	\$567.75	82.7%
Nov-19	2,984	\$2,317,912	\$1,378,461	\$601,479	\$220,398	\$0	\$2,200,337	\$117,574	\$663.52	94.9%
Dec-19	2,985	\$2,315,563	\$903,156	\$645,161	\$220,472	\$0	\$1,768,789	\$546,774	\$518.70	76.4%
Jan-20	2,992	\$2,426,484	\$1,331,270	\$654,819	\$220,989	\$0	\$2,207,078	\$219,405	\$663.80	91.0%
Feb-20	2,974	\$2,413,335	\$1,041,531	\$561,230	\$219,660	\$0	\$1,822,421	\$590,914	\$538.92	75.5%
2015	2,418	\$18,669,716	\$11,692,885	\$5,270,004	\$2,040,045	\$0	\$19,002,934	-\$333,218	\$584.62	101.8%
2016	2,481	\$19,812,211	\$12,016,280	\$5,664,640	\$1,921,524	\$0	\$19,602,444	\$209,767	\$593.96	98.9%
2017	2,805	\$25,183,018	\$14,606,277	\$7,310,416	\$2,227,547	\$0	\$24,144,240	\$1,038,777	\$651.04	95.9%
2018	2,904	\$26,669,376	\$13,757,286	\$7,654,950	\$2,299,920	-\$169,926	\$23,542,231	\$3,127,146	\$609.68	88.3%
2019	2,980	\$27,794,664	\$15,414,671	\$7,688,962	\$2,641,307	\$0	\$25,744,940	\$2,049,724	\$646.06	92.6%
2020 YTD	2,983	\$4,839,819	\$2,372,802	\$1,216,049	\$440,649	\$0	\$4,029,500	\$810,319	\$100.29	83.3%
Current 12 Months	2,983	\$28,025,340	\$15,231,886	\$7,649,930	\$2,644,262	\$0	\$25,526,078	\$2,499,262	\$639.14	91.1%

**Data Sources:**

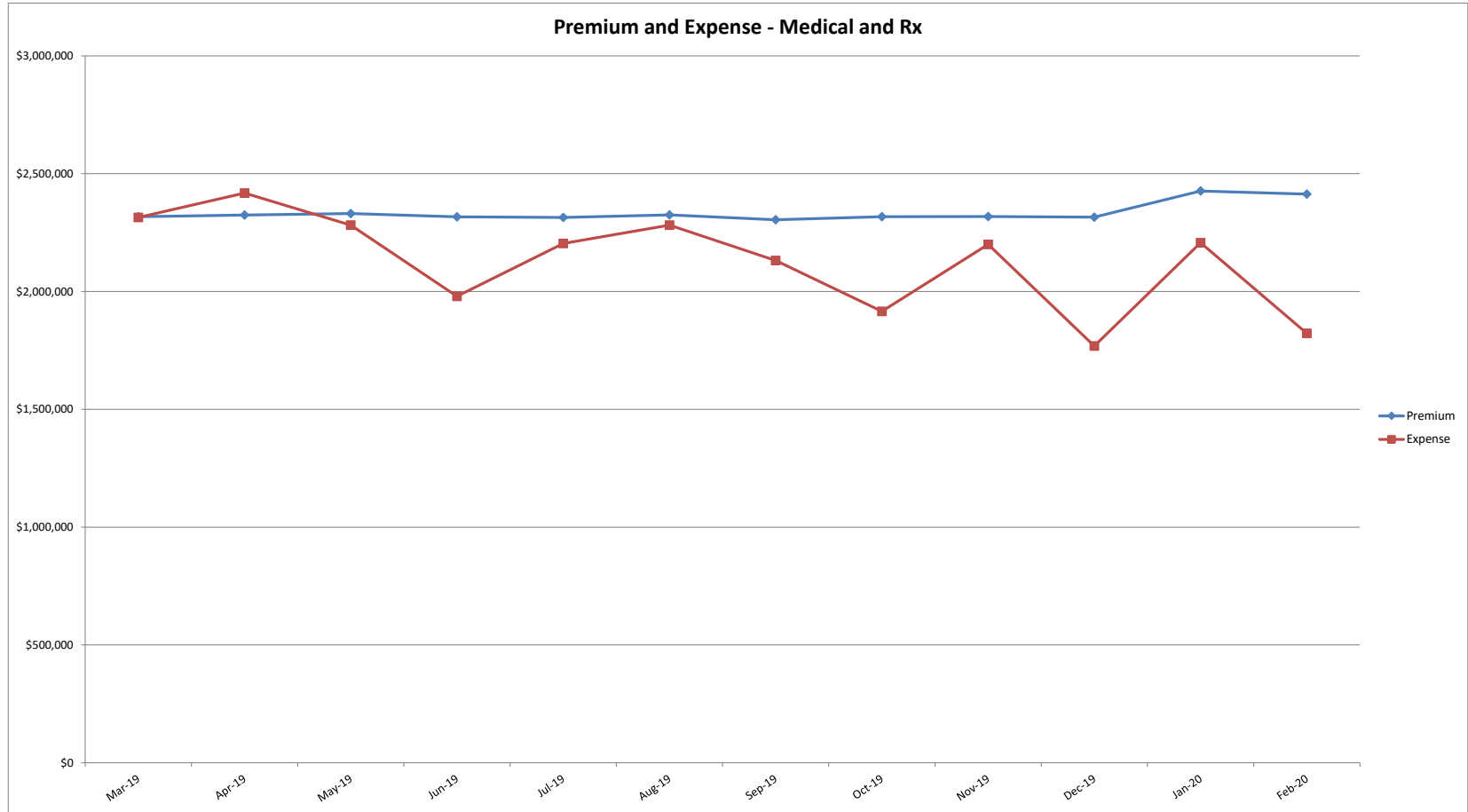
**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
County of Tulare - PPO





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**County of Tulare - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	37	\$23,613	\$8,324	\$57	\$2,442	\$0	\$10,823	\$12,789	\$226.51	45.8%
Feb-18	35	\$22,475	\$1,869	\$0	\$2,310	\$0	\$4,179	\$18,295	\$53.40	18.6%
Mar-18	35	\$22,475	\$629	\$0	\$2,310	\$0	\$2,939	\$19,535	\$17.97	13.1%
Apr-18	35	\$22,475	\$5,130	\$0	\$2,310	\$0	\$7,440	\$15,034	\$146.57	33.1%
May-18	35	\$22,475	\$1,781	\$118	\$2,310	\$0	\$4,209	\$18,265	\$54.26	18.7%
Jun-18	35	\$22,475	\$2,063	\$1,164	\$2,310	\$0	\$5,537	\$16,937	\$92.20	24.6%
Jul-18	36	\$23,612	\$5,113	\$790	\$2,376	\$0	\$8,279	\$15,332	\$163.97	35.1%
Aug-18	35	\$23,043	\$5,786	\$1,185	\$2,310	\$0	\$9,281	\$13,761	\$199.17	40.3%
Sep-18	34	\$22,474	\$6,488	\$1,739	\$2,244	\$0	\$10,471	\$12,002	\$241.97	46.6%
Oct-18	35	\$22,475	\$17,600	\$292	\$2,310	\$0	\$20,202	\$2,272	\$511.20	89.9%
Nov-18	36	\$23,044	\$5,012	\$1,730	\$2,376	\$0	\$9,118	\$13,925	\$187.28	39.6%
Dec-18	36	\$23,441	\$6,488	\$241	\$2,376	\$0	\$9,105	\$14,335	\$186.92	38.8%
Jan-19	36	\$25,652	\$11,481	\$7,986	\$2,659	\$0	\$22,126	\$3,526	\$540.76	86.3%
Feb-19	35	\$25,070	\$1,724	\$6,805	\$2,585	\$0	\$11,115	\$13,956	\$243.70	44.3%
Mar-19	35	\$25,070	\$4,790	\$8,832	\$2,585	\$0	\$16,207	\$8,863	\$389.21	64.6%
Apr-19	36	\$26,138	\$13,022	\$8,889	\$2,659	\$0	\$24,571	\$1,567	\$608.66	94.0%
May-19	36	\$26,138	\$19,949	\$8,843	\$2,659	\$0	\$31,451	-\$5,313	\$799.77	120.3%
Jun-19	34	\$24,488	\$7,811	\$8,838	\$2,511	\$0	\$19,160	\$5,328	\$489.67	78.2%
Jul-19	34	\$24,488	\$23,520	\$8,193	\$2,511	\$0	\$34,224	-\$9,736	\$932.73	139.8%
Aug-19	34	\$24,488	\$46,869	\$8,187	\$2,511	\$0	\$57,567	-\$33,079	\$1,619.29	235.1%
Sep-19	33	\$23,905	\$2,944	\$641	\$2,437	\$0	\$6,022	\$17,883	\$108.64	25.2%
Oct-19	33	\$23,905	\$6,862	\$15,449	\$2,437	\$0	\$24,748	-\$843	\$676.08	103.5%
Nov-19	33	\$23,905	\$4,433	\$762	\$2,437	\$0	\$7,632	\$16,273	\$157.43	31.9%
Dec-19	34	\$24,488	\$147,193	\$782	\$2,511	\$0	\$150,486	-\$125,999	\$4,352.21	614.5%
Jan-20	34	\$25,644	\$6,915	-\$32	\$2,511	\$0	\$9,394	\$16,249	\$202.44	36.6%
Feb-20	35	\$26,253	\$160,361	\$820	\$2,585	\$0	\$163,766	-\$137,513	\$4,605.17	623.8%
2015	32	\$215,364	\$174,555	\$8,710	\$26,718	\$0	\$209,983	\$5,381	\$482.28	97.5%
2016	32	\$216,382	\$126,874	\$6,269	\$24,916	\$0	\$158,059	\$58,323	\$344.93	73.0%
2017	37	\$293,539	\$69,926	\$2,767	\$29,710	\$0	\$102,403	\$191,136	\$161.90	34.9%
2018	35	\$274,074	\$66,283	\$7,316	\$27,988	\$0	\$101,587	\$172,487	\$173.58	37.1%
2019	34	\$297,735	\$290,599	\$84,207	\$30,504	\$0	\$405,309	-\$107,574	\$907.52	136.1%
2020 YTD	35	\$51,897	\$167,276	\$788	\$5,096	\$0	\$173,160	-\$121,263	\$408.91	333.7%
Current 12 Months	34	\$298,910	\$444,669	\$70,204	\$30,356	\$0	\$545,229	-\$246,319	\$1,252.73	182.4%

**Data Sources:**

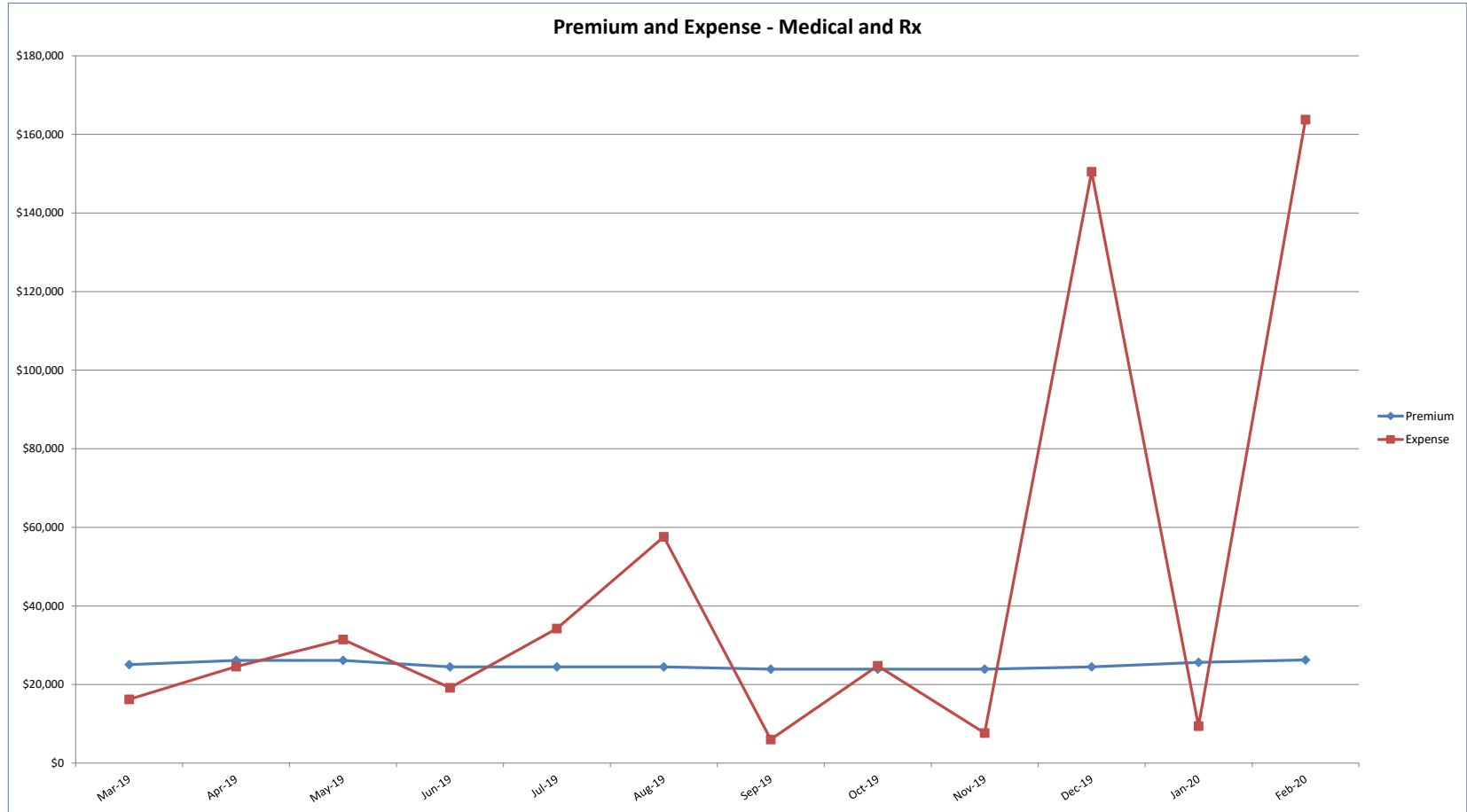
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San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
County of Tulare - HDHP





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**All Others - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	38	\$71,512	\$113,536	\$0	\$5,036	\$2,622	\$0	\$121,194	-\$49,683	\$3,120.32	169.5%
Feb-18	40	\$73,337	\$86,671	\$0	\$7,680	\$2,760	\$0	\$97,111	-\$23,774	\$2,358.76	132.4%
Mar-18	40	\$73,337	\$77,603	\$0	\$9,021	\$2,760	\$0	\$89,384	-\$16,047	\$2,165.59	121.9%
Apr-18	39	\$71,690	\$33,297	\$0	\$6,186	\$2,691	\$0	\$42,175	\$29,516	\$1,012.39	58.8%
May-18	37	\$68,404	\$47,159	\$0	\$7,047	\$2,553	\$0	\$56,759	\$11,645	\$1,465.03	83.0%
Jun-18	37	\$68,412	\$118,930	\$0	\$7,983	\$2,553	\$0	\$129,467	-\$61,054	\$3,430.09	189.2%
Jul-18	37	\$66,952	\$1,487	\$0	\$6,422	\$2,553	\$0	\$10,463	\$56,489	\$213.76	15.6%
Aug-18	38	\$68,960	\$56,140	\$0	\$37,091	\$2,622	\$0	\$95,854	-\$26,894	\$2,453.46	139.0%
Sep-18	36	\$64,940	\$58,032	\$0	\$38,273	\$2,484	\$0	\$98,790	-\$33,849	\$2,675.14	152.1%
Oct-18	37	\$67,313	\$33,790	\$0	\$6,439	\$2,553	\$0	\$42,782	\$24,531	\$1,087.26	63.6%
Nov-18	38	\$68,226	\$53,569	\$0	\$7,576	\$2,622	\$0	\$63,767	\$4,459	\$1,609.08	93.5%
Dec-18	37	\$65,853	\$26,457	\$0	\$8,265	\$2,553	\$0	\$37,276	\$28,577	\$938.44	56.6%
Jan-19	38	\$68,843	\$20,077	\$0	\$3,619	\$3,441	\$0	\$27,137	\$41,706	\$623.58	39.4%
Feb-19	38	\$68,843	\$20,058	\$0	\$6,204	\$3,441	\$0	\$29,704	\$39,139	\$691.12	43.1%
Mar-19	37	\$67,885	\$31,506	\$0	\$6,524	\$3,351	\$0	\$41,380	\$26,505	\$1,027.83	61.0%
Apr-19	37	\$66,596	\$26,423	\$0	\$5,317	\$3,351	\$0	\$35,091	\$31,505	\$857.85	52.7%
May-19	35	\$63,149	\$34,997	\$0	\$5,092	\$3,170	\$0	\$43,259	\$19,890	\$1,145.41	68.5%
Jun-19	35	\$63,149	\$47,845	\$0	\$6,568	\$3,170	\$0	\$57,583	\$5,566	\$1,554.67	91.2%
Jul-19	34	\$61,617	\$36,040	\$0	\$2,600	\$3,079	\$0	\$41,719	\$19,898	\$1,136.47	67.7%
Aug-19	33	\$62,192	\$44,424	\$0	\$3,324	\$2,988	\$0	\$50,736	\$11,455	\$1,446.90	81.6%
Sep-19	32	\$60,277	\$143,186	\$0	\$3,349	\$2,898	\$0	\$149,433	-\$89,156	\$4,579.21	247.9%
Oct-19	33	\$62,192	\$52,652	\$0	\$3,164	\$2,988	\$0	\$58,804	\$3,387	\$1,691.39	94.6%
Nov-19	33	\$61,948	\$10,387	\$0	\$4,681	\$2,988	\$0	\$18,056	\$43,892	\$456.59	29.1%
Dec-19	33	\$61,948	\$19,151	\$0	\$4,057	\$2,988	\$0	\$26,197	\$35,752	\$703.28	42.3%
Jan-20	0	\$0	\$3,288	\$0	\$2,593	\$0	\$0	\$5,881	-\$5,881	\$0.00	0.0%
Feb-20	0	\$0	\$1,985	\$0	-\$36	\$0	\$0	\$1,949	-\$1,949	\$0.00	0.0%
2015	123	\$1,660,403	\$2,594,309	\$428,402	\$355,693	\$129,738	-\$50,695	\$3,457,448	-\$1,797,044	\$2,251.49	208.2%
2016	149	\$2,173,860	\$2,132,611	\$434,864	\$387,689	\$142,746	-\$19,394	\$3,078,516	-\$904,656	\$1,644.69	141.6%
2017	182	\$3,411,417	\$2,305,296	\$627,083	\$439,781	\$181,196	\$0	\$3,553,356	-\$141,938	\$1,546.15	104.2%
2018	38	\$828,936	\$706,671	\$0	\$147,019	\$31,331	\$0	\$885,021	-\$56,085	\$1,880.38	106.8%
2019	35	\$768,640	\$486,746	\$0	\$54,499	\$37,854	\$0	\$579,100	\$189,540	\$1,294.85	75.3%
2020 YTD	0	\$0	\$5,273	\$0	\$2,557	\$0	\$0	\$7,830	-\$7,830	\$20.61	0.0%
Current 12 Months	29	\$630,954	\$451,884	\$0	\$47,233	\$30,972	\$0	\$530,088	\$100,866	\$1,459.41	84.0%

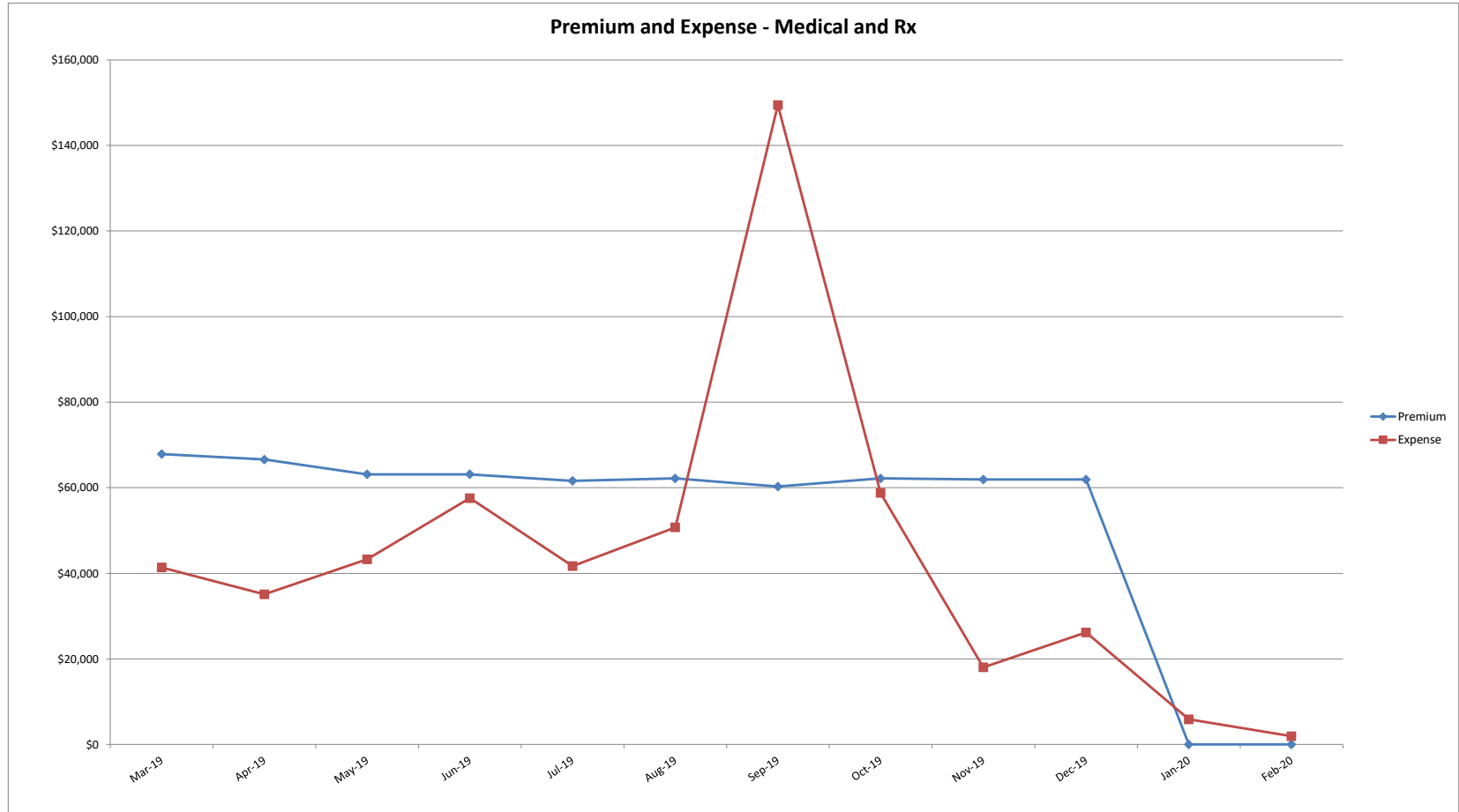
**Data Sources:**

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

**Notes:**

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2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
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5. All Others Claims include runoff for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**All Others - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**All Others - HMO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	0	\$0	\$44,390	\$0	\$0	\$0	\$0	\$44,390	-\$44,390	\$0.00	0.0%
Feb-18	0	\$0	\$19,476	\$0	\$0	\$0	\$0	\$19,476	-\$19,476	\$0.00	0.0%
Mar-18	0	\$0	\$13,943	\$0	\$0	\$0	\$0	\$13,943	-\$13,943	\$0.00	0.0%
Apr-18	0	\$0	\$224	\$0	\$0	\$0	\$0	\$224	-\$224	\$0.00	0.0%
May-18	0	\$0	\$1,885	\$0	\$0	\$0	\$0	\$1,885	-\$1,885	\$0.00	0.0%
Jun-18	0	\$0	-\$4,411	\$0	\$0	\$0	\$0	-\$4,411	\$4,411	\$0.00	0.0%
Jul-18	0	\$0	-\$8,439	\$0	\$0	\$0	\$0	-\$8,439	\$8,439	\$0.00	0.0%
Aug-18	0	\$0	\$24,961	\$0	\$0	\$0	\$0	\$24,961	-\$24,961	\$0.00	0.0%
Sep-18	0	\$0	-\$10	\$0	\$0	\$0	\$0	-\$10	\$10	\$0.00	0.0%
Oct-18	0	\$0	\$5,516	\$0	\$0	\$0	\$0	\$5,516	-\$5,516	\$0.00	0.0%
Nov-18	0	\$0	\$5,399	\$0	\$0	\$0	\$0	\$5,399	-\$5,399	\$0.00	0.0%
Dec-18	0	\$0	\$1,316	\$0	\$0	\$0	\$0	\$1,316	-\$1,316	\$0.00	0.0%
Jan-19	0	\$0	\$4,763	\$0	\$0	\$0	\$0	\$4,763	-\$4,763	\$0.00	0.0%
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-19	0	\$0	\$12	\$0	\$0	\$0	\$0	\$12	-\$12	\$0.00	0.0%
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-19	0	\$0	\$279	\$0	\$0	\$0	\$0	\$279	-\$279	\$0.00	0.0%
Jul-19	0	\$0	\$49	\$0	\$0	\$0	\$0	\$49	-\$49	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$274	\$0	\$0	\$0	\$0	-\$274	\$274	\$0.00	0.0%
Nov-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-19	0	\$0	-\$396	\$0	\$0	\$0	\$0	-\$396	\$396	\$0.00	0.0%
Jan-20	0	\$0	\$61	\$0	\$0	\$0	\$0	\$61	-\$61	\$0.00	0.0%
Feb-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	94	\$1,211,794	\$2,250,892	\$428,402	\$257,607	\$104,791	-\$50,695	\$2,990,998	-\$1,779,204	\$2,547.40	246.8%
2016	94	\$1,280,238	\$1,072,716	\$434,864	\$217,831	\$99,223	\$0	\$1,824,634	-\$544,396	\$1,525.56	142.5%
2017	128	\$2,327,432	\$1,651,278	\$627,083	\$284,809	\$137,226	\$0	\$2,700,397	-\$372,964	\$1,668.73	116.0%
2018	0	\$0	\$104,250	\$0	\$0	\$0	\$0	\$104,250	-\$104,250	\$0.00	0.0%
2019	0	\$0	\$4,433	\$0	\$0	\$0	\$0	\$4,433	-\$4,433	N/A	0.0%
2020 YTD	0	\$0	\$61	\$0	\$0	\$0	\$0	\$61	-\$61	N/A	0.0%
Current 12 Months	0	\$0	-\$269	\$0	\$0	\$0	\$0	-\$269	\$269	N/A	0.0%

**Data Sources:**

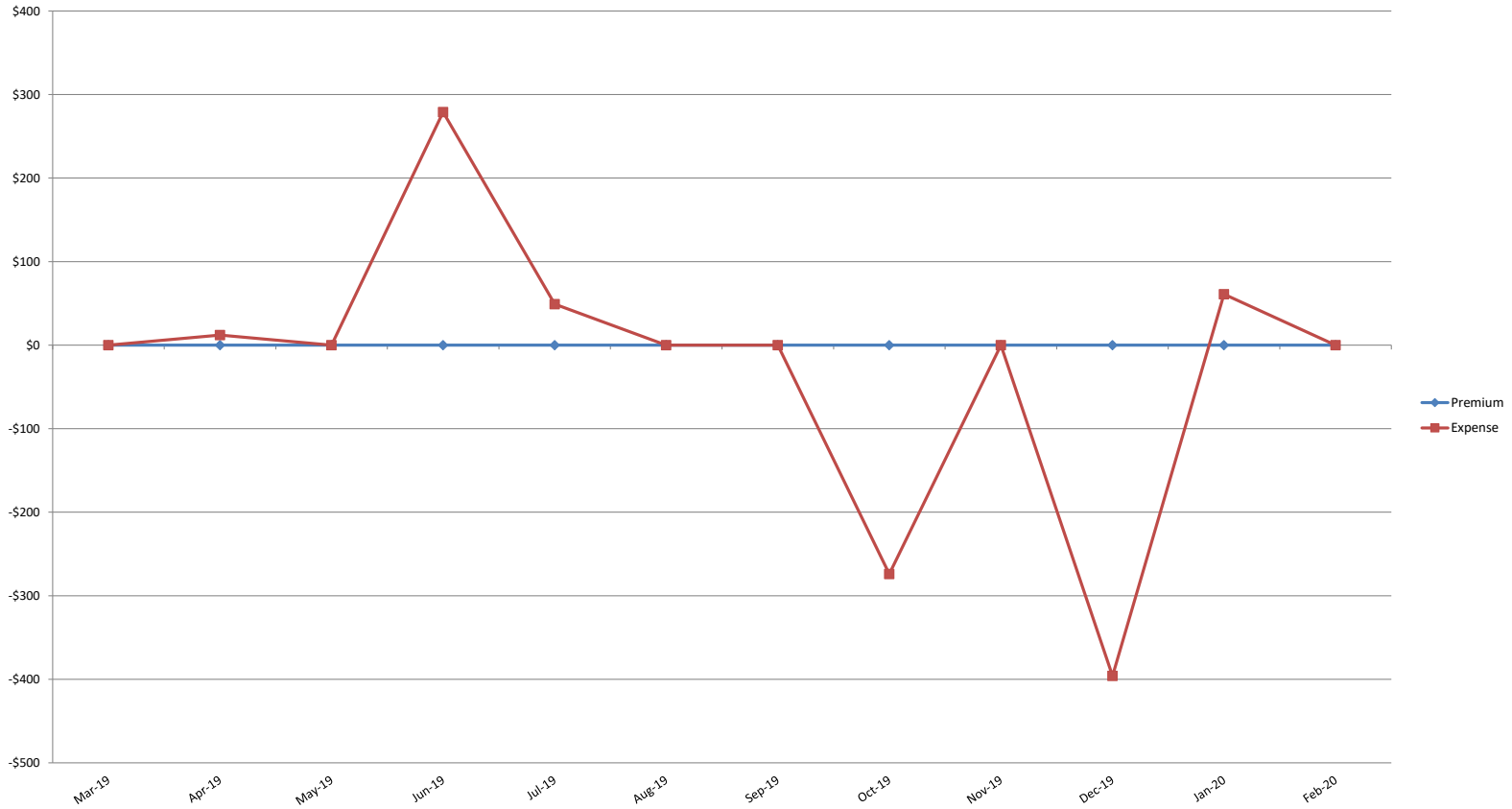
**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**Notes:**

1. Fixed Cost Schedule: Appendix
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**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**All Others - HMO**

**Premium and Expense - Medical and Rx**







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of February 2020**  
**All Others - 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			
Jan-18	38	\$71,512	\$69,146	\$5,036	\$2,622	\$0	\$76,804	-\$5,293	\$1,952.16	107.4%
Feb-18	40	\$73,337	\$67,195	\$7,680	\$2,760	\$0	\$77,635	-\$4,298	\$1,871.86	105.9%
Mar-18	40	\$73,337	\$63,660	\$9,021	\$2,760	\$0	\$75,441	-\$2,104	\$1,817.01	102.9%
Apr-18	39	\$71,690	\$33,073	\$6,186	\$2,691	\$0	\$41,951	\$29,740	\$1,006.65	58.5%
May-18	37	\$68,404	\$45,274	\$7,047	\$2,553	\$0	\$54,874	\$13,530	\$1,414.08	80.2%
Jun-18	37	\$68,412	\$123,341	\$7,983	\$2,553	\$0	\$133,878	-\$65,465	\$3,549.30	195.7%
Jul-18	37	\$66,952	\$9,926	\$6,422	\$2,553	\$0	\$18,902	\$48,050	\$441.84	28.2%
Aug-18	38	\$68,960	\$31,179	\$37,091	\$2,622	\$0	\$70,893	-\$1,933	\$1,796.59	102.8%
Sep-18	36	\$64,940	\$58,042	\$38,273	\$2,484	\$0	\$98,800	-\$33,859	\$2,675.42	152.1%
Oct-18	37	\$67,313	\$28,274	\$6,439	\$2,553	\$0	\$37,266	\$30,047	\$938.18	55.4%
Nov-18	38	\$68,226	\$48,170	\$7,576	\$2,622	\$0	\$58,368	\$9,858	\$1,467.00	85.6%
Dec-18	37	\$65,853	\$25,141	\$8,265	\$2,553	\$0	\$35,960	\$29,893	\$902.87	54.6%
Jan-19	38	\$68,843	\$15,314	\$3,619	\$3,441	\$0	\$22,374	\$46,469	\$498.24	32.5%
Feb-19	38	\$68,843	\$20,058	\$6,204	\$3,441	\$0	\$29,704	\$39,139	\$691.12	43.1%
Mar-19	37	\$67,885	\$31,506	\$6,524	\$3,351	\$0	\$41,380	\$26,505	\$1,027.83	61.0%
Apr-19	37	\$66,596	\$26,411	\$5,317	\$3,351	\$0	\$35,079	\$31,517	\$857.52	52.7%
May-19	35	\$63,149	\$34,997	\$5,092	\$3,170	\$0	\$43,259	\$19,890	\$1,145.41	68.5%
Jun-19	35	\$63,149	\$47,566	\$6,568	\$3,170	\$0	\$57,304	\$5,845	\$1,546.70	90.7%
Jul-19	34	\$61,617	\$35,991	\$2,600	\$3,079	\$0	\$41,670	\$19,947	\$1,135.02	67.6%
Aug-19	33	\$62,192	\$44,424	\$3,324	\$2,988	\$0	\$50,736	\$11,455	\$1,446.90	81.6%
Sep-19	32	\$60,277	\$143,186	\$3,349	\$2,898	\$0	\$149,433	-\$89,156	\$4,579.21	247.9%
Oct-19	33	\$62,192	\$52,926	\$3,164	\$2,988	\$0	\$59,078	\$3,113	\$1,699.69	95.0%
Nov-19	33	\$61,948	\$10,387	\$4,681	\$2,988	\$0	\$18,056	\$43,892	\$456.59	29.1%
Dec-19	33	\$61,948	\$19,547	\$4,057	\$2,988	\$0	\$26,593	\$35,356	\$715.28	42.9%
Jan-20	0	\$0	\$3,227	\$2,593	\$0	\$0	\$5,820	-\$5,820	\$0.00	0.0%
Feb-20	0	\$0	\$1,985	(\$36)	\$0	\$0	\$1,949	-\$1,949	\$0.00	0.0%
2015	52	\$432,796	\$343,342	\$98,086	\$22,633	\$0	\$464,061	-\$31,265	\$1,410.31	107.2%
2016	51	\$861,303	\$1,058,213	\$161,756	\$40,396	-\$19,394	\$1,240,971	-\$379,668	\$1,977.88	144.1%
2017	49	\$1,020,653	\$651,272	\$145,959	\$39,811	\$0	\$837,042	\$183,611	\$1,365.12	82.0%
2018	38	\$828,936	\$602,421	\$147,019	\$31,331	\$0	\$780,771	\$48,165	\$1,650.75	94.2%
2019	35	\$768,640	\$482,313	\$54,499	\$37,854	\$0	\$574,667	\$193,973	\$1,284.24	74.8%
2020 YTD	0	\$0	\$5,212	\$2,557	\$0	\$0	\$7,769	-\$7,769	\$20.44	0.0%
Current 12 Months	29	\$630,954	\$452,153	\$47,233	\$30,972	\$0	\$530,357	\$100,597	\$1,460.19	84.1%

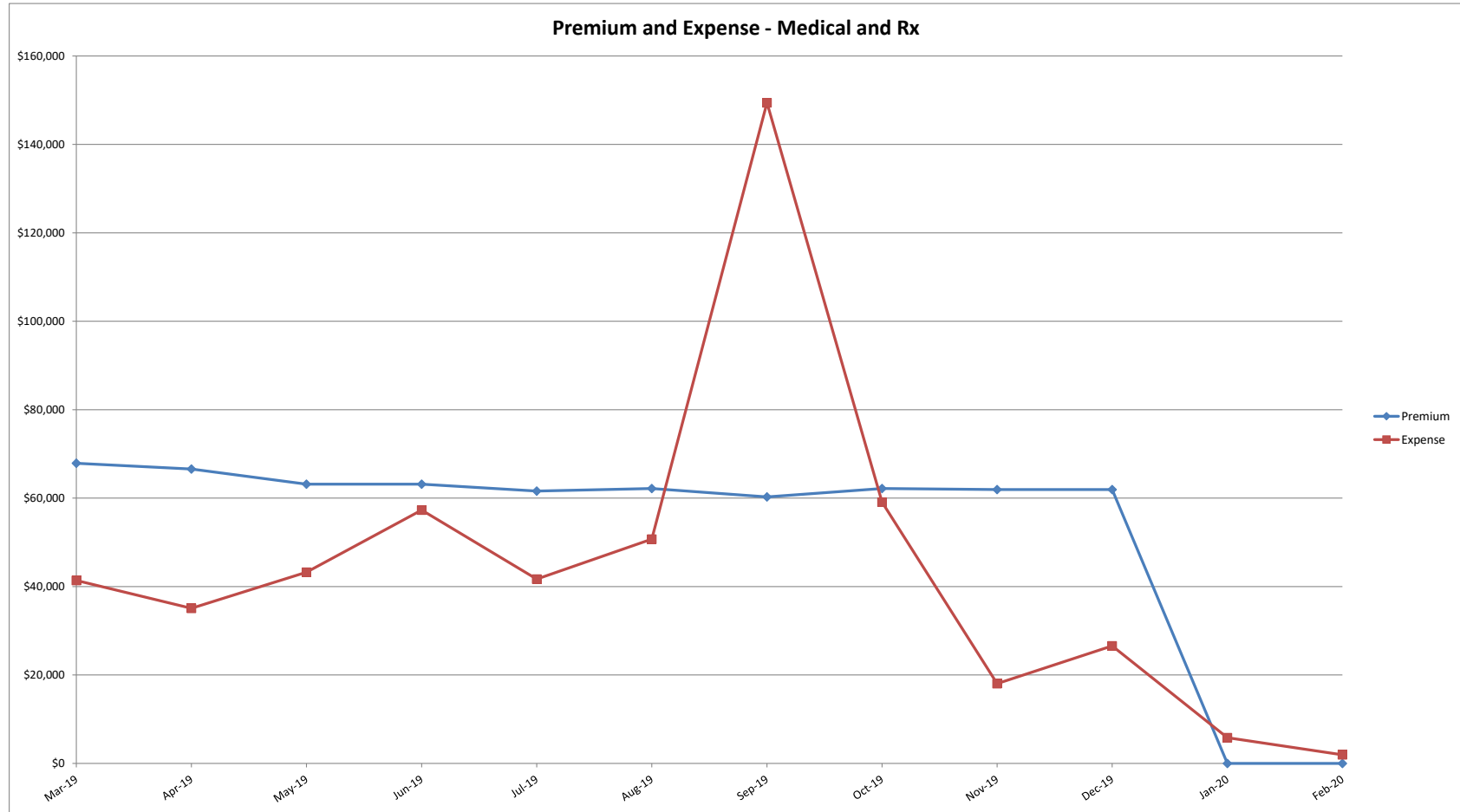
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**Notes:**

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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of February 2020  
All Others - PPO**



**Appendix**

<b>Fixed Cost Schedule</b>								
<b>SJVIA</b>	<b>Anthem Blue Cross Premium and Claims Report as of February 2020</b>				<b>2019</b>			
<b>Total Fixed Costs Self-Funded Medical</b>	<b>EPO</b>	<b>PPO/HDHP</b>			<b>EPO</b>	<b>PPO/HDHP</b>		
	<b>Fresno</b>	<b>Fresno</b>	<b>Tulare</b>	<b>Marysville</b>	<b>Fresno</b>	<b>Fresno</b>	<b>Tulare</b>	<b>Marysville</b>
Specific Stop-Loss Premium PEPM	\$20.82	\$20.82	\$20.82	\$20.82	\$25.50	\$25.50	\$20.32	\$34.02
Anthem Network & Admin. Fees	\$48.08	\$33.83	\$33.83	\$33.83	\$49.63	\$34.92	\$34.92	\$34.92
EmpiRx Administration Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$5.28	\$5.28	\$5.28	\$5.28
Wellness	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$3.35	\$3.35	\$3.35	\$3.35	\$3.10	\$3.10	\$3.10	\$3.10
Keenan Pharmacy Services Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$2.59	\$2.59	\$2.59	\$2.59
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$0.00	\$0.00	\$0.00	\$2.00	\$0.00	\$0.00	\$0.00	\$2.00
Hourglass - Benefits Administration	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65
ASI - Benefit Administration	\$2.00	\$2.00	\$0.00	\$1.00	\$2.00	\$2.00	\$0.00	\$1.00
PCORI/Transitional Reinsurance Fees	\$0.36	\$0.36	\$0.36	\$0.36	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Fixed Cost - Self-Funded Medical Plans</b>	<b>\$82.26</b>	<b>\$68.01</b>	<b>\$66.01</b>	<b>\$69.01</b>	<b>\$95.75</b>	<b>\$81.04</b>	<b>\$73.86</b>	<b>\$90.56</b>