

Introduction

Keenan is pleased to present the 2021 preliminary renewal for the SJVIA self-funded medical program. The preliminary renewal was prepared in accordance with SJVIA Board direction and standard insurance industry underwriting guidelines. Anthem Blue Cross medical, EmpiRx pharmacy, and Delta Dental PPO dental coverages are self-funded. Kaiser medical, Delta Dental DHMO, and VSP vision coverages are fully-insured.

The self-funded preliminary renewal was produced with the following factors:

- The self-funded medical plans were underwritten on the most recent 12 months of plan experience available from June 1, 2019 through May 31, 2020
- All self-funded coverage was underwritten based on its own claim experience. The plan experience is considered 100% credible
- Fixed cost components continue to be blended for both participating entities to receive overall economies of scale and reduced fixed costs
- The preliminary renewal assumes the continuation of the \$450,000 specific stop-loss deductible and a 10% increase in reinsurance cost
 - Please note, quotes will be solicited from the market for this line of coverage and staff will return at the December Board meeting with a complete analysis and recommendation
 - In addition to the current deductible, Keenan will request quotes to reduce the SJVIA risk including \$400,000, \$350,000, \$300,000, and \$250,000 deductible options
- The preliminary renewal includes components for IBNR reserve and margin

The preliminary renewal is presented to the SJVIA Board to provide a preview of the 2021 final renewal and provide an opportunity for the Board to give direction to staff and Keenan in preparing the final renewal. The final renewal will be based on the plan experience from July 1, 2019 through June 30, 2020 for the self-funded coverage. We will work with Keenan's underwriting team to ensure the medical and pharmacy renewal projections take into consideration the past plan performance.

Executive Summary

Keenan is pleased to present the 2021 SJVIA preliminary renewal. The following table illustrates the 2021 preliminary rate adjustments based on carrier requested renewals and standard underwriting practices:

Executive Summary	Preliminary Renewal			Comments
	COF	COT	SJVIA	
Self-Funded Medical				
EPO	15.94%	n/a	15.94%	The 2021 preliminary renewal rates include \$2,637,287 in margin (\$2,031,201) and IBNR reserves accumulation (\$606,086). A 3.0% claims margin is set for the County of Fresno and a 2.0% of claims margin is set for the County of Tulare. Margin is available to cover adverse claim fluctuation and improve SJVIA's cash position
PPO / HDHP	-29.31%	-3.02%	-8.95%	
Total	8.54%	-3.02%	4.30%	
Kaiser				
HMO	9.82%	9.65%		The SJVIA did not decrease rates for 2020 to reflect the Kaiser rate decrease, instead rates were unchanged from 2019 to 2020. This developed additional margin in the 2020 SJVIA Kaiser rates. The County of Fresno also implemented an EPO parity margin for 2020. The net impact prior to parity is a -4.06% rate adjustment for the County of Fresno and 6.25% for the County of Tulare HMO and 6.11% for the DHMO. As in past years, the 2021 SJVIA Kaiser rates include 3.0% margin (\$898,107).
Deductible HMO	n/a	9.70%		
Kaiser Medicare	n/a	Not yet received		The 2021 Kaiser Medicare Senior Advantage rates for the County of Tulare are not available yet.
Delta Dental				
PPO	-1.14%	-4.11%	-2.12%	Delta Dental PPO plan moved to self-funding with the 2019 plan year. The 2021 preliminary renewal rates include a 2.0% margin (\$85,966). A decrease in IBNR reserve by -\$11,673 was determined appropriate and factored into the 2021 SJVIA dental rates. The Delta Dental DHMO rates are guaranteed for two-years (through 2021).
DHMO	0.00%	0.00%	0.00%	
VSP	0.00%	0.00%	0.00%	The VSP fully-insured vision rates are guaranteed for two-years (through 2021).

Executive Summary

The following chart illustrates the projected cost for 2020 and 2021, the dollar cost differential, and percentage differential based on the recommended renewal action.

County of Fresno	2020	2021	\$ Difference	% Difference
EPO	\$ 43,676,352	\$ 50,637,570	\$ 6,961,218	15.94%
PPO/HDHP	\$ 8,538,336	\$ 6,035,645	\$ (2,502,691)	-29.31%
Total Anthem	\$ 52,214,688	\$ 56,673,215	\$ 4,458,527	8.54%
Kaiser	\$ 28,870,433	\$ 27,699,348	\$ (1,171,085)	-4.06%
Total Medical	\$ 81,085,121	\$ 84,372,563	\$ 3,287,442	4.05%
Delta Dental PPO	\$ 3,495,516	\$ 3,455,522	\$ (39,994)	-1.14%
Delta Dental DHMO	\$ 991,824	\$ 991,824	\$ -	0.00%
Total Dental	\$ 4,487,340	\$ 4,447,346	\$ (39,994)	-0.89%
Vision	\$ 550,517	\$ 550,517	\$ -	0.00%
Grand Total	\$ 86,122,978	\$ 89,370,426	\$ 3,247,448	3.77%
County of Tulare	2020	2021	\$ Difference	% Difference
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 29,582,436	\$ 28,688,259	\$ (894,177)	-3.02%
Total Anthem	\$ 29,582,436	\$ 28,688,259	\$ (894,177)	-3.02%
Kaiser	\$ 3,313,598	\$ 3,518,939	\$ 205,341	6.20%
Total Medical	\$ 32,896,034	\$ 32,207,198	\$ (688,836)	-2.09%
Delta Dental PPO	\$ 1,336,668	\$ 1,281,793	\$ (54,875)	-4.11%
Delta Dental DHMO	\$ 161,506	\$ 161,506	\$ -	0.00%
Total Dental	\$ 1,498,174	\$ 1,443,299	\$ (54,875)	-3.66%
Vision	\$ 197,550	\$ 197,550	\$ -	0.00%
Grand Total	\$ 34,591,758	\$ 33,848,047	\$ (743,711)	-2.15%
SJVIA	2020	2021	\$ Difference	% Difference
EPO	\$ 43,676,352	\$ 50,637,570	\$ 6,961,218	15.94%
PPO/HDHP	\$ 38,120,772	\$ 34,723,904	\$ (3,396,868)	-8.91%
Total Anthem	\$ 81,797,124	\$ 85,361,474	\$ 3,564,350	4.36%
Kaiser	\$ 32,184,031	\$ 31,218,287	\$ (965,744)	-3.00%
Total Medical	\$ 113,981,155	\$ 116,579,761	\$ 2,598,606	2.28%
Delta Dental PPO	\$ 4,832,184	\$ 4,737,315	\$ (94,869)	-1.96%
Delta Dental DHMO	\$ 1,153,330	\$ 1,153,330	\$ -	0.00%
Total Dental	\$ 5,985,514	\$ 5,890,645	\$ (94,869)	-1.58%
Vision	\$ 748,067	\$ 748,067	\$ -	0.00%
Grand Total	\$ 120,714,736	\$ 123,218,473	\$ 2,503,737	2.07%

Executive Summary

The overall cost adjustment for 2020 to 2021 for medical/prescription drugs, dental, and vision by entity and SJVIA as follows:

- County of Fresno 5.22%
- County of Tulare -1.69%
- SJVIA 3.24%

The self-funded program will utilize the most recent available twelve months of plan experience (through June 30, 2020) in the final renewal.

As Keenan prepares the final renewal, we will work with the SJVIA and each County to implement strategies to minimize the cost of coverage. These strategies will include:

- Further negotiations with the carriers
- Cross-subsidies between lines of coverage
- Implementation of cost containment strategies and vendors

As Keenan prepares the final 2021 renewal, part of the renewal must include the accumulation of funds for loan repayment and funds to improve the SJVIA's cash position.

Self-funded Medical Underwriting EPO

Line	EPO Line Item/Description	Fresno			Tulare			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (June 2019 through May 2020)	\$31,202,255	\$10,242,361	\$41,444,616				\$31,202,255	\$10,242,361	\$41,444,616
2	Claim Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$272,058)</u>	<u>\$0</u>	<u>(\$272,058)</u>				<u>(\$272,058)</u>	<u>\$0</u>	<u>(\$272,058)</u>
6	Adjusted Paid Claims	\$30,930,197	\$10,242,361	\$41,172,558				\$30,930,197	\$10,242,361	\$41,172,558
7	Beginning Reserves @ 1/01/2020	(\$3,492,898)	(\$595,979)	(\$4,088,877)				(\$3,492,898)	(\$595,979)	(\$4,088,877)
8	Ending Reserves @ 5/31/2020	<u>\$3,514,157</u>	<u>\$614,542</u>	<u>\$4,128,699</u>				<u>\$3,514,157</u>	<u>\$614,542</u>	<u>\$4,128,699</u>
9	Incurred Claims (June 2019 through May 2020)	\$30,951,456	\$10,260,924	\$41,212,380				\$30,951,456	\$10,260,924	\$41,212,380
10	Total Covered Employees (June 2019 through May 2020)	<u>36,890</u>	<u>36,890</u>	<u>36,890</u>				<u>36,890</u>	<u>36,890</u>	<u>36,890</u>
11	Claims Cost PEPM	\$839.02	\$278.15	\$1,117.17				\$839.02	\$278.15	\$1,117.17
12	Trend Factor	<u>1.1131</u>	<u>1.0803</u>	<u>1.1049</u>				<u>1.1131</u>	<u>1.0803</u>	<u>1.1049</u>
13	Projected Claims Cost Per Employee	\$933.91	\$300.48	\$1,234.40				\$933.91	\$300.48	\$1,234.40
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>				<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$961.93	\$309.50	\$1,271.43				\$961.93	\$309.50	\$1,271.43
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$29.40						\$29.40
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00						\$0.00
18	Anthem Network & Administrative Fees			\$55.69						\$55.69
19	All Other Program Fees			\$14.91						\$14.91
	<u>PCORI FEE</u>			<u>\$0.42</u>						<u>\$0.42</u>
20	Total Fixed Costs			\$100.42						\$100.42
21	Required Premium PEPM			\$1,371.85						\$1,371.85
22	Current Premium PEPM			\$1,183.26						\$1,183.26
23	Required Increase			15.94%						15.94%
24	Current Subscribers (May 2020)	3,076	3,076	3,076				3,076	3,076	3,076
25	Base Trend	7.00%	5.00%					7.00%	5.00%	
26	Months Trended	19	19					19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.

Self-funded Medical Underwriting PPO/HDHP

Line	PPO/HDHP Line Item/Description	Fresno			Tulare			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (June 2019 through May 2020)	\$3,466,119	\$1,239,705	\$4,705,824	\$14,650,616	\$7,754,093	\$22,404,709	\$18,116,735	\$8,993,798	\$27,110,533
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
6	Adjusted Paid Claims	\$3,466,119	\$1,239,705	\$4,705,824	\$14,650,616	\$7,754,093	\$22,404,709	\$18,116,735	\$8,993,798	\$27,110,533
7	Beginning Reserves @ 1/01/2020	(\$388,010)	(\$72,136)	(\$460,146)	(\$1,806,455)	(\$466,390)	(\$2,272,845)	(\$2,194,465)	(\$538,526)	(\$2,732,991)
8	Ending Reserves @ 5/31/2020	<u>\$433,576</u>	<u>\$74,382</u>	<u>\$507,958</u>	<u>\$2,325,326</u>	<u>\$465,246</u>	<u>\$2,790,571</u>	<u>\$2,758,901</u>	<u>\$539,628</u>	<u>\$3,298,529</u>
9	Incurred Claims (June 2019 through May 2020)	\$3,511,685	\$1,241,951	\$4,753,636	\$15,169,487	\$7,752,949	\$22,922,435	\$18,681,171	\$8,994,900	\$27,676,071
10	Total Covered Employees (June 2019 through May 2020)	<u>10,262</u>	<u>10,262</u>	<u>10,262</u>	<u>36,244</u>	<u>36,244</u>	<u>36,244</u>	<u>46,506</u>	<u>46,506</u>	<u>46,506</u>
11	Claims Cost PEPM	\$342.20	\$121.02	\$463.23	\$418.54	\$213.91	\$632.45	\$401.69	\$193.41	\$595.11
12	Trend Factor	<u>1.0803</u>	<u>1.0803</u>	<u>1.0803</u>	<u>1.1131</u>	<u>1.0803</u>	<u>1.1020</u>	<u>1.1069</u>	<u>1.0803</u>	<u>1.0983</u>
13	Projected Claims Cost Per Employee	\$369.68	\$130.74	\$500.42	\$465.87	\$231.09	\$696.96	\$444.65	\$208.94	\$653.59
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.2%</u>	<u>2.2%</u>	<u>2.2%</u>
15	Adjusted Projected Claims	\$380.77	\$134.66	\$515.44	\$475.19	\$235.71	\$710.90	\$454.35	\$213.50	\$667.85
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$20.40			\$22.70			\$22.19
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$41.44			\$41.44			\$41.44
19	All Other Program Fees			\$14.91			\$12.91			\$13.35
20	<u>PCORI Fee</u>			<u>\$0.24</u>			<u>\$0.28</u>			<u>\$0.27</u>
21	Total Fixed Costs			\$76.99			\$77.33			\$77.25
22	Required Premium PEPM			\$592.43			\$788.23			\$745.10
23	Current Premium PEPM			\$838.08			\$812.79			\$818.37
24	Required Increase			-29.31%			-3.02%			-8.95%
25	Current Subscribers (May 2020)	849	849	849	3,033	3,033	3,033	3,882	3,882	3,882
26	Base Trend	5.00%	5.00%		7.00%	5.00%		6.63%	5.00%	
27	Months Trended	19	19		19	19		19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.

Self-funded Medical Underwriting Total SJVIA

Line	EPO and PPO/HDHP	Fresno			Tulare			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (June 2019 through May 2020)	\$34,668,374	\$11,482,066	\$46,150,440	\$14,650,616	\$7,754,093	\$22,404,709	\$49,318,990	\$19,236,159	\$68,555,149
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$272,058)</u>	<u>\$0</u>	<u>(\$272,058)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$272,058)</u>	<u>\$0</u>	<u>(\$272,058)</u>
6	Adjusted Paid Claims	\$34,396,316	\$11,482,066	\$45,878,382	\$14,650,616	\$7,754,093	\$22,404,709	\$49,046,932	\$19,236,159	\$68,283,091
7	Beginning Reserves @ 1/01/2020	(\$3,880,908)	(\$668,115)	(\$4,549,023)	(\$1,806,455)	(\$466,390)	(\$2,272,845)	(\$5,687,363)	(\$1,134,505)	(\$6,821,868)
8	Ending Reserves @ 5/31/2020	<u>\$3,947,733</u>	<u>\$688,924</u>	<u>\$4,636,657</u>	<u>\$2,325,326</u>	<u>\$465,246</u>	<u>\$2,790,571</u>	<u>\$6,273,058</u>	<u>\$1,154,169</u>	<u>\$7,427,228</u>
9	Incurred Claims (June 2019 through May 2020)	\$34,463,141	\$11,502,875	\$45,966,016	\$15,169,487	\$7,752,949	\$22,922,435	\$49,632,627	\$19,255,823	\$68,888,451
10	Total Covered Employees (June 2019 through May 2020)	<u>47,152</u>	<u>47,152</u>	<u>47,152</u>	<u>36,244</u>	<u>36,244</u>	<u>36,244</u>	<u>83,396</u>	<u>83,396</u>	<u>83,396</u>
11	Claims Cost PEPM	\$737.89	\$243.01	\$980.90	\$418.54	\$213.91	\$632.45	\$597.82	\$230.40	\$828.22
12	Trend Factor	<u>1.1003</u>	<u>1.0854</u>	<u>1.0966</u>	<u>1.1131</u>	<u>1.0803</u>	<u>1.1020</u>	<u>1.1056</u>	<u>1.0825</u>	<u>1.0992</u>
13	Projected Claims Cost Per Employee	\$811.87	\$263.77	\$1,075.64	\$465.87	\$231.09	\$696.96	\$660.94	\$249.41	\$910.36
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.7%</u>	<u>2.6%</u>	<u>2.7%</u>
15	Adjusted Projected Claims	\$836.22	\$271.68	\$1,107.90	\$475.19	\$235.71	\$710.90	\$678.74	\$255.94	\$934.68
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$27.45			\$22.70			\$25.39
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$52.61			\$41.44			\$47.75
19	All Other Program Fees			\$14.91			\$12.91			\$14.04
20	<u>PCORI Fee</u>			<u>\$0.38</u>			<u>\$0.28</u>			<u>\$0.34</u>
21	Total Fixed Costs			\$95.35			\$77.33			\$87.52
22	Required Premium PEPM			\$1,203.25			\$788.23			\$1,022.20
23	Current Premium PEPM			\$1,108.59			\$812.79			\$980.04
24	Required Increase			8.54%			-3.02%			4.30%
25	Current Subscribers (May 2020)	3,925	3,925	3,925	3,033	3,033	3,033	6,958	6,958	6,958
26	Base Trend	6.00%	5.00%	6.1%	7.00%	5.00%	6.4%	6.44%	5.00%	6.3%
27	Months Trended	19	19		19	19		19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
 Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.

Self-funded Dental Underwriting Total SJVIA

Dental Program	County of Fresno	County of Tulare	SJVIA
1 Paid Claims (6/1/2019 - 5/31/2020)	\$ 2,494,282	\$ 966,607	\$ 3,460,889
2 Beginning Reserve	\$ (129,808)	\$ (55,344)	\$ (185,152)
3 Ending Reserve	\$ 125,612	\$ 48,954	\$ 174,566
4 Incurred Claims	\$ 2,490,086	\$ 960,217	\$ 3,450,303
5 Covered Employees	54,958	30,982	85,940
6 Incurred Claims/EE/Month	\$ 45.31	\$ 30.99	\$ 40.15
7 Trend Factor 5.00%	1.0803	1.0803	1.0803
8 Expected Incurred Claims	\$ 48.95	\$ 33.48	\$ 43.37
9 Covid-19 Adjustment	\$ 7.13	\$ 2.82	\$ 5.58
10 Administration	\$ 3.99	\$ 3.99	\$ 3.99
11 Recommended Margin = Margin % x (8+10) 2.00%	\$ 1.12	\$ 0.73	\$ 0.98
12 Required Funding (8+9+10+11)	\$ 61.19	\$ 41.02	\$ 53.92
13 Current Funding Level	\$ 61.90	\$ 42.78	\$ 55.09
14 Calculated Funding Action = (12)/(13)-1	-1.14%	-4.11%	-2.12%

Fully-Insured Vision Underwriting Total SJVIA

Vision Program		County of Fresno	County of Tulare	SJVIA
1 Paid Claims (3/1/2019 - 2/29/2020)		\$ 351,970	\$ 171,561	\$ 523,531
2 Beginning Reserve		\$ (20,763)	\$ (9,717)	\$ (30,480)
3 Ending Reserve		\$ 17,599	\$ 8,578	\$ 26,177
4 Incurred Claims		\$ 348,806	\$ 170,422	\$ 519,228
5 Covered Employees		51,720	34,548	86,268
6 Incurred Claims/EE/Month		\$ 6.74	\$ 4.93	\$ 6.02
7 Trend Factor	3.50%	1.0560	1.0560	1.0560
8 Expected Incurred Claims		\$ 7.12	\$ 5.21	\$ 6.36
9 Covid-19 Adjustment		\$ 1.20	\$ 0.59	\$ 0.97
10 Administration		\$ 1.37	\$ 0.75	\$ 1.14
11 Recommended Margin = Margin % x (8+10)	2.00%	\$ 0.17	\$ 0.12	\$ 0.15
12 Required Funding (8+9+10+11)		\$ 9.86	\$ 6.67	\$ 8.62
13 Current Funding Level		\$ 10.49	\$ 5.81	\$ 8.62
14 Calculated Funding Action = (12)/(13)-1		-5.99%	14.72%	0.03%

The SJVIA vision plan is fully-insured with VSP with a two-year rate guarantee for 2020 and 2021. The underwriting exhibit is illustrative only.

Kaiser – SJVIA

County of Fresno - Biweekly Rates	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVIA Admin.	Parity Margin	SJVIA Rate	Kaiser Rate	3.0% Margin	SJVIA Admin.	Parity Margin	SJVIA Rate
Subscriber Only	1,465	\$ 329.97	\$ 9.90	\$ 12.75	\$ 40.50	\$ 393.12	\$ 362.37	\$ 10.87	\$ 5.88	\$ -	\$ 379.12
Subscriber & Spouse	132	\$ 592.16	\$ 17.76	\$ 12.75	\$ 89.41	\$ 712.08	\$ 650.31	\$ 19.51	\$ 5.88	\$ -	\$ 675.70
Subscriber & Child(ren)	511	\$ 522.05	\$ 15.66	\$ 12.75	\$ 73.06	\$ 623.52	\$ 573.32	\$ 17.20	\$ 5.88	\$ -	\$ 596.40
Subscriber & Spouse & 1 or more Child	130	\$ 783.61	\$ 23.51	\$ 12.75	\$ 117.57	\$ 937.44	\$ 860.56	\$ 25.82	\$ 5.88	\$ -	\$ 892.26
Annual Amount	2,238	\$24,185,409	\$725,566	\$741,897	\$3,217,562	\$28,870,433	\$26,560,416	\$796,787	\$ 342,145	\$ -	\$27,699,348
\$ Difference							\$ 2,375,007	\$ 71,222	\$(399,752)	\$(3,217,562)	\$(1,171,085)
% Difference							9.82%	9.82%	-53.88%	-100.00%	-4.06%

County of Tulare - Monthly HMO Rate	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate	Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate
Subscriber Only	70	\$ 750.80	\$ 22.52	\$ 10.75	\$ 24.22	\$ 808.29	\$ 823.25	\$ 24.70	\$ 10.75	\$ -	\$ 858.70
Subscriber & Spouse	5	\$ 1,501.60	\$ 45.05	\$ 10.75	\$ 48.42	\$ 1,605.82	\$ 1,646.50	\$ 49.40	\$ 10.75	\$ -	\$ 1,706.65
Subscriber & Child(ren)	6	\$ 1,358.94	\$ 40.77	\$ 10.75	\$ 43.83	\$ 1,454.29	\$ 1,490.08	\$ 44.70	\$ 10.75	\$ -	\$ 1,545.53
Subscriber & Spouse & 1 or more Child	2	\$ 2,252.40	\$ 67.57	\$ 10.75	\$ 72.64	\$ 2,403.36	\$ 2,469.76	\$ 74.09	\$ 10.75	\$ -	\$ 2,554.60
Annual Amount	83	\$ 1,890,783	\$ 56,717	\$ 23,199	\$ 60,990	\$ 2,031,688	\$ 2,073,244	\$ 62,202	\$ 23,199	\$ -	\$ 2,158,644
\$ Difference							\$ 182,461	\$ 5,485	\$ -	\$ (60,990)	\$ 126,956
% Difference							9.65%	9.67%	0.00%	-100.00%	6.25%

County of Tulare - Monthly DHMO Rate	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate	Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate
Subscriber Only	46	\$ 575.16	\$ 17.25	\$ 10.75	\$ 19.54	\$ 622.70	\$ 630.95	\$ 18.93	\$ 10.75	\$ -	\$ 660.63
Subscriber & Spouse	5	\$ 1,150.32	\$ 34.51	\$ 10.75	\$ 39.06	\$ 1,234.64	\$ 1,261.90	\$ 37.86	\$ 10.75	\$ -	\$ 1,310.51
Subscriber & Child(ren)	8	\$ 1,041.04	\$ 31.23	\$ 10.75	\$ 35.36	\$ 1,118.38	\$ 1,142.02	\$ 34.26	\$ 10.75	\$ -	\$ 1,187.03
Subscriber & Spouse & 1 or more Child	3	\$ 1,725.49	\$ 51.76	\$ 10.75	\$ 58.59	\$ 1,846.59	\$ 1,892.86	\$ 56.79	\$ 10.75	\$ -	\$ 1,960.40
Annual Amount	62	\$ 1,188,558	\$ 35,650	\$ 17,329	\$ 40,373	\$ 1,281,909	\$ 1,303,848	\$ 39,118	\$ 17,329	\$ -	\$ 1,360,294
\$ Difference							\$ 115,290	\$ 3,467	\$ -	\$ (40,373)	\$ 78,385
% Difference							9.70%	9.73%	0.00%	-100.00%	6.11%

Delta Dental – DHMO and PPO

County of Fresno - DHMO	Enrollment	2019	2020	2021	% Change
Employee Only	1594	\$ 26.38	\$ 27.38	\$ 27.38	0.00%
Employee + Spouse	188	\$ 45.27	\$ 47.51	\$ 47.51	0.00%
Employee + Children	427	\$ 45.58	\$ 47.83	\$ 47.83	0.00%
Employee + Family	140	\$ 65.70	\$ 68.95	\$ 68.95	0.00%
Total	2349	\$ 950,654	\$ 991,824	\$ 991,824	0.00%
County of Tulare - DHMO	Enrollment	2019	2020	2021	% Change
Employee Only	373	\$ 26.38	\$ 27.38	\$ 27.38	0.00%
Employee + Spouse	16	\$ 45.27	\$ 47.51	\$ 47.51	0.00%
Employee + Children	39	\$ 45.58	\$ 47.83	\$ 47.83	0.00%
Employee + Family	9	\$ 65.70	\$ 68.95	\$ 68.95	0.00%
Total	437	\$ 155,196	\$ 161,506	\$ 161,506	0.00%

COF - Dental PPO	Enrollment	2019	2020	2021	% Change
Employee Only	2723	\$ 50.29	\$ 50.29	\$ 50.29	0.00%
Employee + Spouse	452	\$ 80.19	\$ 80.19	\$ 80.19	0.00%
Employee + Children	943	\$ 69.88	\$ 69.88	\$ 69.88	0.00%
Employee + Family	339	\$ 102.58	\$ 102.58	\$ 102.58	0.00%
Total	4457	\$ 3,286,284	\$ 3,286,284	\$ 3,286,284	0.00%
COT - Dental PPO	Enrollment	2019	2020	2021	% Change
Employee Only	2139	\$ 35.43	\$ 35.43	\$ 35.43	0.00%
Employee + Spouse	182	\$ 61.42	\$ 61.42	\$ 61.42	0.00%
Employee + Children	202	\$ 69.60	\$ 69.60	\$ 69.60	0.00%
Employee + Family	82	\$ 103.32	\$ 103.32	\$ 103.32	0.00%
Total	2605	\$ 1,313,936.0	\$ 1,313,936	\$ 1,313,936	0.00%

2021 DHMO will be in the second year of a two-year rate guarantee.

Vision Service Plan – VSP

County of Fresno	Enrollment	2019	2020	2021	% Change
Employee Only	2693	\$ 7.64	\$ 7.79	\$ 7.79	0.0%
Employee + Spouse	424	\$ 13.73	\$ 14.00	\$ 14.00	0.0%
Employee + Children	876	\$ 13.46	\$ 13.73	\$ 13.73	0.0%
Employee + Family	345	\$ 19.71	\$ 20.10	\$ 20.10	0.0%
Total	4338	\$ 539,843	\$ 550,517	\$ 550,517	0.0%
County of Tulare	Enrollment	2019	2020	2021	% Change
Employee Only	2369	\$ 4.86	\$ 4.96	\$ 4.96	0.0%
Employee + Spouse	184	\$ 8.20	\$ 8.36	\$ 8.36	0.0%
Employee + Children	226	\$ 8.68	\$ 8.85	\$ 8.85	0.0%
Employee + Family	89	\$ 12.93	\$ 13.19	\$ 13.19	0.0%
Total	2868	\$ 193,615	\$ 197,550	\$ 197,550	0.0%

2021 VSP will be in the second year of a two-year rate guarantee.

SJVIA – Fixed Costs

Fixed Cost Schedule						
SJVIA Total Fixed Costs PEPM	2020			2021		
	EPO	PPO/HDHP		EPO	PPO/HDHP	
	Fresno	Fresno	Tulare	Fresno	Fresno	Tulare
Specific Stop-Loss Premium	\$26.72	\$18.55	\$20.63	\$29.40	\$20.40	\$22.70
Aggregate Stop-Loss Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Anthem Network & Admin. Fees	\$48.47	\$34.77	\$34.77	\$50.41	\$36.16	\$36.16
EmpiRx Admin Fee	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28
Pooled Risk Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wellness	\$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
Keenan Consulting Fee	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10
KPS Fee	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Hourglass - Benefit Administration	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65
ASI - Benefit Administration	\$2.00	\$2.00	\$0.00	\$2.00	\$2.00	\$0.00
PCORI Fees	\$0.36	\$0.36	\$0.36	\$0.42	\$0.24	\$0.28
Total Fixed Cost	\$95.74	\$73.87	\$73.95	\$100.42	\$76.99	\$77.33