



**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of August 2021  
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			
Sep-19	6,909	\$6,561,433	\$4,381,013	\$1,410,795	\$583,143	\$0	\$6,374,952	\$186,481	\$838.30	97.2%
Oct-19	6,939	\$6,577,741	\$4,391,429	\$1,678,394	\$585,570	\$0	\$6,655,393	-\$77,653	\$874.74	101.2%
Nov-19	6,928	\$6,566,009	\$4,152,642	\$1,495,860	\$584,516	-\$24,644	\$6,208,375	\$357,634	\$811.76	94.6%
Dec-19	6,970	\$6,611,077	\$3,769,550	\$1,517,519	\$589,068	-\$14,621	\$5,861,515	\$749,562	\$756.45	88.7%
Jan-20	6,976	\$6,841,737	\$3,845,008	\$1,680,161	\$589,327	\$0	\$6,114,496	\$727,241	\$792.03	89.4%
Feb-20	6,952	\$6,810,616	\$3,948,649	\$1,420,793	\$587,431	-\$173,505	\$5,783,367	\$1,027,249	\$747.40	84.9%
Mar-20	6,978	\$6,832,573	\$4,361,721	\$1,933,751	\$589,416	\$50,701	\$6,935,589	-\$103,016	\$909.45	101.5%
Apr-20	6,951	\$6,802,688	\$3,513,095	\$1,741,082	\$586,729	\$0	\$5,840,906	\$961,782	\$755.89	85.9%
May-20	6,958	\$6,816,427	\$3,615,087	\$1,603,786	\$587,347	\$0	\$5,806,221	\$1,010,206	\$750.05	85.2%
Jun-20	6,991	\$6,835,479	\$3,378,527	\$1,671,842	\$590,207	\$0	\$5,640,576	\$1,194,904	\$722.41	82.5%
Jul-20	6,968	\$6,819,610	\$4,475,289	\$1,685,279	\$588,071	-\$158,003	\$6,590,636	\$228,974	\$861.45	96.6%
Aug-20	6,938	\$6,792,540	\$5,008,363	\$1,684,425	\$585,527	\$0	\$7,278,315	-\$485,775	\$964.66	107.2%
Sep-20	6,933	\$6,801,882	\$4,574,477	\$1,739,350	\$585,085	-\$425,617	\$6,473,295	\$328,587	\$849.30	95.2%
Oct-20	6,923	\$6,790,493	\$4,386,987	\$1,679,677	\$584,341	-\$7,062	\$6,643,942	\$146,551	\$875.29	97.8%
Nov-20	6,906	\$6,780,776	\$4,568,373	\$1,596,575	\$582,784	-\$136,088	\$6,611,644	\$169,132	\$872.99	97.5%
Dec-20	6,949	\$6,937,529	\$4,146,495	\$1,790,422	\$586,732	-\$55,952	\$6,467,697	\$469,832	\$846.30	93.2%
Jan-21	6,939	\$6,835,812	\$3,445,192	\$1,445,101	\$606,632	-\$14,142	\$5,482,782	\$1,353,030	\$702.72	80.2%
Feb-21	6,914	\$6,805,840	\$3,486,476	\$1,465,588	\$604,493	-\$48,745	\$5,507,813	\$1,298,027	\$709.19	80.9%
Mar-21	6,920	\$6,817,463	\$4,064,322	\$1,728,420	\$605,278	\$140,168	\$6,538,189	\$279,274	\$857.36	95.9%
Apr-21	6,909	\$6,797,992	\$4,791,356	\$1,888,118	\$604,271	\$0	\$7,283,745	-\$485,753	\$966.78	107.1%
May-21	6,886	\$6,772,350	\$4,870,315	\$1,642,795	\$601,963	-\$11,586	\$7,103,487	-\$331,138	\$944.17	104.9%
Jun-21	6,879	\$6,752,667	\$4,920,296	\$1,764,044	\$601,071	-\$71,571	\$7,213,839	-\$461,172	\$961.30	106.8%
Jul-21	6,871	\$6,746,271	\$4,392,129	\$1,764,690	\$600,295	-\$9,470	\$6,747,644	-\$1,373	\$894.68	100.0%
Aug-21	6,855	\$6,725,330	\$4,513,782	\$1,957,189	\$599,020	-\$22,046	\$7,047,945	-\$322,615	\$940.76	104.8%
<b>2018</b>	<b>6,937</b>	<b>\$77,237,343</b>	<b>\$44,923,047</b>	<b>\$19,626,803</b>	<b>\$6,118,960</b>	<b>-\$551,304</b>	<b>\$70,117,506</b>	<b>\$7,119,837</b>	<b>\$768.86</b>	<b>90.8%</b>
<b>2019</b>	<b>6,947</b>	<b>\$79,302,855</b>	<b>\$51,794,033</b>	<b>\$18,908,423</b>	<b>\$7,036,763</b>	<b>-\$39,265</b>	<b>\$77,699,954</b>	<b>\$1,602,901</b>	<b>\$847.62</b>	<b>98.0%</b>
<b>2020</b>	<b>6,952</b>	<b>\$81,862,351</b>	<b>\$49,822,070</b>	<b>\$20,227,143</b>	<b>\$7,042,998</b>	<b>-\$905,527</b>	<b>\$76,186,685</b>	<b>\$5,675,667</b>	<b>\$828.83</b>	<b>93.1%</b>
<b>2021 YTD</b>	<b>6,897</b>	<b>\$54,253,725</b>	<b>\$34,483,867</b>	<b>\$13,655,946</b>	<b>\$4,823,023</b>	<b>-\$37,392</b>	<b>\$52,925,444</b>	<b>\$1,328,280</b>	<b>\$871.85</b>	<b>97.6%</b>
<b>Current 12 Months</b>	<b>6,907</b>	<b>\$81,564,406</b>	<b>\$52,160,198</b>	<b>\$20,461,971</b>	<b>\$7,161,965</b>	<b>-\$662,112</b>	<b>\$79,122,023</b>	<b>\$2,442,383</b>	<b>\$868.20</b>	<b>97.0%</b>

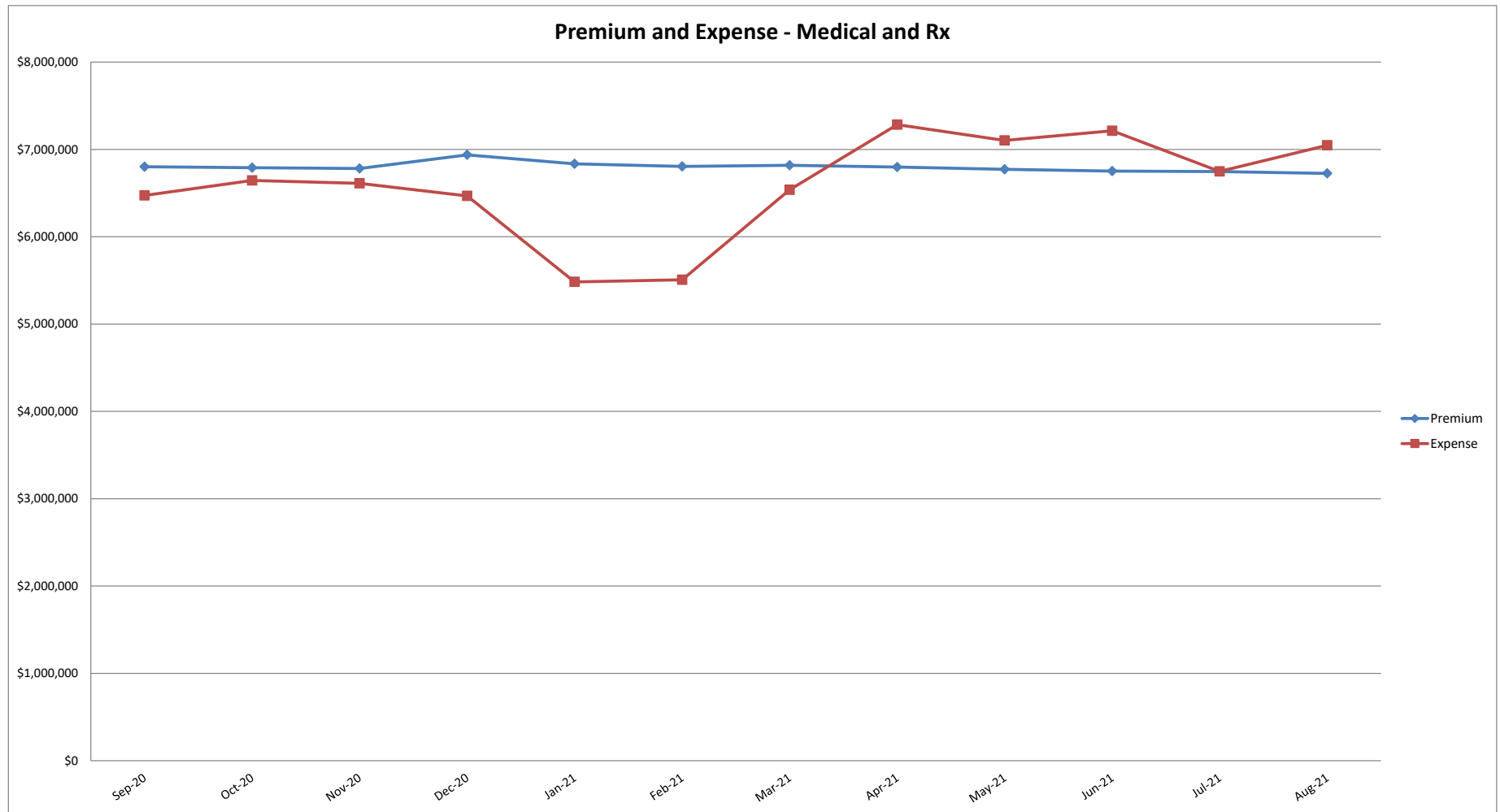
**Data Sources:**

**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 runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of August 2021**  
**All Districts Combined - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of August 2021  
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			
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%
Mar-20	3,105	\$3,666,293	\$2,566,124	\$1,085,231	\$297,304	\$50,701	\$3,999,360	-\$333,067	\$1,192.29	109.1%
Apr-20	3,075	\$3,632,941	\$2,309,587	\$965,092	\$294,431	\$0	\$3,569,111	\$63,830	\$1,064.94	98.2%
May-20	3,076	\$3,639,696	\$2,167,748	\$866,773	\$294,527	\$0	\$3,329,048	\$310,648	\$986.52	91.5%
Jun-20	3,093	\$3,645,833	\$2,032,116	\$908,516	\$296,155	\$0	\$3,236,787	\$409,046	\$950.74	88.8%
Jul-20	3,074	\$3,630,586	\$2,741,750	\$935,714	\$294,336	-\$158,003	\$3,813,797	-\$183,211	\$1,144.91	105.0%
Aug-20	3,061	\$3,619,689	\$3,087,343	\$895,240	\$293,091	\$0	\$4,275,674	-\$655,985	\$1,301.07	118.1%
Sep-20	3,058	\$3,619,677	\$3,014,014	\$911,800	\$292,804	-\$425,617	\$3,793,000	-\$173,323	\$1,144.60	104.8%
Oct-20	3,061	\$3,617,647	\$2,593,976	\$940,465	\$293,091	-\$7,062	\$3,820,469	-\$202,822	\$1,152.36	105.6%
Nov-20	3,043	\$3,617,395	\$2,769,050	\$845,938	\$291,367	-\$136,088	\$3,770,267	-\$152,871	\$1,143.25	104.2%
Dec-20	3,074	\$3,743,398	\$2,535,971	\$936,403	\$294,336	-\$55,952	\$3,710,757	\$32,641	\$1,111.39	99.1%
Jan-21	3,067	\$3,737,985	\$2,203,064	\$791,611	\$307,896	-\$14,142	\$3,288,428	\$449,557	\$971.81	88.0%
Feb-21	3,058	\$3,722,132	\$2,375,395	\$820,685	\$306,993	-\$48,745	\$3,454,329	\$267,804	\$1,029.21	92.8%
Mar-21	3,072	\$3,733,137	\$2,399,018	\$956,694	\$308,398	\$140,168	\$3,804,278	-\$71,141	\$1,137.98	101.9%
Apr-21	3,065	\$3,717,390	\$3,044,265	\$1,060,084	\$307,695	\$0	\$4,412,044	-\$694,654	\$1,339.10	118.7%
May-21	3,042	\$3,691,769	\$3,502,522	\$919,189	\$305,386	-\$11,586	\$4,715,512	-\$1,023,744	\$1,449.75	127.7%
Jun-21	3,027	\$3,671,906	\$2,929,075	\$944,767	\$303,881	-\$71,571	\$4,106,151	-\$434,245	\$1,256.12	111.8%
Jul-21	3,020	\$3,662,187	\$2,825,914	\$945,999	\$303,178	-\$9,470	\$4,065,620	-\$403,433	\$1,245.84	111.0%
Aug-21	3,018	\$3,652,449	\$3,077,988	\$1,082,497	\$302,977	-\$22,046	\$4,441,416	-\$788,967	\$1,371.25	121.6%
<b>2018</b>	<b>3,091</b>	<b>\$41,225,886</b>	<b>\$27,109,361</b>	<b>\$10,112,448</b>	<b>\$3,050,694</b>	<b>-\$381,378</b>	<b>\$39,891,126</b>	<b>\$1,334,760</b>	<b>\$993.38</b>	<b>96.8%</b>
<b>2019</b>	<b>3,062</b>	<b>\$42,445,762</b>	<b>\$33,226,729</b>	<b>\$9,750,935</b>	<b>\$3,517,759</b>	<b>-\$39,265</b>	<b>\$46,456,159</b>	<b>-\$4,010,396</b>	<b>\$1,168.74</b>	<b>109.4%</b>
<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 YTD</b>	<b>3,046</b>	<b>\$29,588,955</b>	<b>\$22,357,241</b>	<b>\$7,521,525</b>	<b>\$2,446,404</b>	<b>-\$37,392</b>	<b>\$32,287,778</b>	<b>-\$2,698,823</b>	<b>\$1,224.56</b>	<b>109.1%</b>
<b>Current 12 Months</b>	<b>3,050</b>	<b>\$44,187,072</b>	<b>\$33,270,251</b>	<b>\$11,156,131</b>	<b>\$3,618,001</b>	<b>-\$662,112</b>	<b>\$47,382,271</b>	<b>-\$3,195,199</b>	<b>\$1,195.58</b>	<b>107.2%</b>

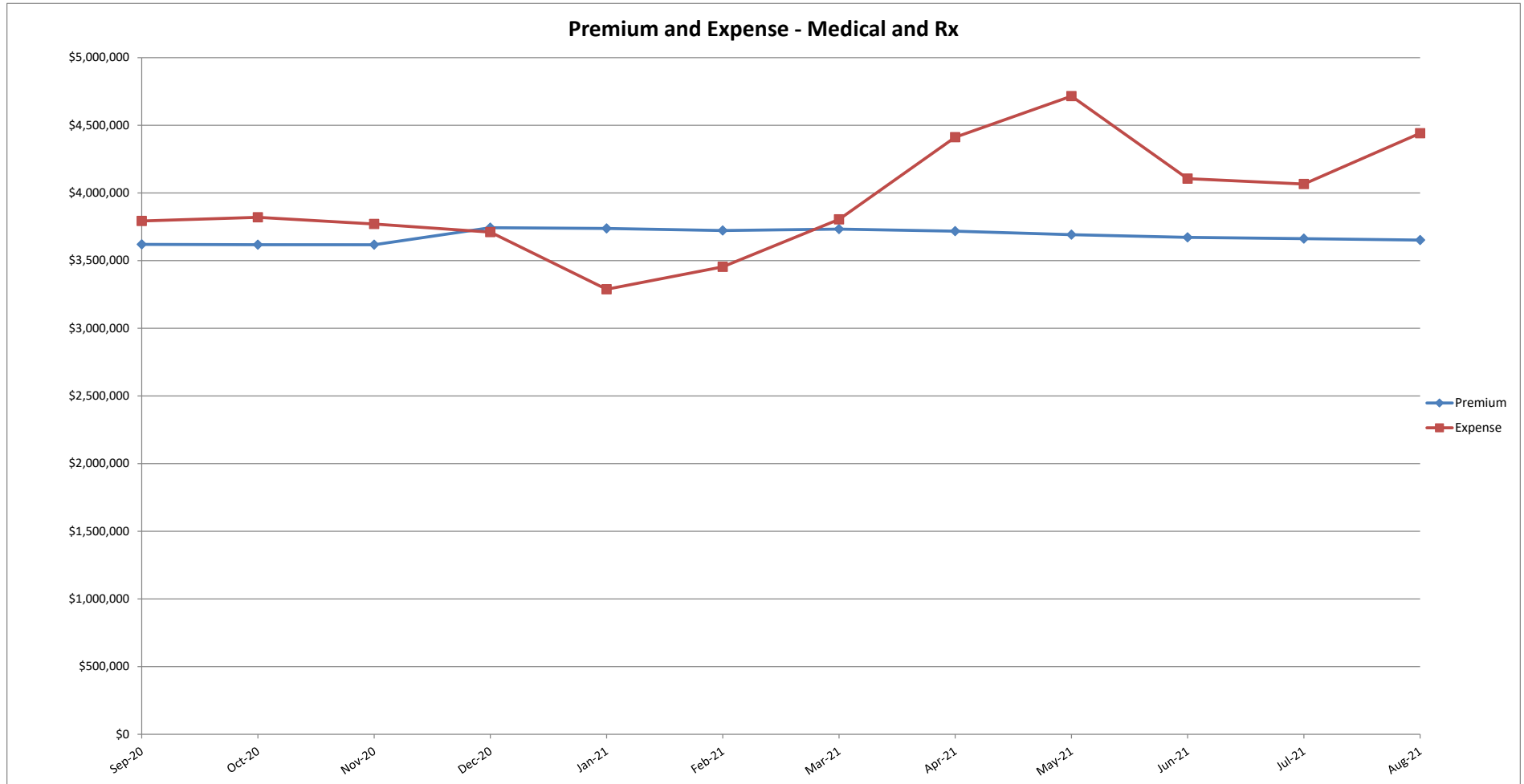
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Sep-19	3,086	\$2,457,914	\$1,370,735	\$611,268	\$228,758	\$0	\$2,210,760	\$247,154	\$642.26	89.9%
Oct-19	3,101	\$2,470,587	\$1,131,354	\$645,526	\$229,866	\$0	\$2,006,746	\$463,841	\$573.00	81.2%
Nov-19	3,098	\$2,470,122	\$1,475,822	\$624,477	\$229,637	\$0	\$2,329,936	\$140,186	\$677.95	94.3%
Dec-19	3,094	\$2,460,970	\$948,984	\$677,844	\$229,305	\$0	\$1,856,133	\$604,837	\$525.80	75.4%
Jan-20	3,105	\$2,577,095	\$1,375,731	\$687,899	\$230,147	\$0	\$2,293,777	\$283,318	\$664.62	89.0%
Feb-20	3,079	\$2,553,570	\$1,122,710	\$585,243	\$228,169	\$0	\$1,936,122	\$617,449	\$554.71	75.8%
Mar-20	3,101	\$2,573,254	\$1,252,820	\$781,173	\$229,808	\$0	\$2,263,801	\$309,453	\$655.92	88.0%
Apr-20	3,107	\$2,579,385	\$1,051,406	\$706,805	\$230,237	\$0	\$1,988,448	\$590,937	\$565.89	77.1%
May-20	3,110	\$2,583,582	\$1,126,316	\$627,606	\$230,516	\$0	\$1,984,438	\$599,144	\$563.96	76.8%
Jun-20	3,121	\$2,593,909	\$1,159,286	\$688,886	\$231,343	\$0	\$2,079,515	\$514,395	\$592.17	80.2%
Jul-20	3,121	\$2,596,813	\$1,500,404	\$631,333	\$231,350	\$0	\$2,363,086	\$233,727	\$683.03	91.0%
Aug-20	3,110	\$2,586,838	\$1,658,725	\$695,098	\$230,530	\$0	\$2,584,354	\$2,485	\$756.86	99.9%
Sep-20	3,111	\$2,598,055	\$1,389,579	\$692,283	\$230,619	\$0	\$2,312,480	\$285,575	\$669.19	89.0%
Oct-20	3,106	\$2,594,307	\$1,545,213	\$659,880	\$230,228	\$0	\$2,435,321	\$158,986	\$709.95	93.9%
Nov-20	3,094	\$2,583,263	\$1,470,375	\$659,322	\$229,341	\$0	\$2,359,039	\$224,224	\$688.33	91.3%
Dec-20	3,101	\$2,595,954	\$1,379,137	\$727,520	\$229,916	\$0	\$2,336,573	\$259,381	\$679.35	90.0%
Jan-21	3,104	\$2,504,597	\$1,157,039	\$593,016	\$239,961	\$0	\$1,990,016	\$514,580	\$563.81	79.5%
Feb-21	3,093	\$2,496,373	\$931,312	\$589,641	\$239,109	\$0	\$1,760,063	\$736,311	\$491.74	70.5%
Mar-21	3,085	\$2,495,225	\$1,455,976	\$691,731	\$238,489	\$0	\$2,386,197	\$109,029	\$696.18	95.6%
Apr-21	3,083	\$2,492,058	\$1,544,764	\$776,655	\$238,338	\$0	\$2,559,757	-\$67,699	\$752.97	102.7%
May-21	3,086	\$2,495,031	\$1,145,567	\$624,326	\$238,569	\$0	\$2,008,462	\$486,569	\$573.52	80.5%
Jun-21	3,087	\$2,488,226	\$1,694,193	\$747,521	\$238,648	\$0	\$2,680,362	-\$192,136	\$790.97	107.7%
Jul-21	3,090	\$2,494,207	\$1,427,272	\$753,534	\$238,882	\$0	\$2,419,688	\$74,519	\$705.76	97.0%
Aug-21	3,087	\$2,491,876	\$1,222,457	\$776,159	\$238,649	\$0	\$2,237,265	\$254,611	\$647.43	89.8%
2018	3,042	\$28,815,253	\$14,613,408	\$8,152,875	\$2,412,885	-\$169,926	\$25,009,242	\$3,806,011	\$619.03	86.8%
2019	3,095	\$29,640,712	\$16,034,925	\$8,042,317	\$2,753,224	\$0	\$26,830,466	\$2,810,246	\$648.25	90.5%
2020	3,106	\$31,016,026	\$16,031,702	\$8,143,049	\$2,762,203	\$0	\$26,936,953	\$4,079,073	\$648.71	86.8%
2021 YTD	3,089	\$19,957,593	\$10,578,581	\$5,552,583	\$1,910,646	\$0	\$18,041,810	\$1,915,784	\$652.69	90.4%
Current 12 Months	3,094	\$30,329,173	\$16,362,885	\$8,291,588	\$2,830,750	\$0	\$27,485,223	\$2,843,950	\$664.06	90.6%

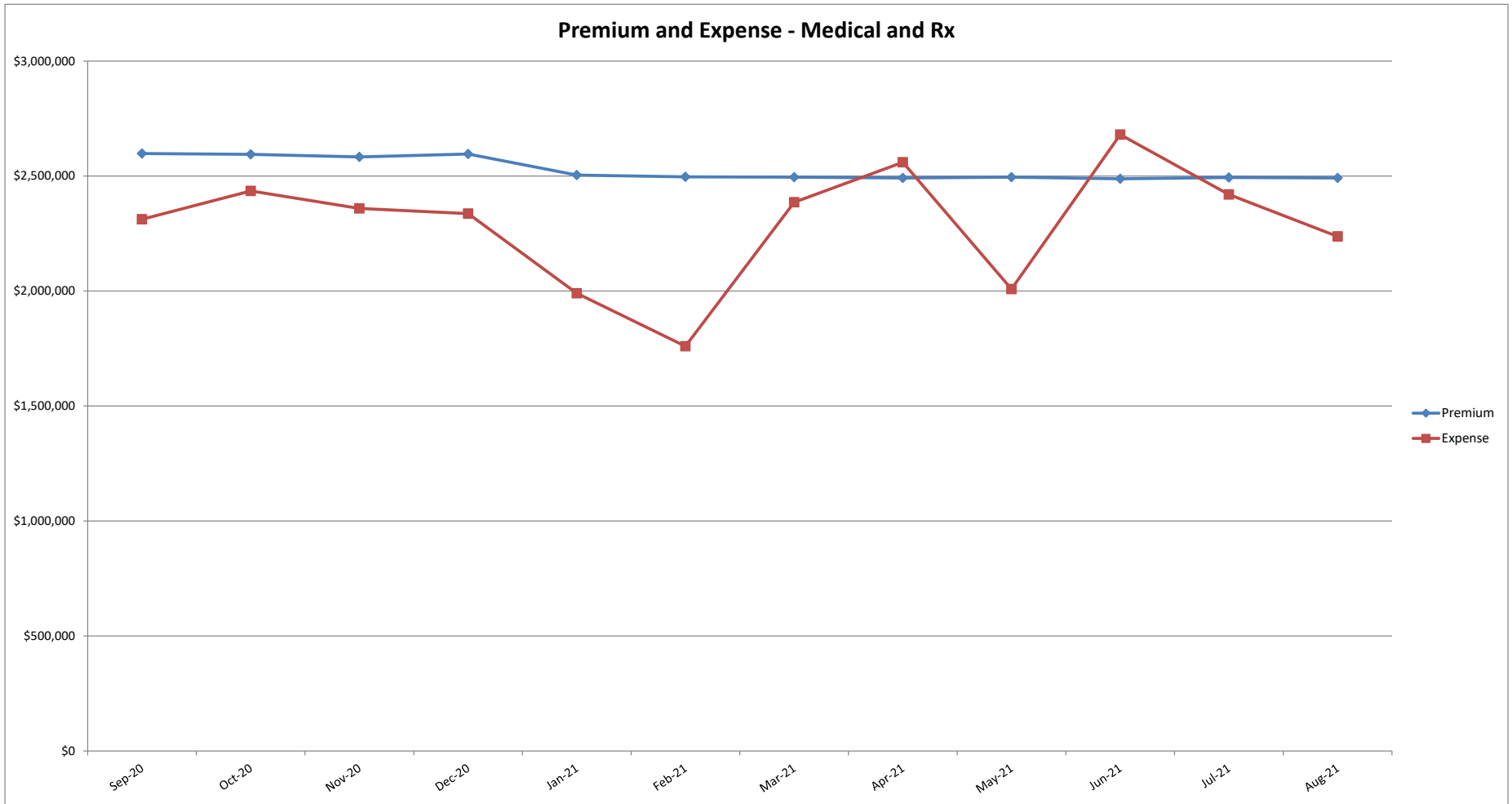
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**All Districts Combined - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
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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			
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%
Mar-20	772	\$593,027	\$542,777	\$67,347	\$62,304	\$0	\$672,428	-\$79,401	\$790.32	113.4%
Apr-20	769	\$590,363	\$152,102	\$69,184	\$62,061	\$0	\$283,347	\$307,015	\$287.76	48.0%
May-20	772	\$593,149	\$321,023	\$109,407	\$62,304	\$0	\$492,735	\$100,415	\$557.55	83.1%
Jun-20	777	\$595,737	\$187,125	\$74,440	\$62,710	\$0	\$324,274	\$271,463	\$336.63	54.4%
Jul-20	773	\$592,211	\$233,135	\$118,233	\$62,385	\$0	\$413,753	\$178,457	\$454.55	69.9%
Aug-20	767	\$586,013	\$262,294	\$94,087	\$61,906	\$0	\$418,288	\$167,725	\$464.64	71.4%
Sep-20	764	\$584,150	\$170,884	\$135,267	\$61,663	\$0	\$367,814	\$216,336	\$400.72	63.0%
Oct-20	756	\$578,539	\$247,798	\$79,332	\$61,022	\$0	\$388,152	\$190,387	\$432.71	67.1%
Nov-20	769	\$580,118	\$328,948	\$91,315	\$62,076	\$0	\$482,339	\$97,779	\$546.51	83.1%
Dec-20	774	\$598,176	\$231,387	\$126,500	\$62,481	\$0	\$420,367	\$177,809	\$462.39	70.3%
Jan-21	768	\$593,230	\$85,089	\$60,474	\$58,774	\$0	\$204,338	\$388,892	\$189.54	34.4%
Feb-21	763	\$587,334	\$179,768	\$55,262	\$58,392	\$0	\$293,421	\$293,913	\$308.03	50.0%
Mar-21	763	\$589,101	\$209,328	\$79,996	\$58,391	\$0	\$347,714	\$241,387	\$379.19	59.0%
Apr-21	761	\$588,545	\$202,327	\$51,380	\$58,238	\$0	\$311,945	\$276,600	\$333.39	53.0%
May-21	758	\$585,550	\$222,225	\$99,280	\$58,007	\$0	\$379,512	\$206,037	\$424.15	64.8%
Jun-21	765	\$592,535	\$297,028	\$71,756	\$58,542	\$0	\$427,326	\$165,209	\$482.07	72.1%
Jul-21	761	\$589,877	\$138,944	\$65,157	\$58,235	\$0	\$262,336	\$327,541	\$268.20	44.5%
Aug-21	750	\$581,006	\$213,337	\$98,534	\$57,394	\$0	\$369,265	\$211,741	\$415.83	63.6%
<b>2018</b>	<b>804</b>	<b>\$7,196,204</b>	<b>\$3,200,278</b>	<b>\$1,361,480</b>	<b>\$655,380</b>	<b>\$0</b>	<b>\$5,217,138</b>	<b>\$1,979,065</b>	<b>\$472.77</b>	<b>72.5%</b>
<b>2019</b>	<b>791</b>	<b>\$7,216,380</b>	<b>\$2,532,379</b>	<b>\$1,115,170</b>	<b>\$765,780</b>	<b>\$0</b>	<b>\$4,413,329</b>	<b>\$2,803,051</b>	<b>\$384.52</b>	<b>61.2%</b>
<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 YTD</b>	<b>761</b>	<b>\$4,707,177</b>	<b>\$1,548,046</b>	<b>\$581,837</b>	<b>\$465,973</b>	<b>\$0</b>	<b>\$2,595,856</b>	<b>\$2,111,320</b>	<b>\$349.79</b>	<b>55.1%</b>
<b>Current 12 Months</b>	<b>763</b>	<b>\$7,048,161</b>	<b>\$2,527,062</b>	<b>\$1,014,252</b>	<b>\$713,215</b>	<b>\$0</b>	<b>\$4,254,529</b>	<b>\$2,793,632</b>	<b>\$386.94</b>	<b>60.4%</b>

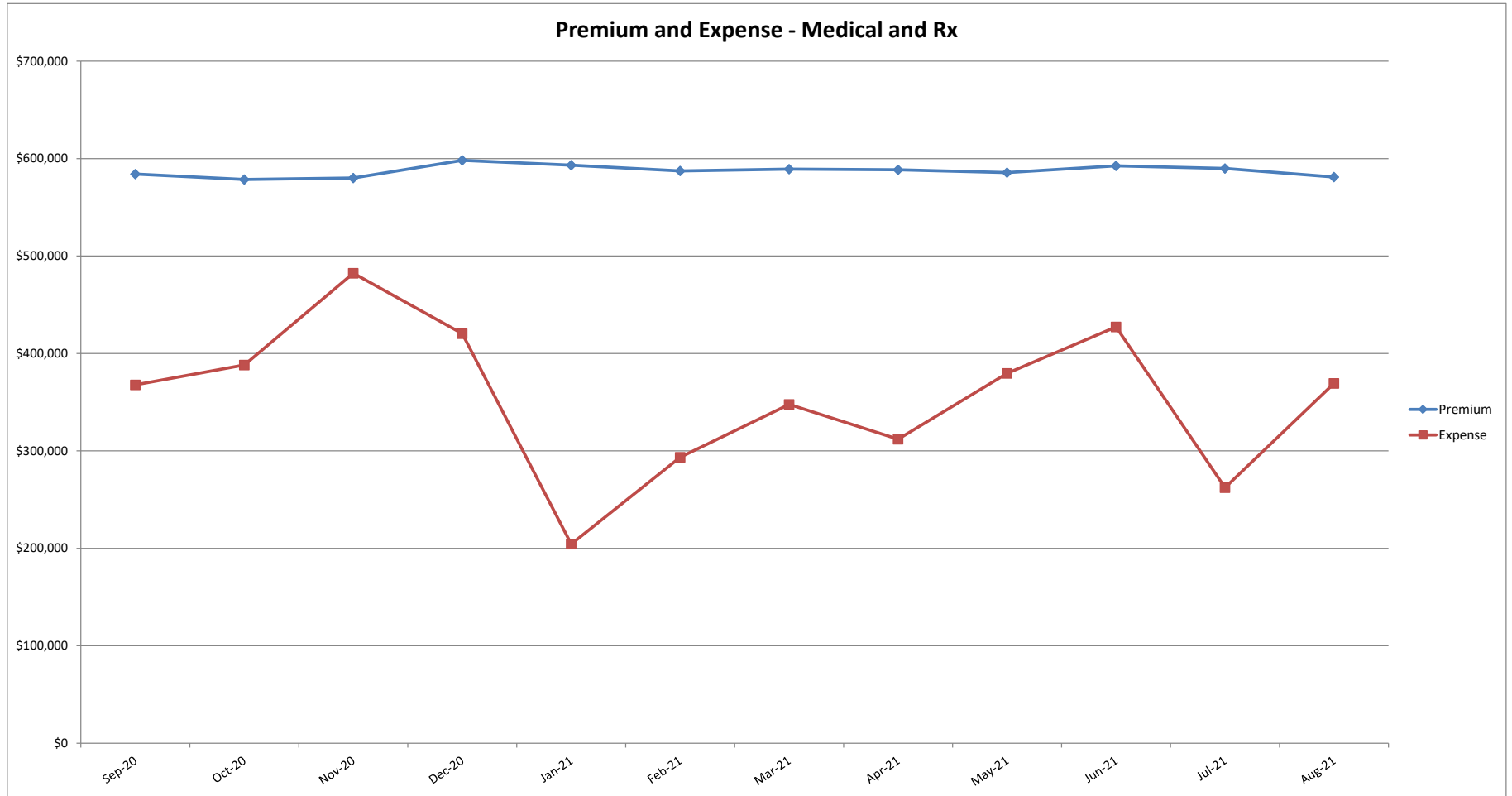
**Data Sources:**

**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 runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of August 2021  
All Districts Combined - HDHP**







**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of August 2021  
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			
Sep-19	3,905	\$4,233,021	\$3,054,615	\$821,510	\$361,268	\$0	\$4,237,393	-\$4,371	\$992.61	100.1%
Oct-19	3,920	\$4,236,425	\$3,302,614	\$1,049,606	\$362,586	\$0	\$4,714,806	-\$478,381	\$1,110.26	111.3%
Nov-19	3,911	\$4,224,192	\$2,769,749	\$893,619	\$361,681	-\$24,644	\$4,000,405	\$223,787	\$930.38	94.7%
Dec-19	3,951	\$4,271,027	\$2,719,201	\$871,576	\$366,084	-\$14,621	\$3,942,240	\$328,787	\$905.13	92.3%
Jan-20	3,950	\$4,389,610	\$2,506,823	\$1,025,374	\$365,827	\$0	\$3,898,023	\$491,586	\$894.23	88.8%
Feb-20	3,943	\$4,371,028	\$2,746,757	\$858,742	\$365,186	-\$173,505	\$3,797,180	\$573,848	\$870.40	86.9%
Mar-20	3,948	\$4,374,673	\$3,051,368	\$1,163,600	\$365,620	\$50,701	\$4,631,290	-\$256,617	\$1,080.46	105.9%
Apr-20	3,913	\$4,334,567	\$2,691,200	\$1,058,690	\$362,343	\$0	\$4,112,233	\$222,334	\$958.32	94.9%
May-20	3,925	\$4,351,224	\$4,351,224	\$981,209	\$363,330	\$0	\$3,742,312	\$608,912	\$860.89	86.0%
Jun-20	3,949	\$4,363,382	\$2,252,852	\$1,008,820	\$365,525	\$0	\$3,627,197	\$736,185	\$825.95	83.1%
Jul-20	3,927	\$4,345,200	\$3,009,522	\$1,075,523	\$363,463	-\$158,003	\$4,290,504	\$54,695	\$1,000.01	98.7%
Aug-20	3,908	\$4,326,792	\$3,425,233	\$1,021,221	\$361,732	\$0	\$4,808,186	-\$481,393	\$1,137.78	111.1%
Sep-20	3,904	\$4,331,783	\$3,268,592	\$1,047,897	\$361,363	-\$425,617	\$4,252,235	\$79,548	\$996.64	98.2%
Oct-20	3,897	\$4,323,016	\$2,912,075	\$1,055,408	\$360,840	-\$7,062	\$4,321,261	\$1,755	\$1,016.27	100.0%
Nov-20	3,892	\$4,324,343	\$3,154,140	\$950,876	\$360,170	-\$136,088	\$4,329,098	-\$4,755	\$1,019.77	100.1%
Dec-20	3,936	\$4,478,663	\$2,815,366	\$1,092,751	\$364,192	-\$55,952	\$4,216,357	\$262,306	\$978.70	94.1%
Jan-21	3,920	\$4,465,232	\$2,293,143	\$869,715	\$373,142	-\$14,142	\$3,521,858	\$943,374	\$803.24	78.9%
Feb-21	3,908	\$4,447,817	\$2,590,421	\$906,160	\$372,009	-\$48,745	\$3,819,846	\$627,971	\$882.25	85.9%
Mar-21	3,924	\$4,462,554	\$2,651,012	\$1,049,983	\$373,568	\$140,168	\$4,214,731	\$247,823	\$978.89	94.4%
Apr-21	3,911	\$4,441,632	\$3,290,878	\$1,140,629	\$372,406	\$0	\$4,803,913	-\$362,281	\$1,133.09	108.2%
May-21	3,887	\$4,415,607	\$3,777,819	\$1,025,040	\$370,020	-\$11,586	\$5,161,294	-\$745,687	\$1,232.64	116.9%
Jun-21	3,878	\$4,399,695	\$3,276,454	\$1,055,994	\$368,974	-\$71,571	\$4,629,850	-\$230,155	\$1,098.73	105.2%
Jul-21	3,866	\$4,385,135	\$3,066,332	\$1,028,681	\$367,888	-\$9,470	\$4,453,431	-\$68,295	\$1,056.79	101.6%
Aug-21	3,854	\$4,366,162	\$3,282,232	\$1,211,160	\$366,923	-\$22,046	\$4,838,268	-\$472,106	\$1,160.18	110.8%
2018	3,998	\$50,293,893	\$31,099,478	\$11,964,537	\$3,791,051	-\$381,378	\$46,473,688	\$3,820,205	\$889.74	92.4%
2019	3,933	\$51,210,455	\$36,088,764	\$11,135,254	\$4,364,951	-\$39,265	\$51,549,705	-\$339,249	\$999.83	100.7%
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 YTD	3,894	\$35,383,834	\$24,228,290	\$8,287,361	\$2,964,930	-\$37,392	\$35,443,189	-\$59,355	\$1,042.71	100.2%
Current 12 Months	3,898	\$52,841,638	\$36,378,464	\$12,434,292	\$4,411,495	-\$662,112	\$52,562,140	\$279,499	\$1,029.37	99.5%

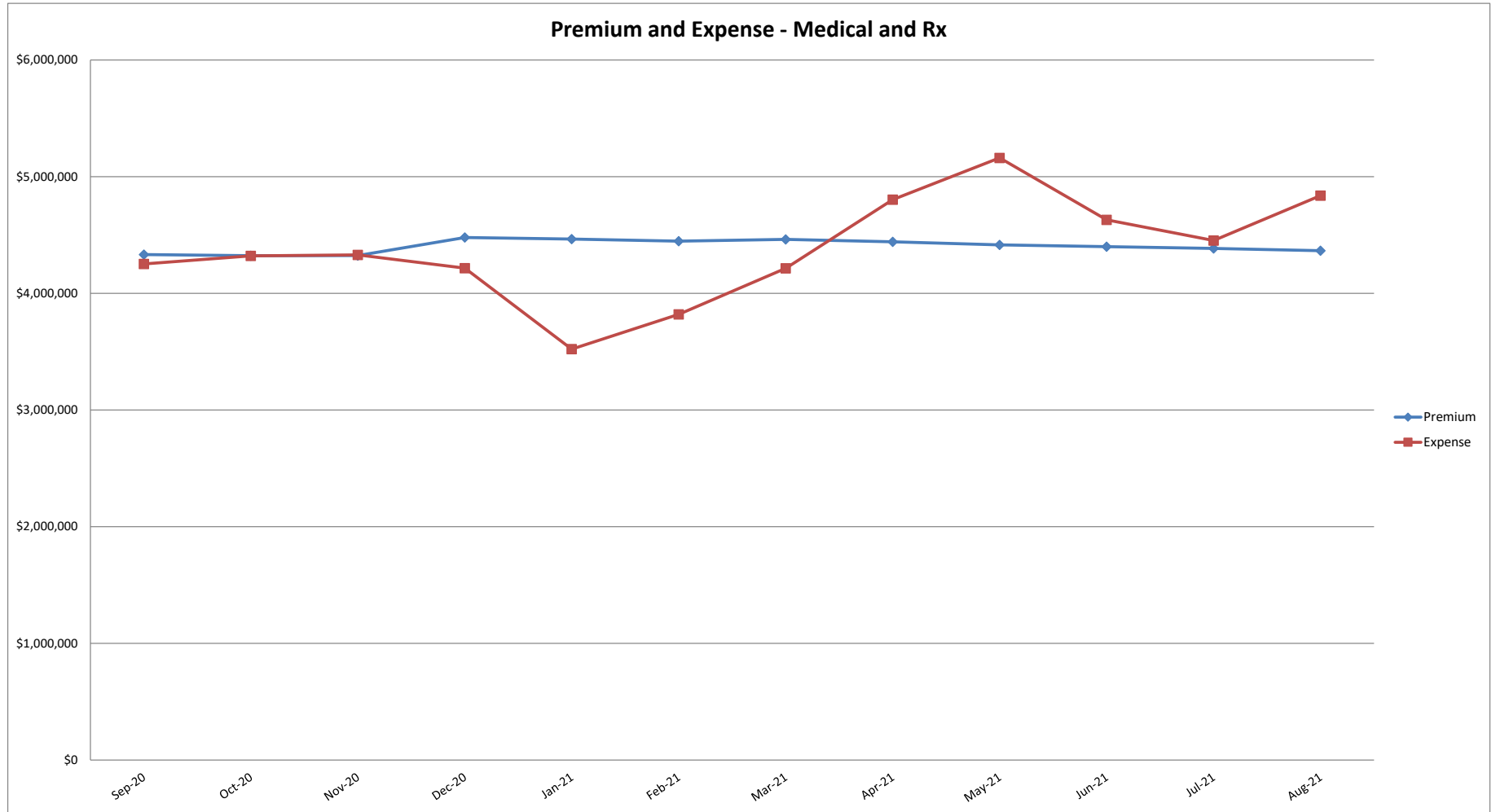
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**Notes:**

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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 August 2021  
County of Fresno - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of August 2021  
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			
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%
Mar-20	3,105	\$3,666,293	\$2,566,124	\$1,085,231	\$297,304	\$50,701	\$3,999,360	-\$333,067	\$1,192.29	109.1%
Apr-20	3,075	\$3,632,941	\$2,309,587	\$965,092	\$294,431	\$0	\$3,569,111	\$63,830	\$1,064.94	98.2%
May-20	3,076	\$3,639,696	\$2,167,748	\$866,773	\$294,527	\$0	\$3,329,048	\$310,648	\$986.52	91.5%
Jun-20	3,093	\$3,645,833	\$2,032,116	\$908,516	\$296,155	\$0	\$3,236,787	\$409,046	\$950.74	88.8%
Jul-20	3,074	\$3,630,586	\$2,741,750	\$935,714	\$294,336	-\$158,003	\$3,813,797	-\$183,211	\$1,144.91	105.0%
Aug-20	3,061	\$3,619,689	\$3,087,343	\$895,240	\$293,091	\$0	\$4,275,674	-\$655,985	\$1,301.07	118.1%
Sep-20	3,058	\$3,619,677	\$3,014,014	\$911,800	\$292,804	-\$425,617	\$3,793,000	-\$173,323	\$1,144.60	104.8%
Oct-20	3,061	\$3,617,647	\$2,593,976	\$940,465	\$293,091	-\$7,062	\$3,820,469	-\$202,822	\$1,152.36	105.6%
Nov-20	3,043	\$3,617,395	\$2,769,050	\$845,938	\$291,367	-\$136,088	\$3,770,267	-\$152,871	\$1,143.25	104.2%
Dec-20	3,074	\$3,743,398	\$2,535,971	\$936,403	\$294,336	-\$55,952	\$3,710,757	\$32,641	\$1,111.39	99.1%
Jan-21	3,067	\$3,737,985	\$2,203,064	\$791,611	\$307,896	-\$14,142	\$3,288,428	\$449,557	\$971.81	88.0%
Feb-21	3,058	\$3,722,132	\$2,375,395	\$820,685	\$306,993	-\$48,745	\$3,454,329	\$306,804	\$1,029.21	92.8%
Mar-21	3,072	\$3,733,137	\$2,399,018	\$956,694	\$308,398	\$140,168	\$3,804,278	-\$71,141	\$1,137.98	101.9%
Apr-21	3,065	\$3,717,390	\$3,044,265	\$1,060,084	\$307,695	\$0	\$4,412,044	-\$694,654	\$1,339.10	118.7%
May-21	3,042	\$3,691,769	\$3,502,522	\$919,189	\$305,386	-\$11,586	\$4,715,512	-\$1,023,744	\$1,449.75	127.7%
Jun-21	3,027	\$3,671,906	\$2,929,075	\$944,767	\$303,881	-\$71,571	\$4,106,151	-\$434,245	\$1,256.12	111.8%
Jul-21	3,020	\$3,662,187	\$2,825,914	\$945,999	\$303,178	-\$9,470	\$4,065,620	-\$403,433	\$1,245.84	111.0%
Aug-21	3,018	\$3,652,449	\$3,077,988	\$1,082,497	\$302,977	-\$22,046	\$4,441,416	-\$788,967	\$1,371.25	121.6%
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	3,078	\$43,778,298	\$30,389,324	\$11,042,260	\$3,536,143	-\$905,527	\$44,062,200	-\$283,903	\$1,097.35	100.6%
2021 YTD	3,046	\$29,588,955	\$22,357,241	\$7,521,525	\$2,446,404	-\$37,392	\$32,287,778	-\$2,698,823	\$1,224.56	109.1%
Current 12 Months	3,050	\$44,187,072	\$33,270,251	\$11,156,131	\$3,618,001	-\$662,112	\$47,382,271	-\$3,195,199	\$1,195.58	107.2%

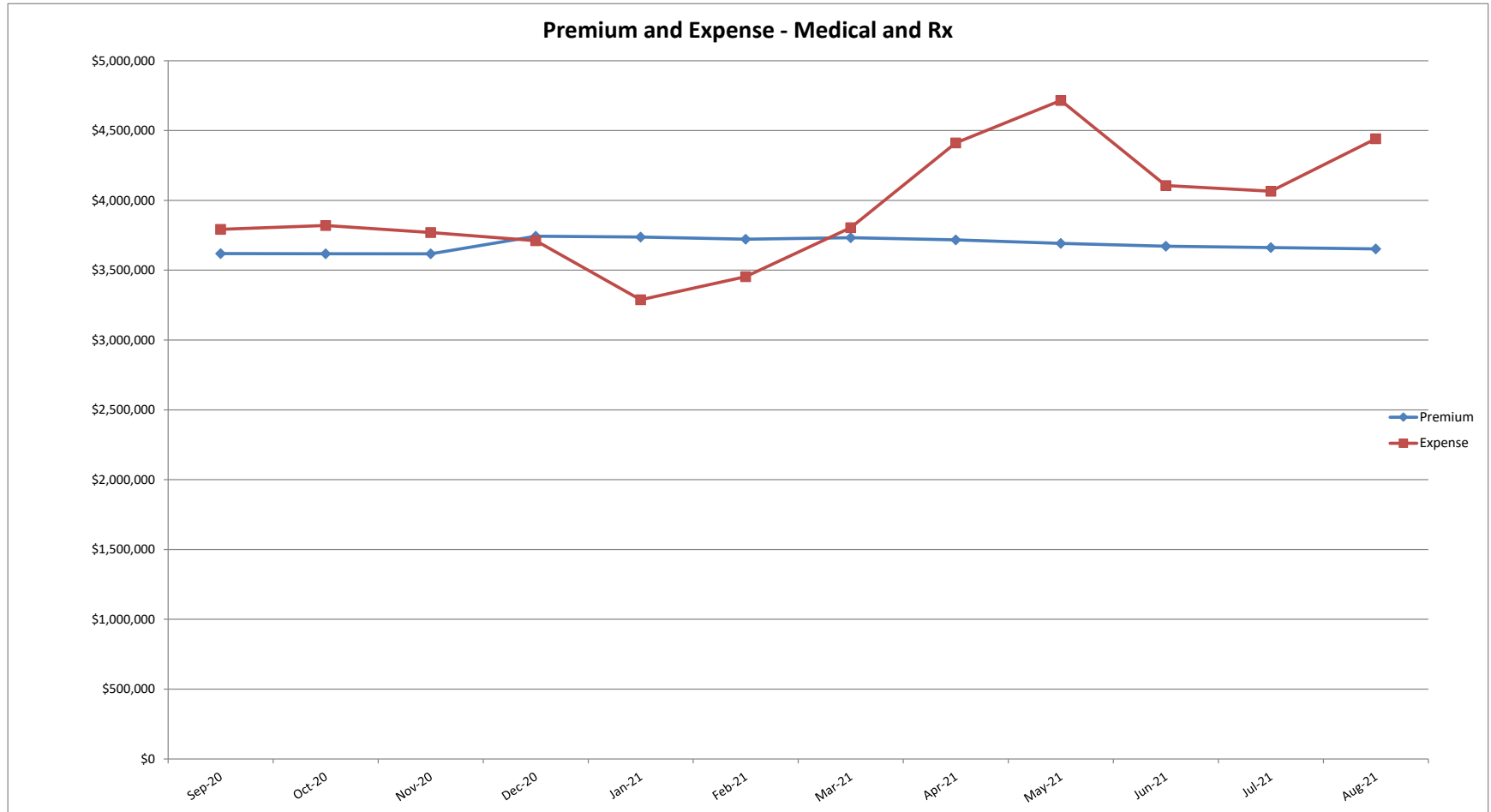
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County of Fresno - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
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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			
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%
Mar-20	107	\$142,826	\$94,713	\$28,685	\$8,671	\$0	\$132,069	\$10,757	\$1,153.25	92.5%
Apr-20	105	\$138,736	\$245,999	\$32,705	\$8,509	\$0	\$287,213	-\$148,477	\$2,654.32	207.0%
May-20	113	\$145,851	\$62,705	\$25,127	\$9,158	\$0	\$96,990	\$48,861	\$777.28	66.5%
Jun-20	115	\$149,285	\$40,224	\$26,202	\$9,320	\$0	\$75,745	\$73,539	\$577.61	50.7%
Jul-20	116	\$149,875	\$55,488	\$37,071	\$9,401	\$0	\$101,960	\$47,915	\$797.93	68.0%
Aug-20	115	\$147,953	\$83,102	\$35,624	\$9,320	\$0	\$128,046	\$19,908	\$1,032.40	86.5%
Sep-20	117	\$154,818	\$90,934	\$16,187	\$9,482	\$0	\$116,603	\$38,215	\$915.56	75.3%
Oct-20	114	\$153,082	\$79,009	\$36,150	\$9,239	\$0	\$124,397	\$28,685	\$1,010.16	81.3%
Nov-20	114	\$153,082	\$60,431	\$25,725	\$9,239	\$0	\$95,394	\$57,688	\$755.75	62.3%
Dec-20	122	\$163,341	\$61,762	\$30,209	\$9,887	\$0	\$101,857	\$61,484	\$753.86	62.4%
Jan-21	120	\$159,998	\$11,046	\$26,955	\$9,179	\$0	\$47,179	\$112,818	\$316.67	29.5%
Feb-21	122	\$164,331	\$38,591	\$30,417	\$9,332	\$0	\$78,340	\$85,991	\$565.64	47.7%
Mar-21	123	\$165,713	\$65,374	\$25,689	\$9,408	\$0	\$100,471	\$65,242	\$740.35	60.6%
Apr-21	119	\$161,093	\$52,817	\$30,611	\$9,102	\$0	\$92,531	\$68,562	\$701.08	57.4%
May-21	120	\$162,516	\$55,450	\$20,459	\$9,179	\$0	\$85,088	\$77,428	\$632.57	52.4%
Jun-21	118	\$158,897	\$53,313	\$39,780	\$9,026	\$0	\$102,118	\$56,779	\$788.92	64.3%
Jul-21	116	\$155,641	\$119,445	\$30,593	\$8,873	\$0	\$158,911	-\$3,270	\$1,293.43	102.1%
Aug-21	117	\$155,277	\$27,765	\$30,302	\$8,949	\$0	\$67,017	\$88,260	\$496.31	43.2%
<b>2018</b>	<b>138</b>	<b>\$2,145,877</b>	<b>\$856,122</b>	<b>\$497,925</b>	<b>\$112,965</b>	<b>\$0</b>	<b>\$1,467,011</b>	<b>\$678,866</b>	<b>\$815.20</b>	<b>68.4%</b>
<b>2019</b>	<b>115</b>	<b>\$1,846,048</b>	<b>\$620,255</b>	<b>\$353,355</b>	<b>\$111,916</b>	<b>\$0</b>	<b>\$1,085,526</b>	<b>\$760,522</b>	<b>\$705.00</b>	<b>58.8%</b>
<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 YTD</b>	<b>119</b>	<b>\$1,283,466</b>	<b>\$423,802</b>	<b>\$234,805</b>	<b>\$73,048</b>	<b>\$0</b>	<b>\$731,655</b>	<b>\$551,811</b>	<b>\$689.64</b>	<b>57.0%</b>
<b>Current 12 Months</b>	<b>119</b>	<b>\$1,907,789</b>	<b>\$715,937</b>	<b>\$343,075</b>	<b>\$110,894</b>	<b>\$0</b>	<b>\$1,169,906</b>	<b>\$737,883</b>	<b>\$744.73</b>	<b>61.3%</b>

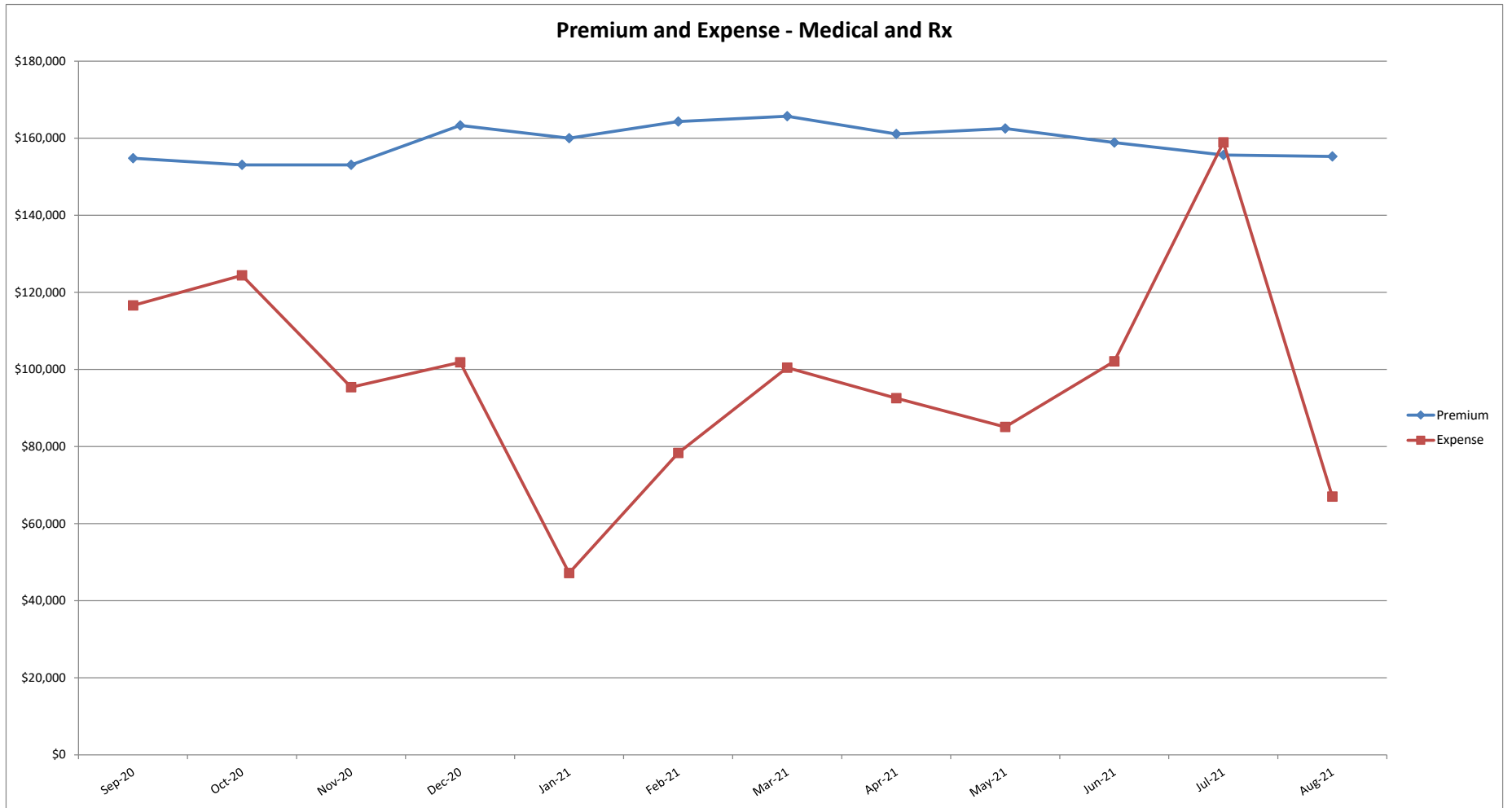
**Data Sources:**

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

**Notes:**

1. Fixed Cost Schedule: Appendix
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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 August 2021  
County of Fresno - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of August 2021  
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			
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%
Mar-20	736	\$565,554	\$390,531	\$49,684	\$59,645	\$0	\$499,861	\$65,693	\$598.12	88.4%
Apr-20	733	\$562,890	\$135,614	\$60,893	\$59,402	\$0	\$255,909	\$306,981	\$268.09	45.5%
May-20	736	\$565,677	\$167,319	\$89,310	\$59,645	\$0	\$316,274	\$249,403	\$348.68	55.9%
Jun-20	741	\$568,265	\$180,512	\$74,103	\$60,051	\$0	\$314,665	\$253,599	\$343.61	55.4%
Jul-20	737	\$564,738	\$212,284	\$102,737	\$59,726	\$0	\$374,748	\$189,991	\$427.44	66.4%
Aug-20	732	\$559,150	\$254,788	\$90,357	\$59,321	\$0	\$404,466	\$154,684	\$471.51	72.3%
Sep-20	729	\$557,288	\$163,644	\$119,910	\$59,078	\$0	\$342,632	\$214,656	\$388.96	61.5%
Oct-20	722	\$552,287	\$239,090	\$78,793	\$58,511	\$0	\$376,394	\$175,892	\$440.28	68.2%
Nov-20	735	\$553,866	\$324,660	\$79,213	\$59,564	\$0	\$463,437	\$90,428	\$549.49	83.7%
Dec-20	740	\$571,924	\$217,634	\$126,139	\$59,970	\$0	\$403,743	\$168,181	\$464.56	70.6%
Jan-21	733	\$567,249	\$79,033	\$51,150	\$56,067	\$0	\$186,250	\$380,999	\$177.60	32.8%
Feb-21	728	\$561,353	\$176,435	\$55,057	\$55,685	\$0	\$287,177	\$274,176	\$317.98	51.2%
Mar-21	729	\$563,705	\$186,620	\$67,601	\$55,761	\$0	\$309,982	\$253,723	\$348.73	55.0%
Apr-21	727	\$563,149	\$193,796	\$49,934	\$55,608	\$0	\$299,338	\$263,811	\$335.25	53.2%
May-21	725	\$561,323	\$219,847	\$85,392	\$55,455	\$0	\$360,694	\$200,629	\$421.02	64.3%
Jun-21	733	\$568,892	\$294,067	\$71,447	\$56,067	\$0	\$421,580	\$147,312	\$498.65	74.1%
Jul-21	730	\$567,307	\$120,972	\$52,089	\$55,838	\$0	\$228,899	\$338,407	\$237.07	40.3%
Aug-21	719	\$558,436	\$176,478	\$98,361	\$54,996	\$0	\$329,835	\$228,601	\$382.25	59.1%
<b>2018</b>	<b>769</b>	<b>\$6,922,130</b>	<b>\$3,133,995</b>	<b>\$1,354,164</b>	<b>\$627,392</b>	<b>\$0</b>	<b>\$5,115,551</b>	<b>\$1,806,579</b>	<b>\$486.52</b>	<b>73.9%</b>
<b>2019</b>	<b>756</b>	<b>\$6,918,645</b>	<b>\$2,241,780</b>	<b>\$1,030,964</b>	<b>\$735,276</b>	<b>\$0</b>	<b>\$4,008,020</b>	<b>\$2,910,625</b>	<b>\$360.71</b>	<b>57.9%</b>
<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 YTD</b>	<b>728</b>	<b>\$4,511,413</b>	<b>\$1,447,248</b>	<b>\$531,030</b>	<b>\$445,478</b>	<b>\$0</b>	<b>\$2,423,756</b>	<b>\$2,087,657</b>	<b>\$339.68</b>	<b>53.7%</b>
<b>Current 12 Months</b>	<b>729</b>	<b>\$6,746,778</b>	<b>\$2,392,276</b>	<b>\$935,086</b>	<b>\$682,601</b>	<b>\$0</b>	<b>\$4,009,963</b>	<b>\$2,736,815</b>	<b>\$380.27</b>	<b>59.4%</b>

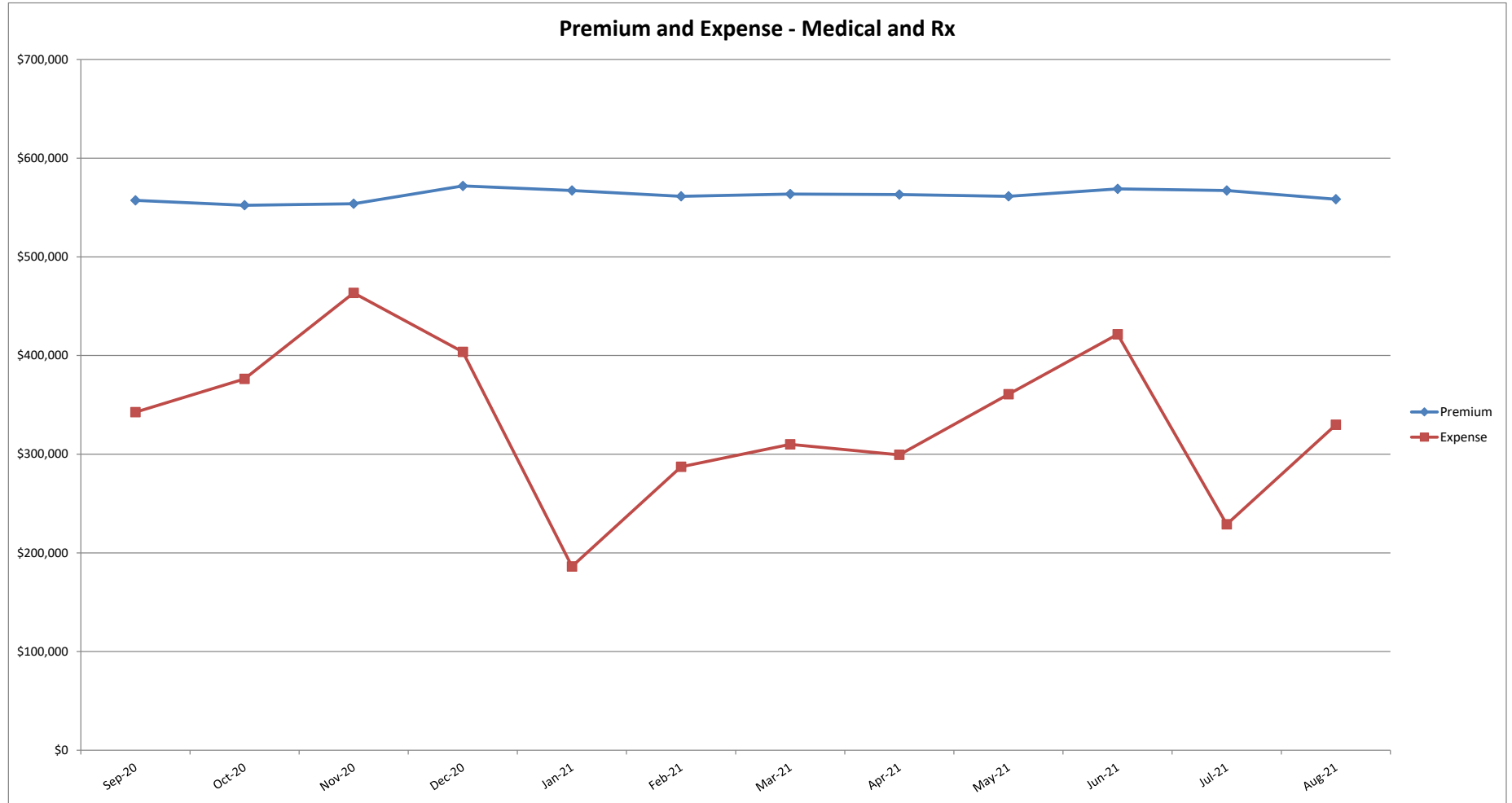
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**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**Notes:**

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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of August 2021  
County of Fresno - HDHP**







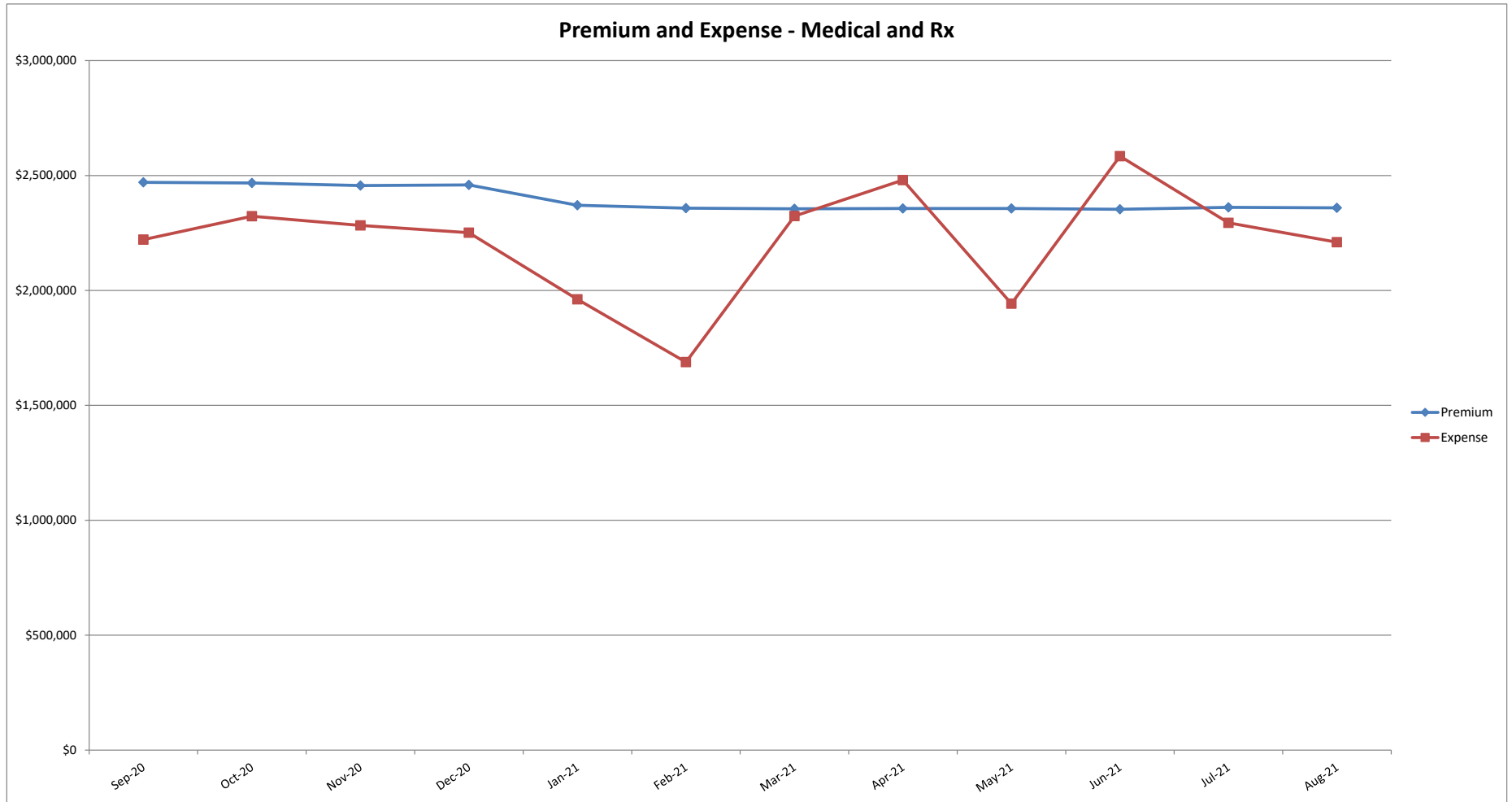
**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of August 2021  
County of Tulare - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Sep-19	3,004	\$2,328,412	\$1,326,398	\$589,285	\$221,875	\$0	\$2,137,559	\$190,852	\$637.71	91.8%
Oct-19	3,019	\$2,341,316	\$1,088,816	\$628,788	\$222,983	\$0	\$1,940,587	\$400,728	\$568.93	82.9%
Nov-19	3,017	\$2,341,817	\$1,382,894	\$602,241	\$222,836	\$0	\$2,207,970	\$133,847	\$657.98	94.3%
Dec-19	3,019	\$2,340,050	\$1,050,349	\$645,943	\$222,983	\$0	\$1,919,275	\$420,775	\$561.87	82.0%
Jan-20	3,026	\$2,452,127	\$1,338,185	\$654,787	\$223,500	\$0	\$2,216,472	\$235,655	\$658.62	90.4%
Feb-20	3,009	\$2,439,588	\$1,201,892	\$562,051	\$222,245	\$0	\$1,986,187	\$453,401	\$586.22	81.4%
Mar-20	3,030	\$2,457,900	\$1,310,352	\$770,151	\$223,796	\$0	\$2,304,299	\$153,601	\$686.63	93.8%
Apr-20	3,038	\$2,468,121	\$821,895	\$682,392	\$224,387	\$0	\$1,728,673	\$739,448	\$495.16	70.0%
May-20	3,033	\$2,465,203	\$1,217,315	\$622,577	\$224,017	\$0	\$2,063,909	\$401,294	\$606.62	83.7%
Jun-20	3,042	\$2,472,097	\$1,125,674	\$663,022	\$224,682	\$0	\$2,013,378	\$458,719	\$588.00	81.4%
Jul-20	3,041	\$2,474,410	\$1,465,767	\$609,757	\$224,608	\$0	\$2,300,132	\$174,278	\$682.51	93.0%
Aug-20	3,030	\$2,465,747	\$1,583,129	\$663,204	\$223,796	\$0	\$2,470,129	-\$4,382	\$741.36	100.2%
Sep-20	3,029	\$2,470,099	\$1,305,885	\$691,453	\$223,722	\$0	\$2,221,060	\$249,040	\$659.40	89.9%
Oct-20	3,026	\$2,467,478	\$1,474,912	\$624,269	\$223,500	\$0	\$2,322,682	\$144,796	\$693.71	94.1%
Nov-20	3,014	\$2,456,433	\$1,414,232	\$645,700	\$222,614	\$0	\$2,282,546	\$173,887	\$683.45	92.9%
Dec-20	3,013	\$2,458,866	\$1,331,128	\$697,672	\$222,540	\$0	\$2,251,340	\$207,525	\$673.35	91.6%
Jan-21	3,019	\$2,370,580	\$1,152,049	\$575,386	\$233,489	\$0	\$1,960,924	\$409,656	\$572.19	82.7%
Feb-21	3,006	\$2,358,023	\$896,055	\$559,428	\$232,484	\$0	\$1,687,967	\$670,056	\$484.19	71.6%
Mar-21	2,996	\$2,354,909	\$1,413,310	\$678,437	\$231,711	\$0	\$2,323,458	\$31,451	\$698.18	98.7%
Apr-21	2,998	\$2,356,361	\$1,500,478	\$747,490	\$231,865	\$0	\$2,479,833	-\$123,472	\$749.82	105.2%
May-21	2,999	\$2,356,743	\$1,092,495	\$617,755	\$231,943	\$0	\$1,942,194	\$414,549	\$570.27	82.4%
Jun-21	3,001	\$2,352,971	\$1,643,842	\$708,050	\$232,097	\$0	\$2,583,989	-\$231,018	\$783.70	109.8%
Jul-21	3,005	\$2,361,136	\$1,325,798	\$736,009	\$232,407	\$0	\$2,294,213	\$66,923	\$686.13	97.2%
Aug-21	3,001	\$2,359,169	\$1,231,550	\$746,030	\$232,097	\$0	\$2,209,678	\$149,491	\$658.97	93.7%
<b>2018</b>	<b>2,939</b>	<b>\$26,943,450</b>	<b>\$13,823,569</b>	<b>\$7,662,266</b>	<b>\$2,327,909</b>	<b>-\$169,926</b>	<b>\$23,643,818</b>	<b>\$3,299,632</b>	<b>\$604.43</b>	<b>87.8%</b>
<b>2019</b>	<b>3,015</b>	<b>\$28,092,399</b>	<b>\$15,705,269</b>	<b>\$7,773,168</b>	<b>\$2,671,812</b>	<b>\$0</b>	<b>\$26,150,249</b>	<b>\$1,942,150</b>	<b>\$649.04</b>	<b>93.1%</b>
<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 YTD</b>	<b>3,003</b>	<b>\$18,869,891</b>	<b>\$10,255,577</b>	<b>\$5,368,585</b>	<b>\$1,858,094</b>	<b>\$0</b>	<b>\$17,482,255</b>	<b>\$1,387,636</b>	<b>\$650.33</b>	<b>92.6%</b>
<b>Current 12 Months</b>	<b>3,009</b>	<b>\$28,722,767</b>	<b>\$15,781,735</b>	<b>\$8,027,678</b>	<b>\$2,750,470</b>	<b>\$0</b>	<b>\$26,559,883</b>	<b>\$2,162,884</b>	<b>\$659.41</b>	<b>92.5%</b>

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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Mar-20	2,994	\$2,430,428	\$1,158,107	\$752,488	\$221,137	\$0	\$2,131,732	\$298,696	\$638.14	87.7%
Apr-20	3,002	\$2,440,649	\$805,407	\$674,100	\$221,728	\$0	\$1,701,235	\$739,414	\$492.84	69.7%
May-20	2,997	\$2,437,731	\$1,063,611	\$602,479	\$221,358	\$0	\$1,887,449	\$550,282	\$555.92	77.4%
Jun-20	3,006	\$2,444,625	\$1,119,062	\$662,685	\$222,023	\$0	\$2,003,769	\$440,855	\$592.73	82.0%
Jul-20	3,005	\$2,446,938	\$1,444,915	\$594,262	\$221,949	\$0	\$2,261,126	\$185,812	\$678.59	92.4%
Aug-20	2,995	\$2,438,885	\$1,575,623	\$659,474	\$221,211	\$0	\$2,456,308	-\$17,423	\$746.28	100.7%
Sep-20	2,994	\$2,443,237	\$1,298,645	\$676,096	\$221,137	\$0	\$2,195,878	\$247,359	\$659.57	89.9%
Oct-20	2,992	\$2,441,225	\$1,466,205	\$623,730	\$220,989	\$0	\$2,310,924	\$130,301	\$698.51	94.7%
Nov-20	2,980	\$2,430,181	\$1,409,944	\$633,597	\$220,103	\$0	\$2,263,644	\$166,537	\$685.75	93.1%
Dec-20	2,979	\$2,432,613	\$1,317,375	\$697,311	\$220,029	\$0	\$2,234,716	\$197,897	\$676.30	91.9%
Jan-21	2,984	\$2,344,599	\$1,145,993	\$566,062	\$230,783	\$0	\$1,942,837	\$401,762	\$573.74	82.9%
Feb-21	2,971	\$2,332,042	\$892,721	\$559,224	\$229,777	\$0	\$1,681,723	\$650,319	\$488.71	72.1%
Mar-21	2,962	\$2,329,513	\$1,390,603	\$666,042	\$229,081	\$0	\$2,285,726	\$43,787	\$694.34	98.1%
Apr-21	2,964	\$2,330,965	\$1,491,947	\$746,044	\$229,236	\$0	\$2,467,226	-\$136,262	\$755.06	105.8%
May-21	2,966	\$2,332,516	\$1,090,117	\$603,867	\$229,390	\$0	\$1,923,375	\$409,141	\$571.13	82.5%
Jun-21	2,969	\$2,329,329	\$1,640,880	\$707,741	\$229,622	\$0	\$2,578,244	-\$248,915	\$791.05	110.7%
Jul-21	2,974	\$2,338,566	\$1,307,826	\$722,941	\$230,009	\$0	\$2,260,777	\$77,789	\$682.84	96.7%
Aug-21	2,970	\$2,336,599	\$1,194,691	\$745,857	\$229,700	\$0	\$2,170,248	\$166,351	\$653.38	92.9%
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	2,993	\$29,226,330	\$15,031,695	\$7,792,272	\$2,652,313	\$0	\$25,476,280	\$3,750,050	\$635.59	87.2%
2021 YTD	2,970	\$18,674,128	\$10,154,779	\$5,317,778	\$1,837,598	\$0	\$17,310,155	\$1,363,973	\$651.20	92.7%
Current 12 Months	2,975	\$28,421,384	\$15,646,948	\$7,948,513	\$2,719,856	\$0	\$26,315,317	\$2,106,068	\$660.84	92.6%

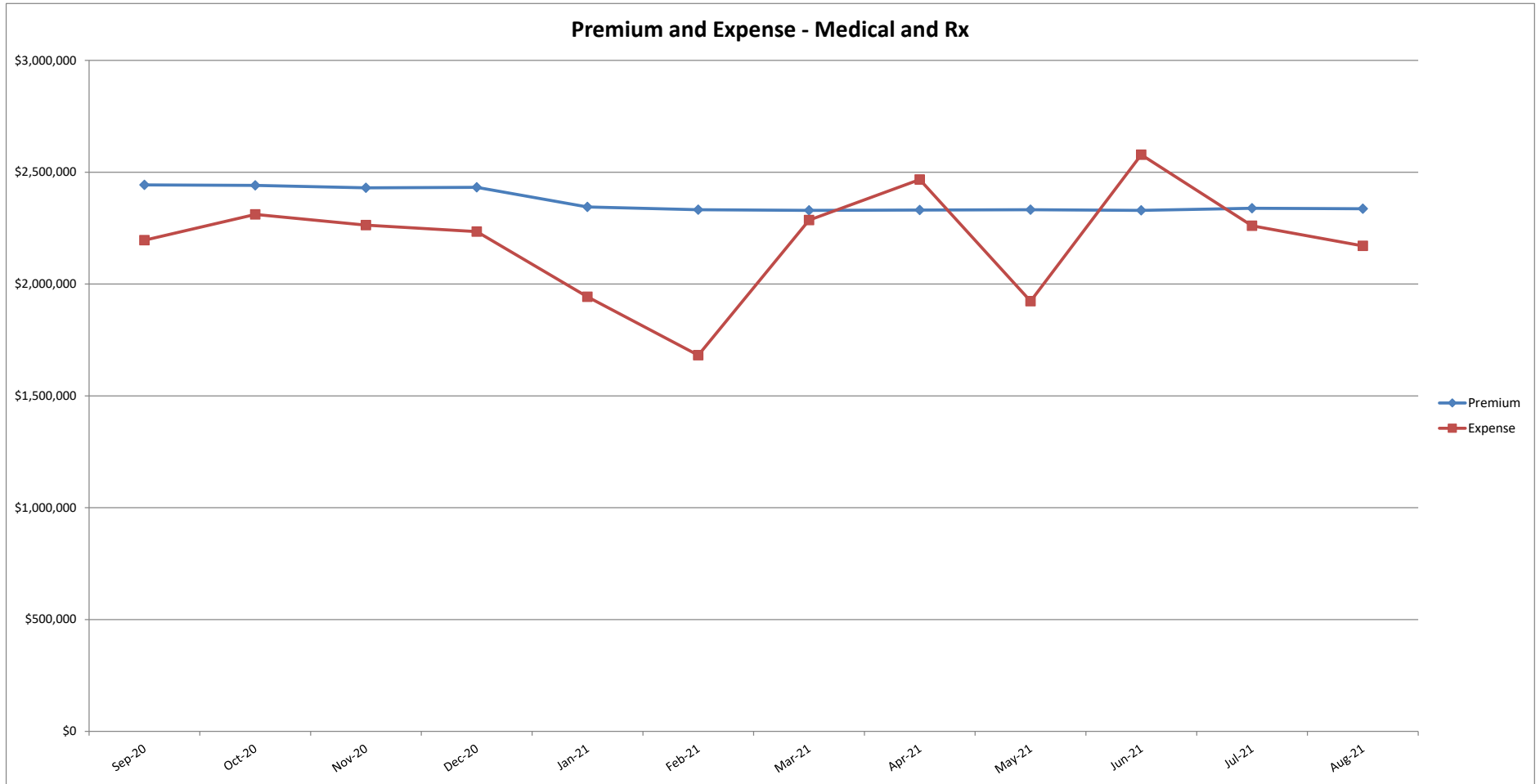
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Sep-19	33	\$23,905	\$2,944	\$641	\$2,437	\$0	\$6,022	\$17,883	\$108.64	25.2%
Oct-19	33	\$23,905	\$6,862	\$15,449	\$2,437	\$0	\$24,748	-\$843	\$676.08	103.5%
Nov-19	33	\$23,905	\$4,433	\$762	\$2,437	\$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%
Mar-20	36	\$27,472	\$152,246	\$17,662	\$2,659	\$0	\$172,567	-\$145,095	\$4,719.67	628.2%
Apr-20	36	\$27,472	\$16,488	\$8,292	\$2,659	\$0	\$27,438	\$34	\$688.32	99.9%
May-20	36	\$27,472	\$153,704	\$20,097	\$2,659	\$0	\$176,461	-\$148,988	\$4,827.82	642.3%
Jun-20	36	\$27,472	\$6,613	\$337	\$2,659	\$0	\$9,609	\$17,863	\$193.06	35.0%
Jul-20	36	\$27,472	\$20,852	\$15,495	\$2,659	\$0	\$39,006	-\$11,533	\$1,009.63	142.0%
Aug-20	35	\$26,862	\$7,506	\$3,730	\$2,585	\$0	\$13,821	\$13,041	\$321.04	51.5%
Sep-20	35	\$26,862	\$7,240	\$15,357	\$2,585	\$0	\$25,182	\$1,680	\$645.63	93.7%
Oct-20	34	\$26,252	\$8,708	\$539	\$2,511	\$0	\$11,758	\$14,495	\$271.96	44.8%
Nov-20	34	\$26,252	\$4,288	\$12,102	\$2,511	\$0	\$18,902	\$7,351	\$482.07	72.0%
Dec-20	34	\$26,252	\$13,753	\$360	\$2,511	\$0	\$16,624	\$9,628	\$415.10	63.3%
Jan-21	35	\$25,981	\$6,056	\$9,324	\$2,707	\$0	\$18,087	\$7,893	\$439.44	69.6%
Feb-21	35	\$25,981	\$3,333	\$204	\$2,707	\$0	\$6,244	\$19,736	\$101.07	24.0%
Mar-21	34	\$25,396	\$22,708	\$12,395	\$2,630	\$0	\$37,732	-\$12,336	\$1,032.42	148.6%
Apr-21	34	\$25,396	\$8,531	\$1,446	\$2,630	\$0	\$12,606	\$12,789	\$293.44	49.6%
May-21	33	\$24,227	\$2,378	\$13,888	\$2,552	\$0	\$18,819	\$5,409	\$492.92	77.7%
Jun-21	32	\$23,642	\$2,962	\$309	\$2,475	\$0	\$5,746	\$17,897	\$102.21	24.3%
Jul-21	31	\$22,570	\$17,971	\$13,067	\$2,398	\$0	\$33,436	-\$10,866	\$1,001.26	148.1%
Aug-21	31	\$22,570	\$36,859	\$173	\$2,398	\$0	\$39,430	-\$16,860	\$1,194.58	174.7%
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	35	\$321,740	\$558,672	\$94,761	\$31,095	\$0	\$684,528	-\$362,788	\$1,552.10	212.8%
2021 YTD	33	\$195,763	\$100,798	\$50,807	\$20,495	\$0	\$172,100	\$23,663	\$572.10	87.9%
Current 12 Months	34	\$301,383	\$134,787	\$79,166	\$30,614	\$0	\$244,566	\$56,817	\$532.22	81.1%

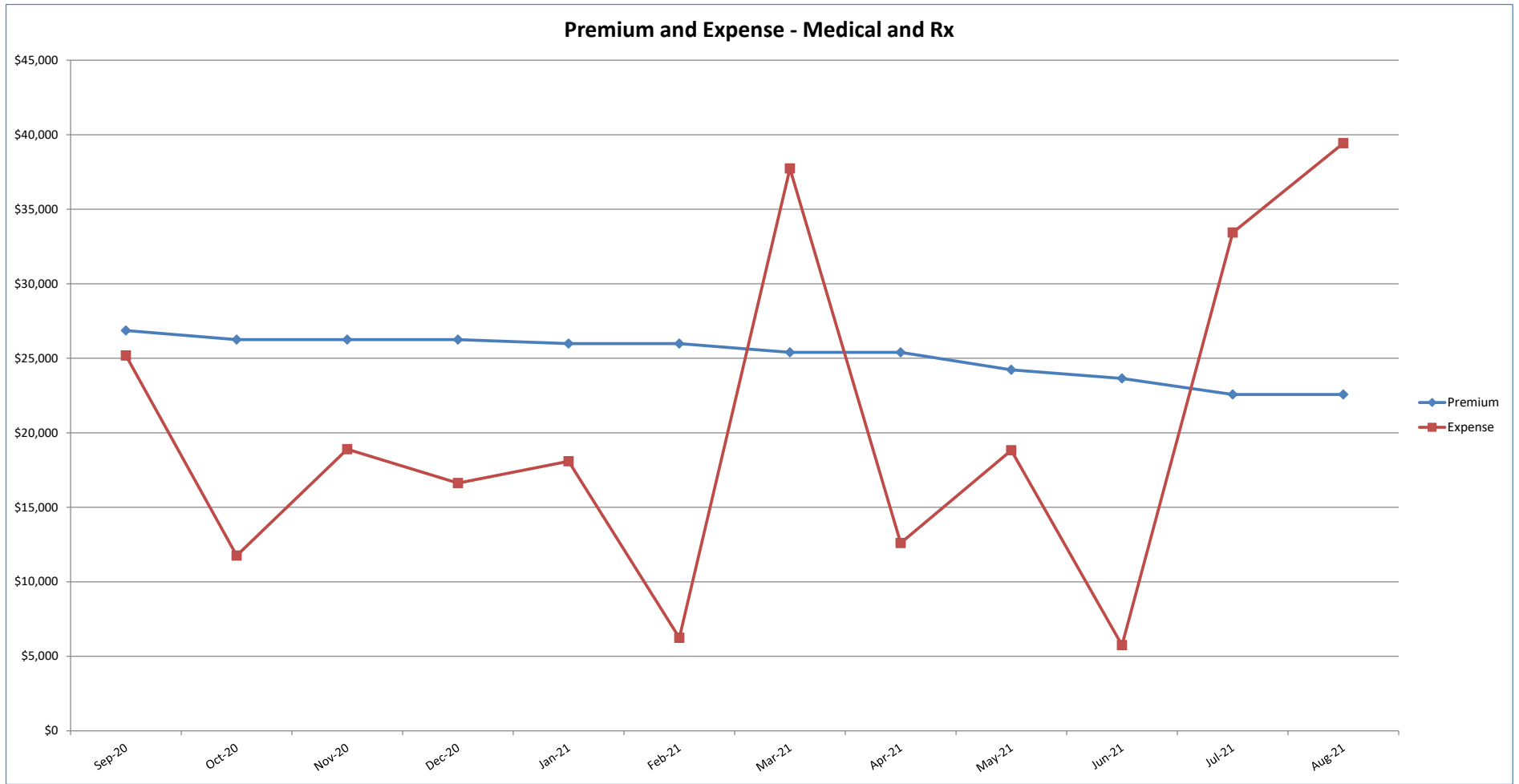
**Data Sources:**

**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 August 2021  
County of Tulare - HDHP**



**Appendix**

<b>Fixed Cost Schedule</b>				
<b>SJVIA</b>	<b>Anthem Blue Cross Premium and Claims Report as of August 2021</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	
Hourglass - 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>	