

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 West Burrel Avenue
Visalia, CA 93291
May 3, 2024 9:00 AM**

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-636-4900 or the Assistant SJVIA Manager at 559-600-1801. Notification 48 hours prior to the meeting will help enable staff to make reasonable arrangements to ensure meaningful access.

1. Call to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Agenda (A)
5. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
6. Approval of Minutes - Board Meeting of February 9, 2024 (A)
7. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
8. Receive Update from the Auditor-Treasurer on Unaudited Financials for January 1, 2024 – March 31, 2024 (I)
9. Receive Update on the April 12, 2024 Strategic Planning Meeting (I)
10. Receive Keenan's Cyber Incident Expert for Questioning of Keenan Cyber-Incident (I)

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11. Receive Consultant's Medical, Dental, and Vision Experience Reports through February 2024 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
12. Receive Consultant's Report on Dental Carrier Market RFI (I)
13. Receive Keenan Pharmacy Services Consultant's Report on EmpiRx Pharmacy 2023 Utilization (I)
14. Receive Keenan Pharmacy Services Consultant's Report on EmpiRx Platform Change (I)
15. Receive Report on Prescription Drug Benefactor Program (I)
16. Receive Wellness Report on Low or No Cost Wellness Resources (I)
17. Receive Report on the Status of Anthem's Contract with Valley Children's Hospital (I)
18. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
19. Adjournment

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MINUTES

BOARD OF DIRECTORS

STEVE BRANDAU
NATHAN MAGSIG
BUDDY MENDES
LARRY MICARI
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
February 9, 2024, 9:00 AM**

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1. Call to Order

The meeting was called to order by Director Brandau at 9:03 AM.

2. Pledge of Allegiance

3. Roll Call and Election of President and Vice President of the SJVIA Board of Directors to Serve Through the First Meeting of the SJVIA Board in 2026

All Directors Present with the exception of Director Magsig, Director Mendes and Director Shuklian

Motion to approve Director Shuklian as President and Director Magsig as Vice President of the SJVIA Board of Directors made by Director Micari, Seconded by Director Vander Poel; Motion approved unanimously

4. Approval of Agenda (A)

Motion to approve agenda by Director Vander Poel; Seconded by Director Pacheco; Motion approved unanimously

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5. Public Comment: At this time, members of the public may comment on any item within the jurisdiction of the SJVIA not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.

No public comments were made

6. Approval of Minutes – Board Meeting of December 8, 2023 (A)

Motion to approve by Director Micari; Seconded by Director Brandau; Motion approved unanimously

7. Receive Update from Auditor – Treasurer on Cash Flow Projections (I)

Presented by Matthew Blanks, County of Fresno

8. Receive Update from Auditor – Treasurer on Unaudited Financials as of December 31, 2023 (I)

Presented by Matthew Blanks, County of Fresno

9. Receive Preliminary Budget for fiscal Year 2024-2025 (I)

Presented by Bordan Darm, Keenan

10. Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2023 with update on Projected Plan Experience Surplus Accumulation and Projections (I)

Presented by Bordan Darm, Keenan

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February 9, 2024, 9:00 AM**

11. Receive Consultant's Report on SJVIA Reserve Reconciliation (I)

Presented by Bordan Darm, Keenan

12. Receive and Accept Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of December 31, 2023, and Maintain the Current IBNR Reserve Levels for a Fully-Funded IBNR Reserve Status (A)

Presented by Bordan Darm, Keenan.

Motion to approve by Director Brandau; Seconded by Director Vander Poel; Motion approved unanimously

13. Receive Keenan Pharmacy Services Consultant's Report on EmpiRx Pharmacy Q4 2023 Utilization (I)

Presented by Michele Porter, Keenan Pharmacy Services

Please note VCAP program started in May 2023 not in 2022, as stated in the verbal presentation

14. Received Recommendation on the Self-Funded Delta Dental PPO Plan to Amend the Cone Beam Xray Coverages from Excluded to Included and Authorize President to Execute Amendment, Retroactive to January 1, 2023, Subject to approval of SJVIA Counsel and Staff (A)

Presented by Bordan Darm, Keenan

Motion to approve by Director Vander Poel; seconded by Director Pacheco; Motion approved unanimously

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15. Received Recommendation from the County of Tulare to Apply County of Tulare American Rescue Plan Act (ARPA) Funds to COVID 19-Related Claims Outlined in the Proposed Contract Between the County of Tulare and the SJVIA, and Authorize President to Execute the Contract (A)

Presented by Hollis Magill, SJVIA Co-Manager

Motion to approve by Director Vander Poel, Seconded by Director Micari; Motion approved unanimously

16. Received Request for a SJVIA Strategic Planning Meeting (I)

Presented by Bordan Darm, Keenan

17. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code § 54954.2, subd. (a)(2) (I)

Director Vander Poel addressed a recent Keenan Cyber security incident that included individuals covered under the SJVIA. It was requested that a Board Agenda item would be included at the May 3, 2024 Board Meeting to address this incident and that Keenan would have the appropriate staff on hand to answer any questions regarding the Cyber incident.

18. Adjournment

The meeting adjourned at 9:45 AM

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AGENDA DATE: May 3, 2024
ITEM NUMBER: Item #7
SUBJECT: Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
REQUEST(S): That the Board receives this update on Cash Flow Projections.


DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

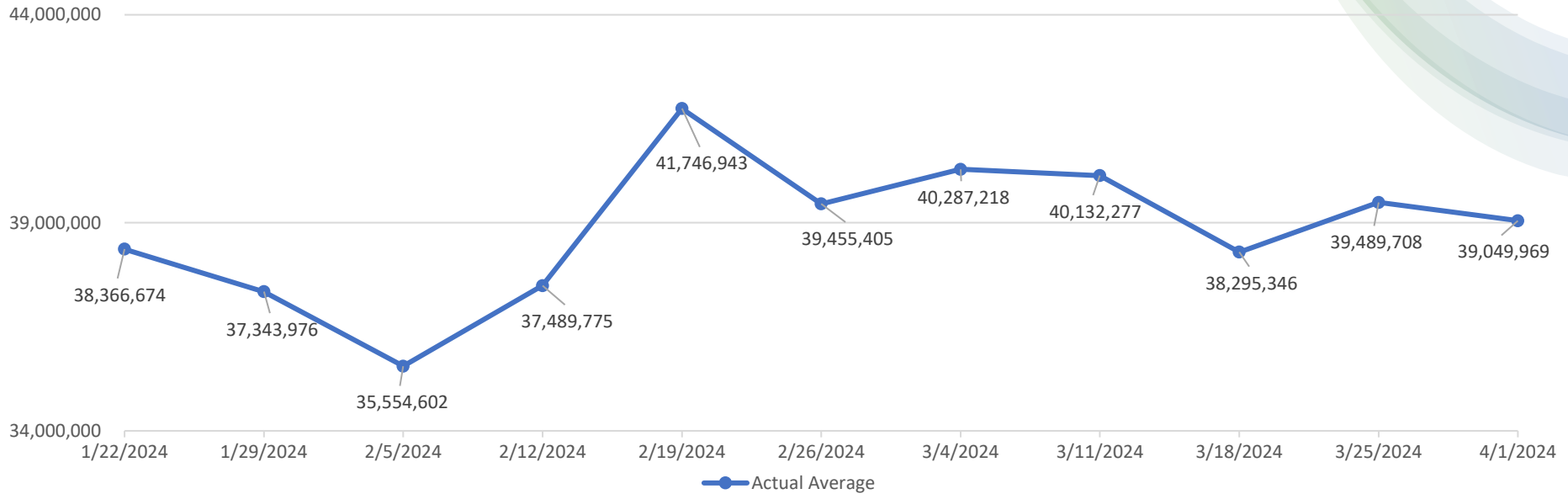
A close-up photograph of a wooden pencil with a sharpened lead tip, resting diagonally across a document. The document features a line graph with a grid. The y-axis has numerical labels '100' and '50'. The x-axis has year labels '93' and '98'. The pencil is positioned over the graph, and the background is softly blurred.

SJVIA Cash Flow Projections

Matthew Blanks

May 03, 2024

Weekly Average Cash Position

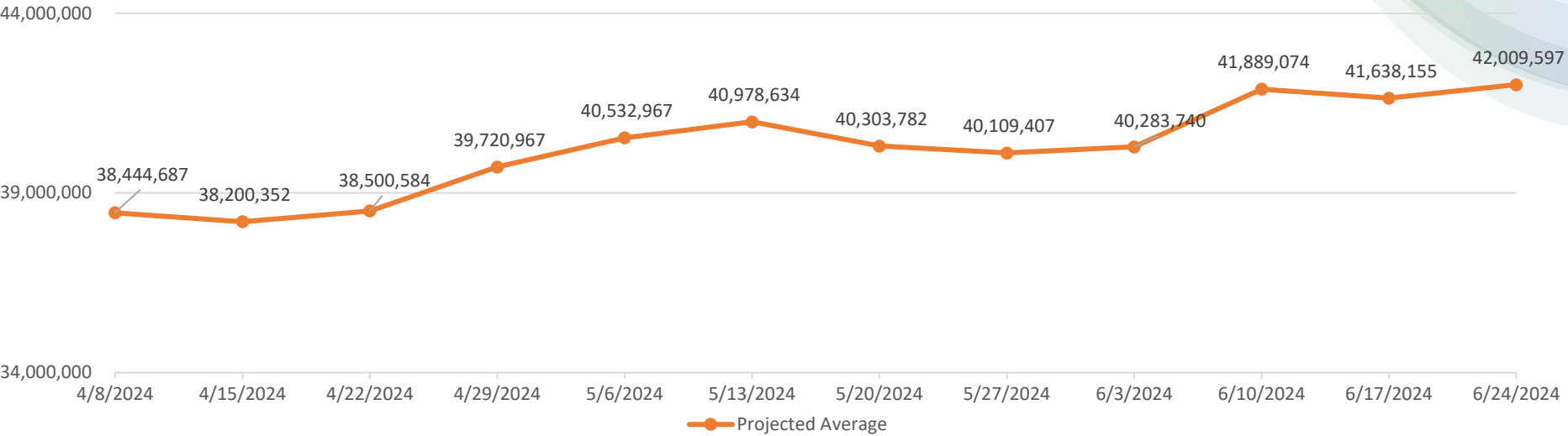


Weekly Cash Average

■ \$38,837,444.75

- High: \$41,746,943
- Low: \$35,554,602
- Weekly Average Anthem Claim: \$1,148,847.38

Weekly Projected Cash Average



Projected Weekly Cash Average

■ \$40,217,662

SJVIA Reserves, Liabilities & Cash Balance	
Cash Balance as of 04/08/2024	\$ 39,052,427
Minus: IBNR	<u>10,363,820</u>
Excess/(Deficit) of Cash	28,688,607
Minus: 3-Month Stabilization	<u>20,741,256</u>
Excess/(Deficit) of Cash	7,947,351
Minus: Gallagher Settlement	<u>7,000,000</u>
Total Excess/(Deficit) of Cash	947,351

- This table depicts whether our current cash balance is sufficient to cover our projected Incurred But Not Reported (IBNR), maintain our 3-month stabilization target, and settlement set aside.
- As of 4/08/2024, there was enough cash on hand to cover the IBNR, 3-month stabilization target, and Gallagher Settlement.

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AGENDA DATE: May 3, 2024

ITEM NUMBER: Item #8

SUBJECT: Receive Update from Auditor-Treasurer on Unaudited Financials for January 1, 2024 - March 31, 2024. (I)

REQUEST(S): That the Board receives this financial update on the Unaudited Financial Statements.

DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

San Joaquin Valley Insurance Authority
Estimated Statement of Net Position
As of March 31, 2024
(UNAUDITED)

ASSETS

Current assets:	
Cash and cash equivalents	\$ 4,183,222
Intergovernmental receivables	673,842
Interest receivable	<u>246,020</u>
Total current assets	<u>5,103,084</u>
Restricted assets:	
Investments	16,594,218
Restricted Cash	<u>19,283,943</u>
Total restricted assets	<u>35,878,161</u>
Total assets	<u>40,981,245</u>

LIABILITIES

Current liabilities:	
Accounts payable	7,511,254
Unpaid claims and claims adjustment expenses	<u>10,363,820</u>
Total current liabilities	<u>17,875,074</u>
Noncurrent liabilities:	
Intergovernmental Payables	<u>884,432</u>
Total noncurrent liabilities	<u>884,432</u>
Total liabilities	<u>18,759,506</u>

NET POSITION

Unrestricted	2,937,796
Restricted - stabilization reserve	<u>19,283,943</u>
Total net position	<u><u>\$ 22,221,739</u></u>

Note:

This statement of net position is presented on an accrual basis. Certain related adjustments presented in this report are estimates.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS
AS OF MARCH 31, 2024
(UNAUDITED)

	1/1/2024 - 3/31/2024				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
RECEIPTS								
TOTAL RECEIPTS	33,665,567	\$ 34,228,119	\$ 562,552	2%	129,518,751	\$ 100,542,075	(\$28,976,676)	(22%)
DISBURSEMENTS: Fixed								
1 Specific Stop Loss Insurance (EPO/PPO/HDHP)	528,236	523,316	4,920	1%	1,968,089	1,424,899	543,190	28%
2 Claims Administration & Network Fees	823,648	698,410	125,238	15%	3,273,619	2,315,397	958,222	29%
3 Keenan Consulting & Pharmacy Services	101,296	122,368	(21,072)	(21%)	419,702	349,949	69,753	17%
4 MyWorkplace (Hourglass) & ASI Admin	115,506	109,835	5,671	5%	456,559	342,524	114,035	25%
5 SJVIA Administration	55,530	275,136	(219,606)	(395%)	222,120	452,351	(230,231)	(104%)
6 Wellness	69,413	-	69,413	100%	277,650	39,195	238,455	86%
7 Communications	13,883	-	13,883	100%	55,530	-	55,530	100%
8 Delta Dental Claims Administration	98,220	-	98,220	100%	386,800	-	386,800	100%
9 ACA Reinsurance/PCORI Fees	8,071	-	8,071	100%	33,140	32,817	323	1%
10 98.6 Rider	34,015	-	34,015	100%	133,862	-	133,862	100%
TOTAL FIXED DISBURSEMENTS	1,847,815	1,729,065	118,753	6%	7,227,071	4,957,132	2,269,939	31%
DISBURSEMENTS: Claims								
9 Projected Paid Claims (EPO/PPO/HDHP & RX)	21,774,952	21,807,234	(32,282)	(0%)	83,946,570	64,977,989	18,968,581	23%
10 Projected Paid Claims: Dental	1,248,573	1,091,400	157,173	13%	4,994,292	2,990,407	2,003,885	40%
TOTAL CLAIMS DISBURSEMENTS	23,023,525	22,898,634	124,891	1%	88,940,862	67,968,396	20,972,466	24%
DISBURSEMENTS: Premiums								
11 Delta Dental DHMO	224,040	274,850	(50,810)	(23%)	894,217	896,769	(2,552)	(0%)
12 Vision Service Plan	194,641	175,285	19,356	10%	773,200	555,027	218,173	28%
13 Kaiser Permanente	8,310,164	7,333,557	976,607	12%	30,558,918	20,817,635	9,741,283	32%
TOTAL PREMIUM DISBURSEMENTS	8,728,845	7,783,692	945,153	11%	32,226,335	22,269,431	9,956,904	31%
TOTAL DISBURSEMENTS	33,600,185	32,411,391	1,188,794	4%	128,394,268	95,194,959	33,199,309	26%
14 Change in Reserve	65,382	1,816,728	1,751,346	2679%	1,124,483	5,347,116	4,222,633	376%
COMBINED DISBURSEMENTS & CHANGES IN RESERVES	33,665,567	\$34,228,119	\$562,552	2%	129,518,751	\$100,542,075	(\$28,976,676)	(22%)

*The approved budget contains assumptions that may differ throughout the fiscal year. The budget amounts presented in this report were revised and approved on the 7/27/2023 Board Meeting.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY

ADMINISTRATION FEES - RECEIPTS & DISBURSEMENTS

AS OF March 31, 2024

(UNAUDITED)

	Current Quarter	Year-To-Date
	SJVIA FEES	SJVIA FEES
	Administration	Administration
	(*Line 5)	(Line 5)
<u>FY 23-24</u>		
Receipts	41,988	152,937
Disbursements:		
Auditor-Treasurer Services	\$ 68,714	\$ 120,867
Legal Services (CoF & CoT)	7,372	11,885
Litigation	102,000	102,000
Human Resource Services	75,909	130,567
Insurance (Liability, Bond, Etc)	-	60,442
Audit Fees	18,835	18,835
Actuary Fees	-	-
Bank Service Fees	2,306	7,755
Total Disbursements*	\$ 275,136	\$ 452,351
Change in Administration Reserve	\$ (233,148)	\$ (299,414)

*Total disbursements for each column correspond to the line number shown on the "ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS" report.

Glossary of Terms:

1 **Specific Stop Loss Insurance (PPO)**

Specific: Insurance coverage for eligible individual specific claims in excess of the \$450,000 plan year deductible

2 **Administration & Network Fees (Anthem EPO/PPO/HDHP):**

Administrative services for the EPO/PPO/HDHP plans. Anthem Blue Cross administration fees to process claims, access the Anthem PPO network of providers, and Anthem services including claims management, utilization management, and customer service.

3 **EmpiRx Administration Fee (Anthem EPO/PPO):**

Administrative services to process and adjudicate EPO/PPO prescription drug claims. EmpiRx administration fee also includes prescription drug plan discount pricing, clinical management, utilization review, and customer service.

4 **Keenan Pharmacy Services (Anthem EPO/PPO):**

Consulting fee service for the negotiations of the PBM contract, preparing prescription drug plan performance reports, audit of PBM performance including: prescription drug rebates, prescription drug pricing performance standards, and claims adjudication accuracy.

5 **Myworkplace (Hourglass) Administration**

An independent vendor providing consolidated billing, eligibility and automated enrollment services.

6 **ASI Administration**

An independent vendor providing COBRA/retiree billing, and Section 125 administrative services.

7 **Keenan Consulting**

Keenan is a benefits consulting and brokerage firm who provides professional guidance to SJVIA and respective members concerning health plan matters including but not limited to compliance, underwriting, renewal bidding, employee communication, cost analysis, actuarial, etc.

8 **SJVIA Association Fee**

The association fee is used by SJVIA for administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority.

SJVIA Non-Founding Member Fee

This fee is assessed to non-founding member entities and is used to offset administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority.

9 **Wellness (EPO/PPO/HDHP/Kaiser)**

SJVIA provides wellness services and a financial allocation for each member entity's wellness program based on available funds.

10 **Communications**

SJVIA provides funding for member communication campaigns and special employee communication materials. It may include fees for maintaining a presence at such trade associations as CAJPA, CALPELRA, etc.

11 **Delta Dental Claims Administration**

Administrative services for the dental plans. Delta Dental administration fees to process claims, access the PPO network of providers, and Delta Dental services including claims management, utilization management, and customer service.

12 **ACA Reinsurance/PCORI (EPO/PPO)**

The Affordable Care Act (ACA) includes the Patient Centered Outcomes Research Institute (PCORI) fee. No fee announced for 2020, may be reinstated in the future.

14 **Projected Paid Claims EPO/PPO/HDHP & Rx**

Projected self-insured paid claims for medical and prescription drugs

15 **Projected Paid Claims Dental**

Projected self-insured paid claims for dental

12 **Delta Dental**

Premium for entities covered under the SJVIA's fully-insured Delta Dental DHMO program

13 **VSP**

Premium for entities covered under the SJVIA's fully-insured VSP Vision program

14 **Kaiser Permanente**

Premium for entities covered under the SJVIA's fully-insured Kaiser HMO and DHMO program

15 **Kaiser Permanente - Senior Advantage**

Premium for entities covered under the SJVIA's fully-insured Kaiser Senior Advantage program

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AGENDA DATE: May 3, 2024

ITEM NUMBER: Item 9

SUBJECT: Receive Update on the April 12, 2024 Strategic Planning Meeting (I)

REQUEST(S): That the Board receive the Update on the Strategic Planning Meeting.

DESCRIPTION:

The SJVIA held a strategic planning meeting on Friday, April 12, 2024, in Selma, California. In addition to SJVIA Staff and Keenan, SJVIA Directors Mendes and Shuklian, and County Administrative Officers Britt (Tulare) and Nerland (Fresno) were present at the meeting.

Topics discussed included:

- History of the SJVIA, Mission and Vision Statements
- Current financial position of the SJVIA
 - Future financial concerns including:
 - Large claim costs
 - Increasing specialty prescription drug costs
 - The health of the SJVIA membership
- Carrier and vendor performance
- Medical and Rx Plan Utilization
 - Top Chronic Conditions: Cancer, Diabetes, Depression, Anxiety, Cancer, Musculoskeletal
 - Lifestyle Risks: Over 85% overweight and obesity rate, 52.5% inactive (sedentary) rate
 - Six of the top 10 Rx are anti-diabetic medications (GLP-1 drugs)
 - GLP-1 drugs are expected to grow to \$100 billion by 2030
 - Avoidable emergency room visits are +40%

AGENDA: San Joaquin Valley Insurance Authority

DATE: May 3, 2024

- Improving SJVIA and member health: “Making the SJVIA members their healthiest self” – Wellness
 - Getting members access to:
 - Mental health providers
 - Nutrition counselors and programs
 - Fitness counselors and programs
 - Global prescription drug options
- Emergency Room education
- Prescription Drug Benefactor program
- Dental access and options
- Growth of the SJVIA

FISCAL IMPACT/FINANCING:

No financial impact. Information item only.

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager



BOARD OF DIRECTORS

STEVE BRANDAU

NATHAN MAGSIG

BUDDY MENDES

LARRY MICARI

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AGENDA DATE: May 3, 2024

ITEM NUMBER: Item 10

SUBJECT: Receive Keenan's Cyber Incident Expert for Questioning of Keenan Cyber-incident (I)

REQUEST(S): That the Board receive Keenan's Cyber Incident Expert and question the expert surrounding the Keenan Cyber-incident, including timing of notification and impact on membership.


DESCRIPTION:

At the February 9, 2024, SJVIA Board meeting, the SJVIA Board requested Keenan have present the expert on Keenan's Cyber-incident to answer questions surrounding the event at the May 3, 2024 SJVIA Board meeting.

FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager

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AGENDA DATE: May 3, 2024

ITEM NUMBER: Item 11

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through February 2024 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

REQUEST(S): That the Board receive the Consultant's medical, dental, and vision experience reports through February 2024 and update on projected plan experience accumulation

DESCRIPTION:

The Consultant's report shows that on a total cost basis from January through February 2024, the self-insured medical premium of \$16,337,473 exceeded the total cost of \$15,899,454 for an accumulation of \$438,019, or a 97.3% loss ratio.

For the self-insured dental, the report shows that on a total cost basis, the dental premium of \$909,759 exceeded the total cost of \$806,325 for an accumulation of \$103,434 or an 88.6% loss ratio.

The vision plan remains fully insured and has an accumulation of \$11,129 for a 91.8% loss ratio. Under the fully insured arrangement all deficit or surplus positions stay with the carrier.

Keenan has projected a \$1,249,514 accumulation for the 2024 plan year. The accumulation is built from premium exceeding plan costs, built-in margin on the Kaiser plan, prescription drug rebates, and other sources. For the 2024 plan year, the position is \$1,785,753, 142.9% of the projected annual total.

Please note this is the consultant's report. Prior to allocating funds for the IBNR reserve and stabilization reserve, the SJVIA Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid.

AGENDA: San Joaquin Valley Insurance Authority


DATE: February 23, 2018

FISCAL IMPACT/FINANCING:

The 2024 plan year experience through February developed a \$438,019 medical surplus and a \$103,434 dental surplus for a total self-funded surplus of \$541,453.

Prescription drug rebates in the amount of \$1,186,675 have been received. With the Kaiser reserve of \$57,625, the collective total reserve accumulation is \$1,785,753 for the 2024 plan year through February. This is based on Consultant's report; the Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid.

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager

May 3, 2024

SJVIA Board Meeting: Consultant's Report – 2024 Plan Experience (Medical, Dental, and Vision) through February 2024

The following pages provide a summary of the plan experience from January 1 through February 29, 2024, for the self-funded medical and dental plans, as well as the fully-insured vision plan (Kaiser and Delta Dental DHMO experience is not reported).

The SJVIA self-funded plans show a net surplus position of \$541,453 through February 2024. The County of Fresno has a \$718,525 surplus position and the County of Tulare has a (\$177,072) deficit position.

Accumulation	COF	COT	Total
Medical	\$ 616,061	\$ (178,042)	\$ 438,019
Dental	\$ 102,464	\$ 970	\$ 103,434
Total	\$ 718,525	\$ (177,072)	\$ 541,453
Vision (Insured)	\$ 15,746	\$ (4,617)	\$ 11,129
Loss Ratio			
Medical	94.3%	103.2%	97.3%
Dental	83.5%	99.7%	88.6%
Vision	84.0%	112.3%	91.8%

The County of Fresno and the County of Tulare both have 1.0% margin inclusive of the 2024 medical rates.

The Anthem self-funded medical plans show a net accumulated surplus position of \$438,019 for a 97.3% total cost loss ratio.

The Delta Dental self-funded dental plan shows an accumulated surplus position of \$103,434 for an 88.6% total cost loss ratio.

The vision plan remains fully-insured and shows an accumulated position of \$11,129 for a 91.8% total cost loss ratio. Under the fully-insured arrangement, all deficit or surplus positions remain with the carrier. SJVIA may want to consider going to a self-funded arrangement for PY 2025.

Fresno County continues its cross-subsidy strategy between the EPO, PPO, and High Deductible Health Plans (HDHP). Fresno County removed its EPO/Kaiser parity strategy for 2024, allowing both Kaiser and the EPO plans to renew based on plan experience only.

The County of Tulare has had greater than expected claims costs resulting in deficits:

2022: -\$4,178,774

2023: -\$2,607,973

2024 (through February): -\$178,042.

Keenan is working with Tulare County to minimize future deficit positions.

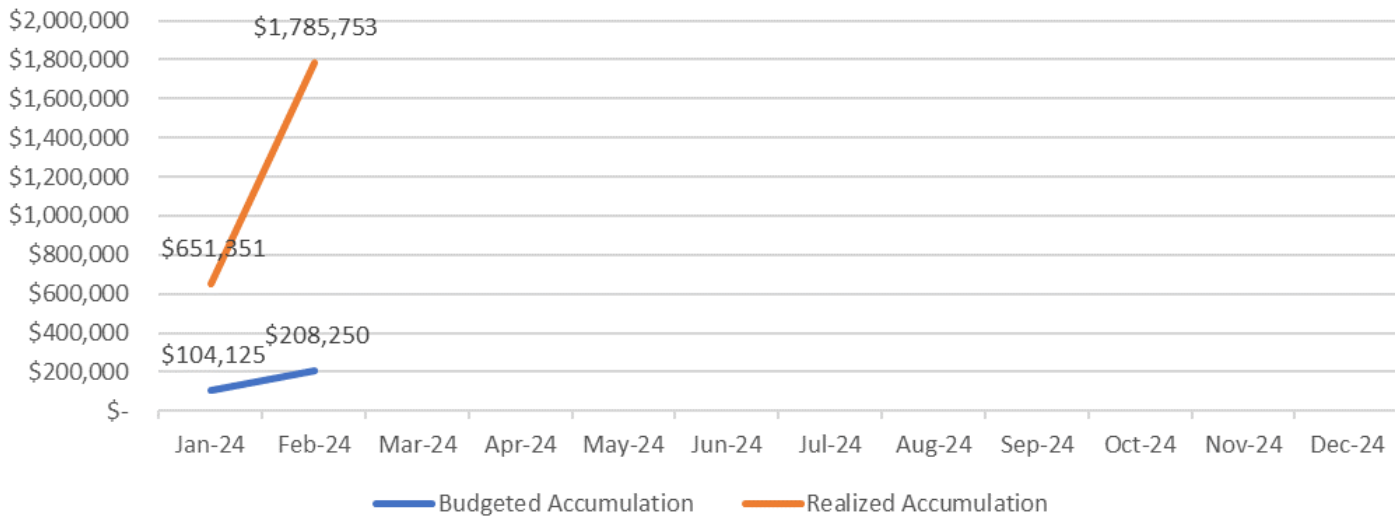
Keenan's projections of prescription drug rebates of \$4,412,000 and a margin of \$810,821 for 2024 were underwritten into the 2024 rates but will be accounted for in the Budget vs. Accumulation report. The same is true of the \$86,321 2024 dental margin.

The SJVIA budgeted Kaiser margin is \$352,372 for 2024 with a realized margin of \$57,625 through February.

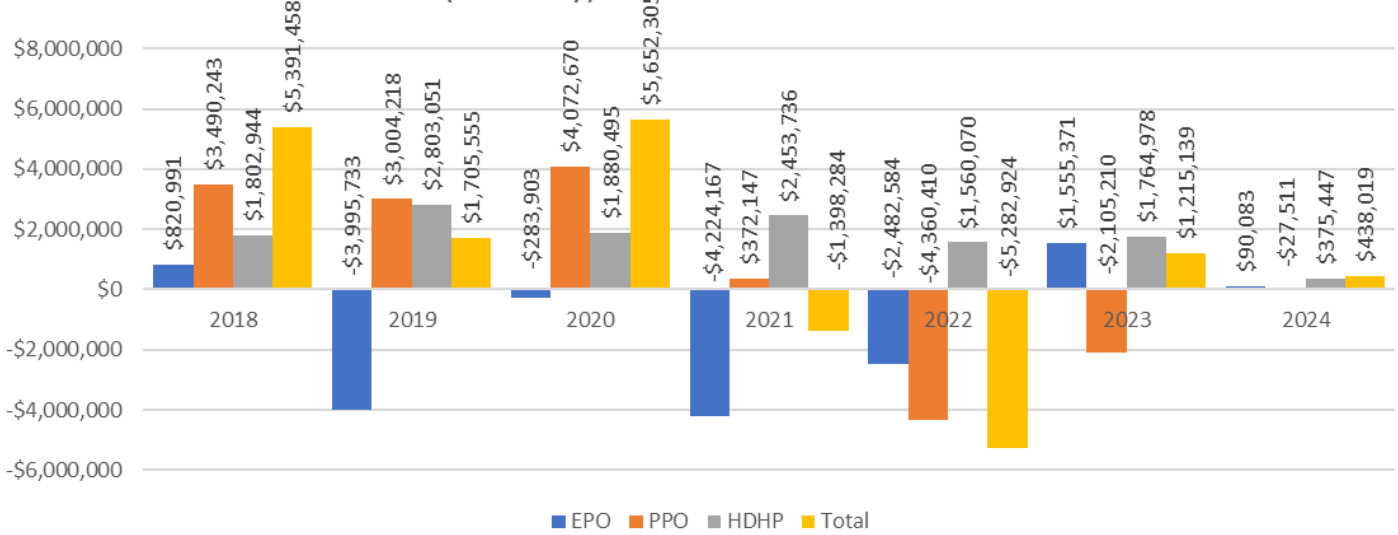
The SJVIA has accumulated \$1,785,753 in margin. This is well above the projected margin accumulation of \$208,250 for February and the \$1,249,514 annual 2024 budget.

Please note, this is the consultant's report. Prior to allocating funds for the IBNR reserve and stabilization reserve, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.

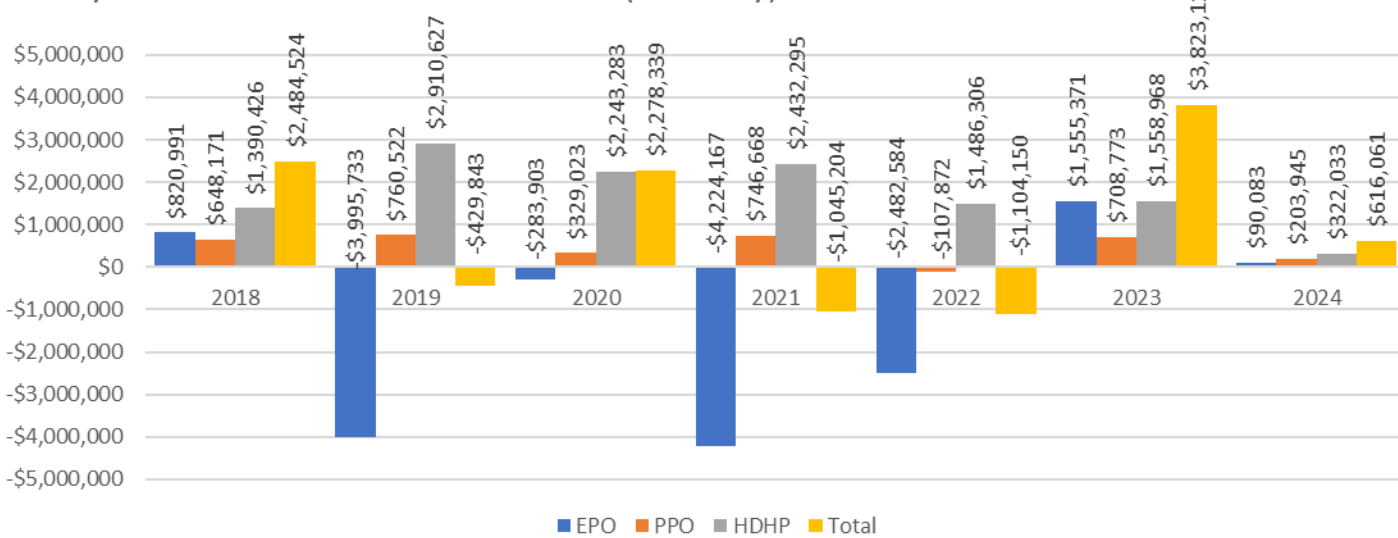
Accumulation Comparison



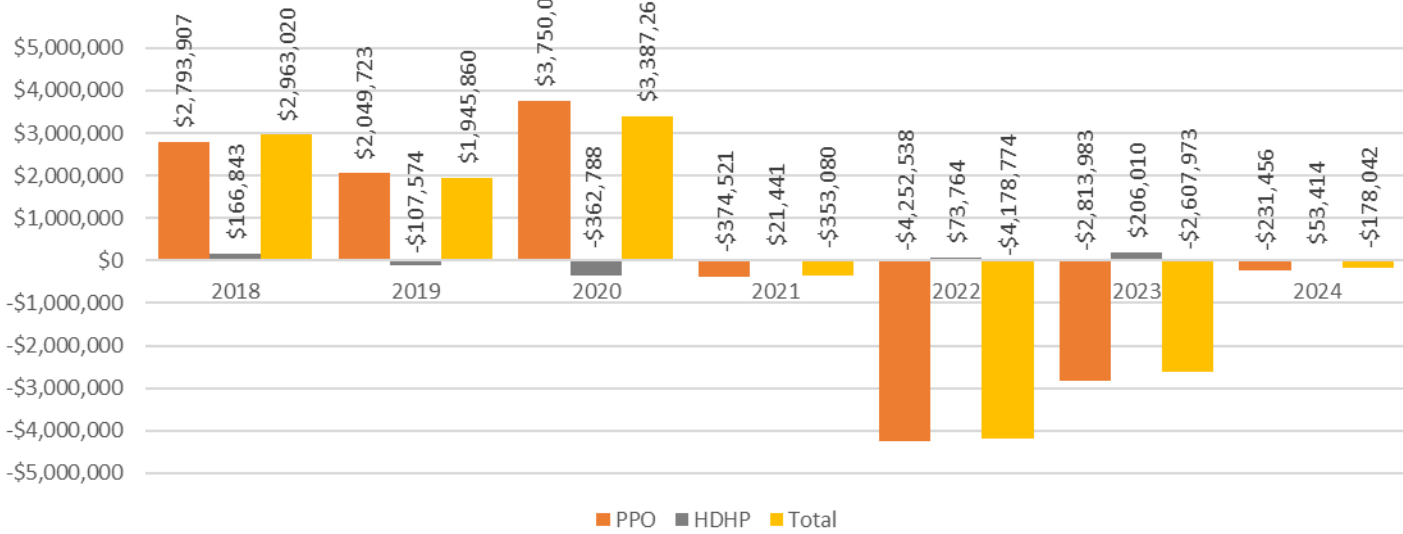
SJVIA - Medical 2018 to 2024 (February)



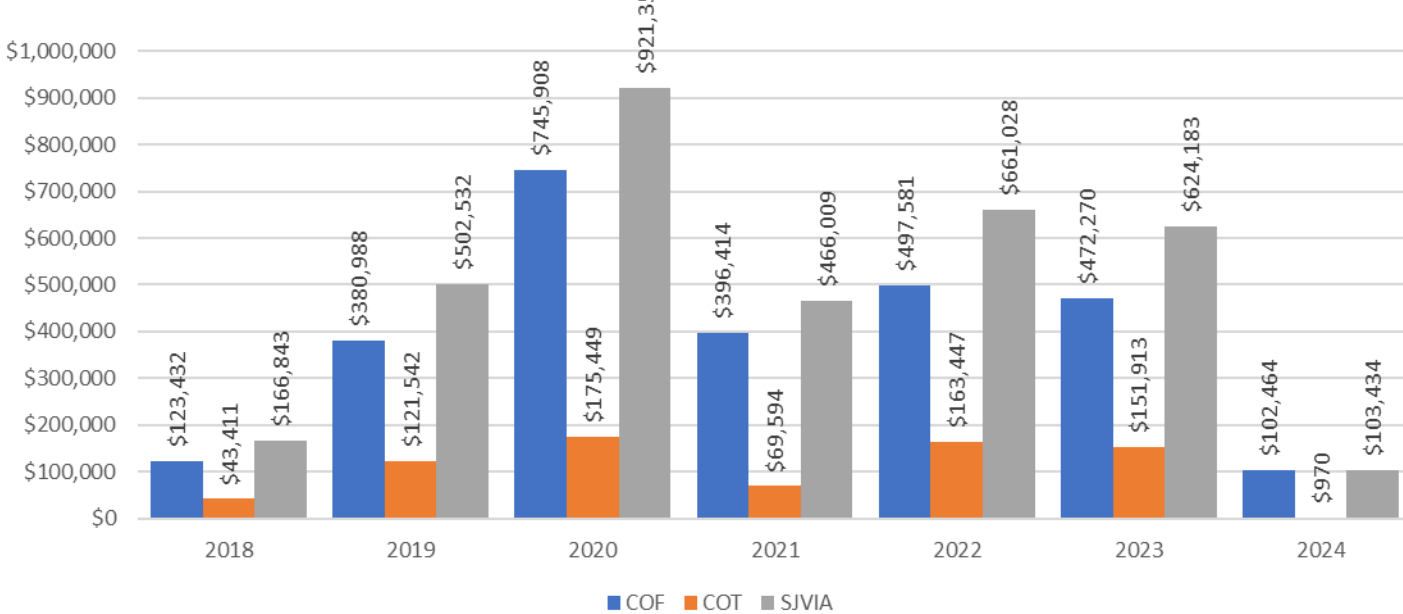
County of Fresno - Medical 2018 to 2024 (February)



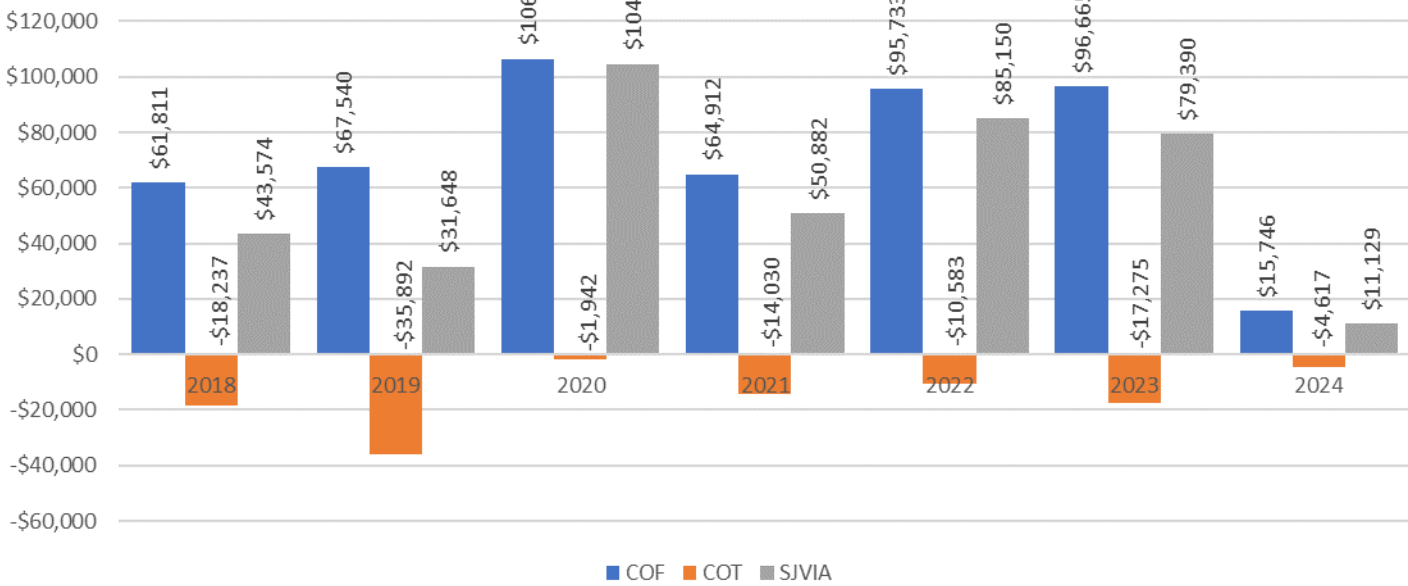
County of Tulare - Medical 2018 to 2024 (February)



Dental - 2018 to 2024 (February)



Vision - 2018 to 2024 (February)



Budget vs. Calculated Accumulation													
2022	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
Plan Experience (Medical)	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 746,903
Plan Experience (Dental)	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 67,005
Kaiser Accumulation	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 462,781
Kaiser EPO Parity Accumulation	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 458,983
Prescription Drug Rebates	\$ -	\$ -	\$ 600,000	\$ -	\$ -	\$ 600,000	\$ -	\$ -	\$ 600,000	\$ -	\$ -	\$ 600,000	\$ 2,400,000
2022 Budgeted Accumulation	\$ 144,639	\$ 144,639	\$ 744,639	\$ 144,639	\$ 144,639	\$ 744,639	\$ 144,639	\$ 144,639	\$ 744,639	\$ 144,639	\$ 144,639	\$ 744,639	\$ 4,135,672
Calculated													
Plan Experience (Medical)	\$ 416,646	\$ (707,755)	\$ 334,315	\$ (579,163)	\$ (111,439)	\$ (76,438)	\$ (125,469)	\$ (2,224,386)	\$ 257,541	\$ (781,002)	\$ (907,033)	\$ (778,741)	\$ (5,282,924)
Plan Experience (Dental)	\$ 115,834	\$ 64,486	\$ (58,680)	\$ 46,312	\$ 40,850	\$ 13,054	\$ 107,262	\$ 76,505	\$ 23,023	\$ 82,402	\$ 88,343	\$ 61,637	\$ 661,028
Kaiser Accumulation	\$ 34,185	\$ 33,794	\$ 33,676	\$ 33,547	\$ 33,454	\$ 33,279	\$ 33,080	\$ 32,987	\$ 33,071	\$ 32,712	\$ 32,711	\$ 32,388	\$ 398,886
Kaiser EPO Parity Accumulation	\$ 34,429	\$ 34,110	\$ 34,004	\$ 33,848	\$ 33,684	\$ 33,536	\$ 33,169	\$ 33,011	\$ 33,202	\$ 32,507	\$ 32,768	\$ 32,249	\$ 400,516
Prescription Drug Rebates	\$ -	\$ -	\$ 745,118	\$ -	\$ 700,150	\$ -	\$ -	\$ 642,132	\$ -	\$ 643,951	\$ -	\$ -	\$ 2,731,351
Other: COF-COVID-19 Reimbursemer	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2022 Calculated Accumulation	\$ 601,094	\$ (575,365)	\$ 1,088,433	\$ (465,456)	\$ 696,699	\$ 3,431	\$ 48,043	\$ (1,439,750)	\$ 346,837	\$ 10,570	\$ (753,211)	\$ (652,468)	\$ (1,091,143)
2023	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
Plan Experience (Medical)	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 783,407
Plan Experience (Dental)	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 82,570
Kaiser Accumulation	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 409,938
Kaiser EPO Parity Accumulation	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 1,787,564
Prescription Drug Rebates	\$ -	\$ -	\$ 600,000	\$ -	\$ -	\$ 950,000	\$ -	\$ -	\$ 950,000	\$ -	\$ -	\$ 950,000	\$ 3,450,000
2023 Budgeted Accumulation	\$ 255,290	\$ 255,290	\$ 855,290	\$ 255,290	\$ 255,290	\$ 1,205,290	\$ 255,290	\$ 255,290	\$ 1,205,290	\$ 255,290	\$ 255,290	\$ 1,205,290	\$ 6,513,479
Calculated													
Plan Experience (Medical)	\$ 515,330	\$ 1,114,156	\$ (42,789)	\$ 984,315	\$ 1,093,276	\$ 775,401	\$ 1,686,721	\$ (2,479,927)	\$ 265,617	\$ (1,173,278)	\$ (1,622,314)	\$ 98,631	\$ 1,215,139
Plan Experience (Dental)	\$ 94,579	\$ 30,896	\$ (9,934)	\$ 58,534	\$ 59,818	\$ 12,122	\$ 111,348	\$ (21,091)	\$ 103,877	\$ 52,949	\$ 23,097	\$ 107,988	\$ 624,183
Kaiser Accumulation	\$ 32,807	\$ 33,162	\$ 33,294	\$ 33,008	\$ 33,035	\$ 33,053	\$ 33,175	\$ 33,044	\$ 32,981	\$ 32,865	\$ 33,067	\$ 32,955	\$ 396,447
Kaiser EPO Parity Accumulation	\$ 163,072	\$ 164,948	\$ 165,495	\$ 164,055	\$ 164,146	\$ 164,293	\$ 164,936	\$ 164,365	\$ 164,142	\$ 163,491	\$ 164,552	\$ 164,033	\$ 1,971,527
Prescription Drug Rebates	\$ -	\$ -	\$ -	\$ 532,281	\$ -	\$ 595,228	\$ -	\$ -	\$ 1,154,820	\$ -	\$ -	\$ 1,212,184	\$ 3,494,513
CMC Claims (See Plan Experience)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2023 Calculated Accumulation	\$ 805,788	\$ 1,343,162	\$ 146,066	\$ 1,772,193	\$ 1,350,274	\$ 1,580,097	\$ 1,996,179	\$ (2,303,609)	\$ 1,721,437	\$ (923,973)	\$ (1,401,597)	\$ 1,615,791	\$ 7,701,808
2024	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
Plan Experience (Medical)	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,573	\$ 810,821
Plan Experience (Dental)	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,198	\$ 86,321
Kaiser Accumulation	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,368	\$ 352,372
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2023 Budgeted Accumulation	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,139	\$ 1,249,514
Calculated													
Plan Experience (Medical)	\$ (689,323)	\$ 1,127,342											\$ 438,019
Plan Experience (Dental)	\$ 125,029	\$ (21,595)											\$ 103,434
Kaiser Accumulation	\$ 28,970	\$ 28,655											\$ 57,625
Other - RX Rebates	\$ 1,186,675	\$ -											\$ 1,186,675
2023 Calculated Accumulation	\$ 651,351	\$ 1,134,402	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,785,753

Please note that this is the consultant’s report. Prior to allocating funds for the IBNR reserve and stabilization reserve, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.

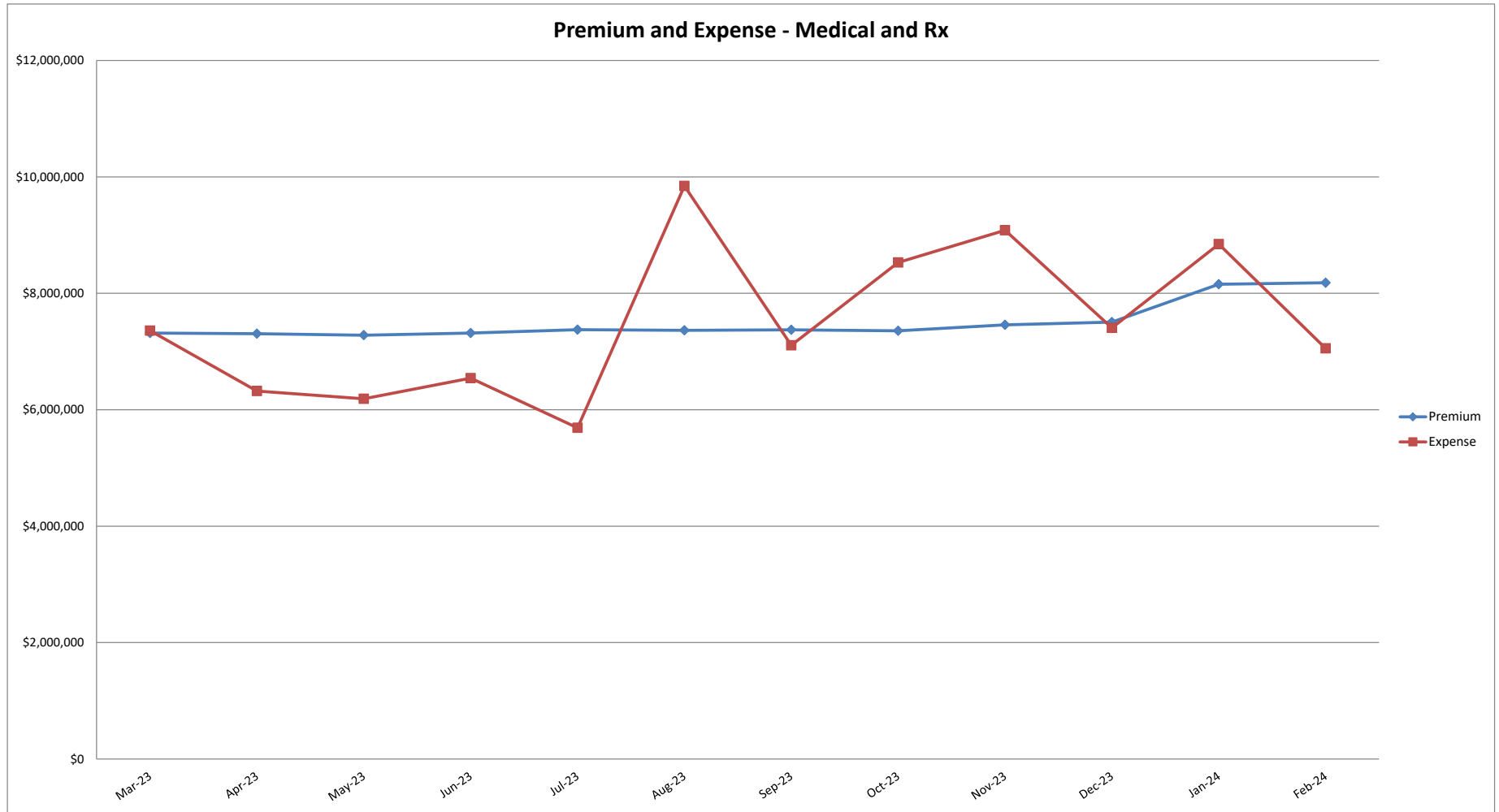


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2024
All Districts Combined - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	6,753	\$6,662,993	\$3,983,939	\$1,880,411	\$593,611	\$0	\$6,457,961	\$205,032	\$868.41	96.9%
Apr-22	6,705	\$6,607,160	\$5,577,065	\$1,919,594	\$589,103	-\$714,143	\$7,371,619	-\$764,459	\$1,011.56	111.6%
May-22	6,712	\$6,615,024	\$4,338,390	\$1,950,480	\$589,745	\$0	\$6,878,615	-\$263,590	\$936.96	104.0%
Jun-22	6,844	\$6,749,043	\$4,322,273	\$2,044,212	\$599,980	\$3,842	\$6,970,306	-\$221,263	\$930.79	103.3%
Jul-22	6,819	\$6,728,792	\$4,605,515	\$1,807,229	\$598,045	\$836	\$7,011,626	-\$282,833	\$940.55	104.2%
Aug-22	6,839	\$6,753,897	\$6,414,083	\$2,142,952	\$599,507	-\$37,678	\$9,118,863	-\$2,364,966	\$1,245.70	135.0%
Sep-22	6,871	\$6,772,731	\$4,347,471	\$2,066,819	\$602,706	-\$161,062	\$6,855,933	-\$83,202	\$910.09	101.2%
Oct-22	6,900	\$6,789,567	\$4,990,275	\$2,217,947	\$605,505	-\$1,087	\$7,812,640	-\$1,023,073	\$1,044.51	115.1%
Nov-22	6,890	\$6,778,443	\$5,003,839	\$2,277,788	\$604,595	-\$1,204	\$7,885,018	-\$1,106,575	\$1,056.67	116.3%
Dec-22	7,010	\$7,104,751	\$5,497,558	\$2,010,979	\$617,413	-\$91,208	\$8,034,742	-\$929,991	\$1,058.11	113.1%
Jan-23	7,024	\$7,236,876	\$4,234,332	\$2,110,263	\$618,533	-\$241,581	\$6,721,546	\$515,330	\$868.88	92.9%
Feb-23	7,062	\$7,265,806	\$3,596,669	\$1,981,223	\$622,050	-\$48,293	\$6,151,649	\$1,114,156	\$783.01	84.7%
Mar-23	7,307	\$7,317,706	\$4,446,576	\$2,269,771	\$646,568	-\$2,420	\$7,360,495	-\$42,789	\$918.83	100.6%
Apr-23	7,105	\$7,306,138	\$3,620,069	\$2,081,107	\$626,733	-\$6,087	\$6,321,823	\$984,315	\$801.56	86.5%
May-23	7,090	\$7,280,459	\$3,340,190	\$2,221,828	\$625,273	-\$108	\$6,187,183	\$1,093,276	\$784.47	85.0%
Jun-23	7,133	\$7,317,336	\$3,842,281	\$2,096,049	\$629,326	-\$25,720	\$6,541,935	\$775,401	\$828.91	89.4%
Jul-23	7,197	\$7,375,715	\$3,342,177	\$2,062,475	\$635,170	-\$350,828	\$5,688,995	\$1,686,721	\$702.21	77.1%
Aug-23	7,190	\$7,364,589	\$7,248,218	\$2,176,893	\$634,304	-\$214,900	\$9,844,515	-\$2,479,926	\$1,280.98	133.7%
Sep-23	7,210	\$7,372,627	\$4,430,444	\$2,063,564	\$635,863	-\$22,862	\$7,107,010	\$265,617	\$897.52	96.4%
Oct-23	7,208	\$7,357,523	\$5,649,519	\$2,248,847	\$635,708	-\$3,273	\$8,530,801	-\$1,173,277	\$1,095.32	115.9%
Nov-23	7,306	\$7,459,942	\$6,246,479	\$2,191,508	\$644,797	-\$527	\$9,082,256	-\$1,622,314	\$1,154.87	121.7%
Dec-23	7,361	\$7,505,298	\$4,728,919	\$2,087,370	\$649,883	-\$59,504	\$7,406,668	\$98,630	\$917.92	98.7%
Jan-24	7,564	\$8,155,640	\$5,715,449	\$2,460,621	\$668,893	\$0	\$8,844,963	-\$689,323	\$1,080.92	108.5%
Feb-24	7,545	\$8,181,833	\$4,253,354	\$2,133,318	\$667,820	\$0	\$7,054,491	\$1,127,342	\$846.48	86.2%
2021	6,883	\$81,247,360	\$54,332,276	\$21,419,630	\$7,222,384	-\$328,648	\$82,645,642	-\$1,398,283	\$913.14	101.7%
2022	6,835	\$81,100,311	\$58,454,782	\$23,994,864	\$7,200,801	-\$1,191,949	\$88,458,497	-\$7,358,186	\$990.73	109.1%
2023	7,183	\$88,160,015	\$54,725,873	\$25,590,898	\$7,604,207	-\$976,104	\$86,944,875	\$1,215,141	\$920.50	98.6%
2024 YTD	7,555	\$16,337,473	\$9,968,803	\$4,593,938	\$1,336,713	\$0	\$15,899,454	\$438,020	963.8454451	97.3%
Current 12 Months	7,268	\$89,994,808	\$56,863,675	\$26,093,350	\$7,700,338	-\$686,230	\$89,971,133	\$23,674	\$943.30	100.0%

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2024
All Districts Combined - All Medical**





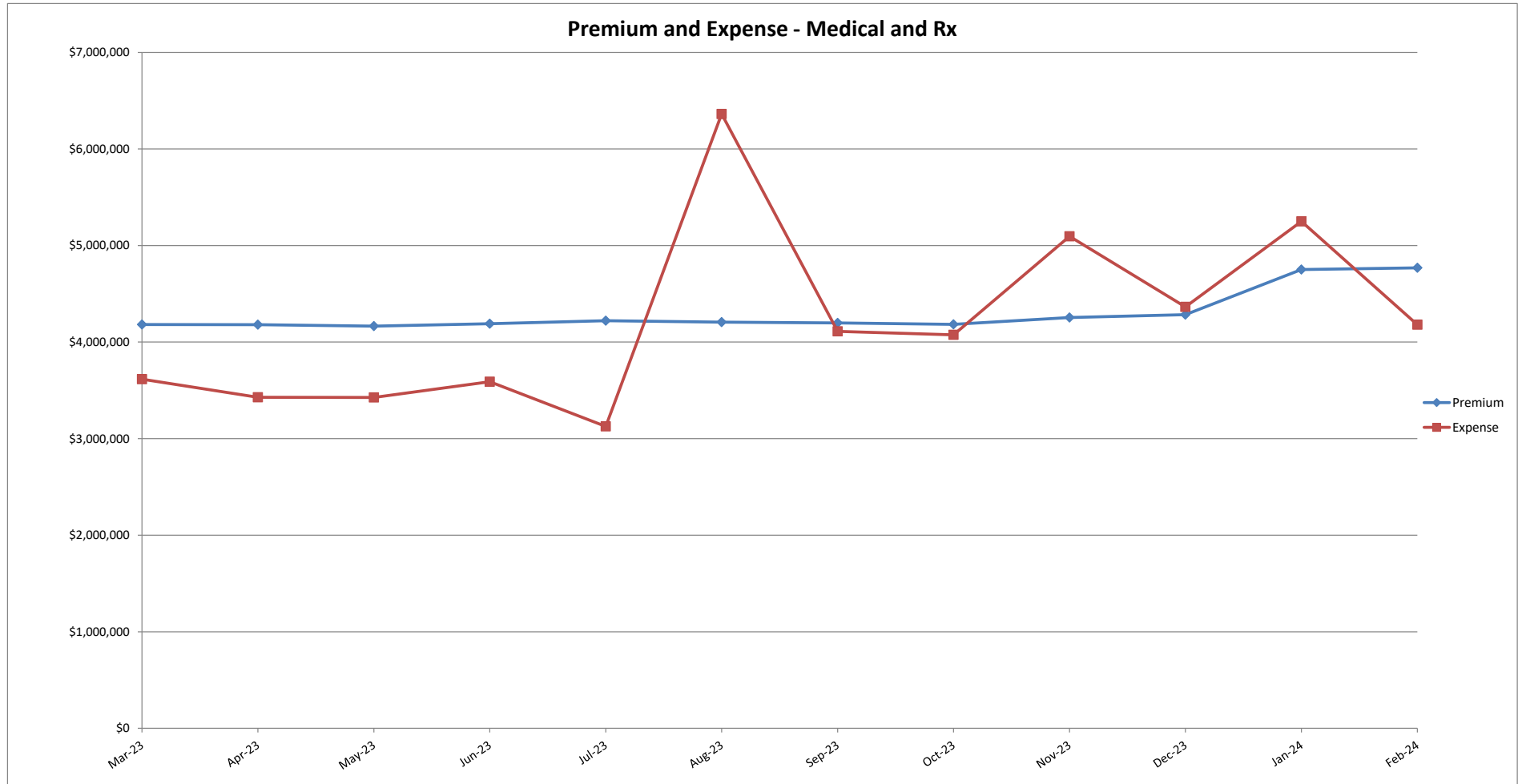
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2024
All Districts Combined - EPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	3,123	\$3,821,163	\$2,334,944	\$967,899	\$313,518	\$0	\$3,616,361	\$204,801	\$1,057.59	94.6%
Apr-22	3,088	\$3,779,197	\$3,950,945	\$978,614	\$310,004	-\$714,143	\$4,525,420	-\$746,223	\$1,365.10	119.7%
May-22	3,093	\$3,781,688	\$2,746,512	\$1,007,873	\$310,506	\$0	\$4,064,891	-\$283,203	\$1,213.83	107.5%
Jun-22	3,094	\$3,779,828	\$2,527,252	\$1,030,610	\$310,607	\$3,842	\$3,872,310	-\$92,482	\$1,151.16	102.4%
Jul-22	3,094	\$3,775,558	\$2,815,273	\$922,057	\$310,607	\$836	\$4,048,772	-\$273,214	\$1,208.20	107.2%
Aug-22	3,090	\$3,774,880	\$3,685,776	\$1,079,441	\$310,205	-\$37,678	\$5,037,744	-\$1,262,863	\$1,529.95	133.5%
Sep-22	3,121	\$3,793,032	\$2,715,544	\$1,015,831	\$313,317	-\$68,131	\$3,976,560	-\$183,529	\$1,173.74	104.8%
Oct-22	3,145	\$3,804,887	\$3,102,258	\$1,123,379	\$315,727	\$0	\$4,541,364	-\$736,477	\$1,343.60	119.4%
Nov-22	3,139	\$3,796,401	\$2,751,816	\$1,235,054	\$315,124	-\$370	\$4,301,625	-\$505,224	\$1,269.99	113.3%
Dec-22	3,290	\$4,121,768	\$3,355,740	\$1,032,959	\$330,283	-\$78,642	\$4,640,339	-\$518,571	\$1,310.05	112.6%
Jan-23	3,291	\$4,125,856	\$2,842,989	\$1,120,346	\$330,383	-\$241,581	\$4,052,137	\$73,719	\$1,130.89	98.2%
Feb-23	3,316	\$4,141,809	\$2,181,993	\$1,062,124	\$332,893	-\$48,293	\$3,528,717	\$613,091	\$963.76	85.2%
Mar-23	3,558	\$4,181,933	\$2,091,900	\$1,168,999	\$357,188	-\$2,420	\$3,615,667	\$566,266	\$915.82	86.5%
Apr-23	3,375	\$4,179,891	\$1,962,472	\$1,126,353	\$338,816	\$792	\$3,428,433	\$751,458	\$915.44	82.0%
May-23	3,362	\$4,165,140	\$1,923,187	\$1,165,456	\$337,511	-\$108	\$3,426,047	\$739,094	\$918.66	82.3%
Jun-23	3,394	\$4,190,024	\$2,072,292	\$1,107,827	\$340,724	\$68,144	\$3,588,987	\$601,037	\$957.06	85.7%
Jul-23	3,433	\$4,220,894	\$1,725,357	\$1,056,453	\$344,639	\$0	\$3,126,449	\$1,094,446	\$810.31	74.1%
Aug-23	3,419	\$4,206,198	\$5,048,775	\$1,186,431	\$343,233	-\$215,367	\$6,363,073	-\$2,156,875	\$1,760.70	151.3%
Sep-23	3,420	\$4,198,777	\$2,694,919	\$1,074,765	\$343,334	-\$2,343	\$4,110,675	\$88,102	\$1,101.56	97.9%
Oct-23	3,420	\$4,182,759	\$2,491,423	\$1,240,903	\$343,334	\$0	\$4,075,660	\$107,098	\$1,091.32	97.4%
Nov-23	3,486	\$4,254,006	\$3,612,935	\$1,131,860	\$349,960	\$0	\$5,094,754	-\$840,748	\$1,361.10	119.8%
Dec-23	3,522	\$4,283,144	\$2,930,943	\$1,079,945	\$353,574	\$0	\$4,364,461	-\$81,317	\$1,138.81	101.9%
Jan-24	3,664	\$4,751,459	\$3,590,446	\$1,291,924	\$367,829	\$0	\$5,250,199	-\$498,740	\$1,332.52	110.5%
Feb-24	3,681	\$4,768,686	\$2,651,372	\$1,158,956	\$369,536	\$0	\$4,179,863	\$588,823	\$1,035.13	87.7%
2021	3,047	\$44,376,243	\$33,405,619	\$11,713,863	\$3,670,660	-\$189,731	\$48,600,411	-\$4,224,167	\$1,228.80	109.5%
2022	3,128	\$45,908,995	\$35,461,406	\$12,379,625	\$3,768,239	-\$1,084,532	\$50,524,738	-\$4,615,743	\$1,245.64	110.1%
2023	3,416	\$50,330,431	\$31,579,185	\$13,521,462	\$4,115,588	-\$441,176	\$48,775,059	\$1,555,372	\$1,089.36	96.9%
2024 YTD	3,673	\$9,520,145	\$6,241,818	\$2,450,880	\$737,365	\$0	\$9,430,062	\$90,083	\$1,183.49	99.1%
Current 12 Months	3,478	\$51,582,911	\$32,796,021	\$13,789,872	\$4,189,676	-\$151,302	\$50,624,266	\$958,645	\$1,112.63	98.1%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2024
All Districts Combined - EPO**





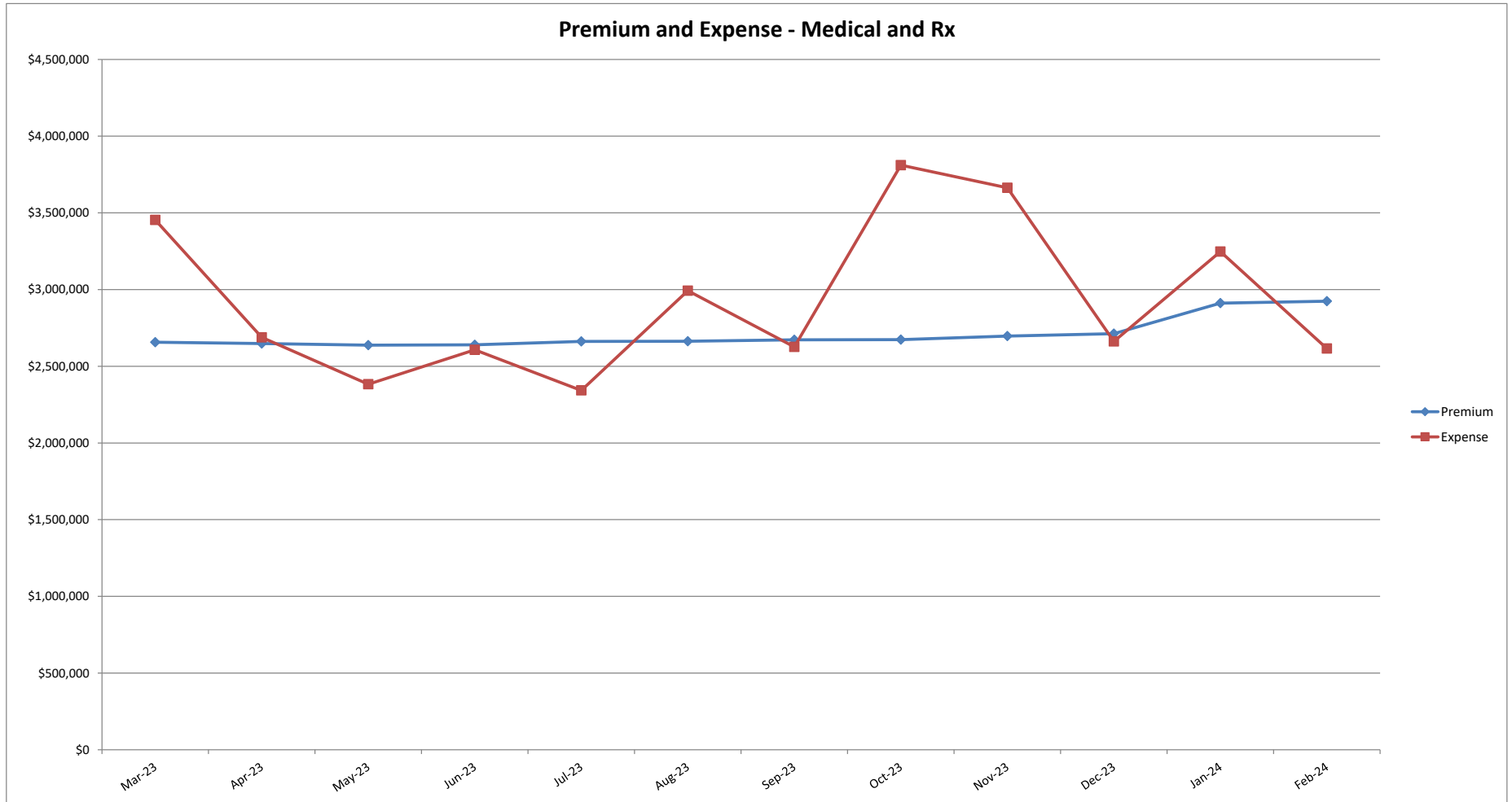
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	2,917	\$2,310,116	\$1,442,855	\$862,356	\$225,524	\$0	\$2,530,735	-\$220,619	\$790.27	109.6%
Apr-22	2,916	\$2,302,514	\$1,447,734	\$828,948	\$225,448	\$0	\$2,502,130	-\$199,616	\$780.76	108.7%
May-22	2,903	\$2,298,189	\$1,273,822	\$871,587	\$224,442	\$0	\$2,369,851	-\$71,662	\$739.03	103.1%
Jun-22	3,036	\$2,437,299	\$1,676,534	\$894,936	\$234,729	\$0	\$2,806,199	-\$368,900	\$846.99	115.1%
Jul-22	3,010	\$2,420,242	\$1,595,471	\$781,725	\$232,718	\$0	\$2,609,914	-\$189,672	\$789.77	107.8%
Aug-22	3,040	\$2,450,028	\$2,204,773	\$956,985	\$235,039	\$0	\$3,396,797	-\$946,768	\$1,040.05	138.6%
Sep-22	3,050	\$2,457,034	\$1,309,975	\$957,342	\$235,814	\$0	\$2,503,131	-\$46,096	\$743.38	101.9%
Oct-22	3,055	\$2,461,844	\$1,676,279	\$982,714	\$236,203	\$0	\$2,895,196	-\$433,351	\$870.37	117.6%
Nov-22	3,054	\$2,461,350	\$2,111,834	\$940,700	\$236,125	\$0	\$3,288,660	-\$827,310	\$999.52	133.6%
Dec-22	3,095	\$2,497,248	\$1,872,561	\$901,538	\$239,292	\$0	\$3,013,390	-\$516,142	\$896.32	120.7%
Jan-23	3,119	\$2,632,312	\$1,265,464	\$964,505	\$241,152	\$0	\$2,471,120	\$161,192	\$714.96	93.9%
Feb-23	3,137	\$2,648,404	\$1,223,699	\$881,086	\$242,543	\$0	\$2,347,328	\$301,075	\$670.95	88.6%
Mar-23	3,135	\$2,656,940	\$2,155,967	\$1,055,186	\$242,385	\$0	\$3,453,538	-\$796,598	\$1,024.29	130.0%
Apr-23	3,123	\$2,648,661	\$1,556,865	\$897,305	\$241,456	-\$6,879	\$2,688,748	-\$40,087	\$783.63	101.5%
May-23	3,117	\$2,637,547	\$1,135,596	\$1,006,286	\$240,995	\$0	\$2,382,876	\$254,671	\$687.16	90.3%
Jun-23	3,119	\$2,640,164	\$1,434,802	\$931,360	\$241,147	\$0	\$2,607,309	\$32,855	\$758.63	98.8%
Jul-23	3,141	\$2,662,340	\$1,418,261	\$939,112	\$242,845	-\$257,831	\$2,342,387	\$319,953	\$668.43	88.0%
Aug-23	3,143	\$2,662,841	\$1,815,167	\$934,642	\$243,001	\$0	\$2,992,811	-\$329,970	\$874.90	112.4%
Sep-23	3,153	\$2,672,202	\$1,475,546	\$906,689	\$243,771	\$0	\$2,626,006	\$46,195	\$755.55	98.3%
Oct-23	3,150	\$2,673,435	\$2,639,316	\$928,266	\$243,539	\$0	\$3,811,121	-\$1,137,686	\$1,132.57	142.6%
Nov-23	3,172	\$2,696,432	\$2,440,675	\$977,965	\$245,238	\$0	\$3,663,878	-\$967,447	\$1,077.76	135.9%
Dec-23	3,194	\$2,712,499	\$1,532,682	\$924,872	\$246,939	-\$42,631	\$2,661,861	\$50,637	\$756.08	98.1%
Jan-24	3,309	\$2,911,777	\$1,885,600	\$1,106,193	\$255,822	\$0	\$3,247,615	-\$335,838	\$904.14	111.5%
Feb-24	3,279	\$2,924,031	\$1,444,099	\$918,106	\$253,500	\$0	\$2,615,705	\$308,327	\$720.40	89.5%
2021	3,081	\$29,883,153	\$18,032,736	\$8,759,099	\$2,858,087	-\$138,916	\$29,511,005	\$372,148	\$720.93	98.8%
2022	3,005	\$28,880,476	\$19,808,096	\$10,586,905	\$2,787,987	\$0	\$33,182,989	-\$4,302,513	\$842.90	114.9%
2023	3,142	\$31,943,776	\$20,094,040	\$11,347,273	\$2,915,012	-\$307,341	\$34,048,984	-\$2,105,208	\$825.77	106.6%
2024 YTD	3,294	\$5,835,808	\$3,329,699	\$2,024,299	\$509,322	\$0	\$5,863,319	-\$27,511	\$812.69	100.5%
Current 12 Months	3,170	\$32,498,869	\$20,934,576	\$11,525,981	\$2,940,639	-\$307,341	\$35,093,855	-\$2,594,987	\$845.36	108.0%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
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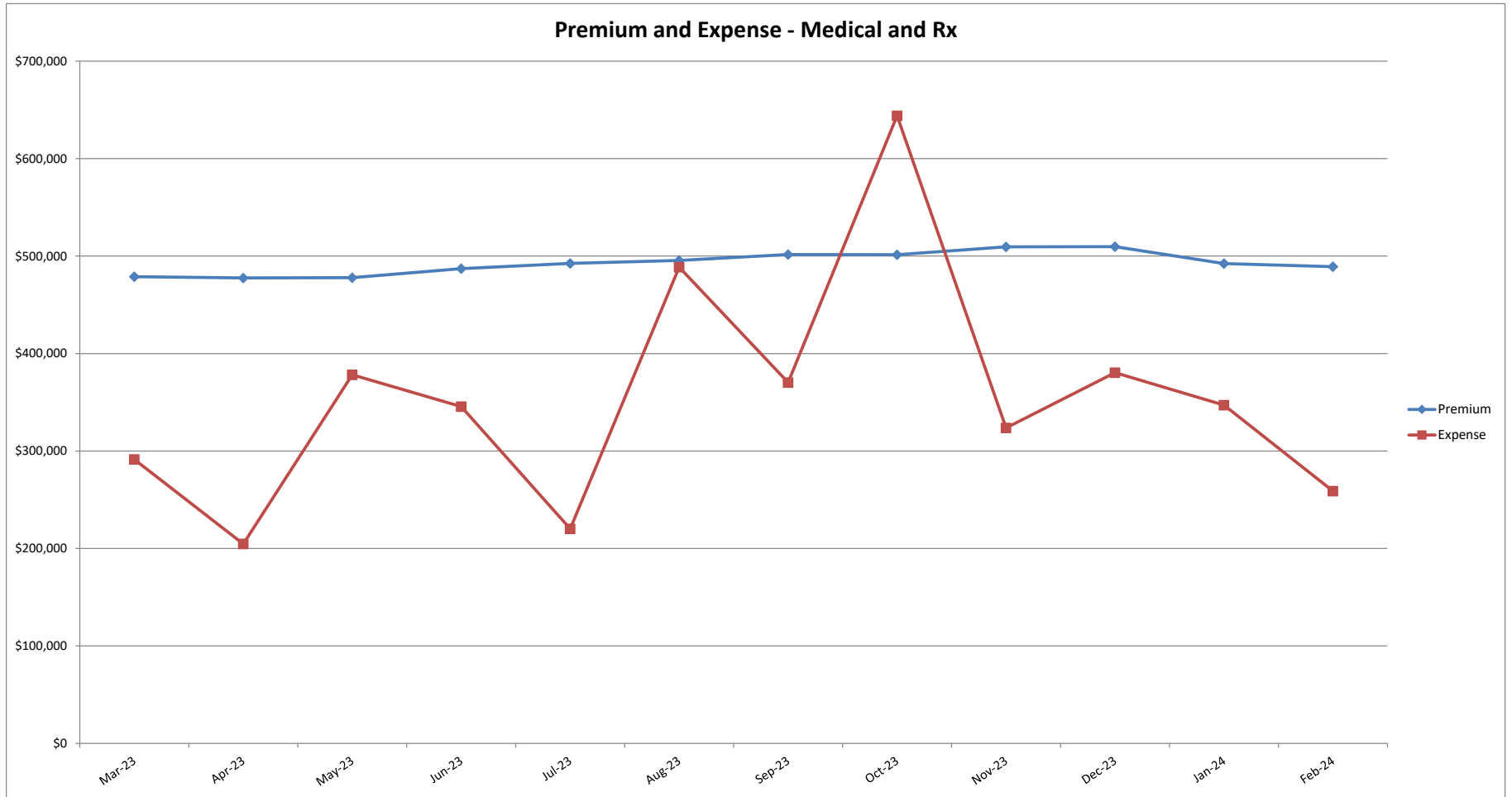
San Joaquin Valley Insurance Authority (SJVIA)
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	713	\$531,715	\$206,140	\$50,156	\$54,569	\$0	\$310,865	\$220,849	\$359.46	58.5%
Apr-22	701	\$525,449	\$178,386	\$112,032	\$53,651	\$0	\$344,069	\$181,380	\$414.29	65.5%
May-22	716	\$535,148	\$318,056	\$71,020	\$54,797	\$0	\$443,873	\$91,275	\$543.40	82.9%
Jun-22	714	\$531,916	\$118,487	\$118,666	\$54,644	\$0	\$291,797	\$240,119	\$332.15	54.9%
Jul-22	715	\$532,992	\$194,772	\$103,447	\$54,721	\$0	\$352,940	\$180,053	\$417.09	66.2%
Aug-22	709	\$528,988	\$523,534	\$106,526	\$54,263	\$0	\$684,323	-\$155,334	\$888.66	129.4%
Sep-22	700	\$522,665	\$321,952	\$93,646	\$53,574	-\$92,931	\$376,242	\$146,423	\$460.95	72.0%
Oct-22	700	\$522,835	\$211,738	\$111,854	\$53,575	-\$1,087	\$376,081	\$146,754	\$460.72	71.9%
Nov-22	697	\$520,693	\$140,189	\$102,033	\$53,346	-\$834	\$294,734	\$225,959	\$346.32	56.6%
Dec-22	625	\$485,735	\$269,257	\$76,483	\$47,839	-\$12,566	\$381,013	\$104,722	\$533.08	78.4%
Jan-23	614	\$478,707	\$125,879	\$25,412	\$46,997	\$0	\$198,288	\$280,419	\$246.40	41.4%
Feb-23	609	\$475,593	\$190,977	\$38,013	\$46,613	\$0	\$275,604	\$199,990	\$376.01	57.9%
Mar-23	614	\$478,833	\$198,708	\$45,587	\$46,995	\$0	\$291,291	\$187,543	\$397.88	60.8%
Apr-23	607	\$477,586	\$100,732	\$57,449	\$46,461	\$0	\$204,642	\$272,944	\$260.60	42.8%
May-23	611	\$477,771	\$281,407	\$50,086	\$46,767	\$0	\$378,260	\$99,512	\$542.54	79.2%
Jun-23	620	\$487,148	\$335,186	\$56,862	\$47,455	-\$93,864	\$345,639	\$141,509	\$480.94	71.0%
Jul-23	623	\$492,481	\$198,560	\$66,910	\$47,686	-\$92,997	\$220,159	\$272,322	\$276.84	44.7%
Aug-23	628	\$495,550	\$384,275	\$55,820	\$48,069	\$467	\$488,631	\$6,919	\$701.53	98.6%
Sep-23	637	\$501,648	\$259,979	\$82,110	\$48,759	-\$20,519	\$370,329	\$131,319	\$504.82	73.8%
Oct-23	638	\$501,329	\$518,780	\$79,678	\$48,835	-\$3,273	\$644,019	-\$142,690	\$932.89	128.5%
Nov-23	648	\$509,504	\$192,869	\$81,684	\$49,599	-\$527	\$323,624	\$185,880	\$422.88	63.5%
Dec-23	645	\$509,655	\$265,295	\$82,554	\$49,370	-\$16,873	\$380,345	\$129,310	\$513.14	74.6%
Jan-24	591	\$492,404	\$239,403	\$62,504	\$45,242	\$0	\$347,149	\$145,255	\$510.84	70.5%
Feb-24	585	\$489,116	\$157,883	\$56,256	\$44,784	\$0	\$258,923	\$230,193	\$366.05	52.9%
2021	755	\$6,987,963	\$2,893,921	\$946,668	\$693,637	\$0	\$4,534,226	\$2,453,737	\$423.72	64.9%
2022	702	\$6,310,841	\$3,185,280	\$1,028,334	\$644,574	-\$107,418	\$4,750,770	\$1,560,070	\$487.56	75.3%
2023	625	\$5,885,808	\$3,052,648	\$722,163	\$573,606	-\$227,586	\$4,120,832	\$1,764,977	\$473.34	70.0%
2024 YTD	588	\$981,520	\$397,286	\$118,760	\$90,026	\$0	\$606,072	\$375,448	\$438.81	61.7%
Current 12 Months	621	\$5,913,028	\$3,133,078	\$777,498	\$570,022	-\$227,586	\$4,253,012	\$1,660,016	\$494.56	71.9%

Data Sources:

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

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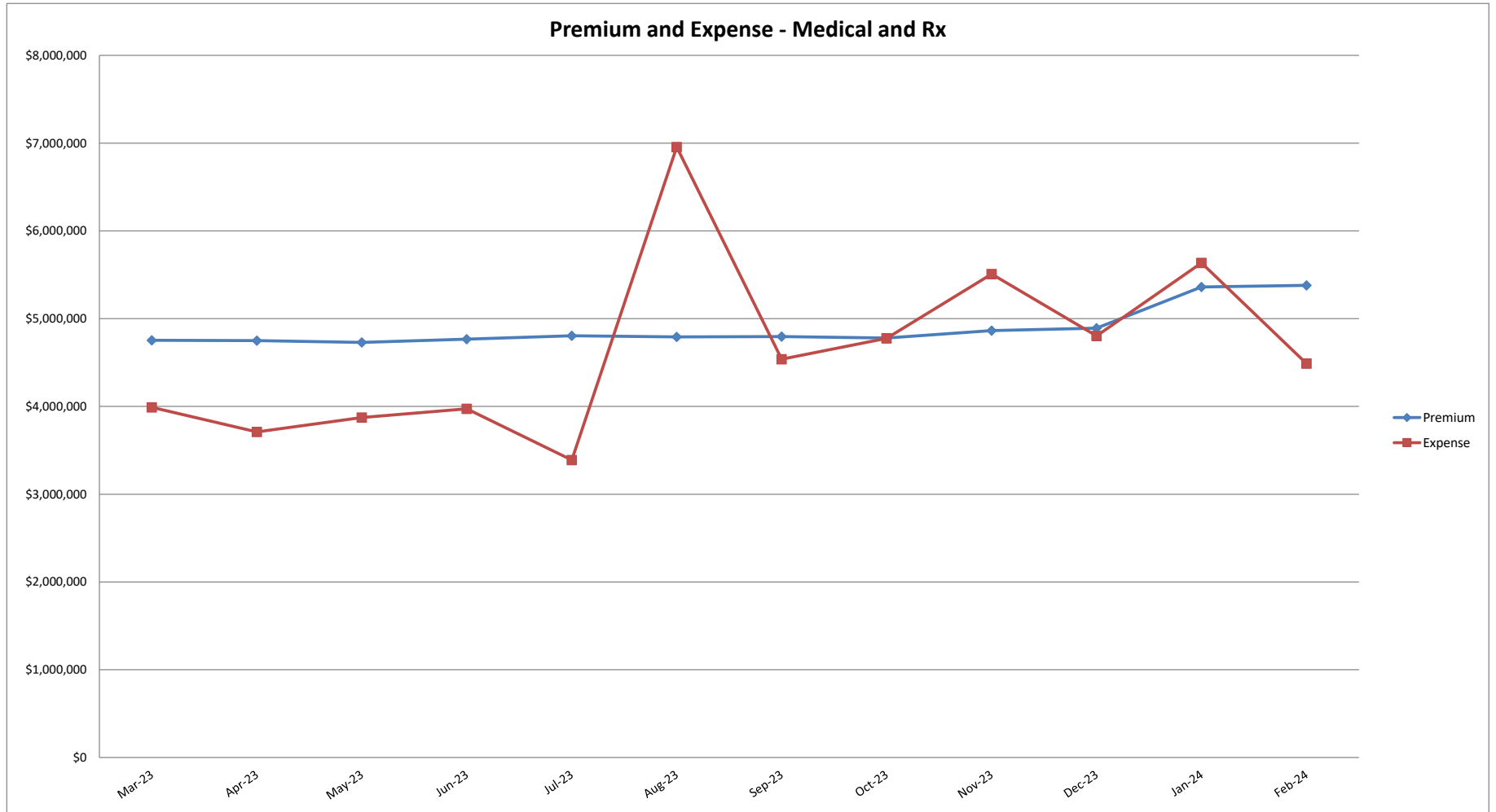
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	3,889	\$4,453,442	\$2,629,970	\$1,048,284	\$372,109	\$0	\$4,050,364	\$403,078	\$945.81	90.9%
Apr-22	3,841	\$4,401,669	\$4,179,910	\$1,109,253	\$367,601	-\$714,143	\$4,942,621	-\$540,952	\$1,191.10	112.3%
May-22	3,863	\$4,414,905	\$3,086,999	\$1,075,963	\$369,404	\$0	\$4,532,365	-\$117,460	\$1,077.65	102.7%
Jun-22	3,861	\$4,409,814	\$2,669,558	\$1,169,408	\$369,274	\$3,842	\$4,212,083	\$197,731	\$995.29	95.5%
Jul-22	3,862	\$4,405,743	\$3,074,135	\$1,048,063	\$369,351	\$836	\$4,492,385	-\$86,643	\$1,067.59	102.0%
Aug-22	3,850	\$4,397,983	\$4,260,978	\$1,200,341	\$368,338	-\$37,678	\$5,791,978	-\$1,393,995	\$1,408.74	131.7%
Sep-22	3,870	\$4,407,803	\$3,092,098	\$1,128,522	\$370,608	-\$161,062	\$4,430,166	-\$22,364	\$1,048.98	100.5%
Oct-22	3,890	\$4,412,595	\$3,370,266	\$1,259,442	\$372,712	-\$1,087	\$5,001,333	-\$588,738	\$1,189.88	113.3%
Nov-22	3,882	\$4,404,337	\$3,005,604	\$1,351,656	\$371,956	-\$1,204	\$4,728,012	-\$323,675	\$1,122.12	107.3%
Dec-22	3,966	\$4,701,115	\$3,656,249	\$1,127,092	\$381,990	-\$91,208	\$5,074,124	-\$373,009	\$1,183.09	107.9%
Jan-23	3,951	\$4,690,217	\$2,972,511	\$1,179,047	\$380,867	-\$241,581	\$4,290,843	\$399,374	\$989.62	91.5%
Feb-23	3,974	\$4,705,473	\$2,219,643	\$1,136,960	\$383,224	-\$48,293	\$3,691,534	\$1,013,939	\$832.49	78.5%
Mar-23	4,225	\$4,753,642	\$2,338,050	\$1,246,283	\$408,206	-\$2,420	\$3,990,120	\$763,522	\$847.79	83.9%
Apr-23	4,035	\$4,750,946	\$2,107,843	\$1,212,686	\$389,300	\$792	\$3,710,620	\$1,040,326	\$823.13	78.1%
May-23	4,023	\$4,729,562	\$2,222,405	\$1,263,017	\$388,071	-\$108	\$3,873,384	\$856,178	\$866.35	81.9%
Jun-23	4,067	\$4,767,369	\$2,408,060	\$1,198,435	\$392,201	-\$25,720	\$3,972,976	\$794,393	\$880.45	83.3%
Jul-23	4,111	\$4,804,899	\$1,934,928	\$1,151,038	\$396,499	-\$92,997	\$3,389,468	\$1,415,430	\$728.04	70.5%
Aug-23	4,100	\$4,791,606	\$5,502,406	\$1,273,662	\$395,323	-\$214,900	\$6,956,491	-\$2,164,885	\$1,600.28	145.2%
Sep-23	4,113	\$4,796,149	\$2,978,834	\$1,186,711	\$396,341	-\$22,862	\$4,539,025	\$257,124	\$1,007.22	94.6%
Oct-23	4,114	\$4,779,725	\$3,029,355	\$1,352,996	\$396,418	-\$3,273	\$4,775,495	\$4,230	\$1,064.43	99.9%
Nov-23	4,194	\$4,863,360	\$3,860,884	\$1,243,728	\$404,114	-\$527	\$5,508,199	-\$644,839	\$1,217.00	113.3%
Dec-23	4,227	\$4,892,605	\$3,218,823	\$1,194,836	\$407,499	-\$16,873	\$4,804,285	\$88,319	\$1,040.17	98.2%
Jan-24	4,325	\$5,360,384	\$3,827,604	\$1,388,811	\$418,389	\$0	\$5,634,804	-\$274,420	\$1,206.11	105.1%
Feb-24	4,337	\$5,379,539	\$2,822,229	\$1,247,116	\$419,713	\$0	\$4,489,058	\$890,481	\$938.29	83.4%
2021	3,885	\$52,942,454	\$36,794,855	\$12,942,844	\$4,439,690	-\$189,731	\$53,987,658	-\$1,045,204	\$1,062.85	102.0%
2022	3,881	\$53,360,107	\$39,691,440	\$13,632,245	\$4,459,020	-\$1,191,949	\$56,590,757	-\$3,230,650	\$1,119.50	106.1%
2023	4,095	\$57,325,553	\$34,793,740	\$14,639,399	\$4,738,064	-\$668,762	\$53,502,441	\$3,823,112	\$992.48	93.3%
2024 YTD	4,331	\$10,739,924	\$6,649,834	\$2,635,927	\$838,102	\$0	\$10,123,862	\$616,061	\$1,072.01	94.3%
Current 12 Months	4,156	\$58,669,787	\$36,251,420	\$14,959,319	\$4,812,075	-\$378,888	\$55,643,927	\$3,025,860	\$1,019.27	94.8%

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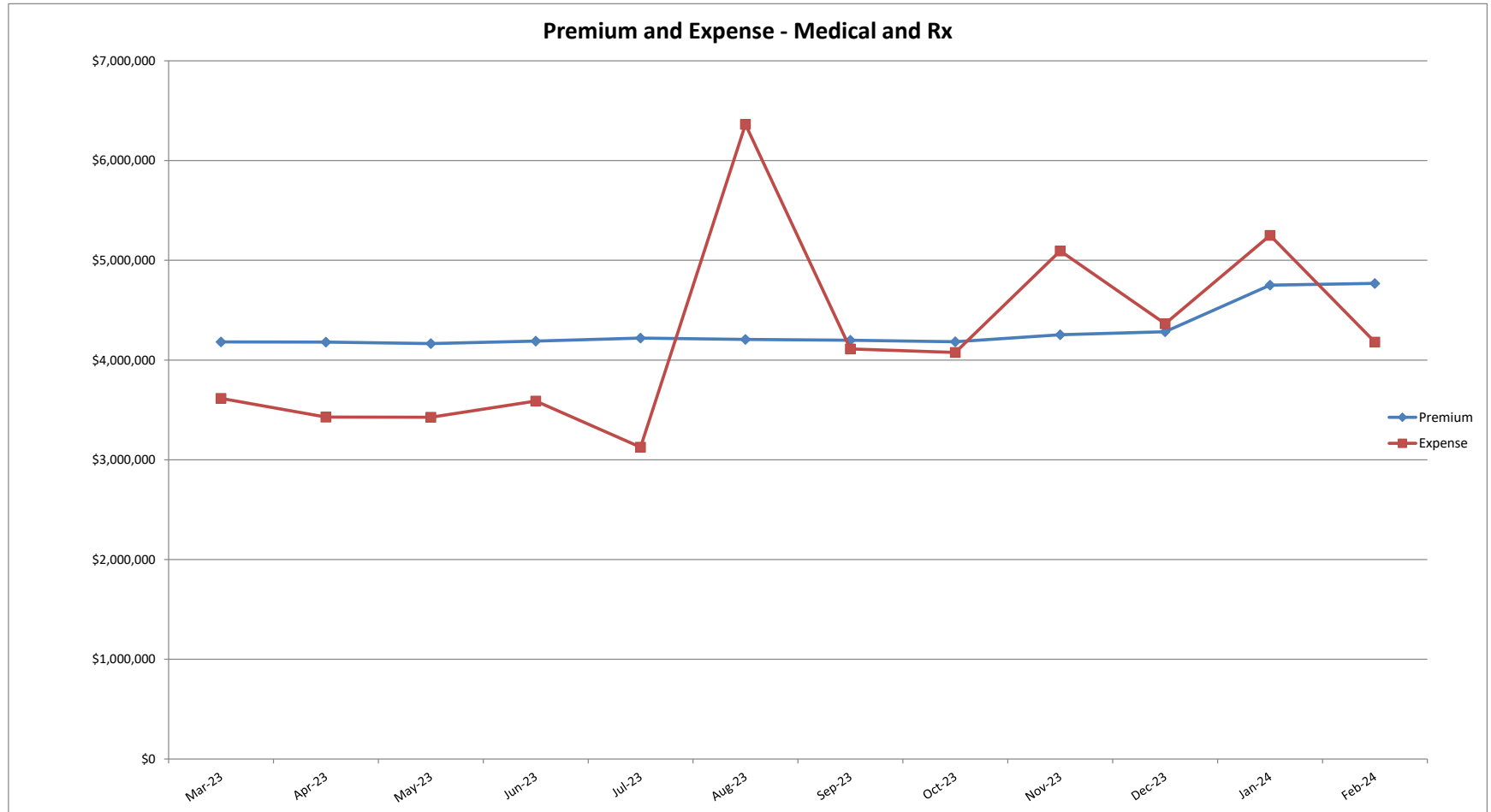
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	3,123	\$3,821,163	\$2,334,944	\$967,899	\$313,518	\$0	\$3,616,361	\$204,801	\$1,057.59	94.6%
Apr-22	3,088	\$3,779,197	\$3,950,945	\$978,614	\$310,004	-\$714,143	\$4,525,420	-\$746,223	\$1,365.10	119.7%
May-22	3,093	\$3,781,688	\$2,746,512	\$1,007,873	\$310,506	\$0	\$4,064,891	-\$283,203	\$1,213.83	107.5%
Jun-22	3,094	\$3,779,828	\$2,527,252	\$1,030,610	\$310,607	\$3,842	\$3,872,310	-\$92,482	\$1,151.16	102.4%
Jul-22	3,094	\$3,775,558	\$2,815,273	\$922,057	\$310,607	\$836	\$4,048,772	-\$273,214	\$1,208.20	107.2%
Aug-22	3,090	\$3,774,880	\$3,685,776	\$1,079,441	\$310,205	-\$37,678	\$5,037,744	-\$1,262,863	\$1,529.95	133.5%
Sep-22	3,121	\$3,793,032	\$2,715,544	\$1,015,831	\$313,317	-\$68,131	\$3,976,560	-\$183,529	\$1,173.74	104.8%
Oct-22	3,145	\$3,804,887	\$3,102,258	\$1,123,379	\$315,727	\$0	\$4,541,364	-\$736,477	\$1,343.60	119.4%
Nov-22	3,139	\$3,796,401	\$2,751,816	\$1,235,054	\$315,124	-\$370	\$4,301,625	-\$505,224	\$1,269.99	113.3%
Dec-22	3,290	\$4,121,768	\$3,355,740	\$1,032,959	\$330,283	-\$78,642	\$4,640,339	-\$518,571	\$1,310.05	112.6%
Jan-23	3,291	\$4,125,856	\$2,842,989	\$1,120,346	\$330,383	-\$241,581	\$4,052,137	\$73,719	\$1,130.89	98.2%
Feb-23	3,316	\$4,141,809	\$2,181,993	\$1,062,124	\$332,893	-\$48,293	\$3,528,717	\$613,091	\$963.76	85.2%
Mar-23	3,558	\$4,181,933	\$2,091,900	\$1,168,999	\$357,188	-\$2,420	\$3,615,667	\$566,266	\$915.82	86.5%
Apr-23	3,375	\$4,179,891	\$1,962,472	\$1,126,353	\$338,816	\$792	\$3,428,433	\$751,458	\$915.44	82.0%
May-23	3,362	\$4,165,140	\$1,923,187	\$1,165,456	\$337,511	-\$108	\$3,426,047	\$739,094	\$918.66	82.3%
Jun-23	3,394	\$4,190,024	\$2,072,292	\$1,107,827	\$340,724	\$68,144	\$3,588,987	\$601,037	\$957.06	85.7%
Jul-23	3,433	\$4,220,894	\$1,725,357	\$1,056,453	\$344,639	\$0	\$3,126,449	\$1,094,446	\$810.31	74.1%
Aug-23	3,419	\$4,206,198	\$5,048,775	\$1,186,431	\$343,233	-\$215,367	\$6,363,073	-\$2,156,875	\$1,760.70	151.3%
Sep-23	3,420	\$4,198,777	\$2,694,919	\$1,074,765	\$343,334	-\$2,343	\$4,110,675	\$88,102	\$1,101.56	97.9%
Oct-23	3,420	\$4,182,759	\$2,491,423	\$1,240,903	\$343,334	\$0	\$4,075,660	\$107,098	\$1,091.32	97.4%
Nov-23	3,486	\$4,254,006	\$3,612,935	\$1,131,860	\$349,960	\$0	\$5,094,754	-\$840,748	\$1,361.10	119.8%
Dec-23	3,522	\$4,283,144	\$2,930,943	\$1,079,945	\$353,574	\$0	\$4,364,461	-\$81,317	\$1,138.81	101.9%
Jan-24	3,664	\$4,751,459	\$3,590,446	\$1,291,924	\$367,829	\$0	\$5,250,199	-\$498,740	\$1,332.52	110.5%
Feb-24	3,681	\$4,768,686	\$2,651,372	\$1,158,956	\$369,536	\$0	\$4,179,863	\$588,823	\$1,035.13	87.7%
2021	3,047	\$44,376,243	\$33,405,619	\$11,713,863	\$3,670,660	-\$189,731	\$48,600,411	-\$4,224,167	\$1,228.80	109.5%
2022	3,128	\$45,908,995	\$35,461,406	\$12,379,625	\$3,768,239	-\$1,084,532	\$50,524,738	-\$4,615,743	\$1,245.64	110.1%
2023	3,416	\$50,330,431	\$31,579,185	\$13,521,462	\$4,115,588	-\$441,176	\$48,775,059	\$1,555,372	\$1,089.36	96.9%
2024 YTD	3,673	\$9,520,145	\$6,241,818	\$2,450,880	\$737,365	\$0	\$9,430,062	\$90,083	\$1,183.49	99.1%
Current 12 Months	3,478	\$51,582,911	\$32,796,021	\$13,789,872	\$4,189,676	-\$151,302	\$50,624,266	\$958,645	\$1,112.63	98.1%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2024
County of Fresno - EPO**





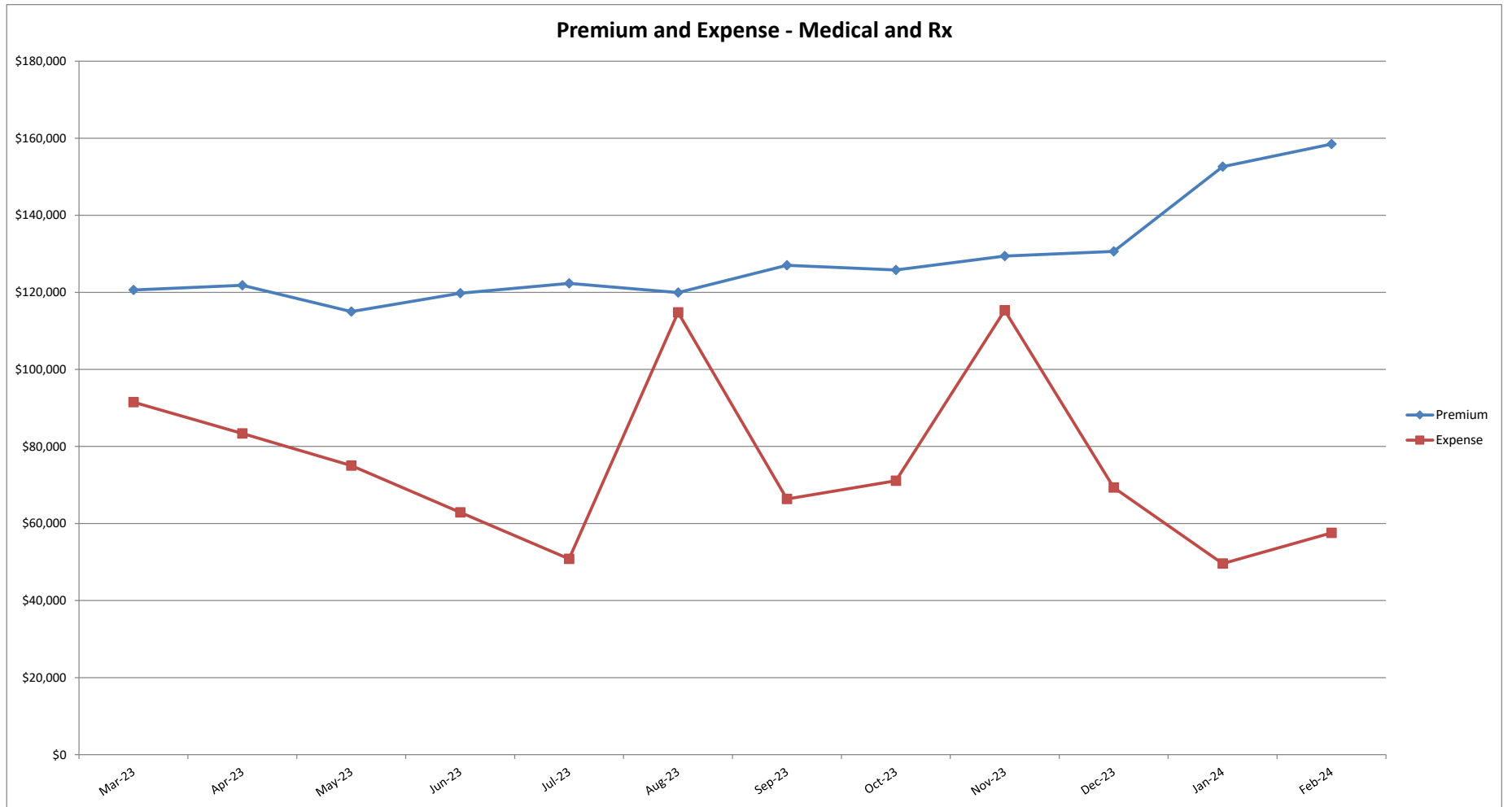
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	90	\$126,352	\$92,397	\$30,319	\$6,884	\$0	\$129,600	-\$3,248	\$1,363.51	102.6%
Apr-22	89	\$122,811	\$53,663	\$18,645	\$6,808	\$0	\$79,115	\$43,695	\$812.44	64.4%
May-22	90	\$122,699	\$61,273	\$20,698	\$6,884	\$0	\$88,855	\$33,845	\$910.78	72.4%
Jun-22	89	\$122,699	\$38,626	\$20,113	\$6,808	\$0	\$65,546	\$57,153	\$659.98	53.4%
Jul-22	89	\$122,429	\$75,391	\$24,197	\$6,808	\$0	\$106,396	\$16,033	\$1,118.97	86.9%
Aug-22	88	\$121,115	\$74,926	\$37,604	\$6,731	\$0	\$119,260	\$1,855	\$1,278.74	98.5%
Sep-22	86	\$119,106	\$60,223	\$22,775	\$6,578	\$0	\$89,576	\$29,530	\$965.09	75.2%
Oct-22	83	\$113,030	\$60,666	\$25,087	\$6,349	\$0	\$92,101	\$20,928	\$1,033.17	81.5%
Nov-22	84	\$115,401	\$122,634	\$35,138	\$6,425	\$0	\$164,197	-\$48,796	\$1,878.24	142.3%
Dec-22	89	\$121,769	\$34,961	\$23,491	\$6,808	\$0	\$65,260	\$56,509	\$656.76	53.6%
Jan-23	84	\$114,612	\$22,274	\$33,386	\$6,425	\$0	\$62,085	\$52,528	\$662.61	54.2%
Feb-23	85	\$115,814	-\$152,914	\$37,785	\$6,502	\$0	-\$108,627	\$224,440	-\$1,354.45	-93.8%
Mar-23	89	\$120,618	\$50,908	\$33,802	\$6,808	\$0	\$91,518	\$29,100	\$951.80	75.9%
Apr-23	90	\$121,820	\$45,785	\$30,721	\$6,884	\$0	\$83,389	\$38,430	\$850.06	68.5%
May-23	87	\$115,001	\$20,801	\$47,561	\$6,655	\$0	\$75,017	\$39,983	\$785.78	65.2%
Jun-23	90	\$119,791	\$22,145	\$33,851	\$6,884	\$0	\$62,880	\$56,911	\$622.18	52.5%
Jul-23	94	\$122,333	\$12,974	\$30,643	\$7,190	\$0	\$50,807	\$71,527	\$464.01	41.5%
Aug-23	92	\$119,931	\$75,933	\$31,834	\$7,037	\$0	\$114,804	\$5,126	\$1,171.38	95.7%
Sep-23	97	\$127,013	\$27,372	\$31,587	\$7,420	\$0	\$66,379	\$60,634	\$607.83	52.3%
Oct-23	96	\$125,812	\$30,990	\$32,753	\$7,343	\$0	\$71,086	\$54,726	\$663.99	56.5%
Nov-23	99	\$129,415	\$76,911	\$30,832	\$7,573	\$0	\$115,315	\$14,100	\$1,088.31	89.1%
Dec-23	100	\$130,616	\$28,185	\$33,515	\$7,649	\$0	\$69,349	\$61,268	\$617.00	53.1%
Jan-24	113	\$152,626	\$4,062	\$36,880	\$8,643	\$0	\$49,586	\$103,041	\$362.32	32.5%
Feb-24	115	\$158,480	\$15,033	\$33,746	\$8,796	\$0	\$57,576	\$100,904	\$424.17	36.3%
2021	115	\$1,864,875	\$650,849	\$361,802	\$105,556	\$0	\$1,118,207	\$746,668	\$733.80	60.0%
2022	88	\$1,454,651	\$1,171,806	\$303,666	\$80,391	\$0	\$1,555,864	-\$101,213	\$1,403.87	107.0%
2023	92	\$1,462,776	\$261,364	\$408,270	\$84,368	\$0	\$754,002	\$708,773	\$607.10	51.5%
2024 YTD	114	\$311,106	\$19,095	\$70,626	\$17,440	\$0	\$107,161	\$203,945	\$393.52	34.4%
Current 12 Months	97	\$1,543,456	\$411,099	\$407,725	\$88,881	\$0	\$907,706	\$635,750	\$704.67	58.8%

Data Sources:

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

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





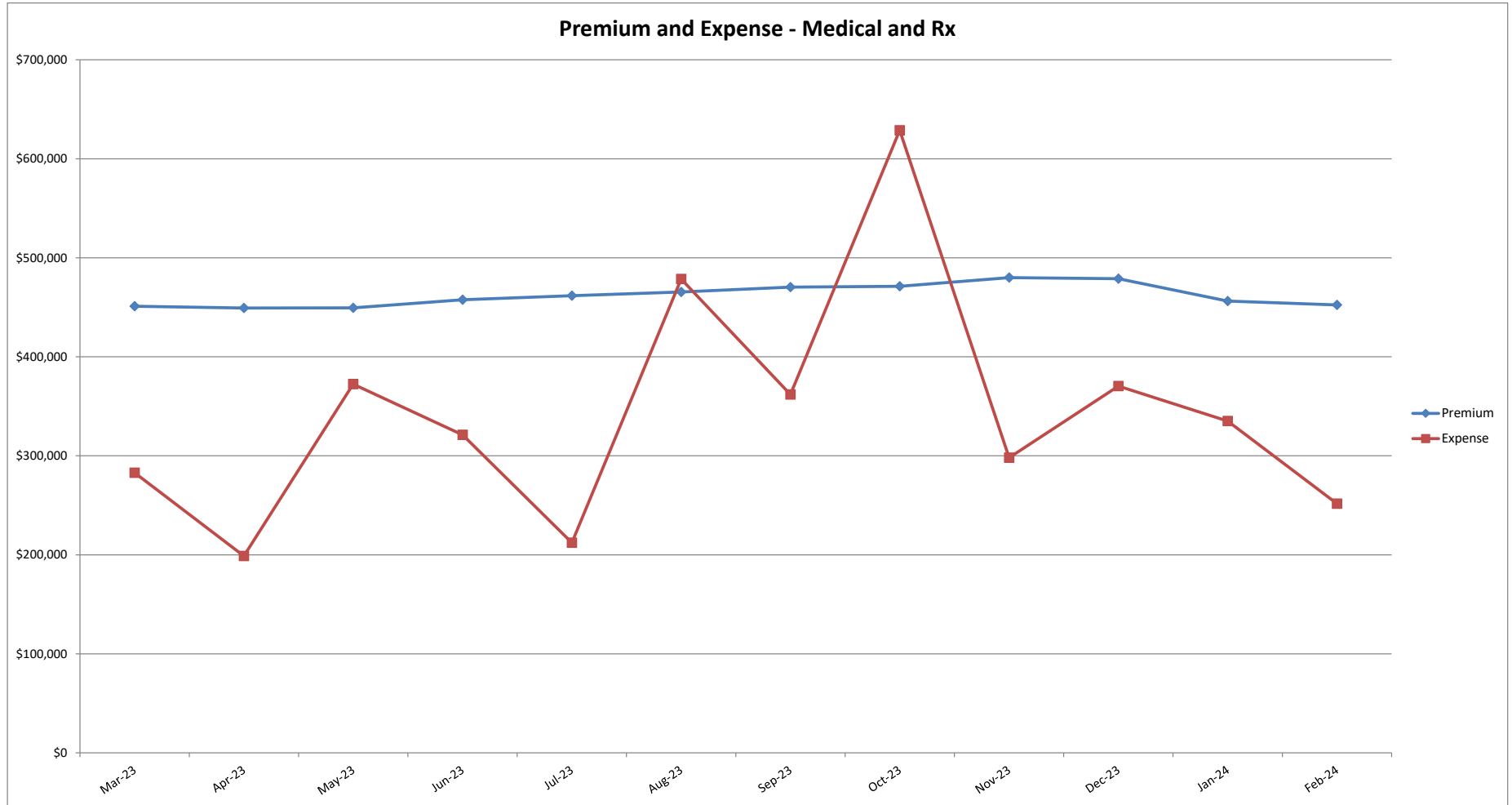
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2024
County of Fresno - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	676	\$505,928	\$202,630	\$50,066	\$51,707	\$0	\$304,403	\$201,525	\$373.81	60.2%
Apr-22	664	\$499,662	\$175,302	\$111,994	\$50,789	\$0	\$338,086	\$161,576	\$432.68	67.7%
May-22	680	\$510,518	\$279,214	\$47,392	\$52,013	\$0	\$378,620	\$131,898	\$480.30	74.2%
Jun-22	678	\$507,287	\$103,681	\$118,685	\$51,860	\$0	\$274,226	\$233,060	\$327.97	54.1%
Jul-22	679	\$507,756	\$183,471	\$101,809	\$51,937	\$0	\$337,217	\$170,539	\$420.15	66.4%
Aug-22	672	\$501,988	\$500,276	\$83,297	\$51,401	\$0	\$634,974	-\$132,986	\$868.41	126.5%
Sep-22	663	\$495,665	\$316,331	\$89,917	\$50,713	-\$92,931	\$364,030	\$131,635	\$472.57	73.4%
Oct-22	662	\$494,678	\$207,342	\$110,976	\$50,636	-\$1,087	\$367,867	\$126,811	\$479.20	74.4%
Nov-22	659	\$492,536	\$131,153	\$81,464	\$50,407	-\$834	\$262,190	\$230,345	\$321.37	53.2%
Dec-22	587	\$457,577	\$265,549	\$70,642	\$44,900	-\$12,566	\$368,525	\$89,052	\$551.32	80.5%
Jan-23	576	\$449,749	\$107,248	\$25,315	\$44,058	\$0	\$176,621	\$273,128	\$230.14	39.3%
Feb-23	573	\$447,851	\$190,563	\$37,051	\$43,829	\$0	\$271,443	\$176,408	\$397.23	60.6%
Mar-23	578	\$451,091	\$195,241	\$43,483	\$44,211	\$0	\$282,935	\$168,156	\$413.02	62.7%
Apr-23	570	\$449,236	\$99,586	\$55,613	\$43,599	\$0	\$198,798	\$250,438	\$272.28	44.3%
May-23	574	\$449,421	\$278,416	\$49,999	\$43,905	\$0	\$372,320	\$77,101	\$572.15	82.8%
Jun-23	583	\$457,554	\$313,624	\$56,756	\$44,594	-\$93,864	\$321,109	\$136,445	\$474.30	70.2%
Jul-23	584	\$461,671	\$196,598	\$63,942	\$44,670	-\$92,997	\$212,213	\$249,458	\$286.89	46.0%
Aug-23	589	\$465,477	\$377,697	\$55,397	\$45,053	\$467	\$478,614	-\$13,137	\$736.10	102.8%
Sep-23	596	\$470,359	\$256,543	\$80,359	\$45,588	-\$20,519	\$361,972	\$108,388	\$530.85	77.0%
Oct-23	598	\$471,155	\$506,941	\$79,340	\$45,741	-\$3,273	\$628,749	-\$157,594	\$974.93	133.4%
Nov-23	609	\$479,938	\$171,038	\$81,036	\$46,582	-\$527	\$298,130	\$181,808	\$413.05	62.1%
Dec-23	605	\$478,844	\$259,695	\$81,377	\$46,276	-\$16,873	\$370,475	\$108,369	\$535.87	77.4%
Jan-24	548	\$456,299	\$233,096	\$60,007	\$41,917	\$0	\$335,020	\$121,279	\$534.86	73.4%
Feb-24	541	\$452,373	\$155,824	\$54,413	\$41,381	\$0	\$251,619	\$200,754	\$388.61	55.6%
2021	723	\$6,701,335	\$2,738,386	\$867,179	\$663,474	\$0	\$4,269,040	\$2,432,295	\$415.68	63.7%
2022	665	\$5,996,461	\$3,058,228	\$948,954	\$610,390	-\$107,418	\$4,510,155	\$1,486,306	\$488.69	75.2%
2023	586	\$5,532,347	\$2,953,191	\$709,668	\$538,107	-\$227,586	\$3,973,380	\$1,558,967	\$488.31	71.8%
2024 YTD	545	\$908,673	\$388,921	\$114,421	\$83,298	\$0	\$586,639	\$322,034	\$462.21	64.6%
Current 12 Months	581	\$5,543,420	\$3,044,301	\$761,722	\$533,518	-\$227,586	\$4,111,955	\$1,431,465	\$513.04	74.2%

Data Sources:

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

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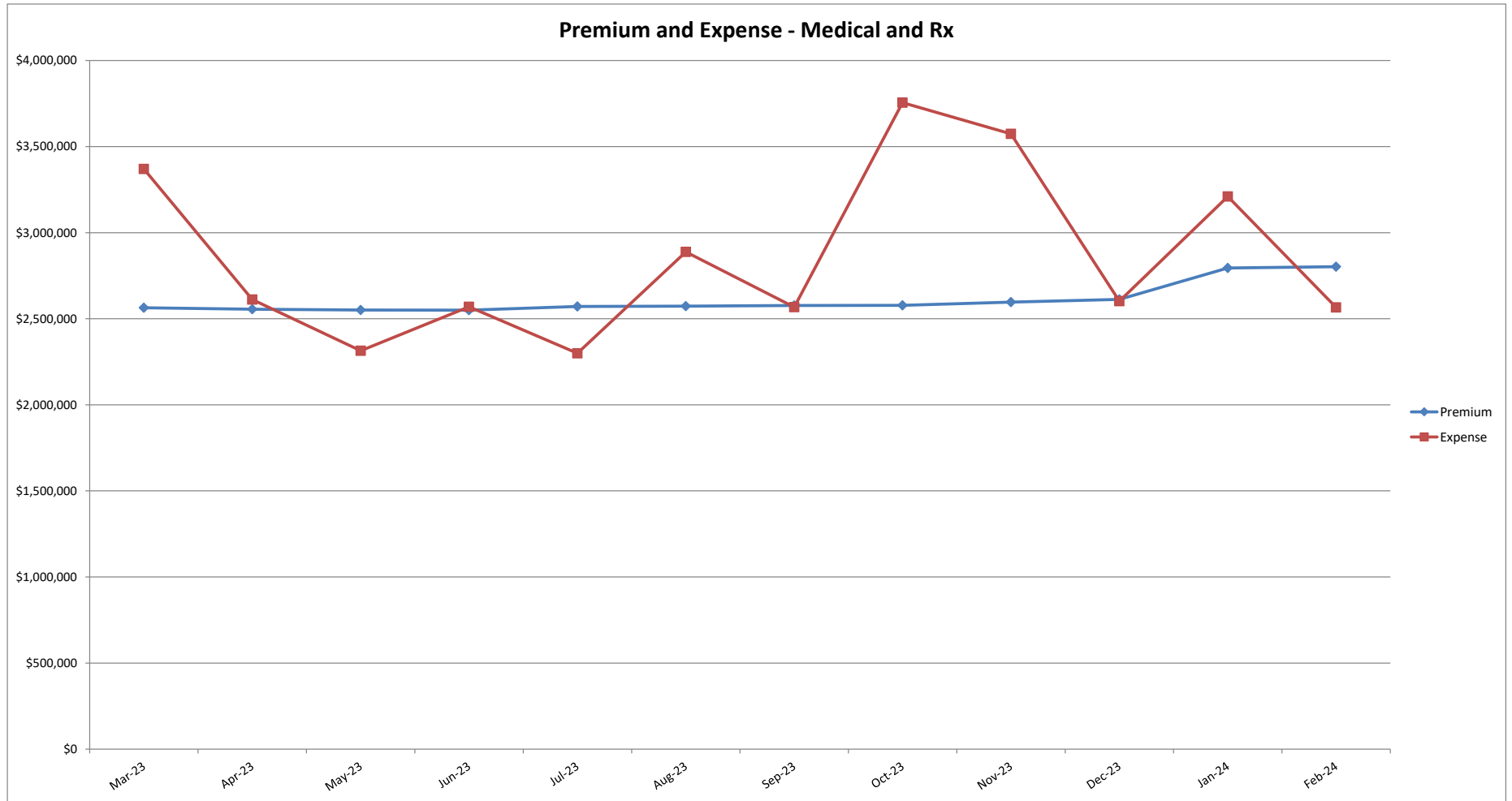


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2024
County of Tulare - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	2,864	\$2,209,550	\$1,353,968	\$832,127	\$221,502	\$0	\$2,407,597	-\$198,046	\$763.30	109.0%
Apr-22	2,864	\$2,205,491	\$1,397,155	\$810,341	\$221,502	\$0	\$2,428,998	-\$223,507	\$770.77	110.1%
May-22	2,849	\$2,200,119	\$1,251,391	\$874,517	\$220,342	\$0	\$2,346,250	-\$146,130	\$746.19	106.6%
Jun-22	2,983	\$2,339,229	\$1,652,714	\$874,804	\$230,705	\$0	\$2,758,223	-\$418,994	\$847.31	117.9%
Jul-22	2,957	\$2,323,050	\$1,531,380	\$759,166	\$228,694	\$0	\$2,519,240	-\$196,190	\$774.62	108.4%
Aug-22	2,989	\$2,355,914	\$2,153,106	\$942,610	\$231,169	\$0	\$3,326,885	-\$970,971	\$1,035.70	141.2%
Sep-22	3,001	\$2,364,929	\$1,255,373	\$938,297	\$232,097	\$0	\$2,425,767	-\$60,838	\$730.98	102.6%
Oct-22	3,010	\$2,376,972	\$1,620,009	\$958,505	\$232,793	\$0	\$2,811,307	-\$434,336	\$856.65	118.3%
Nov-22	3,008	\$2,374,106	\$1,998,236	\$926,131	\$232,639	\$0	\$3,157,006	-\$782,900	\$972.20	133.0%
Dec-22	3,044	\$2,403,636	\$1,841,309	\$883,887	\$235,423	\$0	\$2,960,619	-\$556,982	\$895	123.2%
Jan-23	3,073	\$2,546,658	\$1,261,821	\$931,216	\$237,666	\$0	\$2,430,703	\$115,956	\$714	95.4%
Feb-23	3,088	\$2,560,333	\$1,377,026	\$844,263	\$238,826	\$0	\$2,460,115	\$100,217	\$719.33	96.1%
Mar-23	3,082	\$2,564,064	\$2,108,526	\$1,023,488	\$238,362	\$0	\$3,370,376	-\$806,312	\$1,016.23	131.4%
Apr-23	3,070	\$2,555,192	\$1,512,227	\$868,421	\$237,434	-\$6,879	\$2,611,202	-\$56,010	\$773.21	102.2%
May-23	3,067	\$2,550,897	\$1,117,785	\$958,811	\$237,202	\$0	\$2,313,798	\$237,099	\$677.08	90.7%
Jun-23	3,066	\$2,549,968	\$1,434,220	\$897,615	\$237,124	\$0	\$2,568,959	-\$18,992	\$760.55	100.7%
Jul-23	3,086	\$2,570,817	\$1,407,249	\$911,437	\$238,671	-\$257,831	\$2,299,526	\$271,290	\$667.81	89.4%
Aug-23	3,090	\$2,572,983	\$1,745,812	\$903,231	\$238,981	\$0	\$2,888,024	-\$315,041	\$857.30	112.2%
Sep-23	3,097	\$2,576,478	\$1,451,610	\$876,853	\$239,522	\$0	\$2,567,985	\$8,493	\$751.84	99.7%
Oct-23	3,094	\$2,577,798	\$2,620,164	\$895,851	\$239,290	\$0	\$3,755,305	-\$1,177,507	\$1,136.40	145.7%
Nov-23	3,112	\$2,596,583	\$2,385,595	\$947,780	\$240,682	\$0	\$3,574,057	-\$977,475	\$1,071.14	137.6%
Dec-23	3,134	\$2,612,693	\$1,510,096	\$892,534	\$242,384	-\$42,631	\$2,602,383	\$10,311	\$753	99.6%
Jan-24	3,239	\$2,795,255	\$1,887,845	\$1,071,810	\$250,504	\$0	\$3,210,159	-\$414,903	\$914	114.8%
Feb-24	3,208	\$2,802,294	\$1,431,124	\$886,202	\$248,107	\$0	\$2,565,433	\$236,861	\$722.36	91.5%
2021	2,998	\$28,304,906	\$17,537,421	\$8,476,786	\$2,782,693	-\$138,916	\$28,657,985	-\$353,079	\$719.16	101.2%
2022	2,954	\$27,740,204	\$18,763,341	\$10,362,619	\$2,741,780	\$0	\$31,867,740	-\$4,127,536	\$821.58	114.9%
2023	3,088	\$30,834,462	\$19,932,133	\$10,951,499	\$2,866,143	-\$307,341	\$33,442,433	-\$2,607,971	\$825.07	108.5%
2024 YTD	3,224	\$5,597,549	\$3,318,969	\$1,958,011	\$498,611	\$0	\$5,775,591	-\$178,042	\$818.52	103.2%
Current 12 Months	3,112	\$31,325,021	\$20,612,255	\$11,134,031	\$2,888,262	-\$307,341	\$34,327,207	-\$3,002,186	\$841.85	109.6%

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

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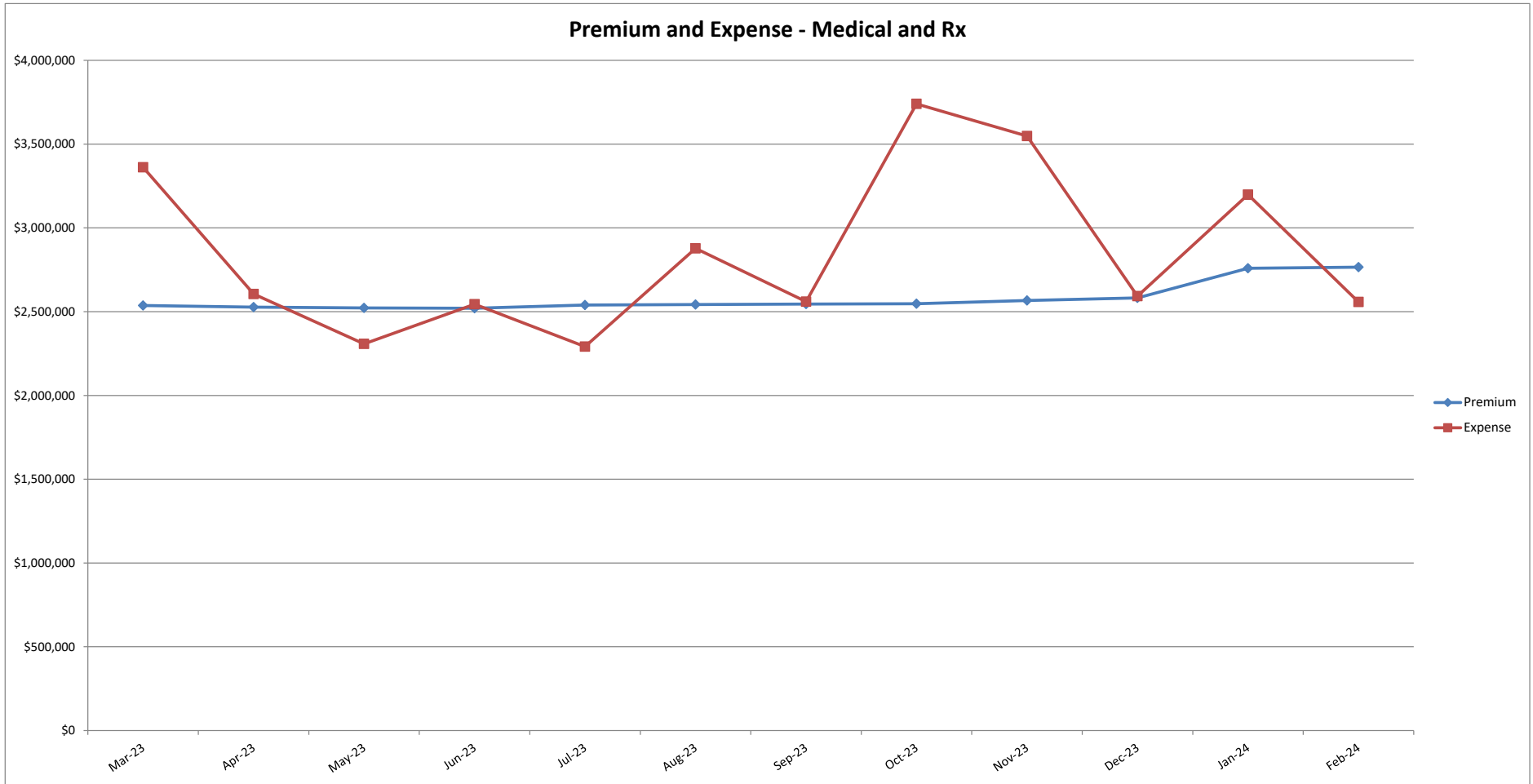
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	2,827	\$2,183,764	\$1,350,458	\$832,037	\$218,640	\$0	\$2,401,135	-\$217,371	\$772.02	110.0%
Apr-22	2,827	\$2,179,704	\$1,394,071	\$810,303	\$218,640	\$0	\$2,423,015	-\$243,311	\$779.76	111.2%
May-22	2,813	\$2,175,489	\$1,212,549	\$850,890	\$217,557	\$0	\$2,280,996	-\$105,507	\$733.54	104.8%
Jun-22	2,947	\$2,314,599	\$1,637,908	\$874,823	\$227,921	\$0	\$2,740,653	-\$426,053	\$852.64	118.4%
Jul-22	2,921	\$2,297,813	\$1,520,080	\$757,528	\$225,910	\$0	\$2,503,518	-\$205,705	\$779.74	109.0%
Aug-22	2,952	\$2,328,913	\$2,129,848	\$919,381	\$228,308	\$0	\$3,277,537	-\$948,623	\$1,032.94	140.7%
Sep-22	2,964	\$2,337,929	\$1,249,752	\$934,567	\$229,236	\$0	\$2,413,555	-\$75,626	\$736.95	103.2%
Oct-22	2,972	\$2,348,815	\$1,615,613	\$957,627	\$229,854	\$0	\$2,803,094	-\$454,280	\$865.83	119.3%
Nov-22	2,970	\$2,345,949	\$1,989,200	\$905,563	\$229,700	\$0	\$3,124,463	-\$778,514	\$974.67	133.2%
Dec-22	3,006	\$2,375,479	\$1,837,600	\$878,047	\$232,484	\$0	\$2,948,131	-\$572,652	\$903.41	124.1%
Jan-23	3,035	\$2,517,700	\$1,243,190	\$931,119	\$234,727	\$0	\$2,409,036	\$108,664	\$716.41	95.7%
Feb-23	3,052	\$2,532,590	\$1,376,612	\$843,301	\$236,042	\$0	\$2,455,955	\$76,635	\$727.36	97.0%
Mar-23	3,046	\$2,536,322	\$2,105,059	\$1,021,384	\$235,578	\$0	\$3,362,020	-\$825,698	\$1,026.41	132.6%
Apr-23	3,033	\$2,526,842	\$1,511,081	\$866,584	\$234,572	-\$6,879	\$2,605,358	-\$78,517	\$781.66	103.1%
May-23	3,030	\$2,522,546	\$1,114,794	\$958,725	\$234,340	\$0	\$2,307,859	\$214,687	\$684.33	91.5%
Jun-23	3,029	\$2,520,373	\$1,412,657	\$897,509	\$234,263	\$0	\$2,544,429	-\$24,056	\$762.68	101.0%
Jul-23	3,047	\$2,540,007	\$1,405,287	\$908,469	\$235,655	-\$257,831	\$2,291,580	\$248,426	\$674.74	90.2%
Aug-23	3,051	\$2,542,910	\$1,739,234	\$902,808	\$235,964	\$0	\$2,878,007	-\$335,097	\$865.96	113.2%
Sep-23	3,056	\$2,545,189	\$1,448,174	\$875,103	\$236,351	\$0	\$2,559,628	-\$14,439	\$760.23	100.6%
Oct-23	3,054	\$2,547,624	\$2,608,326	\$895,513	\$236,196	\$0	\$3,740,035	-\$1,192,412	\$1,147.30	146.8%
Nov-23	3,073	\$2,567,016	\$2,363,764	\$947,133	\$237,666	\$0	\$3,548,563	-\$981,546	\$1,077.42	138.2%
Dec-23	3,094	\$2,581,882	\$1,504,497	\$891,357	\$239,290	-\$42,631	\$2,592,513	-\$10,630	\$760.58	100.4%
Jan-24	3,196	\$2,759,151	\$1,881,538	\$1,069,313	\$247,179	\$0	\$3,198,029	-\$438,878	\$923.29	115.9%
Feb-24	3,164	\$2,765,551	\$1,429,066	\$884,359	\$244,704	\$0	\$2,558,129	\$207,422	\$731.17	92.5%
2021	2,966	\$28,018,278	\$17,381,887	\$8,397,297	\$2,752,531	-\$138,916	\$28,392,798	-\$374,521	\$720.43	101.3%
2022	2,917	\$27,425,825	\$18,636,290	\$10,283,239	\$2,707,596	\$0	\$31,627,125	-\$4,201,300	\$826.06	115.3%
2023	3,050	\$30,481,001	\$19,832,676	\$10,939,004	\$2,830,644	-\$307,341	\$33,294,982	-\$2,813,981	\$832.36	109.2%
2024 YTD	3,180	\$5,524,702	\$3,310,603	\$1,953,672	\$491,882	\$0	\$5,756,158	-\$231,456	\$827.72	104.2%
Current 12 Months	3,073	\$30,955,413	\$20,523,477	\$11,118,256	\$2,851,758	-\$307,341	\$34,186,149	-\$3,230,737	\$849.79	110.4%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2024
County of Tulare - PPO**





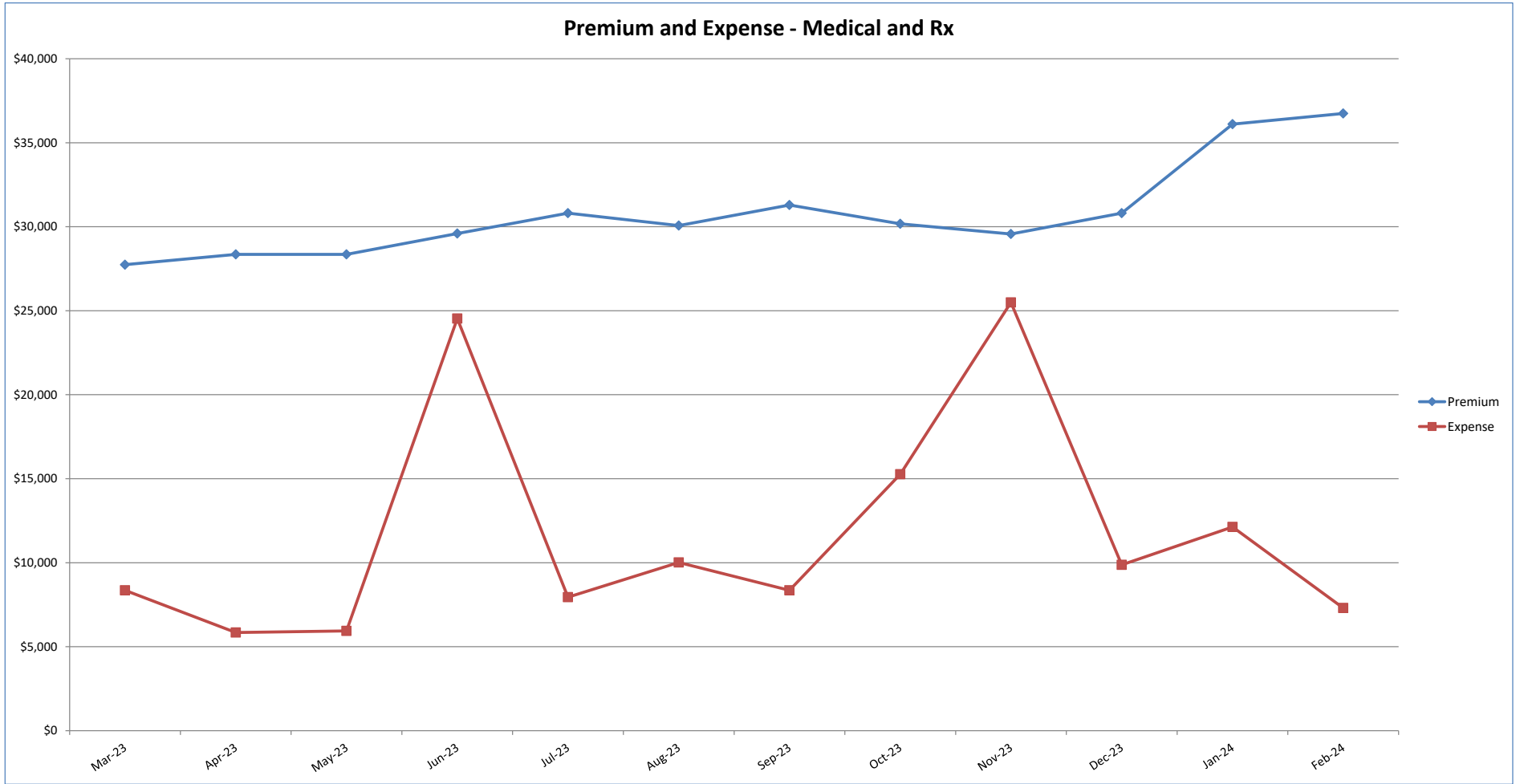
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2024
County of Tulare - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-22	37	\$25,787	\$3,510	\$90	\$2,862	\$0	\$6,462	\$19,325	\$97.31	25.1%
Apr-22	37	\$25,787	\$3,084	\$38	\$2,862	\$0	\$5,983	\$19,804	\$84.36	23.2%
May-22	36	\$24,630	\$38,842	\$23,627	\$2,784	\$0	\$65,253	-\$40,624	\$1,735.25	264.9%
Jun-22	36	\$24,630	\$14,806	-\$19	\$2,784	\$0	\$17,571	\$7,059	\$410.74	71.3%
Jul-22	36	\$25,237	\$11,300	\$1,638	\$2,784	\$0	\$15,722	\$9,514	\$359.40	62.3%
Aug-22	37	\$27,000	\$23,258	\$23,229	\$2,862	\$0	\$49,349	-\$22,348	\$1,256.41	182.8%
Sep-22	37	\$27,000	\$5,621	\$3,730	\$2,862	\$0	\$12,212	\$14,788	\$252.72	45.2%
Oct-22	38	\$28,157	\$4,396	\$878	\$2,939	\$0	\$8,213	\$19,944	\$138.80	29.2%
Nov-22	38	\$28,157	\$9,036	\$20,568	\$2,939	\$0	\$32,543	-\$4,386	\$779.06	115.6%
Dec-22	38	\$28,157	\$3,709	\$5,840	\$2,939	\$0	\$12,488	\$15,669	\$251.29	44.4%
Jan-23	38	\$28,958	\$18,631	\$97	\$2,939	\$0	\$21,667	\$7,291	\$492.85	74.8%
Feb-23	36	\$27,743	\$414	\$962	\$2,784	\$0	\$4,160	\$23,582	\$38.23	15.0%
Mar-23	36	\$27,743	\$3,467	\$2,104	\$2,784	\$0	\$8,356	\$19,387	\$154.77	30.1%
Apr-23	37	\$28,350	\$1,146	\$1,837	\$2,862	\$0	\$5,844	\$22,506	\$80.61	20.6%
May-23	37	\$28,350	\$2,991	\$86	\$2,862	\$0	\$5,939	\$22,411	\$83.18	20.9%
Jun-23	37	\$29,594	\$21,563	\$106	\$2,862	\$0	\$24,530	\$5,064	\$585.64	82.9%
Jul-23	39	\$30,810	\$1,962	\$2,968	\$3,016	\$0	\$7,946	\$22,864	\$126.41	25.8%
Aug-23	39	\$30,073	\$6,578	\$423	\$3,016	\$0	\$10,017	\$20,056	\$179.51	33.3%
Sep-23	41	\$31,289	\$3,436	\$1,750	\$3,171	\$0	\$8,357	\$22,932	\$126.49	26.7%
Oct-23	40	\$30,174	\$11,839	\$338	\$3,094	\$0	\$15,270	\$14,904	\$304.40	50.6%
Nov-23	39	\$29,566	\$21,831	\$648	\$3,016	\$0	\$25,494	\$4,072	\$576.36	86.2%
Dec-23	40	\$30,811	\$5,599	\$1,177	\$3,094	\$0	\$9,870	\$20,941	\$169.41	32.0%
Jan-24	43	\$36,105	\$6,307	\$2,497	\$3,326	\$0	\$12,129	\$23,975	\$204.74	33.6%
Feb-24	44	\$36,743	\$2,059	\$1,842	\$3,403	\$0	\$7,304	\$29,439	\$88.66	19.9%
2021	33	\$286,628	\$155,535	\$79,489	\$30,163	\$0	\$265,186	\$21,442	\$602.62	92.5%
2022	37	\$314,379	\$127,051	\$79,380	\$34,184	\$0	\$240,616	\$73,764	\$467.04	76.5%
2023	38	\$353,462	\$99,457	\$12,495	\$35,499	\$0	\$147,451	\$206,010	\$243.90	41.7%
2024 YTD	44	\$72,848	\$8,366	\$4,339	\$6,729	\$0	\$19,433	\$53,414	\$146.03	26.7%
Current 12 Months	39	\$369,608	\$88,777	\$15,775	\$36,504	\$0	\$141,057	\$228,551	\$221.51	38.2%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2024
County of Tulare - HDHP**





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of February 2024
County of Fresno and County of Tulare

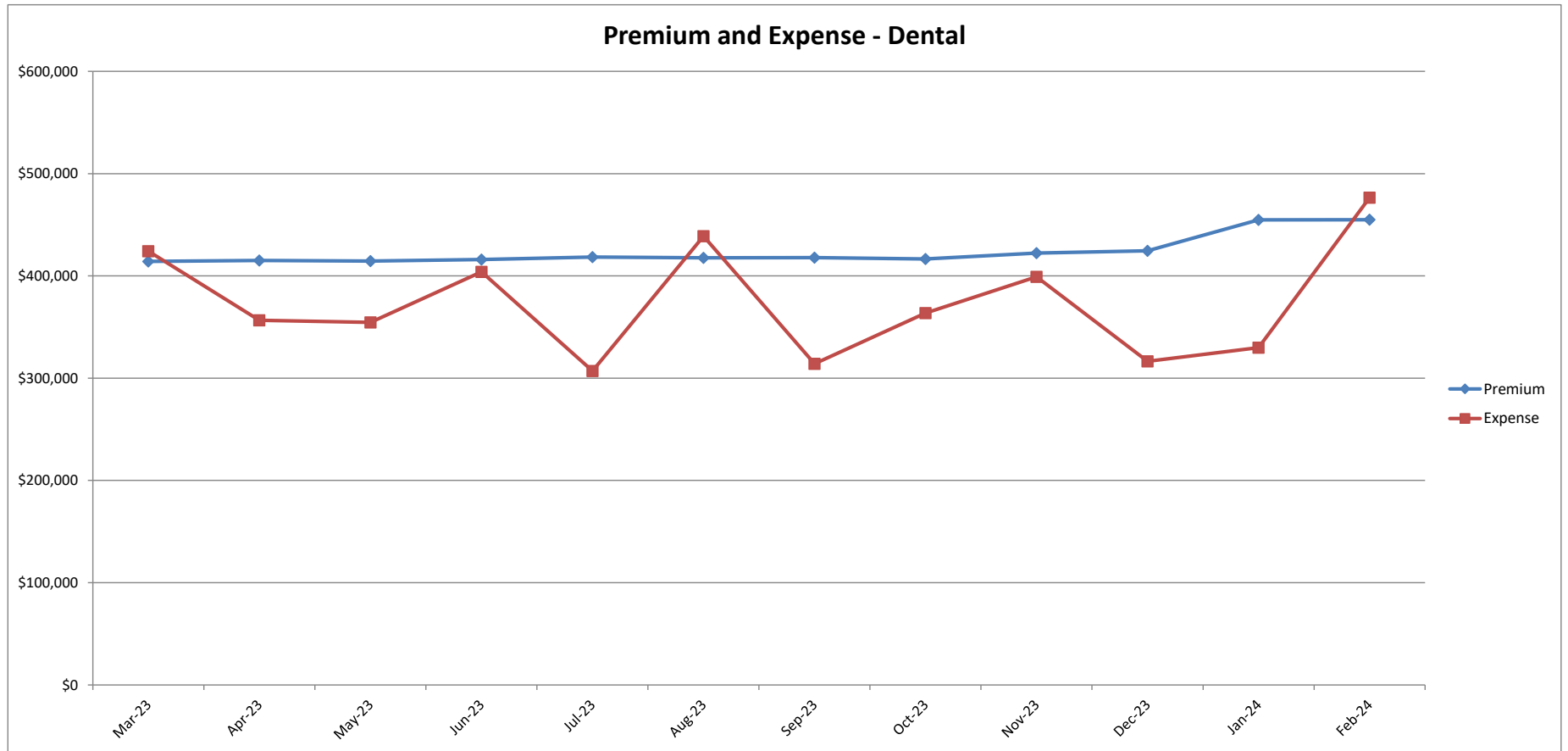
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Mar-22	7,266	\$397,815	\$428,376	\$28,119	\$456,495	-\$58,680	114.75%
Apr-22	7,233	\$395,836	\$321,532	\$27,992	\$349,524	\$46,313	88.30%
May-22	7,250	\$397,113	\$328,205	\$28,058	\$356,262	\$40,850	89.71%
Jun-22	7,243	\$396,382	\$355,298	\$28,030	\$383,328	\$13,054	96.71%
Jul-22	7,232	\$396,018	\$260,768	\$27,988	\$288,756	\$107,262	72.91%
Aug-22	7,248	\$396,999	\$292,444	\$28,050	\$320,494	\$76,505	80.73%
Sep-22	7,270	\$397,815	\$346,657	\$28,135	\$374,792	\$23,023	94.21%
Oct-22	7,281	\$397,925	\$287,346	\$28,177	\$315,523	\$82,402	79.29%
Nov-22	7,270	\$397,831	\$281,353	\$28,135	\$309,488	\$88,343	77.79%
Dec-22	7,423	\$407,470	\$317,107	\$28,727	\$345,834	\$61,637	84.87%
Jan-23	7,459	\$409,403	\$285,958	\$28,866	\$314,824	\$94,579	76.90%
Feb-23	7,503	\$392,579	\$332,646	\$29,037	\$361,682	\$30,896	92.13%
Mar-23	7,532	\$414,177	\$394,962	\$29,149	\$424,111	-\$9,934	102.40%
Apr-23	7,549	\$415,062	\$327,314	\$29,215	\$356,529	\$58,533	85.90%
May-23	7,541	\$414,435	\$325,434	\$29,184	\$354,617	\$59,818	85.57%
Jun-23	7,572	\$416,059	\$374,634	\$29,304	\$403,937	\$12,122	97.09%
Jul-23	7,614	\$418,389	\$277,575	\$29,466	\$307,041	\$111,348	73.39%
Aug-23	7,605	\$417,760	\$409,420	\$29,431	\$438,852	-\$21,092	105.05%
Sep-23	7,611	\$417,911	\$284,580	\$29,455	\$314,034	\$103,877	75.14%
Oct-23	7,590	\$416,533	\$334,211	\$29,373	\$363,585	\$52,949	87.29%
Nov-23	7,684	\$422,253	\$369,419	\$29,737	\$399,156	\$23,097	94.53%
Dec-23	7,729	\$424,463	\$286,564	\$29,911	\$316,475	\$107,988	74.56%
Jan-24	7,980	\$454,861	\$294,721	\$35,112	\$329,833	\$125,029	72.51%
Feb-24	7,984	\$454,898	\$441,363	\$35,130	\$476,493	-\$21,595	104.75%
2021	7,295	\$4,771,036	\$3,966,248	\$338,780	\$4,305,028	\$466,008	90.23%
2022	7,276	\$4,781,517	\$3,782,588	\$337,901	\$4,120,490	\$661,028	86.18%
2023	7,582	\$4,979,025	\$4,002,716	\$352,127	\$4,354,844	\$624,181	87.46%
2024 YTD	7,982	\$909,759	\$736,084	\$70,242	\$806,326	\$103,434	88.63%
Current 12 Months	7,666	\$5,086,802	\$4,120,197	\$364,466	\$4,484,663	\$602,140	88.16%

Data Sources: Delta Dental Financial Report Package, MyWorkplace

Note:

1. The above figures include all the divisions under the County of Fresno and County of Tulare.
2. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
3. Delta Admin Fee: Effective 1/1/2024 through 12/31/2024 the Dental PPO ASO fee is \$4.40

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of February 2024
County of Fresno and County of Tulare**





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of February 2024
County of Fresno

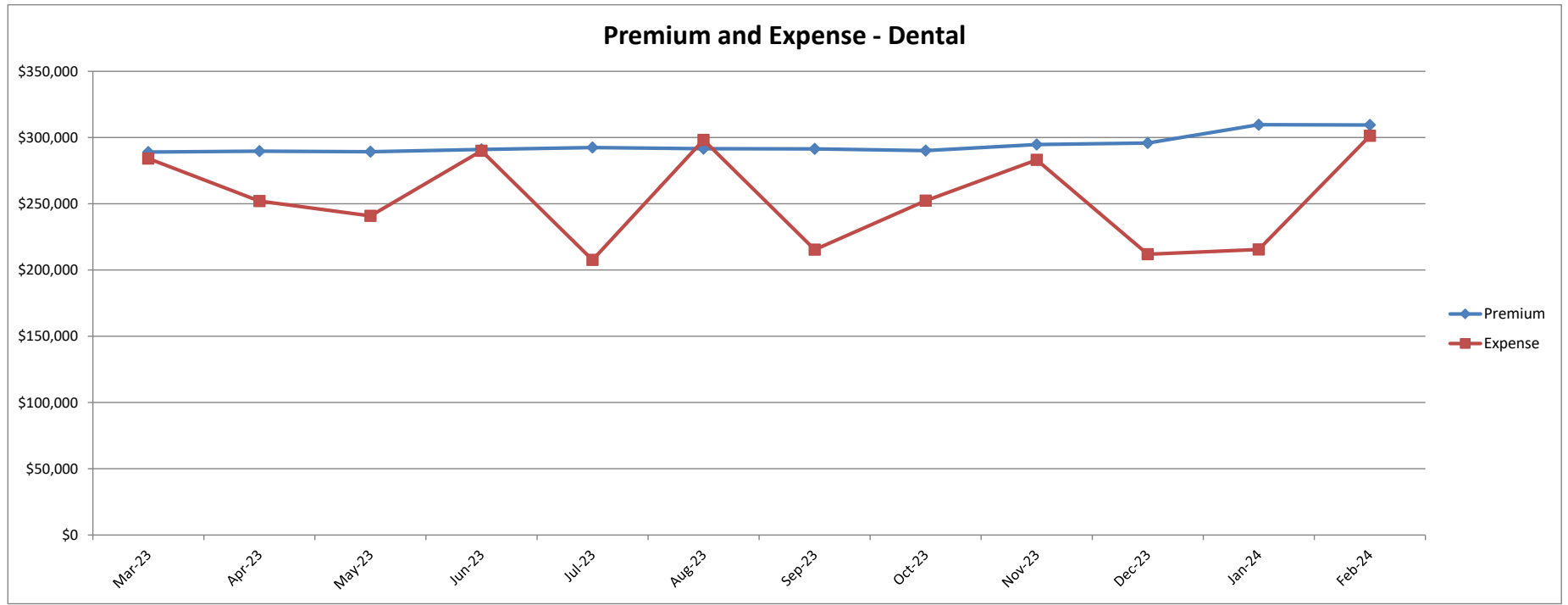
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Mar-22	4,630	\$279,228	\$292,166	\$17,918	\$310,084	-\$30,856	111.05%
Apr-22	4,594	\$277,518	\$225,770	\$17,779	\$243,549	\$33,969	87.76%
May-22	4,621	\$278,873	\$236,071	\$17,883	\$253,954	\$24,919	91.06%
Jun-22	4,611	\$278,151	\$255,946	\$17,845	\$273,791	\$4,360	98.43%
Jul-22	4,603	\$277,581	\$193,741	\$17,814	\$211,555	\$66,026	76.21%
Aug-22	4,601	\$277,653	\$206,848	\$17,806	\$224,654	\$52,999	80.91%
Sep-22	4,612	\$278,055	\$245,891	\$17,848	\$263,739	\$14,316	94.85%
Oct-22	4,615	\$277,537	\$190,459	\$17,860	\$208,320	\$69,218	75.06%
Nov-22	4,612	\$277,816	\$192,713	\$17,848	\$210,562	\$67,254	75.79%
Dec-22	4,734	\$286,089	\$224,117	\$18,321	\$242,438	\$43,651	84.74%
Jan-23	4,718	\$285,189	\$202,249	\$18,259	\$220,508	\$64,681	77.32%
Feb-23	4,746	\$267,461	\$221,324	\$18,367	\$239,691	\$27,770	89.62%
Mar-23	4,786	\$289,084	\$265,604	\$18,522	\$284,126	\$4,958	98.28%
Apr-23	4,801	\$289,801	\$233,464	\$18,580	\$252,044	\$37,758	86.97%
May-23	4,794	\$289,355	\$222,295	\$18,553	\$240,848	\$48,507	83.24%
Jun-23	4,826	\$291,083	\$271,392	\$18,677	\$290,068	\$1,015	99.65%
Jul-23	4,851	\$292,446	\$188,823	\$18,773	\$207,597	\$84,850	70.99%
Aug-23	4,834	\$291,573	\$279,538	\$18,708	\$298,246	-\$6,672	102.29%
Sep-23	4,834	\$291,489	\$196,615	\$18,708	\$215,323	\$76,166	73.87%
Oct-23	4,819	\$290,112	\$233,684	\$18,650	\$252,333	\$37,779	86.98%
Nov-23	4,893	\$294,711	\$264,271	\$18,936	\$283,207	\$11,504	96.10%
Dec-23	4,914	\$295,849	\$192,877	\$19,017	\$211,895	\$83,954	71.62%
Jan-24	5,095	\$309,716	\$193,048	\$22,418	\$215,466	\$94,250	69.57%
Feb-24	5,091	\$309,496	\$278,882	\$22,400	\$301,283	\$8,214	97.35%
2021	4,680	\$3,413,756	\$2,800,017	\$217,324	\$3,017,340	\$396,416	88.39%
2022	4,628	\$3,350,615	\$2,638,106	\$214,928	\$2,853,034	\$497,581	85.15%
2023	4,818	\$3,468,153	\$2,772,137	\$223,748	\$2,995,885	\$472,269	86.38%
2024 YTD	5,093	\$619,212	\$471,930	\$44,818	\$516,749	\$102,464	83.45%
Current 12 Months	4,878	\$3,534,716	\$2,820,494	\$231,941	\$3,052,434	\$482,282	86.36%

Data Sources: Delta Dental Financial Report Package, MyWorkplace

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. Delta Admin Fee: Effective 1/1/2024 through 12/31/2024 the Dental PPO ASO fee is \$4.40

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of February 2024
County of Fresno**





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of February 2024
County of Tulare

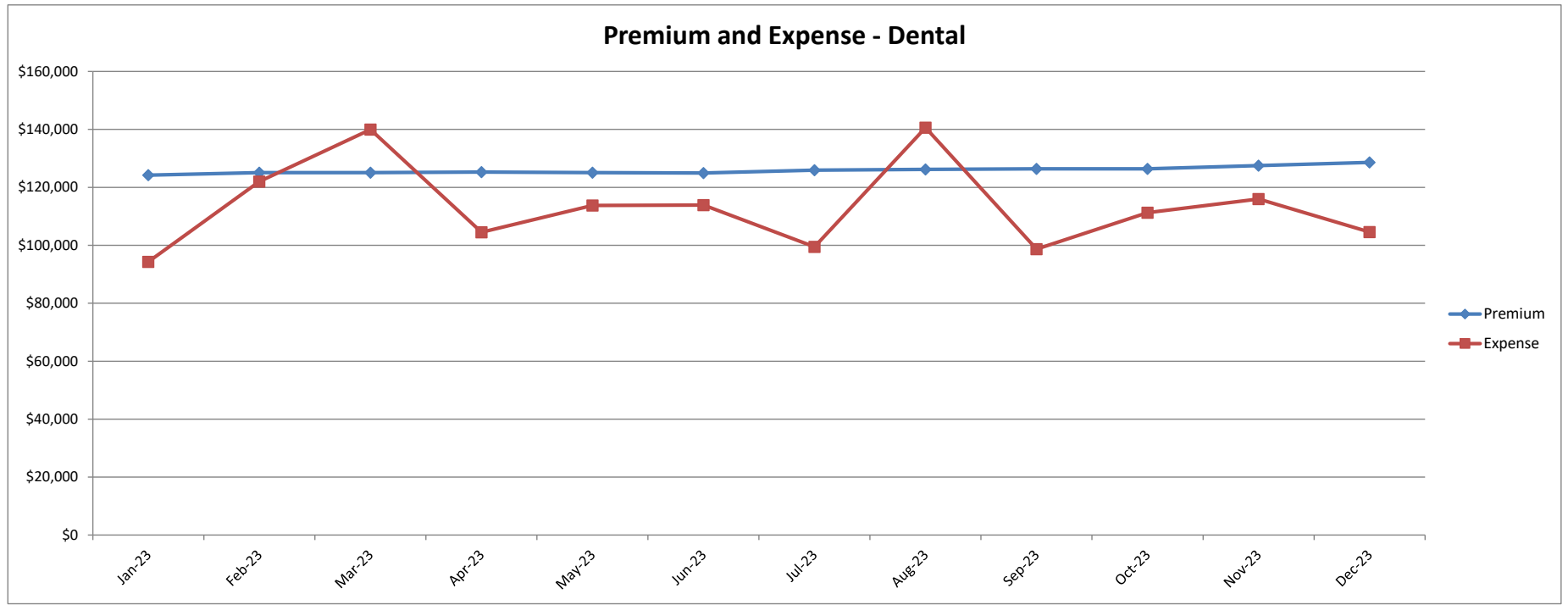
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Mar-22	2,636	\$118,587	\$136,210	\$10,201	\$146,411	-\$27,824	123.46%
Apr-22	2,639	\$118,318	\$95,762	\$10,213	\$105,975	\$12,343	89.57%
May-22	2,629	\$118,239	\$92,134	\$10,174	\$102,308	\$15,931	86.53%
Jun-22	2,632	\$118,231	\$99,352	\$10,186	\$109,538	\$8,694	92.65%
Jul-22	2,629	\$118,437	\$67,027	\$10,174	\$77,201	\$41,236	65.18%
Aug-22	2,647	\$119,346	\$85,596	\$10,244	\$95,840	\$23,506	80.30%
Sep-22	2,658	\$119,759	\$100,766	\$10,286	\$111,052	\$8,707	92.73%
Oct-22	2,666	\$120,388	\$96,887	\$10,317	\$107,204	\$13,184	89.05%
Nov-22	2,658	\$120,015	\$88,640	\$10,286	\$98,926	\$21,089	82.43%
Dec-22	2,689	\$121,381	\$92,990	\$10,406	\$103,396	\$17,985	85.18%
Jan-23	2,741	\$124,214	\$83,709	\$10,608	\$94,316	\$29,898	75.93%
Feb-23	2,757	\$125,118	\$111,322	\$10,670	\$121,991	\$3,126	97.50%
Mar-23	2,746	\$125,092	\$129,358	\$10,627	\$139,985	-\$14,892	111.91%
Apr-23	2,748	\$125,261	\$93,850	\$10,635	\$104,485	\$20,776	83.41%
May-23	2,747	\$125,080	\$103,138	\$10,631	\$113,769	\$11,311	90.96%
Jun-23	2,746	\$124,976	\$103,242	\$10,627	\$113,869	\$11,107	91.11%
Jul-23	2,763	\$125,943	\$88,752	\$10,693	\$99,445	\$26,498	78.96%
Aug-23	2,771	\$126,187	\$129,882	\$10,724	\$140,606	-\$14,419	111.43%
Sep-23	2,777	\$126,422	\$87,964	\$10,747	\$98,711	\$27,711	78.08%
Oct-23	2,771	\$126,422	\$100,528	\$10,724	\$111,252	\$15,170	88.00%
Nov-23	2,791	\$127,543	\$105,148	\$10,801	\$115,949	\$11,593	90.91%
Dec-23	2,815	\$128,614	\$93,687	\$10,894	\$104,581	\$24,034	81.31%
Jan-24	2,885	\$145,145	\$101,672	\$12,694	\$114,366	\$30,779	78.79%
Feb-24	2,893	\$145,402	\$162,481	\$12,729	\$175,210	-\$29,809	120.50%
2021	2,615	\$1,357,280	\$1,166,232	\$121,456	\$1,287,688	\$69,593	94.87%
2022	2,648	\$1,430,902	\$1,144,483	\$122,973	\$1,267,456	\$163,447	88.58%
2023	2,764	\$1,510,871	\$1,230,580	\$128,380	\$1,358,959	\$151,912	89.95%
2024 YTD	2,889	\$290,547	\$264,154	\$25,423	\$289,577	\$970	99.67%
Current 12 Months	2,788	\$1,552,086	\$1,299,703	\$132,525	\$1,432,228	\$119,858	92.28%

Data Sources: Delta Dental Financial Report Package, MyWorkplace

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. Delta Admin Fee: Effective 1/1/2024 through 12/31/2024 the Dental PPO ASO fee is \$4.40

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of February 2024
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2024
County of Fresno and County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Mar-22	7,140	\$61,700	\$54,419	\$8,021	\$62,440	-\$740	101.20%
Apr-22	7,107	\$61,441	\$48,056	\$7,987	\$56,043	\$5,397	91.22%
May-22	7,084	\$61,144	\$46,179	\$7,949	\$54,127	\$7,017	88.52%
Jun-22	7,131	\$61,179	\$47,233	\$7,953	\$55,186	\$5,993	90.20%
Jul-22	7,103	\$61,323	\$42,981	\$7,972	\$50,953	\$10,370	83.09%
Aug-22	7,103	\$61,373	\$51,874	\$7,979	\$59,853	\$1,520	97.52%
Sep-22	7,111	\$61,420	\$42,926	\$7,985	\$50,911	\$10,509	82.89%
Oct-22	7,116	\$61,407	\$44,493	\$7,983	\$52,476	\$8,931	85.46%
Nov-22	7,162	\$61,862	\$44,617	\$8,042	\$52,659	\$9,203	85.12%
Dec-22	7,224	\$62,402	\$43,471	\$8,112	\$51,583	\$10,819	82.66%
Jan-23	7,314	\$63,156	\$49,414	\$8,210	\$57,624	\$5,532	91.24%
Feb-23	7,277	\$62,850	\$47,869	\$8,170	\$56,040	\$6,810	89.16%
Mar-23	7,366	\$63,531	\$53,620	\$8,259	\$61,879	\$1,652	97.40%
Apr-23	7,335	\$63,387	\$48,334	\$8,240	\$56,574	\$6,813	89.25%
May-23	7,380	\$63,677	\$50,556	\$8,278	\$58,834	\$4,843	92.39%
Jun-23	7,373	\$63,584	\$47,809	\$8,266	\$56,075	\$7,509	88.19%
Jul-23	7,099	\$61,312	\$42,981	\$7,971	\$50,951	\$10,361	83.10%
Aug-23	7,470	\$64,375	\$52,317	\$8,369	\$60,685	\$3,689	94.27%
Sep-23	7,471	\$64,314	\$48,572	\$8,361	\$56,933	\$7,381	88.52%
Oct-23	7,442	\$63,872	\$51,633	\$8,303	\$59,937	\$3,935	93.84%
Nov-23	7,514	\$64,487	\$45,134	\$8,383	\$53,517	\$10,969	82.99%
Dec-23	7,695	\$66,256	\$47,749	\$8,613	\$56,362	\$9,894	85.07%
Jan-24	7,787	\$67,832	\$51,925	\$8,818	\$60,743	\$7,089	89.55%
Feb-24	7,796	\$67,952	\$55,077	\$8,834	\$63,911	\$4,041	94.05%
2021	7,139	\$736,270	\$589,671	\$95,715	\$685,386	\$50,883	93.09%
2022	7,137	\$739,521	\$558,234	\$96,138	\$654,371	\$85,150	88.49%
2023	7,395	\$764,801	\$585,987	\$99,424	\$685,411	\$79,389	89.62%
2024 YTD	7,792	\$135,783	\$107,002	\$17,652	\$124,654	\$11,130	91.80%
Current 12 Months	7,477	\$774,578	\$595,706	\$100,695	\$696,401	\$78,177	89.91%

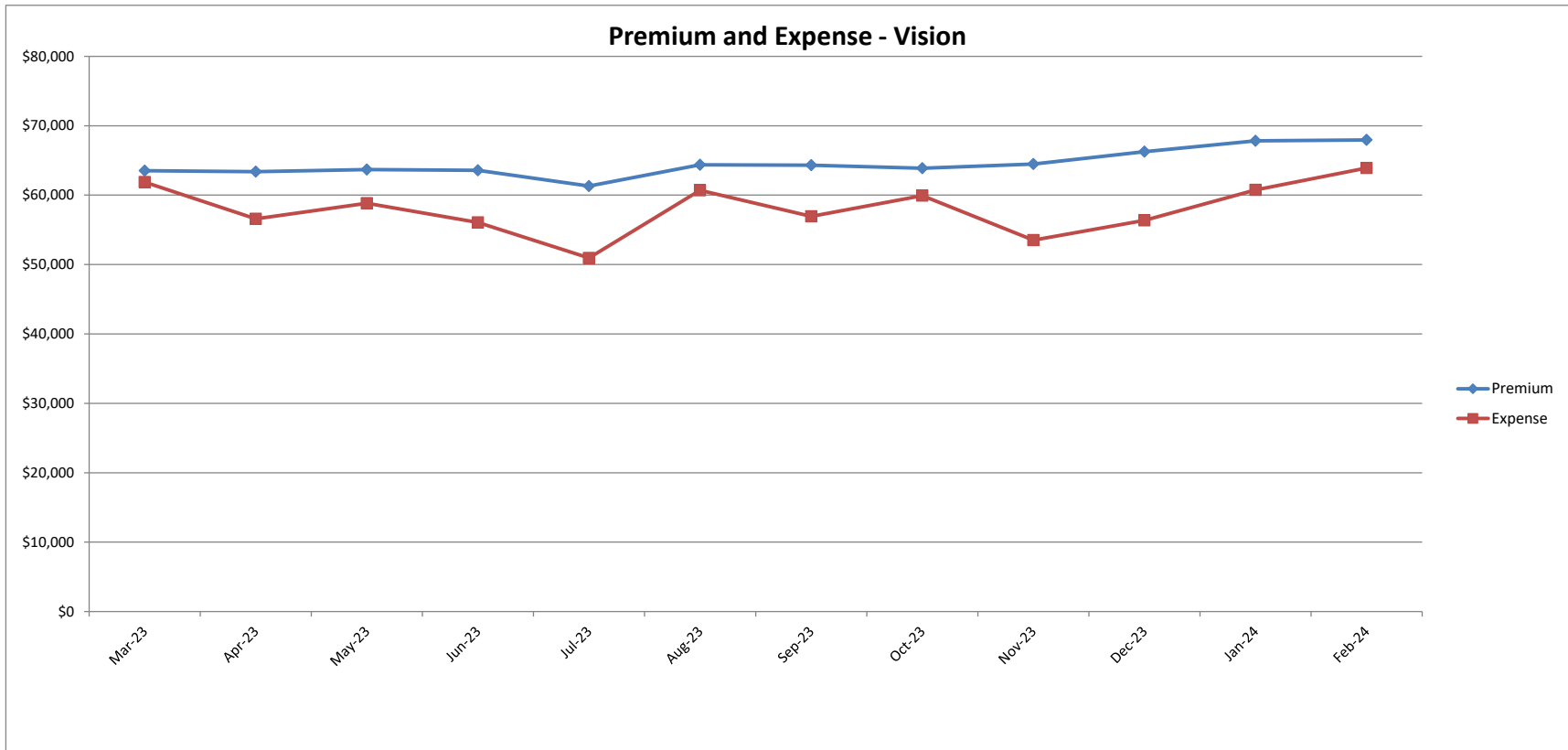
Data Source: VSP SJVIA Utilization Reports

Note:

1. The above figures include all the divisions under the County of Fresno, and County of Tulare.



San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2024
County of Fresno and County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2024
County of Fresno

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Mar-22	4,274	\$44,505	\$39,054	\$5,786	\$44,840	-\$335	100.75%
Apr-22	4,263	\$44,393	\$31,866	\$5,771	\$37,637	\$6,756	84.78%
May-22	4,233	\$44,077	\$30,024	\$5,730	\$35,754	\$8,323	81.12%
Jun-22	4,261	\$44,340	\$30,797	\$5,764	\$36,561	\$7,778	82.46%
Jul-22	4,255	\$44,207	\$30,398	\$5,747	\$36,145	\$8,062	81.76%
Aug-22	4,256	\$44,251	\$32,461	\$5,753	\$38,213	\$6,038	86.36%
Sep-22	4,252	\$44,220	\$28,582	\$5,749	\$34,330	\$9,889	77.64%
Oct-22	4,243	\$44,086	\$25,827	\$5,731	\$31,558	\$12,528	71.58%
Nov-22	4,283	\$44,493	\$28,274	\$5,784	\$34,058	\$10,435	76.55%
Dec-22	4,318	\$44,880	\$28,407	\$5,834	\$34,241	\$10,639	76.30%
Jan-23	4,361	\$45,341	\$31,951	\$5,894	\$37,845	\$7,496	83.47%
Feb-23	4,342	\$45,107	\$29,690	\$5,864	\$35,554	\$9,553	78.82%
Mar-23	4,397	\$45,578	\$35,778	\$5,925	\$41,703	\$3,875	91.50%
Apr-23	4,407	\$45,662	\$32,810	\$5,936	\$38,746	\$6,917	84.85%
May-23	4,423	\$45,765	\$31,182	\$5,949	\$37,132	\$8,633	81.14%
Jun-23	4,422	\$45,725	\$30,938	\$5,944	\$36,883	\$8,843	80.66%
Jul-23	4,254	\$44,212	\$30,398	\$5,748	\$36,146	\$8,066	81.76%
Aug-23	4,502	\$46,372	\$33,005	\$6,028	\$39,033	\$7,338	84.17%
Sep-23	4,492	\$46,243	\$32,828	\$6,012	\$38,840	\$7,403	83.99%
Oct-23	4,454	\$45,730	\$32,880	\$5,945	\$38,825	\$6,905	84.90%
Nov-23	4,486	\$46,093	\$29,455	\$5,992	\$35,447	\$10,646	76.90%
Dec-23	4,646	\$47,733	\$30,538	\$6,205	\$36,743	\$10,990	76.98%
Jan-24	4,705	\$49,063	\$33,839	\$6,378	\$40,217	\$8,846	81.97%
Feb-24	4,704	\$49,147	\$35,857	\$6,389	\$42,246	\$6,900	85.96%
2021	4,274	\$534,071	\$399,728	\$69,429	\$469,158	\$64,913	87.85%
2022	4,271	\$533,217	\$368,166	\$69,318	\$437,485	\$95,733	82.05%
2023	4,432	\$549,561	\$381,453	\$71,443	\$452,896	\$96,664	82.41%
2024 YTD	4,705	\$98,210	\$69,696	\$12,767	\$82,463	\$15,746	83.97%
Current 12 Months	4,491	\$557,322	\$389,509	\$72,452	\$461,961	\$95,362	82.89%

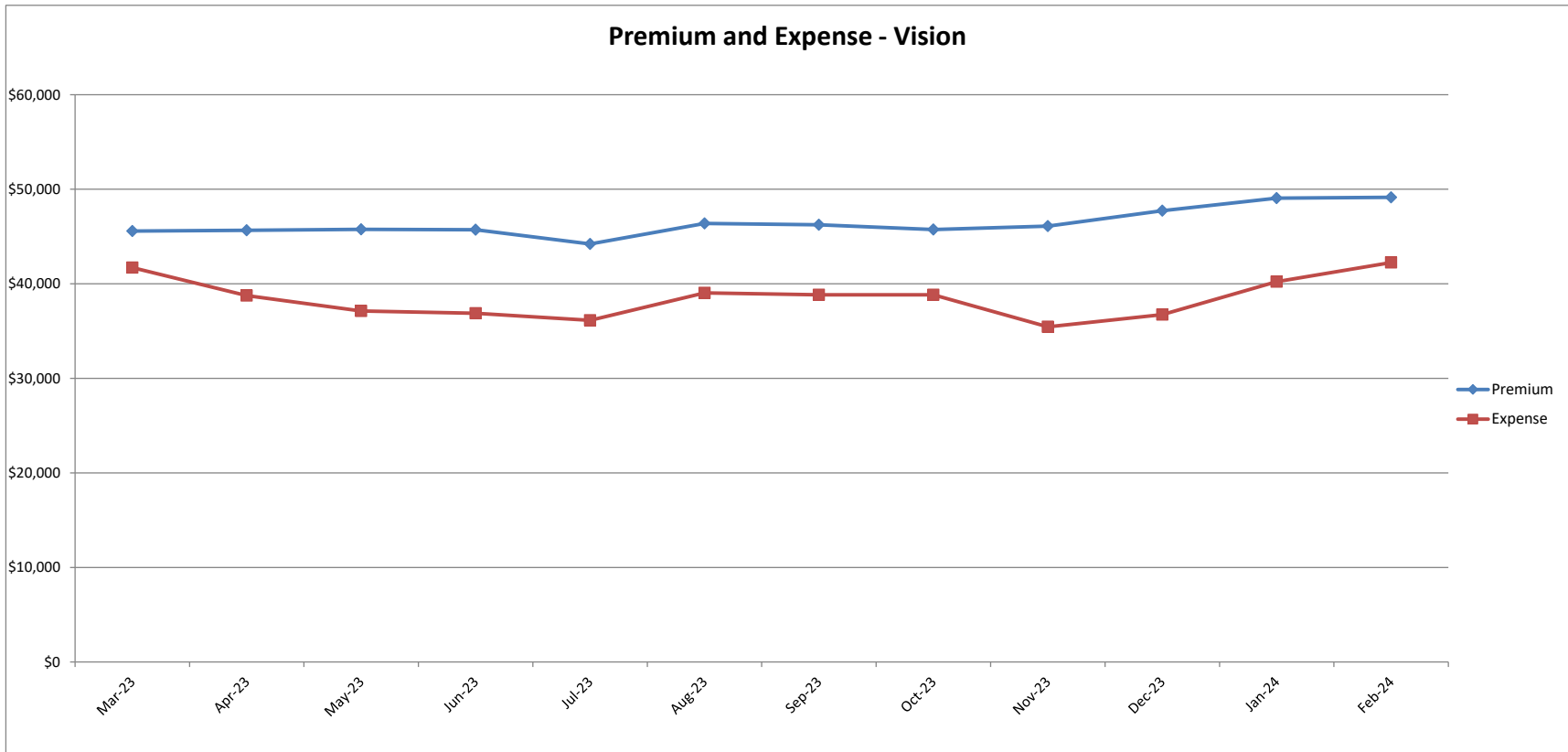
Data Source: VSP SJVIA Utilization Reports

Note:

1. The above figures include the following divisions: 0015, 0016, 0017, 0018, 0019, 0020, and 0021.



San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2024
County of Fresno





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2024
County of Tulare

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Mar-22	2,866	\$17,195	\$15,365	\$2,235	\$17,600	-\$405	102.35%
Apr-22	2,844	\$17,048	\$16,190	\$2,216	\$18,407	-\$1,359	107.97%
May-22	2,851	\$17,068	\$16,155	\$2,219	\$18,374	-\$1,306	107.65%
Jun-22	2,870	\$16,839	\$16,436	\$2,189	\$18,625	-\$1,786	110.60%
Jul-22	2,848	\$17,116	\$12,583	\$2,225	\$14,808	\$2,308	86.51%
Aug-22	2,847	\$17,122	\$19,414	\$2,226	\$21,640	-\$4,518	126.39%
Sep-22	2,859	\$17,201	\$14,345	\$2,236	\$16,581	\$620	96.40%
Oct-22	2,873	\$17,321	\$18,666	\$2,252	\$20,918	-\$3,597	120.76%
Nov-22	2,879	\$17,369	\$16,343	\$2,258	\$18,601	-\$1,232	107.09%
Dec-22	2,906	\$17,522	\$15,064	\$2,278	\$17,342	\$180	98.97%
Jan-23	2,953	\$17,814	\$17,463	\$2,316	\$19,779	-\$1,964	111.03%
Feb-23	2,935	\$17,743	\$18,179	\$2,307	\$20,486	-\$2,743	115.46%
Mar-23	2,969	\$17,953	\$17,842	\$2,334	\$20,176	-\$2,223	112.38%
Apr-23	2,928	\$17,725	\$15,524	\$2,304	\$17,828	-\$104	100.58%
May-23	2,957	\$17,912	\$19,374	\$2,329	\$21,702	-\$3,790	121.16%
Jun-23	2,951	\$17,859	\$16,871	\$2,322	\$19,193	-\$1,334	107.47%
Jul-23	2,845	\$17,101	\$12,583	\$2,223	\$14,806	\$2,295	86.58%
Aug-23	2,968	\$18,003	\$19,312	\$2,340	\$21,652	-\$3,649	120.27%
Sep-23	2,979	\$18,071	\$15,744	\$2,349	\$18,093	-\$22	100.12%
Oct-23	2,988	\$18,142	\$18,753	\$2,358	\$21,112	-\$2,969	116.37%
Nov-23	3,028	\$18,394	\$15,679	\$2,391	\$18,070	\$324	98.24%
Dec-23	3,049	\$18,523	\$17,211	\$2,408	\$19,619	-\$1,096	105.92%
Jan-24	3,082	\$18,769	\$18,086	\$2,440	\$20,525	-\$1,757	109.36%
Feb-24	3,092	\$18,805	\$19,220	\$2,445	\$21,665	-\$2,860	115.21%
2021	2,865	\$202,199	\$189,943	\$26,286	\$216,229	-\$14,030	106.94%
2022	2,866	\$206,304	\$190,067	\$26,820	\$216,887	-\$10,583	105.13%
2023	2,963	\$215,240	\$204,534	\$27,981	\$232,515	-\$17,275	108.03%
2024 YTD	3,087	\$37,574	\$37,305	\$4,885	\$42,190	-\$4,616	112.29%
Current 12 Months	2,986	\$217,256	\$206,197	\$28,243	\$234,441	-\$17,185	107.91%

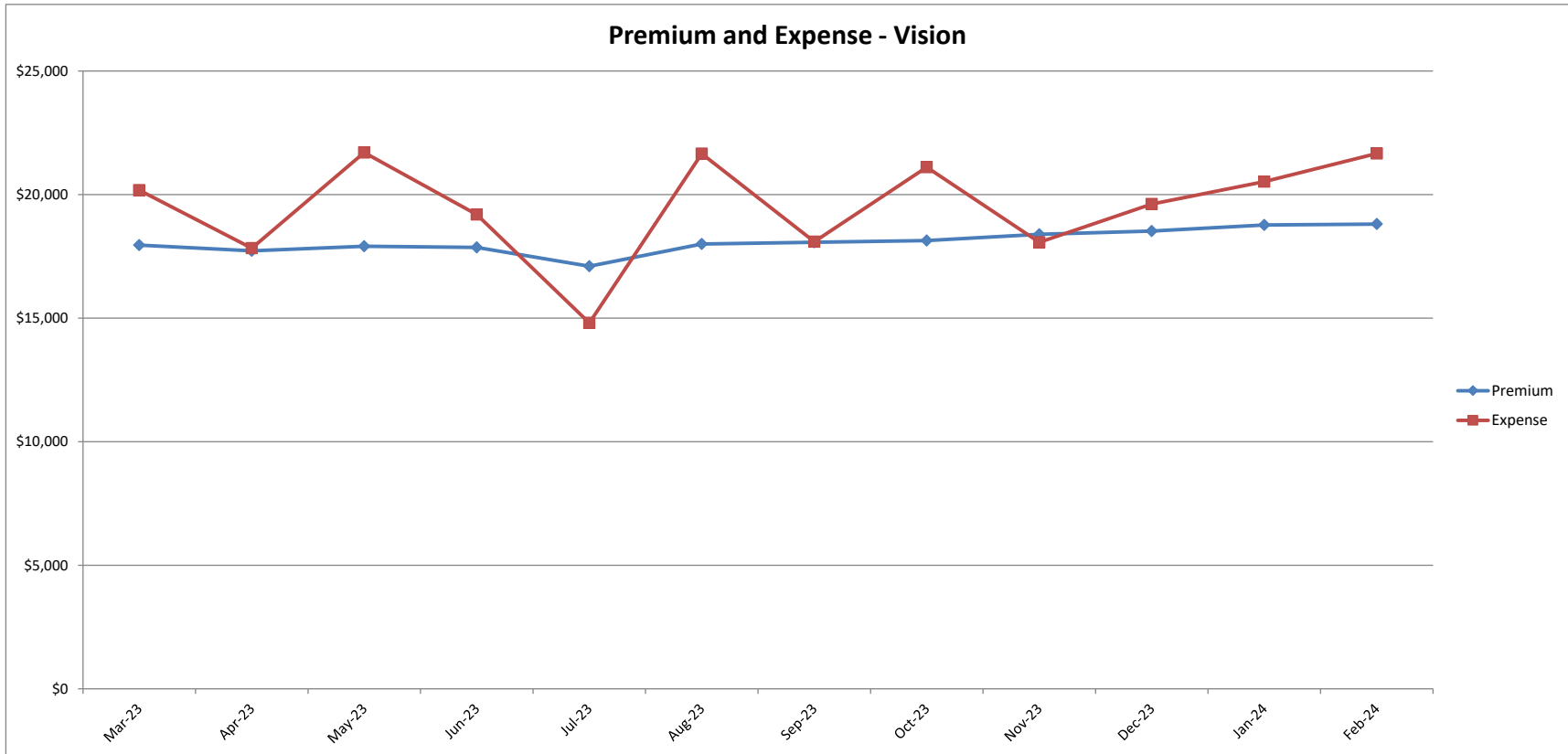
Data Source: VSP SJVIA Utilization Reports

Note:

1. The above figures include the following divisions: 0001, 0002, 0003, and 0004.



San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2024
County of Tulare





BOARD OF DIRECTORS

STEVE BRANDAU
NATHAN MAGSIG
BUDDY MENDES
LARRY MICARI
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: May 3, 2024

ITEM NUMBER: Item 12

SUBJECT: Receive Report on Delta Dental RFI (I)

REQUEST(S): That the Board receive the Consultant's report on the dental carrier market relative to member access to network providers, member disruption by moving from one carrier to another, and financial impact of changing carriers.

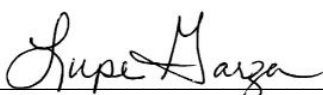
DESCRIPTION:

Over the 2023 plan year, members voiced concerns over providers leaving the Delta Dental provider network. Keenan conducted an RFI of the dental market to determine each carrier's strength of network in number of providers, the disruption impact a change in carriers could have on its membership, and the cost impact a change in carriers would have.

FISCAL IMPACT/FINANCING:

To be determined based on SJVIA Board direction

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager



San Joaquin Valley Insurance Authority Dental Market RFI

Date: April 5, 2024

DENTAL RFI RESULTS

Overview of RFI

Background

SJVIA membership has expressed concern regarding the Delta Dental network and access to dental providers.

Purpose

Keenan has gathered information on different dental carrier networks specific to SJVIA membership. This will provide comparative information to assist SJVIA in evaluating decisions related to dental coverage.

Provider Network
Comparison

Coverage of
Procedures

Carrier PPO
Network Strength

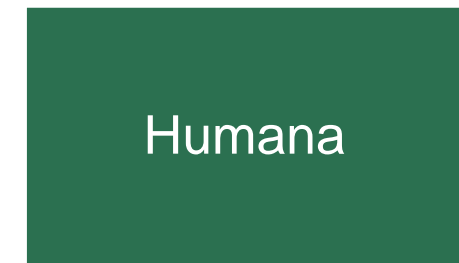
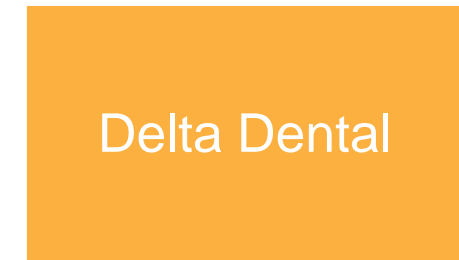
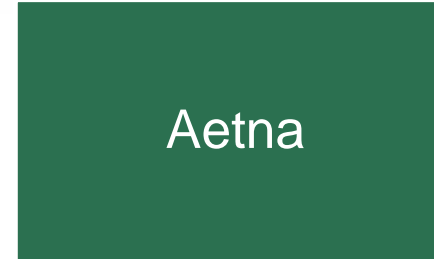
Network Disruption

RFI Details

Data included the experience period of 01/01/2023 – 12/31/2023 and were compared against networks in effect on 4/1/2024:

SJVIA Data	Amount
Unique Providers	1,162
Procedures	65,842
Submitted Charges	\$10,329,365

Carriers invited but not participating: Humana, MetLife, Principal, Standard, Sun Life, UHC, and United Concordia



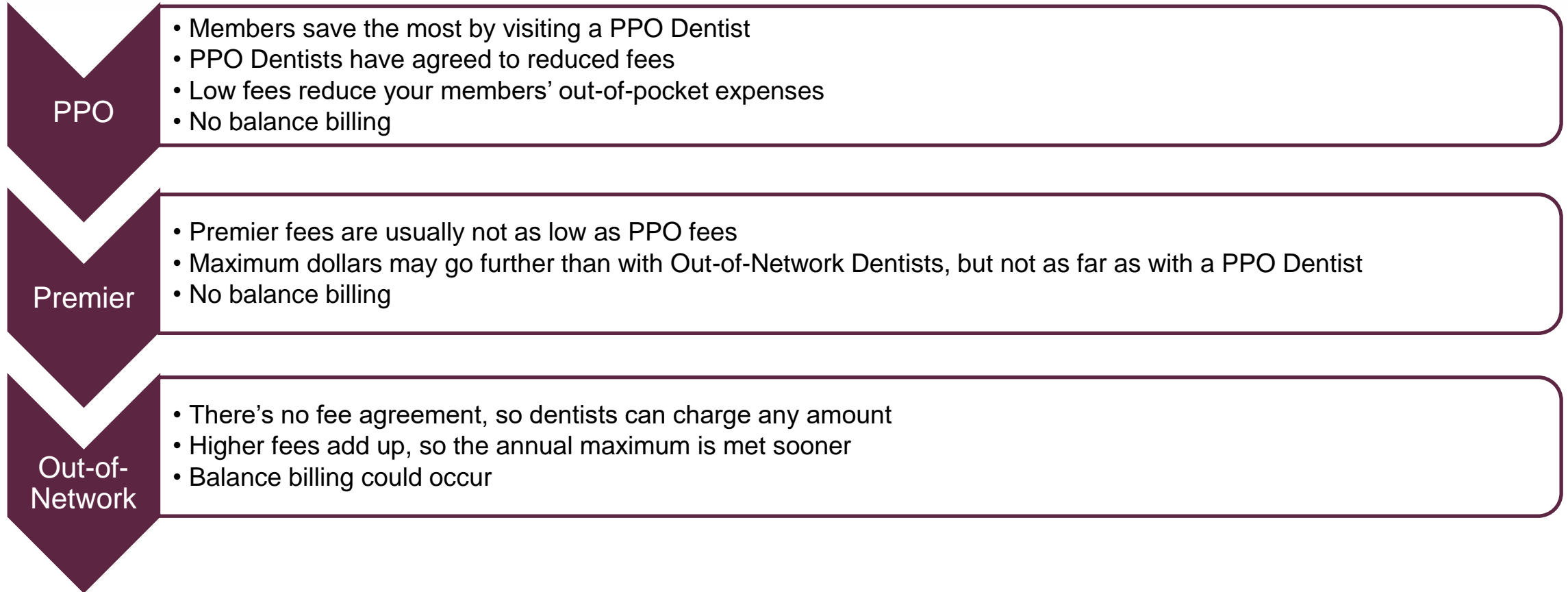
Provider Network

- SJVIA Members utilized 1,162 unique providers during the experience period
- Here is a snapshot of each carrier's In-Network strength compared to the SJVIA's 1,162 providers:
 1. Delta Dental: 92.8%
 2. CIGNA: 94.3%
 3. All other carriers: 53-75%

SJVIA				
Provider Summary	PPO Network	Out of Network	Total	PPO In-Network
Delta Dental	1,078	84	1,162	92.8%
Aetna	868	294	1,162	74.7%
Ameritas	879	283	1,162	75.6%
Blue Shield	799	363	1,162	68.8%
CIGNA	1,096	66	1,162	94.3%
Humana	623	539	1,162	53.6%

County of Fresno				
Provider Summary	PPO Network	Out of Network	Total	PPO In-Network
Delta Dental	699	47	746	93.7%
Aetna	555	191	746	74.4%
Ameritas	569	177	746	76.3%
Blue Shield	522	224	746	70.0%
CIGNA	714	32	746	95.7%
Humana	377	369	746	50.5%
County of Tulare				
Provider Summary	PPO Network	Out of Network	Total	PPO In-Network
Delta Dental	379	37	416	91.1%
Aetna	313	103	416	75.2%
Ameritas	310	106	416	74.5%
Blue Shield	277	139	416	66.6%
CIGNA	382	34	416	91.8%
Humana	246	170	416	59.1%

Delta Dental Network Breakdown



Procedure Mapping

- Total procedures performed for SJVIA members: 65,842
- In-Network Procedure Coverage
 1. Delta Dental: 97.4%
 2. CIGNA: 87.3%
 3. Other Carriers: 67-84% range

SJVIA				
Procedure Summary	PPO Network	Out of Network	Total	PPO In-Network
Delta Dental	64,152	1,690	65,842	97.4%
Aetna	52,011	13,831	65,842	79.0%
Ameritas	54,845	10,997	65,842	83.3%
Blue Shield	49,114	16,728	65,842	74.6%
CIGNA	57,502	8,340	65,842	87.3%
Humana	44,286	21,556	65,842	67.3%

County of Fresno				
Procedure Summary	PPO Network	Out of Network	Total	PPO In-Network
Delta Dental	44,910	967	45,877	97.9%
Aetna	37,785	8,092	45,877	82.4%
Ameritas	40,242	5,635	45,877	87.7%
Blue Shield	35,226	10,651	45,877	76.8%
CIGNA	40,351	5,526	45,877	88.0%
Humana	31,621	14,256	45,877	68.9%

County of Tulare				
Procedure Summary	PPO Network	Out of Network	Total	PPO In-Network
Delta Dental	19,242	723	19,965	96.4%
Aetna	14,226	5,739	19,965	71.3%
Ameritas	14,603	5,362	19,965	73.1%
Blue Shield	13,888	6,077	19,965	69.6%
CIGNA	17,151	2,814	19,965	85.9%
Humana	12,665	7,300	19,965	63.4%

Submitted Charges Comparison

- The submitted charges represent the amount requested by the provider for services rendered
- During the experience period, SJVIA members had total submitted charges of \$10,329,365
- In-Network Charges
 - Delta Dental: 95.9%
 - CIGNA: 83.2%
 - All Others: 69-81%

SJVIA				
Submitted Charge	PPO Network	Out of Network	Total	PPO In-Network
Delta Dental	\$ 9,901,974	\$ 427,390	\$ 10,329,365	95.9%
Aetna	\$ 8,337,173	\$ 1,992,191	\$ 10,329,364	80.7%
Ameritas	\$ 8,268,571	\$ 2,060,793	\$ 10,329,364	80.0%
Blue Shield	\$ 7,181,764	\$ 3,147,600	\$ 10,329,364	69.5%
CIGNA	\$ 8,593,932	\$ 1,735,432	\$ 10,329,364	83.2%
Humana	\$ 6,618,110	\$ 3,711,254	\$ 10,329,364	64.1%

County of Fresno				
Submitted Charge	PPO Network	Out of Network	Total	PPO In-Network
Delta Dental	\$ 6,828,762	\$ 299,774	\$ 7,128,536	95.8%
Aetna	\$ 5,855,400	\$ 1,273,136	\$ 7,128,536	82.1%
Ameritas	\$ 5,916,997	\$ 1,211,539	\$ 7,128,536	83.0%
Blue Shield	\$ 5,065,121	\$ 2,063,415	\$ 7,128,536	71.1%
CIGNA	\$ 5,858,026	\$ 1,270,510	\$ 7,128,536	82.2%
Humana	\$ 4,483,050	\$ 2,645,487	\$ 7,128,536	62.9%

County of Tulare				
Submitted Charge	PPO Network	Out of Network	Total	PPO In-Network
Delta Dental	\$ 3,073,213	\$ 127,616	\$ 3,200,828	96.0%
Aetna	\$ 2,481,772	\$ 719,056	\$ 3,200,828	77.5%
Ameritas	\$ 2,351,574	\$ 849,254	\$ 3,200,828	73.5%
Blue Shield	\$ 2,116,643	\$ 1,084,185	\$ 3,200,828	66.1%
CIGNA	\$ 2,735,906	\$ 464,922	\$ 3,200,828	85.5%
Humana	\$ 2,135,060	\$ 1,065,768	\$ 3,200,828	66.7%

Out-of-Network

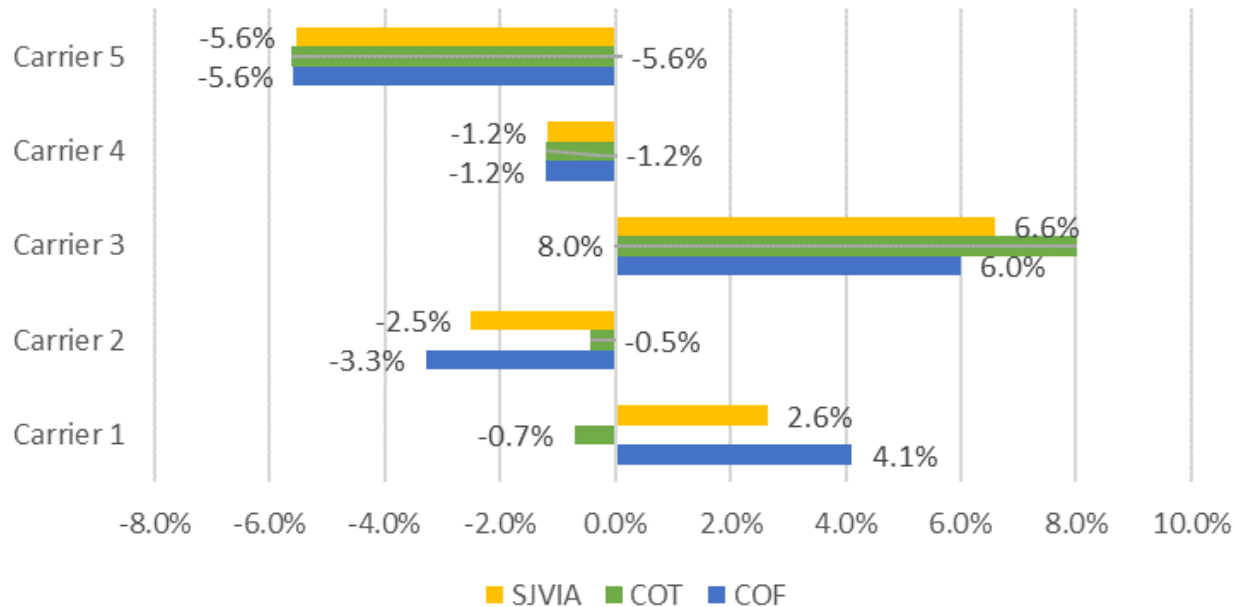
- The Out-of-Network (OON) analysis focused on the number of providers, procedures and submitted charges for each carrier
- CIGNA and Delta Dental had the fewest OON providers, procedures and charges
- As a self-funded dental plan, SJVIA determines the OON reimbursement level (discount) off submitted charges
- Current Delta Dental discount on OON claims is 33.7%
- The higher the discount, the greater the likelihood of balance billing to the member

County of Fresno				County of Tulare				SJVIA			
Out-of Network Summary	Providers	Submitted Charges	OON UCR Adjustment	Out-of Network Summary	Providers	Submitted Charges	OON UCR Adjustment	Out-of Network Summary	Providers	Submitted Charges	OON UCR Adjustment
Delta Dental	47	\$ 299,774	29.0%	Delta Dental	37	\$ 127,616	45.0%	Delta Dental	84	\$ 427,390	33.7%
Aetna	191	\$ 1,273,136		Aetna	103	\$ 719,056		Aetna	294	\$ 1,992,191	
Ameritas	177	\$ 1,211,539	14.6%	Ameritas	106	\$ 849,254	7.6%	Ameritas	283	\$ 2,060,793	11.7%
Blue Shield	224	\$ 2,063,415	7.8%	Blue Shield	139	\$ 1,084,185	5.4%	Blue Shield	363	\$ 3,147,600	7.0%
CIGNA	32	\$ 1,270,510	59.1%	CIGNA	34	\$ 464,922	52.2%	CIGNA	66	\$ 1,735,432	57.3%
Humana	369	\$ 2,645,487	15.0%	Humana	170	\$ 1,065,768	5.9%	Humana	539	\$ 3,711,254	12.4%

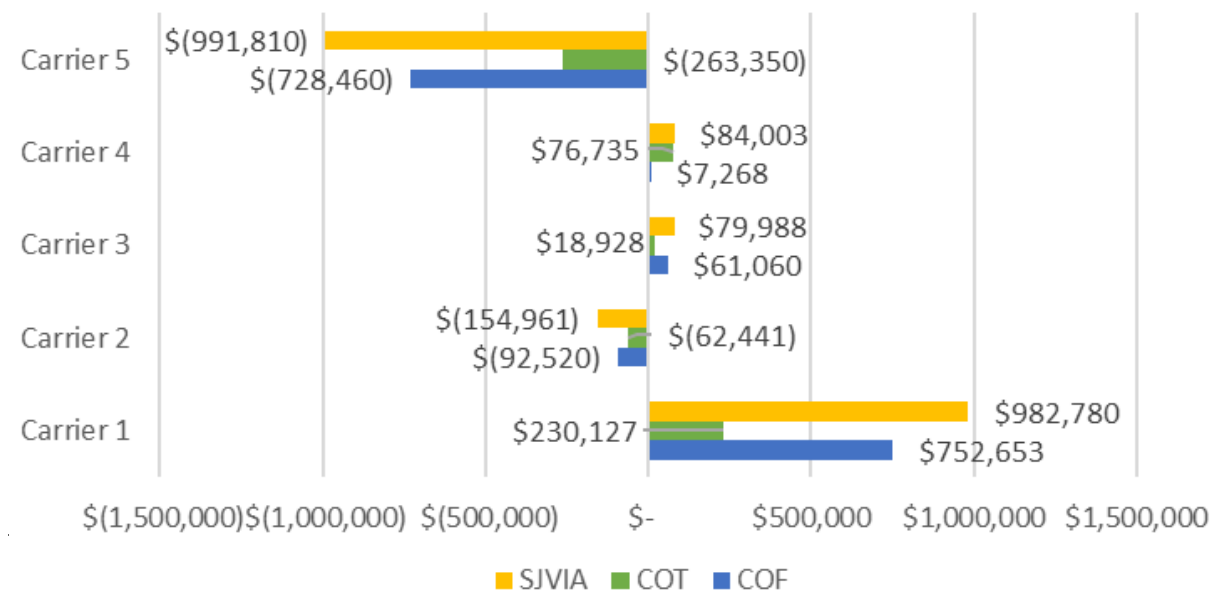
In-Network Discount

- The In-Network discount is confidential and proprietary to each carrier.
- To give the SJVIA a perspective, Keenan prepared exhibits which show the relative of each carrier's discount to the overall average discount.
- When discounts are applied to the number of In-Network procedures, a weighted evaluation is achieved.

Discount Relativity



PPO Savings



Dental RFI Summary

Leaving Delta Dental would:

- Increase member disruption by 0%-40%
- Increase balance billing up to 30%
- Increase cost by +900K annually

Provider In-Network Coverage

Delta Dental: 92.2%
CIGNA: 94.3%
All other carriers: 53-75% range

In-Network Covered Procedures

Delta Dental: 97.4%
CIGNA: 87.3%
Other Carriers: 67-84% range

RFI Results

In-Network Submitted Charges

Delta Dental In-Network: 95.9%
CIGNA In-Network: 83.2%
Other Carriers In-Network: 69-81% range

Out-of-Network Submitted Charges

Delta Dental: \$427K
CIGNA: \$1.735M
Other Carriers: \$1.992M-\$3.716M

THANK YOU



BOARD OF DIRECTORS

STEVE BRANDAU
NATHAN MAGSIG
BUDDY MENDES
LARRY MICARI
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: May 3, 2024

ITEM NUMBER: Item 13

SUBJECT: Receive Keenan Pharmacy Services Consultant's Report on EmpiRx Pharmacy 2023 Utilization (I)

REQUEST(S): That the Board receive the Consultant's Report on EmpiRx pharmacy 2023 utilization.


DESCRIPTION:

Keenan Pharmacy Services has completed an analysis and review of the EmpiRx pharmacy utilization reports for 2023 and has provided the Consultant's report as a summary of this data.

FISCAL IMPACT/FINANCING:

Informational only, no financial impact

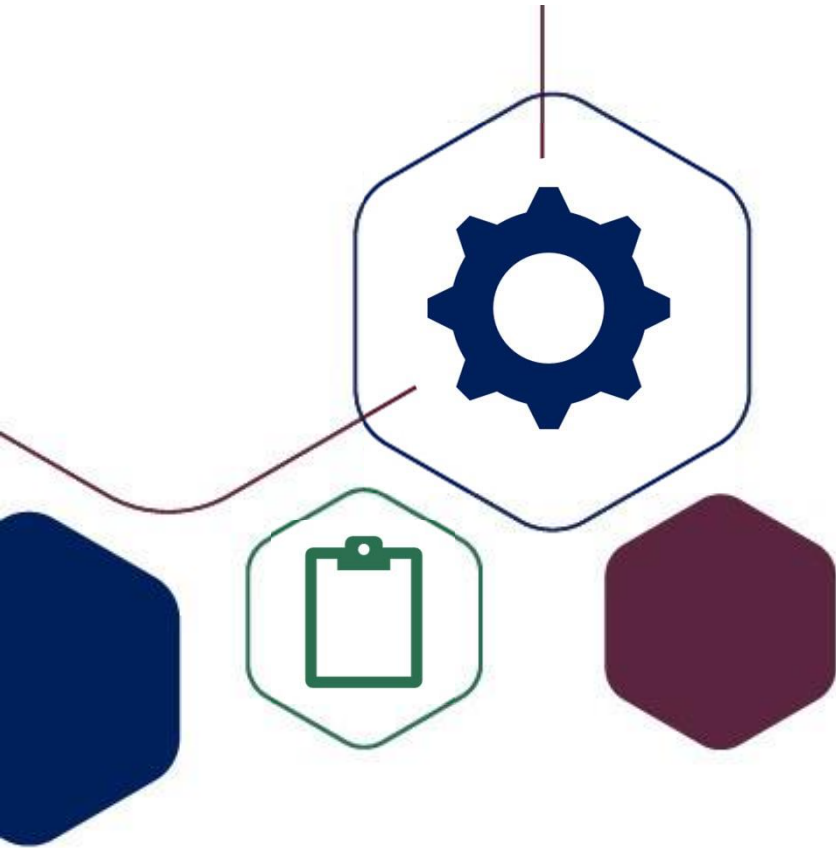
ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager



Keenan[®]

Keenan Pharmacy Services
San Joaquin Valley Insurance Authority
(SJVIA)
Consultants Report: Plan Year 2023

SJVIA- EmpiRx Health – 2023 Annual Highlights

- SJVIA's total plan cost increased in 2023 by 11% to \$25,594,410
 - Tulare: \$10,951,498 in Plan Cost
 - Fresno: \$14,642,911 in Plan Cost
 - The increase in plan spend can be attributed to an increase in Total Rx count.
- Specialty claims plan cost decreased in 2023
 - 2023: \$10,454,477 (2022: \$10,526,068)
 - 2,724 Scripts filled in 2023 (2022: 2,416)
 - Tulare: 983
 - Fresno: 1,741
- Variable Copay Assistance (VCAP) Savings (May 2023 – February 2024)
 - SJVIA Total Savings: \$1,188,766
 - Tulare: \$449,175
 - Fresno: \$739,591
- Rebates:
 - Q1-2023 net rebate amount is \$1,154,820
 - Q2-2023 net rebate amount is \$1,212,184
 - Q3-2023 net rebate amount is \$1,186,675
 - Q4-2023 net rebate amount is \$1,220,630
- Clinical Savings:
 - SJVIA Tulare: Jan-Nov 2023, \$2,207,036
 - SJVIA Fresno: Jan-Nov 2023, \$3,037,905

KPS Audit

KPS conducts a yearly financial audit of EmpiRx clinical savings, Average Wholesale Price (AWP) discounts and rebate performance against the client's aggregate contractual guarantees.



Top Clinical Cost Drivers by Drug (Q1 – Q4 2023)

- OZEMPIC (ANTI-DIABETICS)
 - 2023 ingredient costs: \$1,926,539.77
 - 324 Utilizers
- HUMIRA PEN (ANALGESICS - ANTI-INFLAMMATORY)
 - 2023 Q1-Q4 ingredient costs: \$1,396,123.48
 - 23 Utilizers
- WEGOVY (ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS)
 - 2023 Q1-Q4 ingredient costs: \$1,080,538.77
 - 235 Utilizers
- DUPIXENT (DERMATOLOGICALS)
 - 2023 Q1-Q4 ingredient costs: \$915,953.26
 - 36 Utilizers
- TRULICITY (ANTI-DIABETICS)
 - 2023 Q1-Q4 ingredient costs: \$830,325.09
 - 128 Utilizers
- JARDIANCE (ANTI-DIABETICS)
 - 2023 Q1-Q4 ingredient costs: \$590,996.57
 - 146 Utilizers
- EMPAVELI (HEMATOLOGICAL AGENTS - MISC)
 - 2023 Q1-Q4 ingredient costs: \$492,496.16
 - 1 Utilizers
- FARXIGA (ANTI-DIABETICS)
 - 2023 Q1-Q4 ingredient costs: \$472,250.37
 - 108 Utilizers
- TREMFYA (DERMATOLOGICALS)
 - 2023 Q1-Q4 ingredient costs: \$452,800.84
 - 10 Utilizers
- RYBELSUS (ANTI-DIABETICS)
 - 2023 Q1-Q4 ingredient costs: \$451,446.42
 - 75 Utilizers
- Note: Specialty medications require a prior authorization before they can be filled.



New Medications Available in the Market

- **Update on Zepbound**

- Zepbound was added to EmpiRx Formulary on 4/1/2024 as a non-preferred brand (Tier 3)
 - Prior to 4/1/24: Zepbound was on the “New To Market” list while awaiting formulary assignment by the EmpiRx Health P&T Committee.
 - During this time, Clinical Reviews could still be opened by members and their doctors, with coverage granted on a case-by-case basis
 - From 11/1/2023 – 3/31/2024 There were 61 members that attempted to fill a prescription for Zepbound
 - 6 members have been clinically approved
 - 54 members did not meet clinical criteria
 - 1 prior authorization was withdrawn

- **Update on Biosimilars for Humira**

- No current utilizers of Humira biosimilars for SJVIA yet
 - There are currently 16 members on Humira and EmpiRx has been continuing to make outreach to providers to educate them and recommend switching to one of the two preferred BioSimilar when clinically appropriate

- **New Drug Approved**

- **Rezdiffra (Resmetirom):** First medication approved for treatment of NASH. It is a thyroid hormone receptor-beta (THR- β) agonist.
- Approved for the treatment of adults with noncirrhotic nonalcoholic steatohepatitis (NASH) with moderate to advanced liver fibrosis, in conjunction with diet and exercise
 - NASH is the most severe form of nonalcoholic fatty liver disease (NAFLD) and is characterized by an abnormal accumulation of fat in the liver, affecting 1.5-6.5% of US adults.
- Rezdiffra is dosed orally once daily, using weight-based dosing ranging from 80mg to 100mg orally daily.
 - The annual wholesale acquisition cost (WAC) is \$48,058.
- The EmpiRx Health P&T Committee will review in May 2024 for formulary placement and clinical edits to ensure safe & appropriate use and will be considered a New to Market medication until then.
 - All New to Market medications are excluded until they undergo a review for placement onto formulary and clinical programs by the Pharmacy & Therapeutics (P&T) Committee.
 - Rezdiffra will be considered a specialty medications and would require a clinical review if added to the formulary
 - Utilization is expected to be minimal for SJVIA.





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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: May 3, 2024

ITEM NUMBER: Item 14

SUBJECT: Receive Keenan Pharmacy Services Consultant's Report on EmpiRx Platform Change (I)

REQUEST(S): That the Board receive Keenan Pharmacy Services Consultant's Report on EmpiRx Platform Change.

DESCRIPTION:

EmpiRx Health is moving from BeneCard to Script Care Tredium effective July 1, 2024.

FISCAL IMPACT/FINANCING:

Informational only, no financial impact

ADMINISTRATIVE SIGN-OFF:

Handwritten signature of Lupe Garza in black ink.

Lupe Garza
SJVIA Manager

Handwritten signature of Hollis Magill in black ink.

Hollis Magill
SJVIA Assistant Manager

EmpiRx Platform Change 7/1/2024

- **EmpiRx Health is moving from BeneCard to Script Care Tredium**
 - This will allow EmpiRx to have In-house ownership of core platform
 - Further strengthens customer service
 - Accelerate innovation and access to the best-in-class products
- **What's Changing**
 - Pharmacy Network
 - Expanding network of pharmacies to include over 65K pharmacies
 - Member Services
 - In-house with EmpiRx
 - Online Eligibility & Claim Portal
 - Same functionality but a new portal for SJVIA Benefits Staff
 - Member ID
 - EmpiRx Health will deliver new Member IDs at no cost to your plan or members
 - Customer Service Phone Numbers
 - New and dedicated Toll-Free Service number will be included on member ID's and plan documents
 - Mail Order Pharmacy
 - Prescriptions at our current mail order pharmacy will be transferred to our new mail order pharmacy
 - Members utilizing mail order services will receive directions to register directly with our mail order pharmacy
 - Mail order pharmacy will accept non-specialty copay cards
 - Member Communications
 - Shift to simpler, more concise, member communication strategy
- **Variable Copay Assistance Program (VCAP/bWell) transitioning to Patient Saver Plus (PSP)**
 - Members enrolled in copay assistance program receive Welcome Letter informing them of Luna Health
 - Existing mail order claims transferred to new mail order pharmacy via Open Refill Transfer File
 - Existing utilizers may receive phone outreach from Luna to transfer copay assistance records so we can coordinate and manage on their behalf
 - New utilizers will receive phone outreach from Luna to setup copay assistance





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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: May 3, 2024
ITEM NUMBER: Item 15
SUBJECT: Receive Report on Prescription Drug Benefactor Program (I)
REQUEST(S): That the Board receive Report on Prescription Drug Benefactor Program.


DESCRIPTION:

SJVIA was approached by Paydhealth, which provides prescription drug management services including the Variable Copayment Program (VCAP) and Prescription Drug Benefactor Program. Prescription Drug Benefactor Programs provide up to 100% funding of high-cost drugs through private foundation, public foundations, and endowments. Individuals would need to financially qualify for the benefit. Keenan is evaluating the financial impact of the benefactor program and recommends SJVIA do a formal RFP if analysis determines it is worthwhile to move forward.

FISCAL IMPACT/FINANCING:

Informational only, no financial impact

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager



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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: May 3, 2024

ITEM NUMBER: Item 16

SUBJECT: Receive Wellness Report on Low or No Cost Wellness Resources (I)

REQUEST(S): That the Board receive wellness report on Low or No Cost Wellness Resources.


DESCRIPTION:

As we look to improve the health of SJVIA members, Keenan wanted the SJVIA to be aware of low cost and no cost wellness resources the SJVIA can integrate into its wellness program.

FISCAL IMPACT/FINANCING:

Informational only, no financial impact

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager

February 9, 2024

Consultant's Report on Publicly Available Wellness Resources for the SJVIA

Although the SJVIA health insurance carriers offer various wellness resources, there are also additional resources available to the public through various organizations, often times at no cost.

Below is a list of some resources that the SJVIA could consider integrating into their wellness efforts. Resources include speakers, virtual events, videos, educational materials, and website content that can be shared with employees to promote a variety of health-related topics. Staff can pull from these resources to integrate wellness messaging in the SJVIA's existing communications program.

- **American Heart Association (AHA)** – The AHA offers educational video series and website content on various health-related topics (stress management, healthy habits, losing weight, etc.) that can be shared with employees, and can provide speakers to conduct presentations on heart disease prevention and management. For more information on health topics available through the AHA website, visit www.heart.org and click on the Healthy Living tab. To contact your local office and schedule a presentation, call (559)-650-4010, extension 0.
- **American Diabetes Association (ADA)** – The ADA offers virtual events and educational materials that can be shared with employees, has useful website content, and offers speakers to conduct presentations for groups. To request a speaker, connect to the local team that serves your area by dialing 1-888-342-2383. If you are not able to connect with anyone directly, please push option number "4" to leave a voicemail. Literature can be found in its Patient Education Library under the Clinical Corner tab of the ADA website at www.diabetes.org. Register for a free account to access the information.
- **National Institute of Health (NIH)** – The NIH has a website offers Wellness Toolkits, under the Health Information tab, that address the topics of Your Surroundings, Your Feelings, Your Body, Your Relationships, and Your Disease Defense. You can find these and more information at www.nih.gov.
- **National Heart, Lung, and Blood Institute (NHLBI)** – The NHLBI is one of several institutes making up the National Institutes of Health (NIH). On its Education and Awareness page (under Health Topics), is a list of various programs and resources available related to Heart, Lung, Blood, Sleep, and others that can be shared. Also, presenters on these topics can be scheduled to address groups by making a request at nhlbiinfo@nhlbi.nih.gov.
- **Centers for Disease Control and Prevention (CDC)** – Aside from offering a website with a wealth of information on health data and information, the CDC has experts that can speak on a variety of health topics through their Speakers Bureau. More information can be found at www.cdc.gov/about/speakers.
- **Department of Health and Human Services (HHS)** – The HHS offers information on a variety of health topics on its Prevention and Wellness page, under the Programs and Services tab of its website at www.hhs.gov.
- **Office of Disease Prevention and Health Promotion** – A part of HHS, this agency's website can be accessed at www.health.gov and has campaign information, tools, and resources that can be found on the Nutrition and Physical Activity page, which is found under the Our Work tab.

This is just a sampling of available resources. If interested, more research can be performed to identify additional resources.



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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 West Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: May 3, 2024

ITEM NUMBER: Item 17

SUBJECT: Receive Report on the Status of Anthem’s Contract with Valley Children’s Hospital

REQUEST(S): That the Board receive the report on the Status of the Anthem’s Contract with Valley Children’s Hospital (I)


DESCRIPTION:

Anthem’s contract with Valley Children’s Hospital is set to expire in July of this year. An update on contract negotiations will be provided.

FISCAL IMPACT/FINANCING:

Informational only, no fiscal impact

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager