

July 19, 2024

## **SJVIA Board Meeting: Consultant's Report 2025 Preliminary Renewal Report**

### **Introduction**

AP Keenan is pleased to present the SJVIA 2025 preliminary renewal. The preliminary renewal is prepared in accordance with SJVIA Board direction and standard insurance industry underwriting guidelines. Anthem Blue Cross medical, EmpiRx pharmacy, and Delta Dental PPO dental coverages are self-funded. Kaiser medical, Delta Dental DHMO, and VSP vision coverages are fully insured.

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

- The self-funded medical plans are underwritten on the most recent 12 months of plan experience available from June 1, 2023 through May 31, 2024
- All self-funded coverage is underwritten based on its own claim experience; the plan experience is considered 100% credible
- Fixed cost components continue to be blended for both participating entities to receive overall economies of scale and reduced fixed costs
- The preliminary renewal assumes the continuation of the \$475,000 specific stop-loss deductible and a 15% increase in reinsurance cost
  - Please note, we are using 15% to be conservative. Quotes will be solicited from the market for stop loss and staff will return at the December SJVIA Board meeting with a complete analysis and recommendation
- The preliminary renewal includes the December 31, 2023 IBNR reserve level approved by the SJVIA Board at the February 9, 2024 SJVIA Board meeting. The final renewal will update the IBNR reserve with the June 30, 2024 actuarially certified IBNR reserve calculations.
- Since the three-month stabilization reserve is fully funded and there are excess reserves, the 2025 rates do not include margin for the County of Fresno nor the County of Tulare. Margin and/or claim stabilization reserves are included to cover adverse claim fluctuation. If unused, margin can be applied to the SJVIA reserves.

The preliminary renewal is presented to the SJVIA Board to provide a preview of the 2025 final renewal and provide an opportunity for the Board to give direction to staff and Keenan in preparing the final renewal. The final renewal will be based on the plan experience from July 1, 2023 through June 30, 2024 for the self-funded coverage. We will work with Keenan's underwriting team to ensure renewal projections accurately reflect the instructions, objectives, and goals of the SJVIA.

## Executive Summary

Keenan is pleased to present the 2025 SJVIA preliminary renewal. On an overall basis, the SJVIA renewal is 4.88% (County of Fresno 2.49% and County of Tulare 11.23%). The following table illustrates the 2025 preliminary rate adjustments based on carrier requested renewals and standard underwriting practices:

Executive Summary	Preliminary Renewal			Comments
	COF	COT	SJVIA	
Self-Funded Medical				
EPO	3.29%	n/a	3.29%	Based on the 2025 preliminary renewal calculations, Keenan would recommend 0.00% for Fresno County and a buy-down strategy from Tulare County’s equity position.
PPO / HDHP	-38.05%	12.08%	2.39%	
Total	-1.92%	12.08%	2.91%	
Kaiser				
HMO	8.28%	8.29%	8.28%	Kaiser is requesting a 2025 renewal increase of 8.19% to 8.29%.
Deductible HMO	8.27%	8.29%	8.28%	
Kaiser				
Senior Advantage Medicare	n/a	7.00%	7.00%	The 2025 Kaiser Medicare Senior Advantage rates have not yet been received from Kaiser. A 7.00% projection was used in lieu of the 2025 rates.
Delta Dental				
PPO	-11.72%	-5.16%	-9.69%	The 2024 preliminary renewal rate underwriting shows rate decreases for each County. Keenan recommends holding the 2024 rates for 2025. DHMO rates held with a 0.00% for the 2025 renewal.
DHMO	0.00%	0.00%	0.00%	
VSP				
	0.00%	0.00%	0.00%	The VSP rates remain unchanged with rates guaranteed from 2024 through 2026.

## Executive Summary

The following chart illustrates the projected cost for 2024 and 2025, the dollar cost differential, and percentage differential based on the recommended renewal action.

County of Fresno	2024	2025	\$ Difference	% Difference
EPO	\$ 58,037,139	\$ 58,037,139	\$ -	0.00%
PPO/HDHP	\$ 7,588,280	\$ 7,588,280	\$ -	0.00%
Total Anthem	\$ 65,625,419	\$ 65,625,419	\$ -	0.00%
Kaiser	\$ 30,346,029	\$ 32,858,315	\$ 2,512,286	8.28%
Kaiser - KPSA	\$ -	\$ -	\$ -	0.00%
Total Medical	\$ 95,971,448	\$ 98,483,734	\$ 2,512,286	2.62%
Delta Dental PPO	\$ 3,495,461	\$ 3,495,461	\$ -	0.00%
Delta Dental DHMO	\$ 708,624	\$ 708,624	\$ -	0.00%
Total Dental	\$ 4,204,085	\$ 4,204,085	\$ -	0.00%
Vision	\$ 569,024	\$ 569,024	\$ -	0.00%
<b>Grand Total</b>	<b>\$ 100,744,557</b>	<b>\$ 103,256,843</b>	<b>\$ 2,512,286</b>	<b>2.49%</b>
County of Tulare	2024	2025	\$ Difference	% Difference
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 33,663,416	\$ 37,730,156	\$ 4,066,740	12.08%
Total Anthem	\$ 33,663,416	\$ 37,730,156	\$ 4,066,740	12.08%
Kaiser	\$ 2,295,248	\$ 2,485,515	\$ 190,267	8.29%
Kaiser - KPSA	\$ 37,555	\$ 40,185	\$ 2,629	7.00%
Total Medical	\$ 35,996,219	\$ 40,255,856	\$ 4,259,637	11.83%
Delta Dental PPO	\$ 1,594,153	\$ 1,594,153	\$ -	0.00%
Delta Dental DHMO	\$ 110,932	\$ 110,932	\$ -	0.00%
Total Dental	\$ 1,705,085	\$ 1,705,085	\$ -	0.00%
Vision	\$ 227,662	\$ 227,662	\$ -	0.00%
<b>Grand Total</b>	<b>\$ 37,928,966</b>	<b>\$ 42,188,603</b>	<b>\$ 4,259,637</b>	<b>11.23%</b>
SJVIA	2024	2025	\$ Difference	% Difference
EPO	\$ 58,037,139	\$ 58,037,139	\$ -	0.00%
PPO/HDHP	\$ 41,251,695	\$ 45,318,436	\$ 4,066,740	9.86%
Total Anthem	\$ 99,288,834	\$ 103,355,575	\$ 4,066,740	4.10%
Kaiser	\$ 32,641,276	\$ 35,343,830	\$ 2,702,554	8.28%
Kaiser - KPSA	\$ 37,555	\$ 40,185	\$ 2,629	7.00%
Total Medical	\$ 131,967,666	\$ 138,739,590	\$ 6,771,923	5.13%
Delta Dental PPO	\$ 5,089,614	\$ 5,089,614	\$ -	0.00%
Delta Dental DHMO	\$ 819,556	\$ 819,556	\$ -	0.00%
Total Dental	\$ 5,909,170	\$ 5,909,170	\$ -	0.00%
Vision	\$ 796,686	\$ 796,686	\$ -	0.00%
<b>Grand Total</b>	<b>\$ 138,673,522</b>	<b>\$ 145,445,446</b>	<b>\$ 6,771,923</b>	<b>4.88%</b>

## Executive Summary

The 2025 renewal cost adjustment for medical/prescription drug, dental, and vision by entity and SJVIA overall, are as follows:

- County of Fresno 2.49%
- County of Tulare 11.05%
- SJVIA 4.83%

The self-funded program will utilize the most recent available twelve months of plan experience (through June 30, 2024) in the final renewal.

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

- Further negotiations with carriers
- Cost offset strategies
- The self-funded plan's 2025 premium equivalent rates will be shown in conjunction with the final renewal

As the final 2025 renewal is prepared, Keenan will exclude margin accumulation in the self-funded medical program since the SJVIA has a fully funded three-month stabilization fund and excess reserves.

**Self-funded Medical Underwriting EPO and PPO/HDHP**

Line	EPO and PPO/HDHP Line Item/Description	Fresno			Tulare			Total		
		EPO	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2023 through May 2024)	\$38,793,516	\$15,550,757	\$54,344,273	\$20,704,316	\$11,465,899	\$32,170,215	\$59,497,832	\$27,016,656	\$86,514,488
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments (Rx Rebates)	\$0	(\$2,762,875)	(\$2,762,875)	\$0	(\$2,037,125)	(\$2,037,125)	\$0	(\$4,800,000)	(\$4,800,000)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$622,767)</u>	<u>\$0</u>	<u>(\$622,767)</u>	<u>(\$47,659)</u>	<u>\$0</u>	<u>(\$47,659)</u>	<u>(\$670,426)</u>	<u>\$0</u>	<u>(\$670,426)</u>
6	Adjusted Paid Claims	\$38,170,749	\$12,787,882	\$50,958,631	\$20,656,657	\$9,428,774	\$30,085,431	\$58,827,406	\$22,216,656	\$81,044,062
7	Beginning Reserves @ 01/01/2024	(\$6,247,900)	(\$946,640)	(\$7,194,540)	(\$2,214,590)	(\$718,560)	(\$2,933,150)	(\$8,462,490)	(\$1,665,200)	(\$10,127,690)
8	Ending Reserves @ 05/31/2024	<u>\$6,247,900</u>	<u>\$946,640</u>	<u>\$7,194,540</u>	<u>\$2,214,590</u>	<u>\$718,560</u>	<u>\$2,933,150</u>	<u>\$8,462,490</u>	<u>\$1,665,200</u>	<u>\$10,127,690</u>
9	<b>Incurred Claims (Jun 2021 through May 2022)</b>	<b>\$38,170,749</b>	<b>\$12,787,882</b>	<b>\$50,958,631</b>	<b>\$20,656,657</b>	<b>\$9,428,774</b>	<b>\$30,085,431</b>	<b>\$58,827,406</b>	<b>\$22,216,656</b>	<b>\$81,044,062</b>
10	Total Covered Employees (Apr 2021 through Mar 2022)	<u>49,982</u>	<u>49,982</u>	<u>49,982</u>	<u>37,482</u>	<u>37,482</u>	<u>37,482</u>	<u>87,464</u>	<u>87,464</u>	<u>87,464</u>
11	Claims Cost PEPM	\$763.69	\$255.85	\$1,019.54	\$551.11	\$251.55	\$802.66	\$672.59	\$254.01	\$926.60
12	Trend Factor	<u>1.0966</u>	<u>1.1131</u>	<u>1.1007</u>	<u>1.0966</u>	<u>1.1131</u>	<u>1.1018</u>	<u>1.0966</u>	<u>1.1131</u>	<u>1.1011</u>
13	<b>Projected Claims Cost Per Employee</b>	<b>\$837.46</b>	<b>\$284.79</b>	<b>\$1,122.25</b>	<b>\$604.35</b>	<b>\$280.01</b>	<b>\$884.35</b>	<b>\$737.56</b>	<b>\$282.74</b>	<b>\$1,020.30</b>
14	<u>Recommended Funding Margin</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
15	<b>Adjusted Projected Claims</b>	<b>\$837.46</b>	<b>\$284.79</b>	<b>\$1,122.25</b>	<b>\$604.35</b>	<b>\$280.01</b>	<b>\$884.35</b>	<b>\$737.56</b>	<b>\$282.74</b>	<b>\$1,020.30</b>
	<b>Fixed Costs PEPM</b>									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$33.14			\$30.30			\$31.92
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$38.70			\$38.70			\$38.70
19	All Other Program Fees			<u>\$26.32</u>			<u>\$24.32</u>			<u>\$25.46</u>
	<b>Total Fixed Costs</b>			<b>\$98.16</b>			<b>\$93.32</b>			<b>\$96.09</b>
20	<b>Required Premium PEPM</b>			<b>\$1,220.41</b>			<b>\$977.67</b>			<b>\$1,116.38</b>
21	<b>Current Premium PEPM</b>			<b>\$1,244.27</b>			<b>\$872.29</b>			<b>\$1,084.86</b>
22	<b>Required Increase</b>			<b>-1.92%</b>			<b>12.08%</b>			<b>2.91%</b>
23	<b>Current Subscribers (June 2021)</b>	4,380	4,380		3,216	3,216		7,596	7,596	
24	<b>Base Trend</b>	6.00%	7.00%		6.00%	7.00%		6.00%	7.00%	
25	<b>Months Trended</b>	19	19		19	19		19	19	

**Self-funded Medical Underwriting EPO**

Line	EPO Line Item/Description	Fresno			Tulare			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2023 through May 2024)	\$35,884,154	\$14,285,742	\$50,169,896				\$35,884,154	\$14,285,742	\$50,169,896
2	Claim Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
4	Rx Change Adjustments (Rx Rebates)	\$0	(\$2,538,122)	(\$2,538,122)				\$0	(\$2,538,122)	(\$2,538,122)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$395,974)</u>	<u>\$0</u>	<u>(\$395,974)</u>				<u>(\$395,974)</u>	<u>\$0</u>	<u>(\$395,974)</u>
6	Adjusted Paid Claims	\$35,488,180	\$11,747,620	\$47,235,800				\$35,488,180	\$11,747,620	\$47,235,800
7	Beginning Reserves @ 01/01/2024	(\$5,779,332)	(\$869,633)	(\$6,648,965)				(\$5,779,332)	(\$869,633)	(\$6,648,965)
8	Ending Reserves @ 05/31/2024	<u>\$5,779,332</u>	<u>\$869,633</u>	<u>\$6,648,965</u>				<u>\$5,779,332</u>	<u>\$869,633</u>	<u>\$6,648,965</u>
9	<b>Incurred Claims (Jun 2021 through May 2022)</b>	<b>\$35,488,180</b>	<b>\$11,747,620</b>	<b>\$47,235,800</b>				<b>\$35,488,180</b>	<b>\$11,747,620</b>	<b>\$47,235,800</b>
10	Total Covered Employees (Apr 2021 through Mar 2022)	<u>41,861</u>	<u>41,861</u>	<u>41,861</u>				<u>41,861</u>	<u>41,861</u>	<u>41,861</u>
11	Claims Cost PEPM	\$847.76	\$280.63	\$1,128.40				\$847.76	\$280.63	\$1,128.40
12	Trend Factor	<u>1.0966</u>	<u>1.1131</u>	<u>1.1007</u>				<u>1.0966</u>	<u>1.1131</u>	<u>1.1007</u>
13	<b>Projected Claims Cost Per Employee</b>	<b>\$929.66</b>	<b>\$312.37</b>	<b>\$1,242.03</b>				<b>\$929.66</b>	<b>\$312.37</b>	<b>\$1,242.03</b>
14	<u>Recommended Funding Margin</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>				<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
15	<b>Adjusted Projected Claims</b>	<b>\$929.66</b>	<b>\$312.37</b>	<b>\$1,242.03</b>				<b>\$929.66</b>	<b>\$312.37</b>	<b>\$1,242.03</b>
	<b>Fixed Costs PEPM</b>									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$34.09						\$34.09
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00						\$0.00
18	Anthem Network & Administrative Fees			\$38.70						\$38.70
19	All Other Program Fees			<u>\$26.32</u>						<u>\$26.32</u>
	<b>Total Fixed Costs</b>			<b>\$99.11</b>						<b>\$99.11</b>
20	<b>Required Premium PEPM</b>			<b>\$1,341.14</b>						<b>\$1,341.14</b>
21	<b>Current Premium PEPM</b>			<b>\$1,298.37</b>						<b>\$1,298.37</b>
22	<b>Required Increase</b>			<b>3.29%</b>						<b>3.29%</b>
23	<b>Current Subscribers (June 2021)</b>	3,725	3,725					3,725	3,725	
24	<b>Base Trend</b>	6.00%	7.00%					6.00%	7.00%	
25	<b>Months Trended</b>	19	19					19	19	

**Self-funded Medical Underwriting PPO/HDHP**

Line	PPO/HDHP Line Item/Description	Fresno			Tulare			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2023 through May 2024)	\$2,909,362	\$1,265,015	\$4,174,377	\$20,704,316	\$11,465,899	\$32,170,215	\$23,613,678	\$12,730,914	\$36,344,592
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments (Rx Rebates)	\$0	(\$224,753)	(\$224,753)	\$0	(\$2,037,125)	(\$2,037,125)	\$0	(\$2,261,878)	(\$2,261,878)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$226,793)</u>	<u>\$0</u>	<u>(\$226,793)</u>	<u>(\$47,659)</u>	<u>\$0</u>	<u>(\$47,659)</u>	<u>(\$274,452)</u>	<u>\$0</u>	<u>(\$274,452)</u>
6	Adjusted Paid Claims	\$2,682,569	\$1,040,262	\$3,722,831	\$20,656,657	\$9,428,774	\$30,085,431	\$23,339,226	\$10,469,036	\$33,808,262
7	Beginning Reserves @ 01/01/2024	(\$468,568)	(\$77,007)	(\$545,575)	(\$2,214,590)	(\$718,560)	(\$2,933,150)	(\$2,683,158)	(\$795,567)	(\$3,478,725)
8	Ending Reserves @ 05/31/2024	<u>\$468,568</u>	<u>\$77,007</u>	<u>\$545,575</u>	<u>\$2,214,590</u>	<u>\$718,560</u>	<u>\$2,933,150</u>	<u>\$2,683,158</u>	<u>\$795,567</u>	<u>\$3,478,725</u>
9	<b>Incurred Claims (Jun 2021 through May 2022)</b>	<b>\$2,682,569</b>	<b>\$1,040,262</b>	<b>\$3,722,831</b>	<b>\$20,656,657</b>	<b>\$9,428,774</b>	<b>\$30,085,431</b>	<b>\$23,339,226</b>	<b>\$10,469,036</b>	<b>\$33,808,262</b>
10	Total Covered Employees (Apr 2021 through Mar 2022)	<u>8,121</u>	<u>8,121</u>	<u>8,121</u>	<u>37,482</u>	<u>37,482</u>	<u>37,482</u>	<u>45,603</u>	<u>45,603</u>	<u>45,603</u>
11	Claims Cost PEPM	\$330.32	\$128.10	\$458.42	\$551.11	\$251.55	\$802.66	\$511.79	\$229.57	\$741.36
12	Trend Factor	<u>1.0966</u>	<u>1.1131</u>	<u>1.1012</u>	<u>1.0966</u>	<u>1.1131</u>	<u>1.1018</u>	<u>1.0966</u>	<u>1.1131</u>	<u>1.1017</u>
13	<b>Projected Claims Cost Per Employee</b>	<b>\$362.23</b>	<b>\$142.58</b>	<b>\$504.82</b>	<b>\$604.35</b>	<b>\$280.01</b>	<b>\$884.35</b>	<b>\$561.23</b>	<b>\$255.53</b>	<b>\$816.76</b>
14	<u>Recommended Funding Margin</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
15	<b>Adjusted Projected Claims</b>	<b>\$362.23</b>	<b>\$142.58</b>	<b>\$504.82</b>	<b>\$604.35</b>	<b>\$280.01</b>	<b>\$884.35</b>	<b>\$561.23</b>	<b>\$255.53</b>	<b>\$816.76</b>
<b>Fixed Costs PEPM</b>										
16	Specific Stop-Loss Premium PEPM (Estimate)			\$28.28			\$30.30			\$29.94
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$38.70			\$38.70			\$38.70
19	All Other Program Fees			<u>\$26.32</u>			<u>\$24.32</u>			<u>\$24.68</u>
	<b>Total Fixed Costs</b>			<b>\$93.30</b>			<b>\$93.32</b>			<b>\$93.31</b>
20	<b>Required Premium PEPM</b>			<b>\$598.11</b>			<b>\$977.67</b>			<b>\$910.08</b>
21	<b>Current Premium PEPM</b>			<b>\$965.43</b>			<b>\$872.29</b>			<b>\$888.88</b>
22	<b>Required Increase</b>			<b>-38.05%</b>			<b>12.08%</b>			<b>2.39%</b>
23	<b>Current Subscribers (June 2021)</b>	655	655		3,216	3,216		3,871	3,871	
24	<b>Base Trend</b>	6.00%	7.00%		6.00%	7.00%		6.00%	7.00%	
25	<b>Months Trended</b>	19	19		19	19		19	19	

**Self-funded Dental Underwriting Total SJVIA**

	<b>County of Fresno</b>	<b>County of Tulare</b>	<b>SJVIA</b>
1 Paid Claims (6/1/2023 - 5/31/2024)	\$2,887,422	\$1,402,578	\$4,290,000
2 Beginning Reserve	(167,970)	(68,160)	(236,130)
3 Ending Reserve	167,970	68,160	236,130
4 Incurred Claims	\$2,887,422	\$1,402,578	\$4,290,000
5 Covered Employees	59,396	33,907	93,303
6 Incurred Claims/EE/Month	\$48.61	\$41.37	\$45.98
7 Trend Factor 3.0%	1.0479	1.0479	1.0479
8 Expected Incurred Claims (1/1/2025 - 12/31/2025)	\$50.94	\$43.35	\$48.18
9 Administration	\$4.40	\$4.40	\$4.40
10 Plan Adjustments	\$0.00	\$0.00	\$0.00
11 Calculated Funding Level Without Margin	\$55.34	\$47.75	\$52.58
12 Current Average Funding Level	\$62.69	\$50.35	\$58.22
13 <b>Calculated Funding Action Without Margin = (10)/(11)</b>	<b>-11.72%</b>	<b>-5.16%</b>	<b>-9.69%</b>



**Fully Insured Vision Underwriting Total SJVIA** - The plans are fully insured with VSP with a two-year rate guarantee for 2024 - 2025.

		<b>County of Fresno</b>	<b>County of Tulare</b>	<b>SJVIA</b>
1	Paid Claims (6/1/2023 - 5/31/2024)	\$366,156	\$201,231	\$567,387
2	Beginning Reserve 5%	(18,308)	(10,062)	(28,369)
3	Ending Reserve 5%	19,523	10,605	30,128
4	Incurred Claims	\$367,372	\$201,775	\$569,146
5	Covered Employees	54,835	36,280	91,115
6	Incurred Claims/EE/Month	\$6.70	\$5.56	\$6.25
7	Trend Factor 3.5%	1.0560	1.0560	1.0560
8	Expected Incurred Claims (1/1/2025 - 12/31/2025)	\$7.07	\$5.87	\$6.60
9	Administration	\$1.36	\$1.36	\$1.36
10	Plan Adjustments	\$0.00	\$0.00	\$0.00
11	Calculated Funding Level Without Margin	\$8.43	\$7.23	\$7.96
12	Current Average Funding Level	\$10.45	\$6.09	\$8.72
13	<b>Calculated Funding Action Without Margin = (10)/(11)</b>	<b>-19.33%</b>	<b>18.72%</b>	<b>-8.72%</b>

# Kaiser – SJVIA

County of Fresno Bi-Weekly HMO Rates	Lives	2024					2025				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	1153	\$ 488.74	\$ 4.89	\$ 5.69	\$ -	\$ 499.32	\$ 529.57	\$ 5.30	\$ 5.69	\$ -	\$ 540.56
Subscriber & Spouse	83	\$ 877.11	\$ 8.77	\$ 5.69	\$ -	\$ 891.57	\$ 950.39	\$ 9.50	\$ 5.69	\$ -	\$ 965.58
Subscriber & Child(ren)	405	\$ 773.25	\$ 7.73	\$ 5.69	\$ -	\$ 786.67	\$ 837.85	\$ 8.38	\$ 5.69	\$ -	\$ 851.92
Subscriber & Family	123	\$ 1,160.67	\$ 11.61	\$ 5.69	\$ -	\$ 1,177.97	\$ 1,257.63	\$ 12.58	\$ 5.69	\$ -	\$ 1,275.90
Annual Amount	1,764	\$28,398,396	\$ 284,044	\$ 260,966	\$ -	\$28,943,406	\$30,770,852	\$ 307,857	\$ 260,966	\$ -	\$31,339,675
\$ Difference							\$ 2,372,456	\$ 23,813	\$ -	\$ -	\$ 2,396,269
% Difference							8.35%	8.38%	0.00%	0.00%	8.28%
County of Fresno Bi-Weekly DHMO Rates	Lives	2024					2025				
Subscriber Only	73	\$ 356.95	\$ 3.57	\$ 5.69	\$ -	\$ 366.21	\$ 386.83	\$ 3.87	\$ 5.69	\$ -	\$ 396.39
Subscriber & Spouse	6	\$ 640.60	\$ 6.41	\$ 5.69	\$ -	\$ 652.70	\$ 694.21	\$ 6.94	\$ 5.69	\$ -	\$ 706.84
Subscriber & Child(ren)	18	\$ 564.74	\$ 5.65	\$ 5.69	\$ -	\$ 576.08	\$ 612.01	\$ 6.12	\$ 5.69	\$ -	\$ 623.82
Subscriber & Family	15	\$ 847.70	\$ 8.48	\$ 5.69	\$ -	\$ 861.87	\$ 918.65	\$ 9.19	\$ 5.69	\$ -	\$ 933.53
Annual Amount	112	\$ 1,372,326	\$ 13,727	\$ 16,569	\$ -	\$ 1,402,623	\$ 1,487,194	\$ 14,876	\$ 16,569	\$ -	\$ 1,518,640
\$ Difference							\$ 114,868	\$ 1,149	\$ -	\$ -	\$ 116,017
% Difference							8.37%	8.37%	0.00%	0.00%	8.27%
County of Tulare Monthly HMO Rates	Lives	2024					2025				
Subscriber Only	28	\$ 1,112.59	\$ 11.13	\$ 10.32	\$ -	\$ 1,134.04	\$ 1,205.49	\$ 12.05	\$ 10.32	\$ -	\$ 1,227.86
Subscriber & Spouse	4	\$ 2,225.18	\$ 22.25	\$ 10.32	\$ -	\$ 2,257.75	\$ 2,410.98	\$ 24.11	\$ 10.32	\$ -	\$ 2,445.41
Subscriber & Child(ren)	3	\$ 2,013.78	\$ 20.14	\$ 10.32	\$ -	\$ 2,044.24	\$ 2,181.94	\$ 21.82	\$ 10.32	\$ -	\$ 2,214.08
Subscriber & Family	1	\$ 3,337.78	\$ 33.38	\$ 10.32	\$ -	\$ 3,381.48	\$ 3,616.47	\$ 36.16	\$ 10.32	\$ -	\$ 3,662.95
Annual Amount	36	\$ 1,285,241	\$ 12,855	\$ 9,660	\$ -	\$ 1,307,756	\$ 1,392,558	\$ 13,922	\$ 9,660	\$ -	\$ 1,416,140
\$ Difference							\$ 107,317	\$ 1,067	\$ -	\$ -	\$ 108,383
% Difference							8.35%	8.30%	0.00%	0.00%	8.29%
County of Tulare Monthly DHMO Rates	Lives	2024					2025				
Subscriber Only	23	\$ 853.15	\$ 8.53	\$ 10.32	\$ -	\$ 872.00	\$ 924.55	\$ 9.25	\$ 10.32	\$ -	\$ 944.12
Subscriber & Spouse	4	\$ 1,706.30	\$ 17.06	\$ 10.32	\$ -	\$ 1,733.68	\$ 1,849.10	\$ 18.49	\$ 10.32	\$ -	\$ 1,877.91
Subscriber & Child(ren)	7	\$ 1,544.20	\$ 15.44	\$ 10.32	\$ -	\$ 1,569.96	\$ 1,673.44	\$ 16.73	\$ 10.32	\$ -	\$ 1,700.49
Subscriber & Family	0	\$ 2,559.46	\$ 25.59	\$ 10.32	\$ -	\$ 2,595.37	\$ 2,773.65	\$ 27.74	\$ 10.32	\$ -	\$ 2,811.71
Annual Amount	34	\$ 968,683	\$ 9,685	\$ 9,123	\$ -	\$ 987,491	\$ 1,049,753	\$ 10,499	\$ 9,123	\$ -	\$ 1,069,376
\$ Difference							\$ 81,070	\$ 814	\$ -	\$ -	\$ 81,884
% Difference							8.37%	8.41%	0.00%	0.00%	8.29%

## Kaiser Senior Advantage – County of Tulare

County of Tulare Kaiser Senior Advantage	Enrollment	Kaiser KPSA Rates	
		2024	2025
Subscriber with Medicare	9	\$284.51	\$304.43
Subscriber with Medicare + Spouse with Medicare	<u>1</u>	<u>\$569.02</u>	<u>\$608.85</u>
Total	10	\$37,555.32	\$40,184.64
\$ Difference			\$2,629.32
% Difference			7.00%

## Delta Dental – Self-Funded PPO

COF - Dental PPO	Enrollment	2024	2025
Employee Only	3000	\$ 50.29	\$ 50.29
Employee + Spouse	323	\$ 80.19	\$ 80.19
Employee + Children	987	\$ 69.88	\$ 69.88
Employee + Family	444	\$ 102.58	\$ 102.58
Total	4754	\$ 3,495,461	\$ 3,495,461
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%
COT - Dental PPO	Enrollment	2024	2025
Employee Only	2216	\$ 36.64	\$ 36.64
Employee + Spouse	224	\$ 63.51	\$ 63.51
Employee + Children	330	\$ 71.97	\$ 71.97
Employee + Family	128	\$ 106.84	\$ 106.84
Total	2898	\$ 1,594,153	\$ 1,594,153
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%

## Delta Dental – Fully Insured DHMO

County of Fresno - DHMO	Enrollment	2024	2025
Employee Only	1263	\$ 27.38	\$ 27.38
Employee + Spouse	118	\$ 47.51	\$ 47.51
Employee + Children	269	\$ 47.83	\$ 47.83
Employee + Family	87	\$ 68.95	\$ 68.95
Total	1737	\$ 708,624	\$ 708,624
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%
County of Tulare - DHMO	Enrollment	2024	2025
Employee Only	216	\$ 27.38	\$ 27.38
Employee + Spouse	17	\$ 47.51	\$ 47.51
Employee + Children	34	\$ 47.83	\$ 47.83
Employee + Family	13	\$ 68.95	\$ 68.95
Total	280	\$ 110,932	\$ 110,932
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%

## Vision Service Plan – VSP

<b>County of Fresno</b>	<b>Enrollment</b>	<b>2024</b>	<b>2025</b>
Employee Only	2943	\$ 7.89	\$ 7.89
Employee + Spouse	324	\$ 14.18	\$ 14.18
Employee + Children	835	\$ 13.90	\$ 13.90
Employee + Family	393	\$ 20.35	\$ 20.35
Total	4495	\$ 569,024	\$ 569,024
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%
<b>County of Tulare</b>	<b>Enrollment</b>	<b>2024</b>	<b>2025</b>
Employee Only	2380	\$ 5.02	\$ 5.02
Employee + Spouse	234	\$ 8.47	\$ 8.47
Employee + Children	354	\$ 8.96	\$ 8.96
Employee + Family	140	\$ 13.36	\$ 13.36
Total	3108	\$ 227,662	\$ 227,662
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%

VSP rates are guaranteed for 2024 and 2025.

## SJVIA – Fixed Costs

SJVIA Fixed Costs	County of Fresno		County of Tulare	
	2024	2025	2024	2025
Actual Specific Stop-Loss Premium Employee Only	\$21.28	TBD	\$21.28	TBD
Actual Specific Stop-Loss Premium Employee + Dependents	\$42.74	TBD	\$42.74	TBD
Estimated Specific PPO/HDHP Stop-Loss Premium PEPM	\$24.59	\$28.28	\$26.34	\$30.30
Estimated Specific EPO Stop-Loss Premium PEPM	\$29.64	\$34.09	N/A	N/A
Aggregate Stop-Loss Premium PEPM	N/A	N/A	N/A	N/A
PPO/HDHP Anthem Network & Admin. Fees	\$38.00	\$38.70	\$38.00	\$38.70
EPO Anthem Network & Admin. Fees	\$38.00	\$38.70	N/A	N/A
EmpiRx Administration Fee	\$8.23	\$8.35	\$8.23	\$8.35
Wellness	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$2.42	\$2.46	\$2.42	\$2.46
Keenan Pharmacy Services Fee (EPO/PPO/HDHP)	\$1.34	\$1.34	\$1.34	\$1.34
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00
MyWorkplace - Benefits Administration	\$2.90	\$3.05	\$2.90	\$3.05
Navia - COBRA and Retiree Administration	\$2.00	\$2.00	\$0.00	\$0.00
PCORI/Transitional Reinsurance Fees PPO/HDHP	\$0.34	\$0.45	\$0.38	\$0.45
PCORI/Transitional Reinsurance Fees EPO	\$0.40	\$0.45	N/A	N/A
98.6 Rider	\$1.74	\$1.90	\$1.74	\$1.90
Total Fixed Cost - Delta Dental	\$4.40	\$4.40	\$4.40	\$4.40