

AGENDA

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 West Burrel Avenue
Visalia, CA 93291
August 23, 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. Approval of Consent Agenda – Item Numbers 18-21

These matters are routine in nature and are usually approved by a single vote. Prior to action by the Board, the Board Members and the public will be given the opportunity to remove any item from the Consent Calendar. Items removed from the Consent Calendar may be heard immediately following approval of this Consent Calendar or set aside until later in the meeting.

6. 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.
7. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
8. Receive Consultant's Medical, Dental, and Vision Experience Reports through June 2024 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

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9. Receive Report Regarding Budgeted SJVIA Administrative Fee Increase and Recommendation for Allocating Funds for Plan Year 2025 (A)
10. Adopt Final Proposed Budget for Fiscal Year 2024-2025 (A)
11. Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of June 30, 2024 and Recommendation to Maintain the Current IBNR Reserve Levels for a Fully-Funded IBNR Reserve Status (A)
12. Receive Consultant's Plan Year 2025 Underwriting Renewal Report, Approve 2025 Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements and President to Execute Agreements, Subject to Approval of SJVIA Counsel and Staff (A)
13. Receive Keenan Pharmacy Services (KPS) Consultant's Report on EmpiRx Actual Pharmacy Performance Compared to Contracted Pharmacy Performance (I)
14. Receive Report on the Status of Anthem's Contract with Valley Children's Hospital (I)
15. Approve Request to Cancel the October 4, 2024 Meeting of the SJVIA Board (A)
16. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
17. Adjournment

Consent Agenda

18. Approval of Minutes - Board Meeting of July 19, 2024 (A)
19. Approve and Authorize President to Execute SJVIA Agreement with Alinea Imaging Associates, Inc. to Provide Mammography Services For An Initial Three-Year Term with Two One-Year Options to Extend Agreement (A)

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20. Approve and Authorize President to Execute SJVIA Agreement with Pacific Coast Mobile Radiology, Inc. to Provide Mammography Services For an Initial Three-Year Term with Two One-Year Options to Extend Agreement (A)
21. Approve and Authorize President to Execute Amendment 1 to the Amended and Restated Agreement with Elite Corporate Medical Services, Inc. to Update Scope of Services and Compensation to Include Flu Vaccination Services (A)

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2800 W. Burrel Avenue
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August 23, 2024 9:00 AM**

AGENDA DATE: August 23, 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.

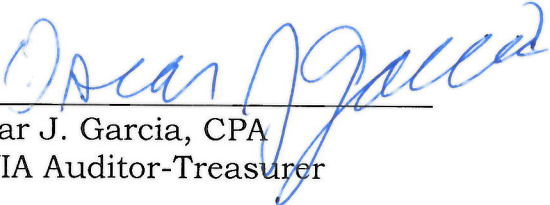
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



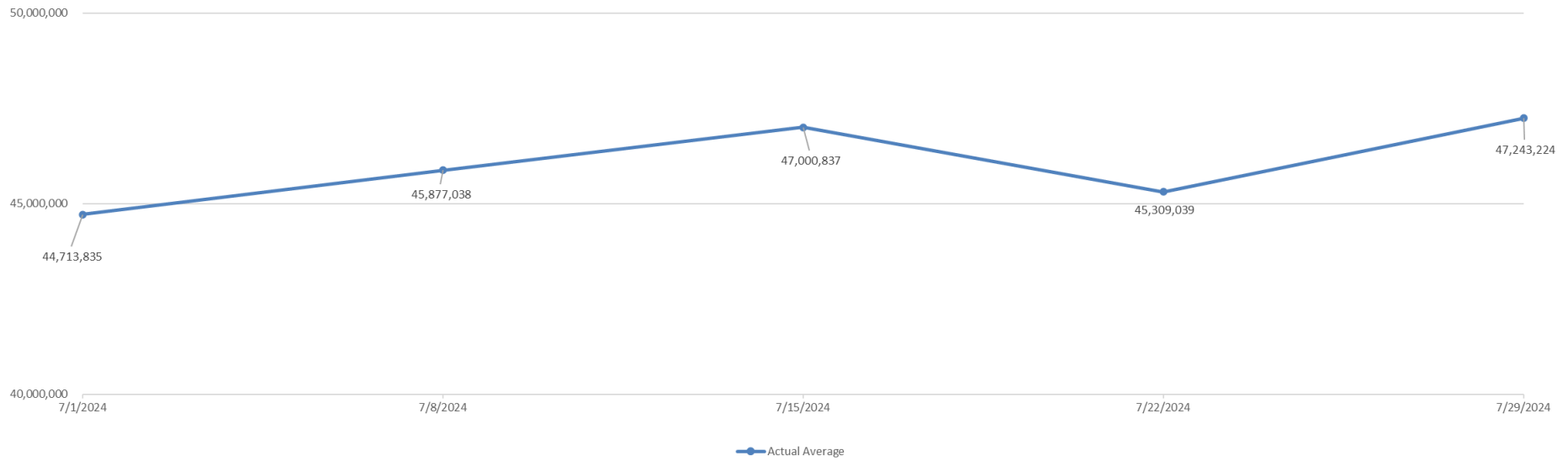
Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

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, showing more of the document's content.

SJVIA Cash Flow Projections

August 23, 2024

Weekly Average Cash Position

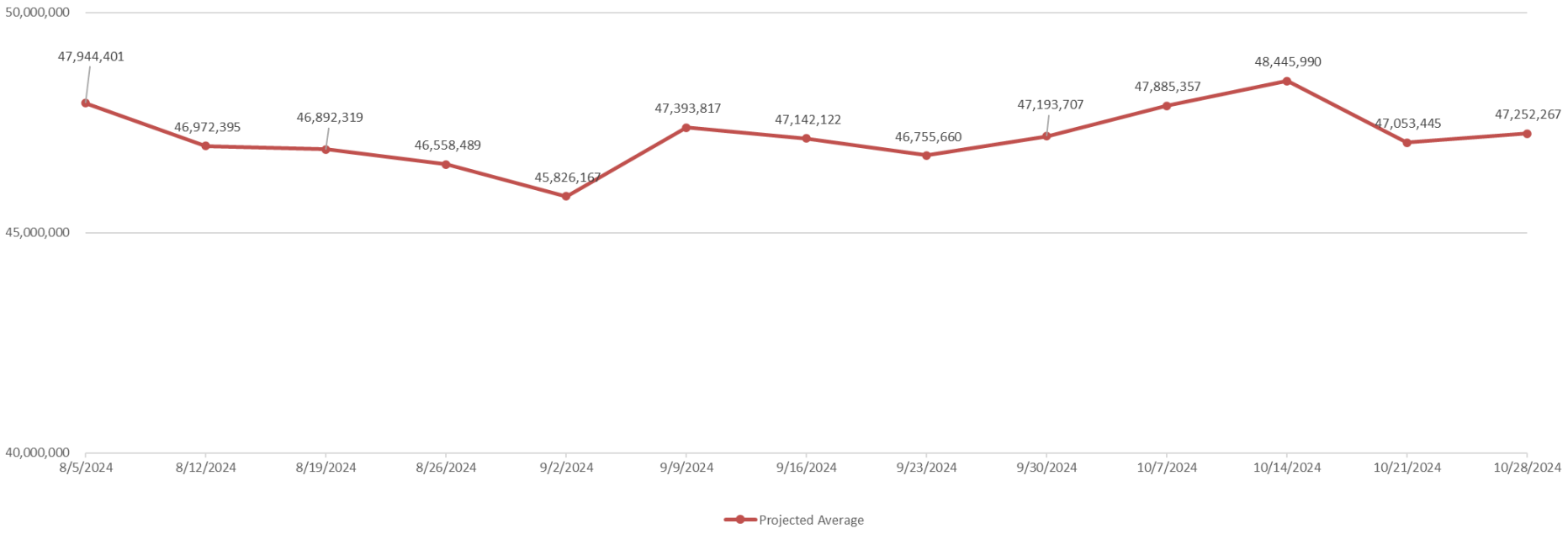


Weekly Cash Average

■ \$46,028,795

- High: \$47,243,224
- Low: \$44,713,835
- Weekly Average Anthem Claim: \$1,041,507

Weekly Average Cash Position



Projected Weekly Cash Average

■ \$47,178,164

SJVIA Reserves, Liabilities & Cash Balance	
Cash Balance as of 07/31/2024	\$ 46,035,435
Minus: IBNR	<u>10,363,820</u>
Excess/(Deficit) of Cash	35,671,615
Minus: 3-Month Stabilization	<u>20,741,256</u>
Excess/(Deficit) of Cash	14,930,359
Minus: Gallagher Settlement	<u>7,000,000</u>
Total Excess/(Deficit) of Cash	7,930,359

- 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 7/31/2024, there was enough cash on hand to cover the IBNR, 3-month stabilization target, and Gallagher Settlement.



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AGENDA DATE: August 23, 2024

ITEM NUMBER: Item 8

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through June 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 June 2024 and update on projected plan experience accumulation.

DESCRIPTION:

The Consultant's report shows that on a total cost basis from January through June 2024, the self-insured medical premium of \$49,487,571 exceeded the total cost of \$47,119,910 for an accumulation of \$2,367,662, or an 95.2% loss ratio.

For the self-insured dental plan, the report shows that on a total cost basis, the dental premium of \$2,783,550 exceeded the total cost of \$2,549,307 for an accumulation of \$234,243 or a 91.6% loss ratio.

The vision plan remains fully insured and has an accumulation of \$33,652. Under the fully insured arrangement, all deficit or surplus positions remain with the carrier.

Keenan projected a \$1,249,514 accumulation for the 2024 plan year. The accumulation is built from premiums exceeding plan costs, built-in margin on the Kaiser plan, prescription drug rebates, and other sources. For the 2024 plan year, the position is \$5,181,202 (excluding \$5,020,071 in ARPA funds), 314.7% greater than 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

AGENDA: San Joaquin Valley Insurance Authority

DATE: August 23, 2024


unaudited reserve accumulation based on actual revenue received and actual expenses paid. Additionally, due to rounding, figures in this report may be off by de minimis amounts.

FISCAL IMPACT/FINANCING:

The 2024 plan year experience through June 2024 resulted in a \$2,367,662 medical surplus and a \$234,243 dental surplus for a total self-funded surplus of \$2,601,905.

Prescription drug rebates in the amount of \$2,407,305 have been received. With the Kaiser reserve of \$172,093, the collective total reserve accumulation is \$5,181,303 for the 2024 plan year through June (excluding ARPA funds). This is based on the 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

August 23, 2024

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

The following pages provide a summary of the plan experience from January 1 through June 30, 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 \$2,601,905 through June 2024. The County of Fresno has a \$3,163,693 surplus position and the County of Tulare has a (\$561,788) deficit position.

	COF	COT	Total
Medical	\$ 2,901,105	\$ (533,443)	\$ 2,367,662
Dental	\$ 262,588	\$ (28,345)	\$ 234,243
Total	\$ 3,163,693	\$ (561,788)	\$ 2,601,905
Vision (Insured)	\$ 46,437	\$ (12,785)	\$ 33,652
Loss Ratio			
Medical	91.1%	103.2%	95.2%
Dental	86.2%	103.2%	91.6%
Vision	84.4%	111.3%	89.9%

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

The Anthem self-funded medical plans show a net accumulated surplus position of \$2,367,662 for a 95.2% total cost loss ratio.

The Delta Dental self-funded dental plan shows an accumulated surplus position of \$234,243 for a 91.6% total cost loss ratio.

The Vision Service Plan (VSP) vision plan is fully insured and shows an accumulated position of \$33,652 for an 89.9% 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 the Kaiser and EPO plans to renew based on plan experience only.

The County of Tulare has a deficit of (\$533,443) through June. For 2024, the County of Tulare allocated \$2,000,126 of the ARPA funds toward the renewal, reducing the increase from 11.51% to 5.00%. When considering the 2024 rate readjustment, County of Tulare is in a \$1,466,683 surplus position. The total Tulare County ARPA fund transfer to SJVIA was \$2,593,347.

The County of Fresno transferred \$2,426,734 in ARPA funds, for an SJVIA total of \$5,020,081.

Keenan projected prescription drug rebates of \$4,412,000 in 2024. The prescription drug rebates are underwritten into the 2024 rates and are therefore excluded as a line item in the 2024 budget calculation. The prescription drug rebates are included in the calculated accumulation and total \$2,407,305. The \$2,407,305 are accumulated for the third and fourth quarter of 2023. There is typically a six-month lag in the funding of prescription drug rebates.

Keenan projected a medical and dental margin of \$897,142 for 2024. The margin is underwritten into the 2024 rates and therefore is excluded as a line item in the 2024 budget calculation. The margin is included in the calculated accumulation and total \$2,601,905. This is well above the projected margin accumulation of \$448,566 through June and the \$897,142 2024 annual budget.

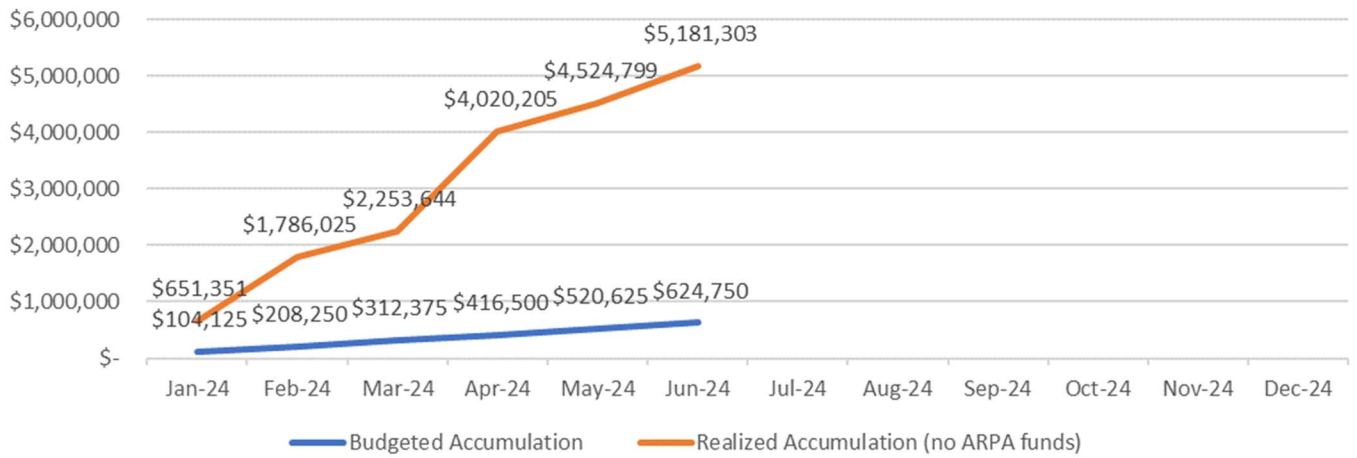
The 2024 SJVIA Kaiser margin was budgeted at \$352,372 but realized a margin of \$172,093 through June.

The SJVIA has an overall accumulated position of \$5,181,303 (excluding ARPA funds). This is \$3,931,789 (or 314.7%) above the budgeted accumulation of \$1,249,514 in the 2024 annual 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.

Please note minor differences in dollar amounts may exist from the experience reports due to rounding.

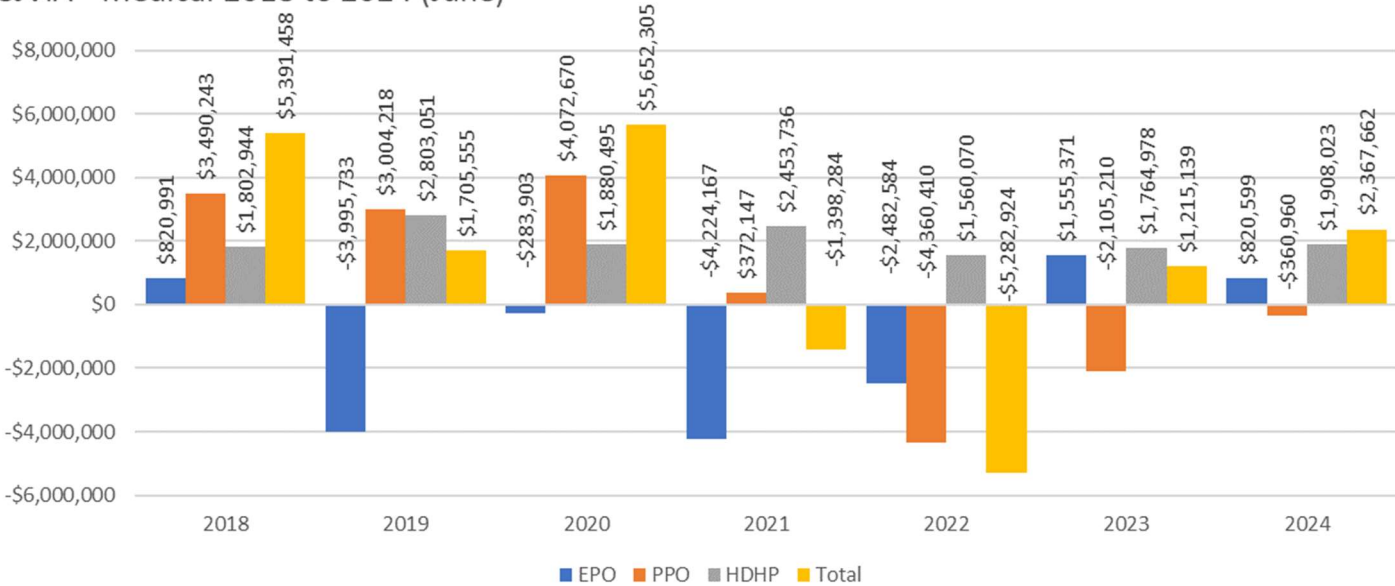
2024 Accumulation Comparison



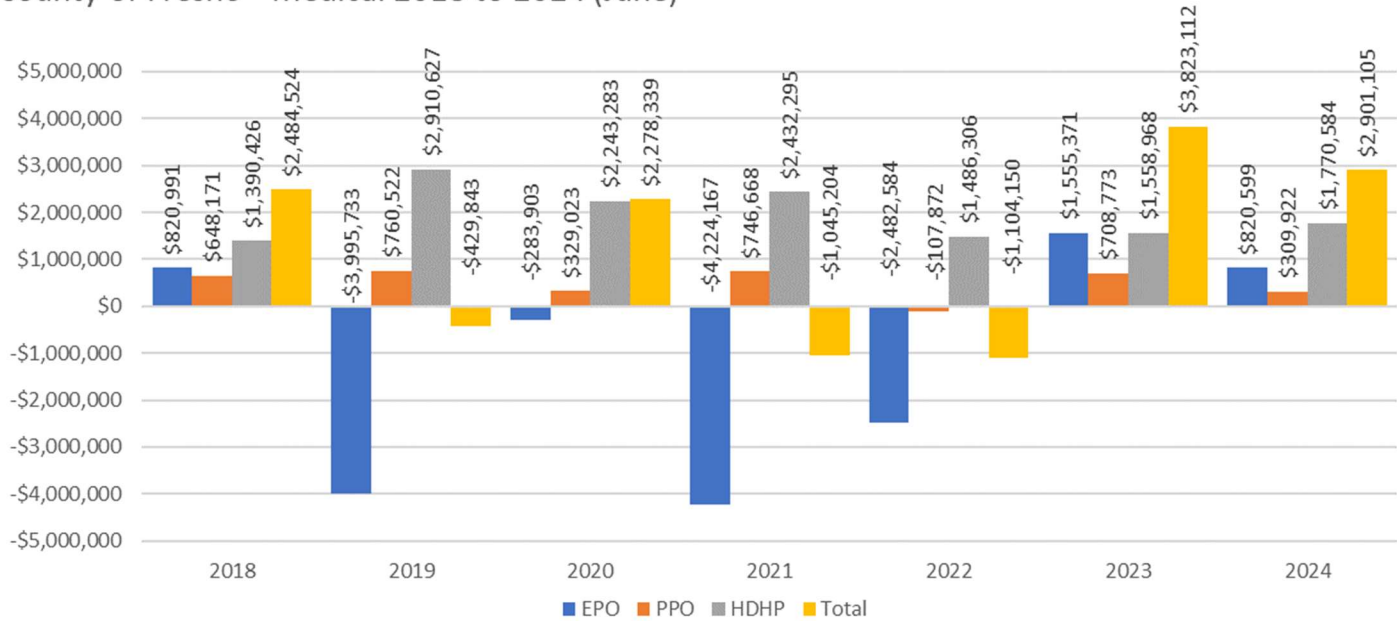
2024 Accumulation Comparison excludes the \$5,020,081 in ARPA funds from both counties.

The following self-funded medical/rx graphs also exclude ARPA funds.

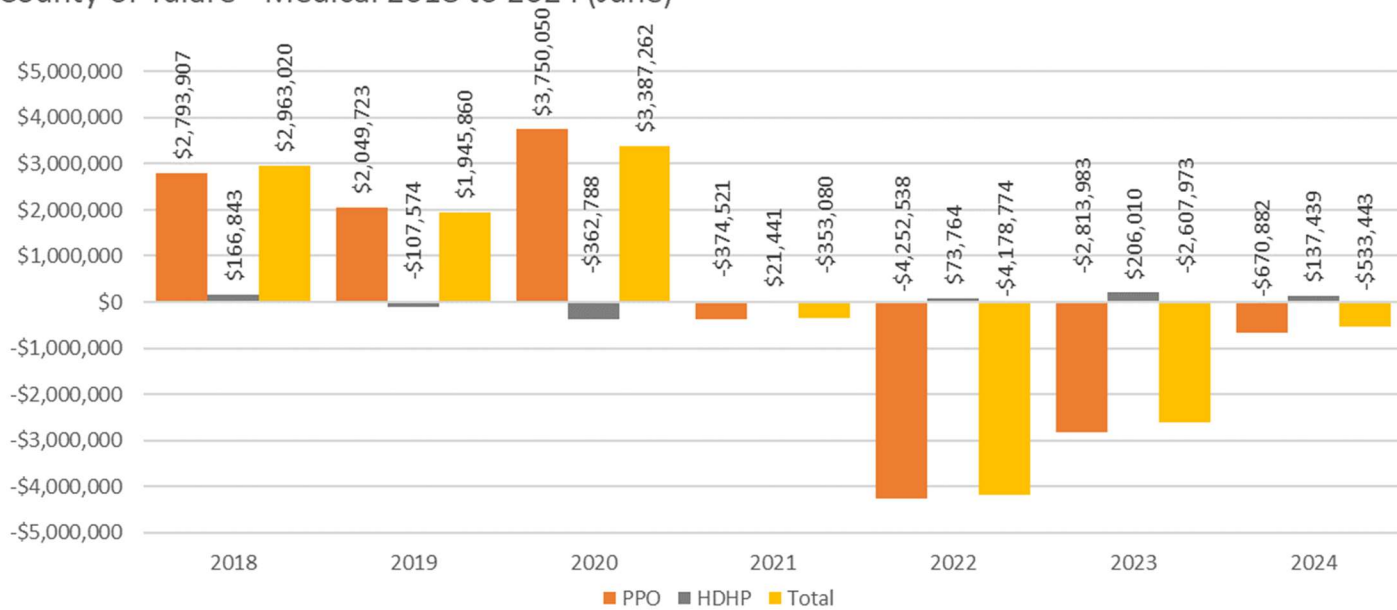
SJVIA - Medical 2018 to 2024 (June)



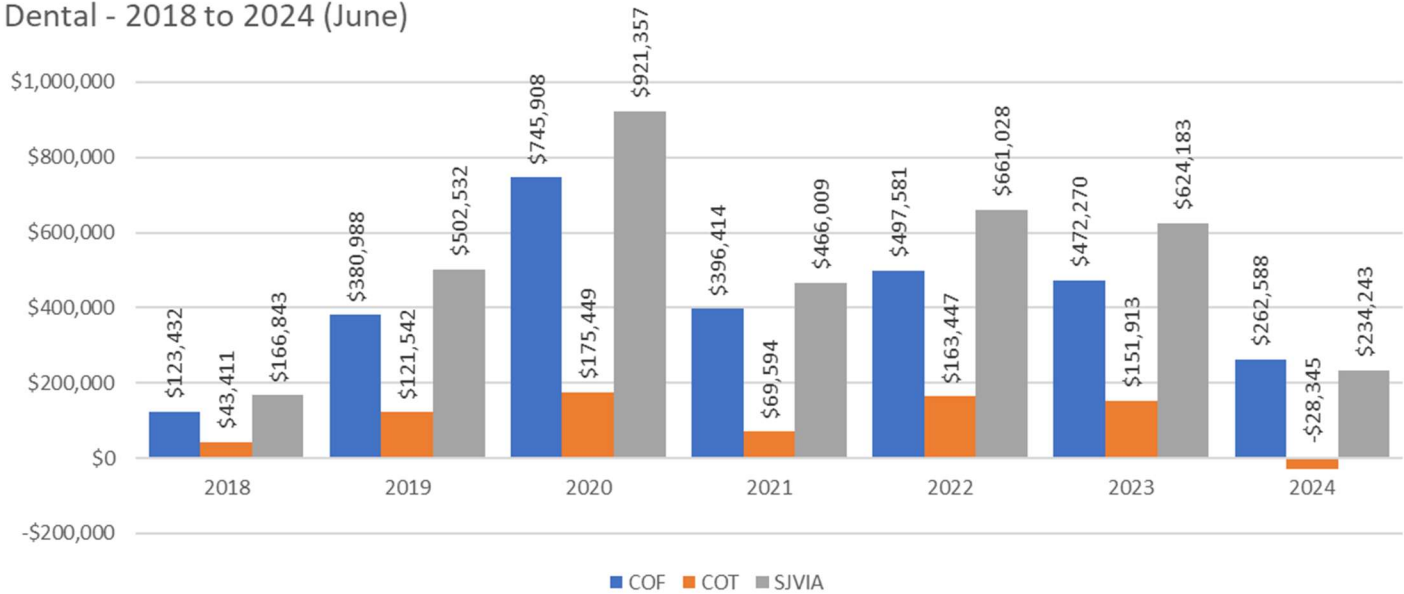
County of Fresno - Medical 2018 to 2024 (June)



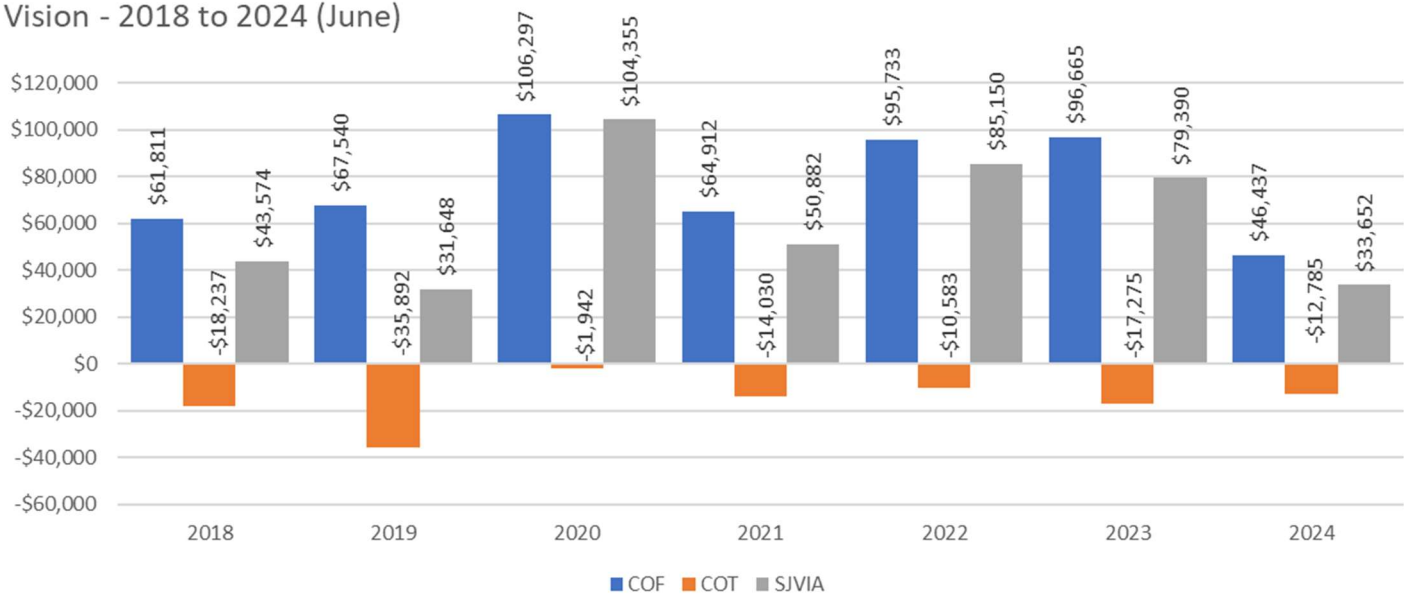
County of Tulare - Medical 2018 to 2024 (June)



Dental - 2018 to 2024 (June)



Vision - 2018 to 2024 (June)



Budget vs. Calculated Accumulation													
2022	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget Accumulation													
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 Accumulation													
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 Reimbursement	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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 Accumulation													
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 Accumulation													
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 Accumulation													
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2024 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 Accumulation													
Plan Experience (Medical)	\$ (689,323)	\$ 1,127,342	\$ 361,034	\$ 460,842	\$ 520,544	\$ 587,223							\$ 2,367,662
Plan Experience (Dental)	\$ 125,029	\$ (21,595)	\$ 77,975	\$ 56,621	\$ (44,497)	\$ 40,710							\$ 234,243
Kaiser Accumulation	\$ 28,970	\$ 28,927	\$ 28,610	\$ 28,468	\$ 28,547	\$ 28,571							\$ 172,093
Other - RX Rebates	\$ 1,186,675	\$ -	\$ -	\$ 1,220,630	\$ -	\$ -							\$ 2,407,305
Other - ARPA Funds	\$ 2,426,724	\$ -	\$ -	\$ 2,593,347	\$ -	\$ -							\$ 5,020,071
2024 Calculated Accumulation	\$ 3,078,075	\$ 1,134,674	\$ 467,619	\$ 4,359,908	\$ 504,594	\$ 656,504	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,201,374

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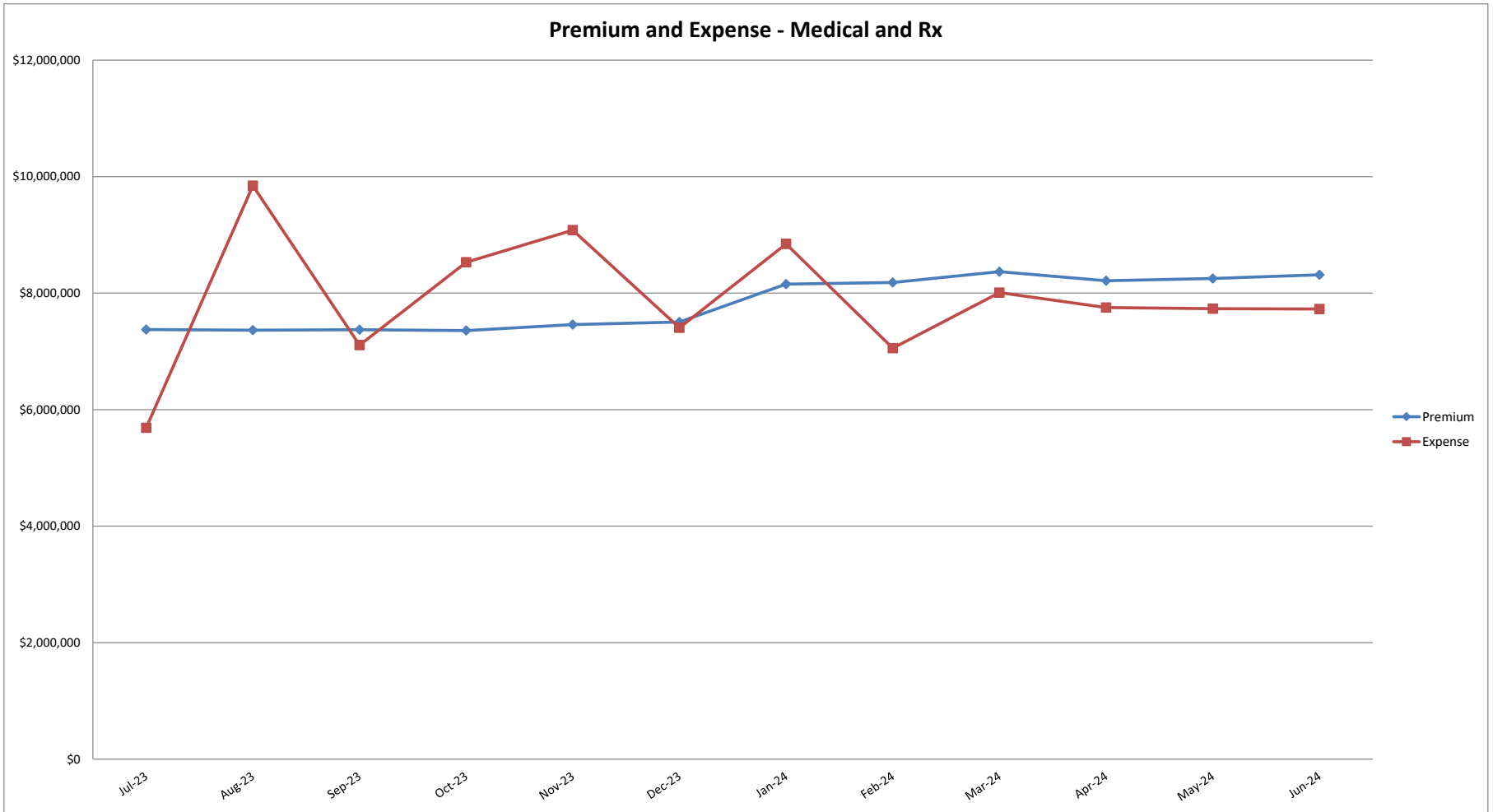
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2024
All Districts Combined - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Mar-24	7,555	\$8,368,949	\$5,006,905	\$2,332,320	\$668,690	\$0	\$8,007,915	\$361,034	\$971.44	95.7%
Apr-24	7,576	\$8,213,992	\$4,637,801	\$2,483,889	\$670,701	-\$39,242	\$7,753,150	\$460,842	\$934.85	94.4%
May-24	7,596	\$8,253,131	\$4,396,287	\$2,679,803	\$672,779	-\$16,279	\$7,732,589	\$520,542	\$929.41	93.7%
Jun-24	7,660	\$8,314,026	\$4,528,533	\$2,599,845	\$679,686	-\$81,261	\$7,726,803	\$587,223	\$919.99	92.9%
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	7,583	\$49,487,571	\$28,538,328	\$14,689,795	\$4,028,569	-\$136,783	\$47,119,910	\$2,367,662	\$947.15	95.2%
Current 12 Months	7,414	\$93,923,266	\$60,184,084	\$27,520,452	\$7,864,294	-\$788,677	\$94,780,153	-\$856,887	\$976.93	100.9%

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 June 2024
All Districts Combined - All Medical



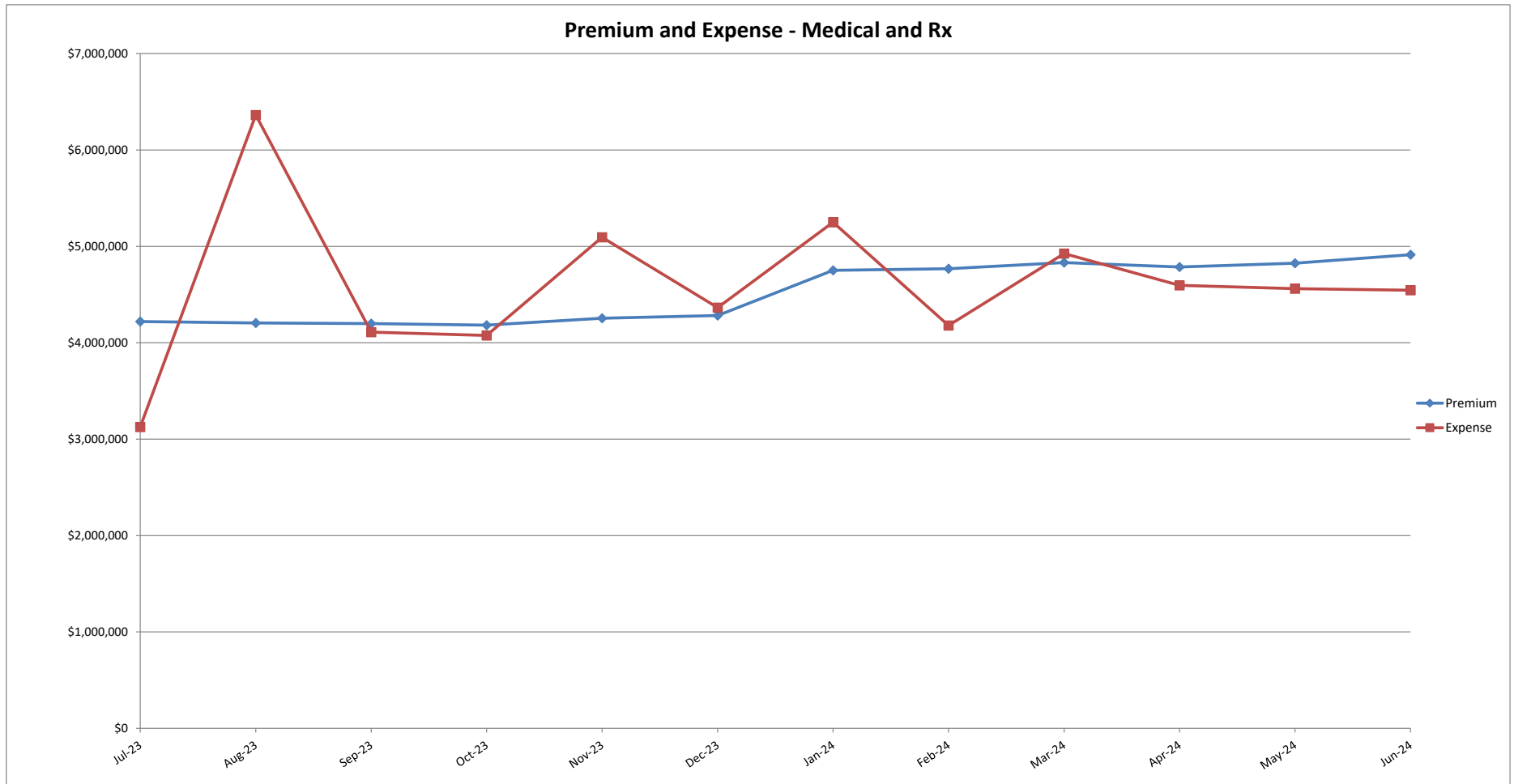


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2024
All Districts Combined - EPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Mar-24	3,685	\$4,832,293	\$3,270,049	\$1,285,041	\$369,937	\$0	\$4,925,027	-\$92,735	\$1,236.12	101.9%
Apr-24	3,702	\$4,785,434	\$2,981,403	\$1,282,316	\$371,644	-\$39,242	\$4,596,121	\$189,314	\$1,141.13	96.0%
May-24	3,725	\$4,826,194	\$2,814,240	\$1,389,322	\$373,953	-\$16,279	\$4,561,235	\$264,959	\$1,124.10	94.5%
Jun-24	3,810	\$4,913,503	\$2,855,216	\$1,387,774	\$382,486	-\$80,952	\$4,544,524	\$368,978	\$1,092.40	92.5%
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	3,711	\$28,877,568	\$18,162,727	\$7,795,332	\$2,235,384	-\$136,473	\$28,056,970	\$820,599	\$1,159.63	97.2%
Current 12 Months	3,581	\$54,223,346	\$36,667,078	\$14,565,689	\$4,313,457	-\$354,183	\$55,192,041	-\$968,695	\$1,184.13	101.8%

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)
Anthem Blue Cross Premium and Claims Report as of June 2024
All Districts Combined - EPO**



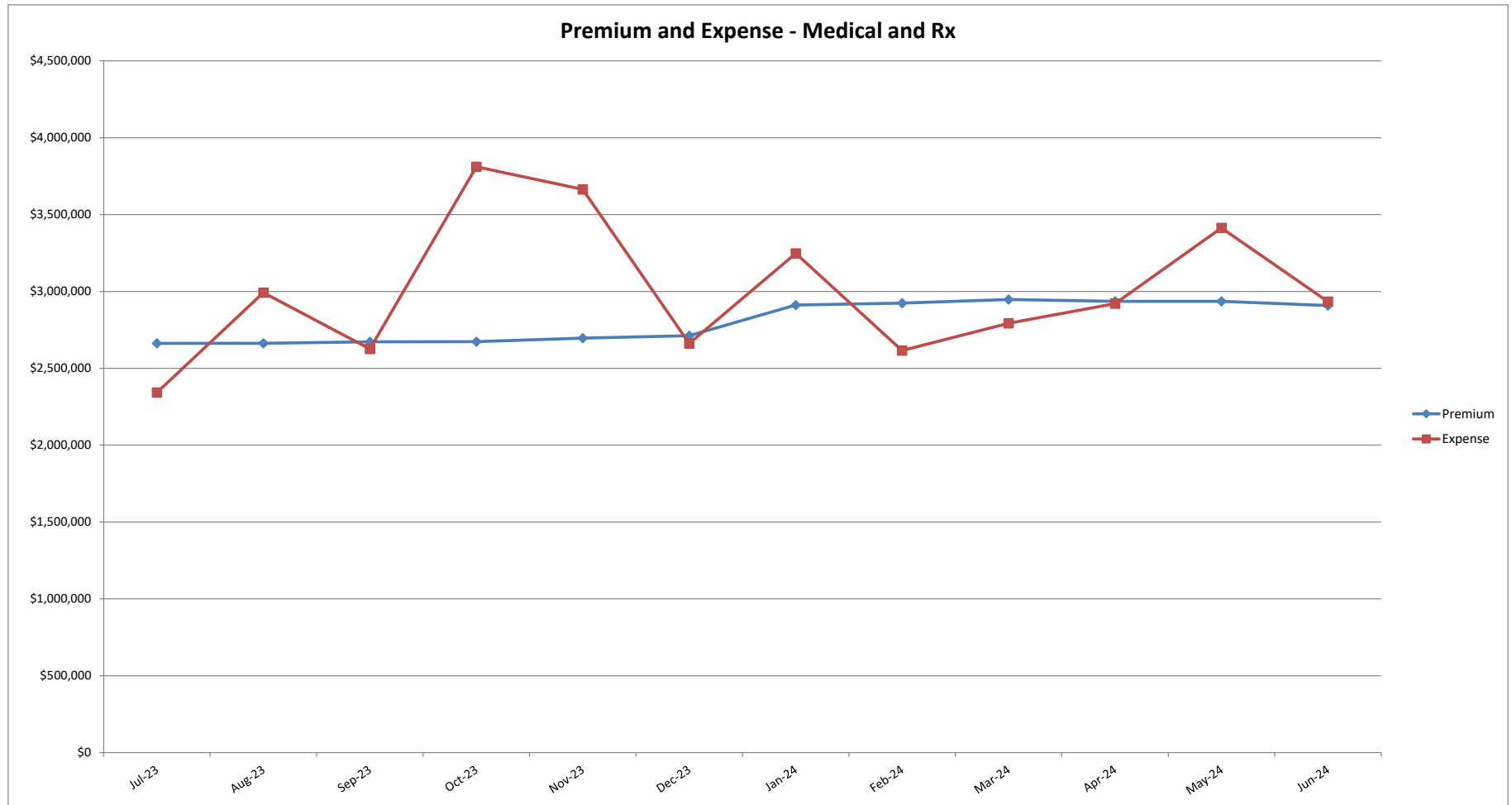


San Joaquin Valley Insurance Authority (SJVIA)
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-22	3,010	\$2,420,242	\$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%
Mar-24	3,286	\$2,947,554	\$1,547,943	\$991,136	\$254,045	\$0	\$2,793,124	\$154,429	\$772.70	94.8%
Apr-24	3,288	\$2,935,545	\$1,537,119	\$1,129,664	\$254,198	\$0	\$2,920,981	\$14,565	\$811.07	99.5%
May-24	3,287	\$2,935,759	\$1,944,011	\$1,215,227	\$254,120	\$0	\$3,413,358	-\$477,599	\$961.13	116.3%
Jun-24	3,266	\$2,908,678	\$1,548,066	\$1,132,962	\$252,495	\$0	\$2,933,523	-\$24,845	\$820.89	100.9%
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	3,286	\$17,563,344	\$9,906,838	\$6,493,288	\$1,524,179	\$0	\$17,924,305	-\$360,961	\$831.86	102.1%
Current 12 Months	3,222	\$33,643,092	\$21,228,486	\$12,104,834	\$2,989,513	-\$300,462	\$36,022,370	-\$2,379,278	\$854.27	107.1%

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

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All Districts Combined - PPO**



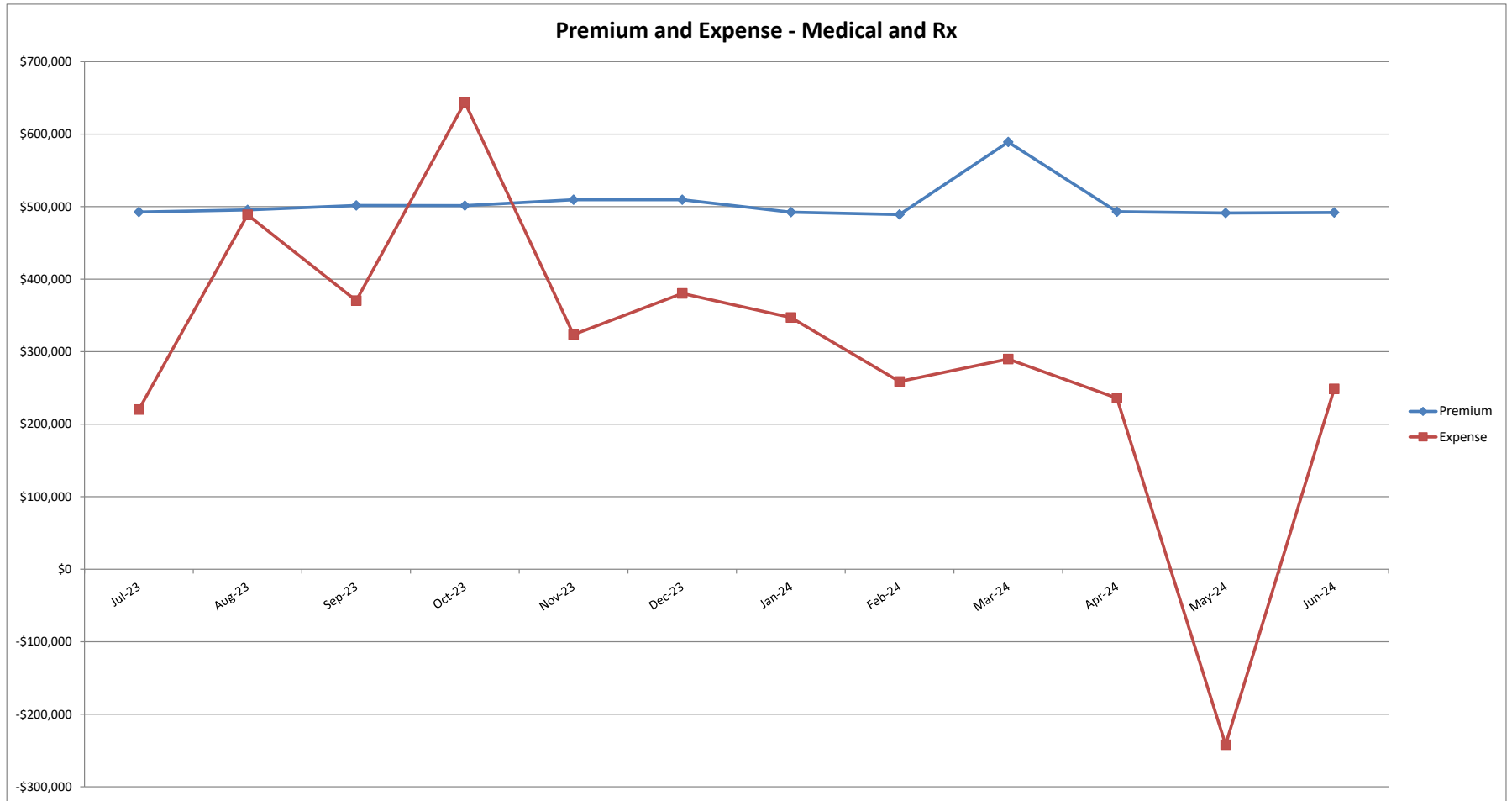


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2024
All Districts Combined - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$475,977	\$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%
Mar-24	584	\$589,102	\$188,912	\$56,143	\$44,708	\$0	\$289,763	\$299,340	\$419.61	49.2%
Apr-24	586	\$493,012	\$119,278	\$71,910	\$44,860	\$0	\$236,048	\$256,963	\$326.26	47.9%
May-24	584	\$491,179	-\$361,965	\$75,253	\$44,707	\$0	-\$242,004	\$733,183	-\$490.94	-49.3%
Jun-24	584	\$491,846	\$125,251	\$79,109	\$44,706	-\$309	\$248,756	\$243,090	\$349.40	50.6%
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	586	\$3,046,659	\$468,763	\$401,176	\$269,006	-\$309	\$1,138,635	\$1,908,024	\$247.48	37.4%
Current 12 Months	611	\$6,056,828	\$2,288,520	\$849,930	\$561,324	-\$134,031	\$3,565,742	\$2,491,085	\$409.71	58.9%

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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Anthem Blue Cross Premium and Claims Report as of June 2024
All Districts Combined - HDHP



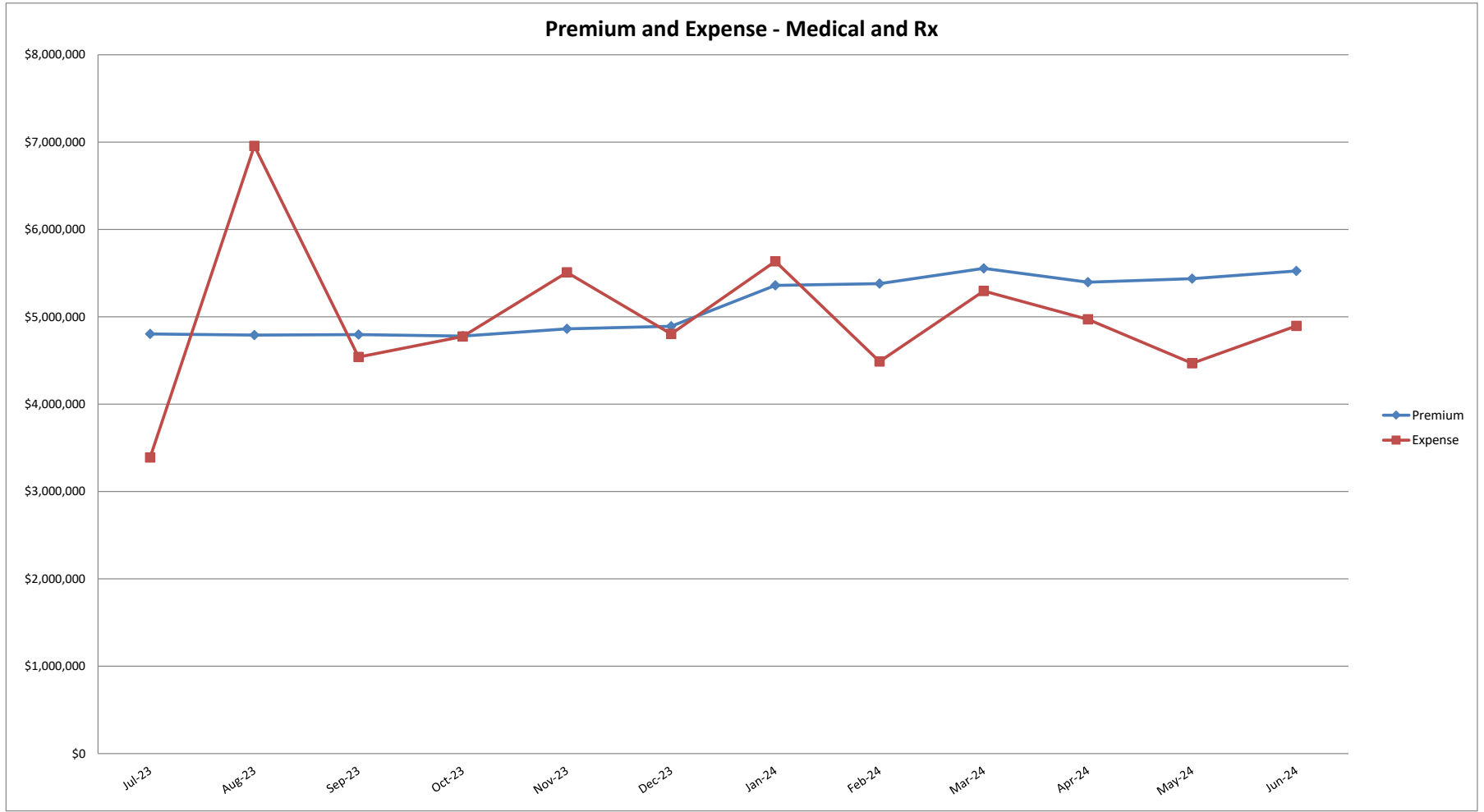


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2024
County of Fresno - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Mar-24	4,336	\$5,554,888	\$3,496,340	\$1,379,785	\$419,732	\$0	\$5,295,857	\$259,031	\$1,124.57	95.3%
Apr-24	4,358	\$5,397,120	\$3,178,707	\$1,409,236	\$421,821	-\$39,242	\$4,970,522	\$426,598	\$1,043.76	92.1%
May-24	4,380	\$5,437,776	\$2,535,346	\$1,524,404	\$424,054	-\$16,279	\$4,467,524	\$970,252	\$923.17	82.2%
Jun-24	4,467	\$5,525,316	\$3,023,813	\$1,520,862	\$432,740	-\$81,261	\$4,896,153	\$629,163	\$999.20	88.6%
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	4,367	\$32,655,024	\$18,884,039	\$8,470,213	\$2,536,449	-\$136,783	\$29,753,918	\$2,901,105	\$1,038.72	91.1%
Current 12 Months	4,255	\$61,583,367	\$39,409,268	\$15,873,185	\$4,932,644	-\$488,215	\$59,726,882	\$1,856,485	\$1,073.09	97.0%

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 June 2024
County of Fresno - All Medical**



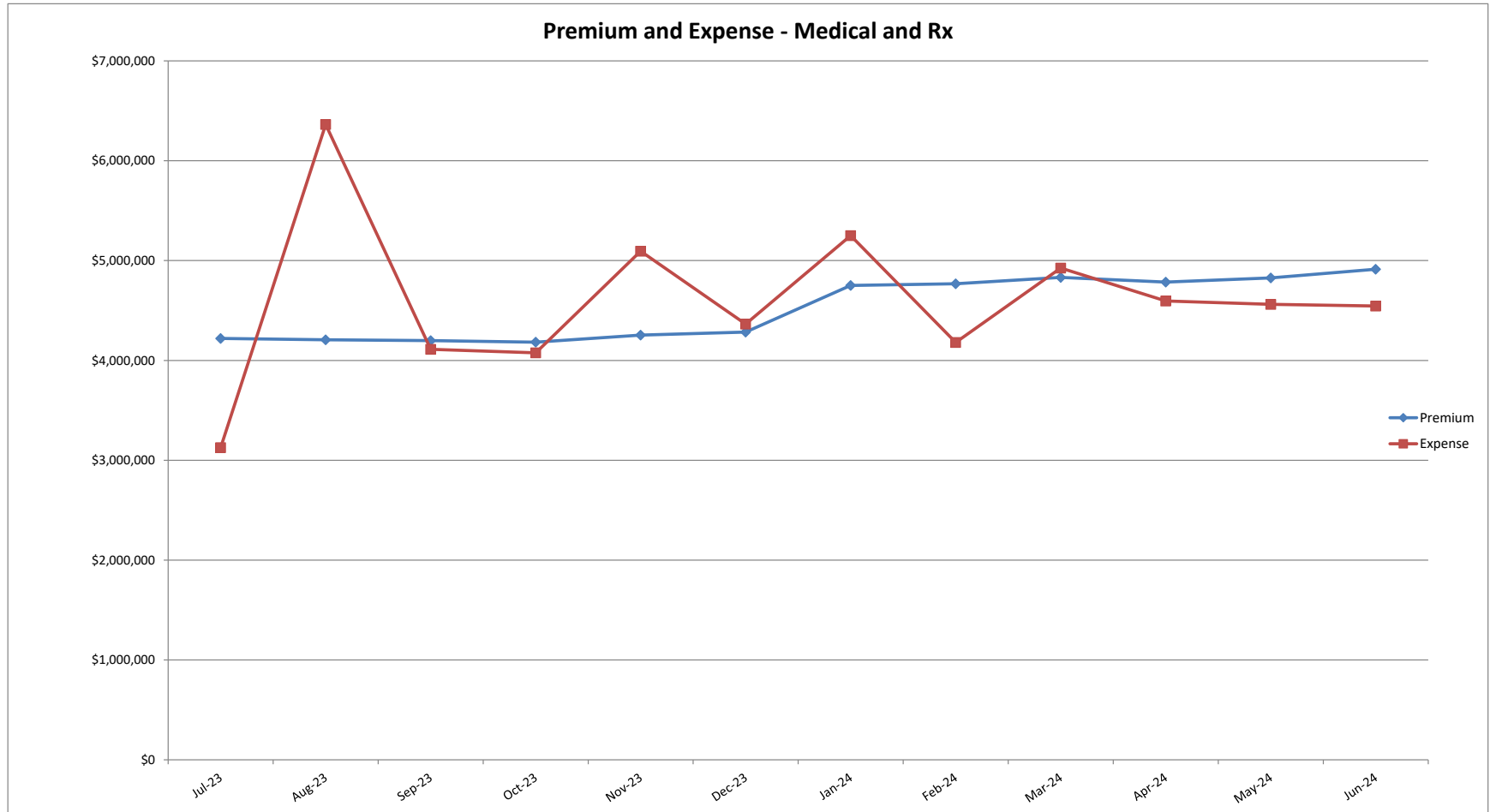


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2024
County of Fresno - EPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$2,162,124	\$332,893	\$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%
Mar-24	3,685	\$4,832,293	\$3,270,049	\$1,285,041	\$369,937	\$0	\$4,925,027	-\$92,735	\$1,236.12	101.9%
Apr-24	3,702	\$4,785,434	\$2,981,403	\$1,282,316	\$371,644	-\$39,242	\$4,596,121	\$189,314	\$1,141.13	96.0%
May-24	3,725	\$4,826,194	\$2,814,240	\$1,389,322	\$373,953	-\$16,279	\$4,561,235	\$264,959	\$1,124.10	94.5%
Jun-24	3,810	\$4,913,503	\$2,855,216	\$1,387,774	\$382,486	-\$80,952	\$4,544,524	\$368,978	\$1,092.40	92.5%
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	3,711	\$28,877,568	\$18,162,727	\$7,795,332	\$2,235,384	-\$136,473	\$28,056,970	\$820,599	\$1,159.63	97.2%
Current 12 Months	3,581	\$54,223,346	\$36,667,078	\$14,565,689	\$4,313,457	-\$354,183	\$55,192,041	-\$968,695	\$1,184.13	101.8%

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)
Anthem Blue Cross Premium and Claims Report as of June 2024
County of Fresno - EPO**





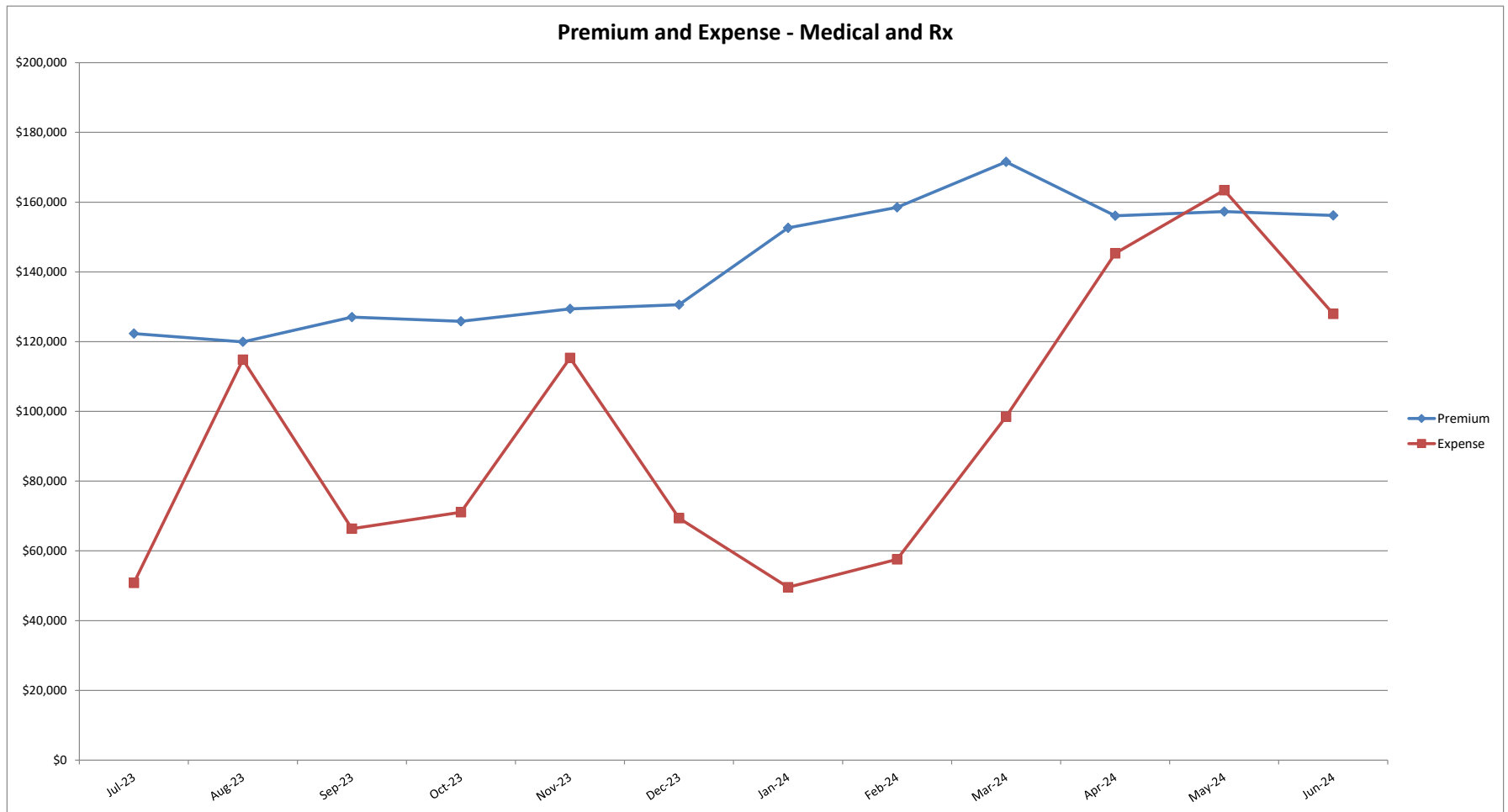
San Joaquin Valley Insurance Authority (SJVIA)
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County of Fresno - PPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Mar-24	111	\$171,542	\$48,682	\$41,294	\$8,490	\$0	\$98,466	\$73,076	\$810.59	57.4%
Apr-24	113	\$156,084	\$81,043	\$55,617	\$8,643	\$0	\$145,303	\$10,782	\$1,209.37	93.1%
May-24	114	\$157,282	\$93,286	\$61,419	\$8,720	\$0	\$163,425	-\$6,143	\$1,357.07	103.9%
Jun-24	115	\$156,208	\$61,526	\$57,623	\$8,796	\$0	\$127,946	\$28,262	\$1,036.08	81.9%
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	\$952,223	\$303,632	\$286,579	\$52,090	\$0	\$642,301	\$309,921	\$866.68	67.5%
Current 12 Months	105	\$1,707,343	\$555,997	\$477,742	\$96,301	\$0	\$1,130,040	\$577,302	\$821.08	66.2%

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



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



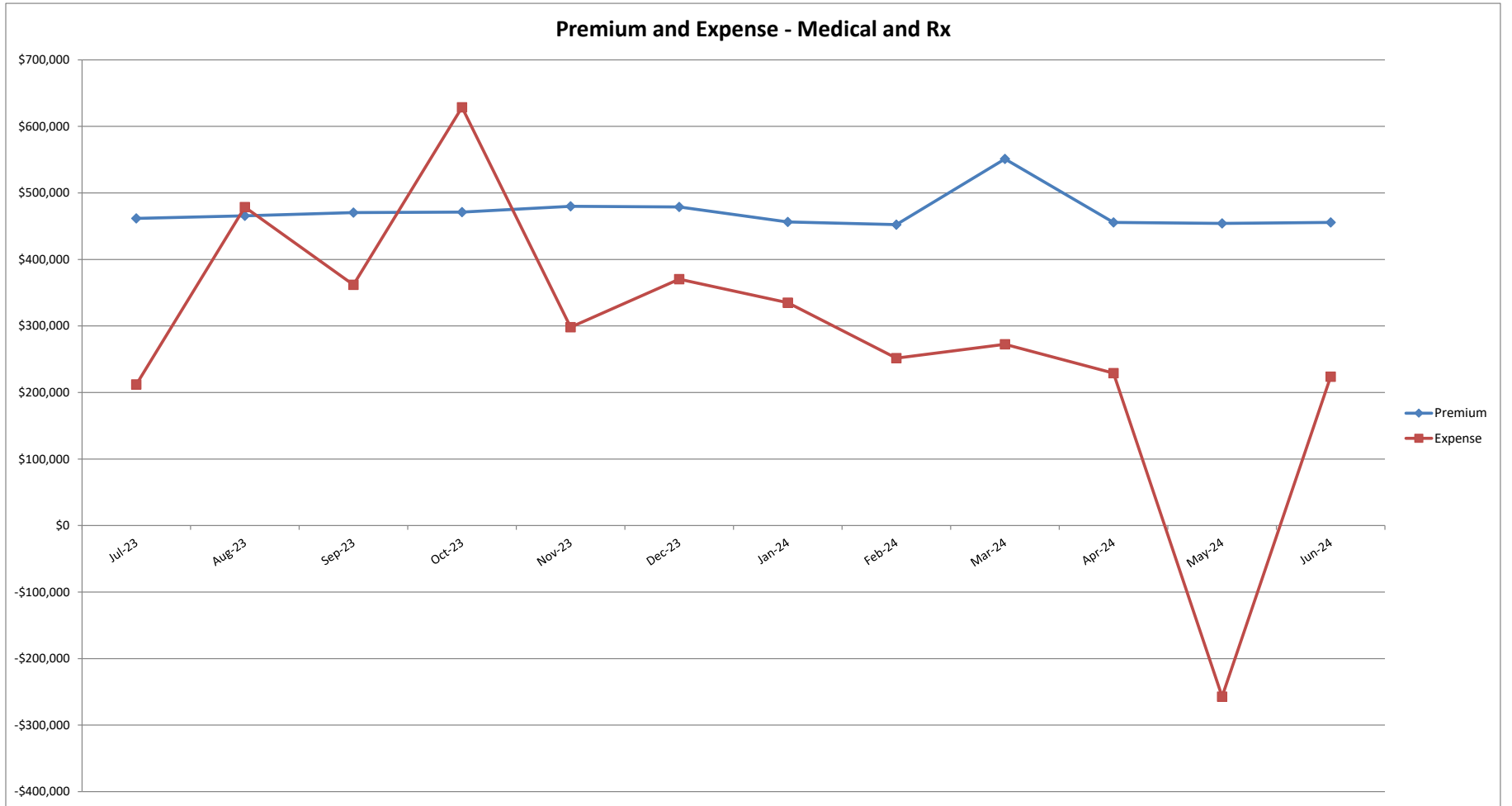


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County of Fresno - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Mar-24	540	\$551,053	\$177,609	\$53,450	\$41,305	\$0	\$272,363	\$278,690	\$427.89	49.4%
Apr-24	543	\$455,601	\$116,261	\$71,303	\$41,534	\$0	\$229,099	\$226,502	\$345.42	50.3%
May-24	541	\$454,300	-\$372,181	\$73,663	\$41,381	\$0	-\$257,137	\$711,437	-\$551.79	-56.6%
Jun-24	542	\$455,606	\$107,071	\$75,465	\$41,458	-\$309	\$223,683	\$231,922	\$336.21	49.1%
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	543	\$2,825,233	\$417,680	\$388,302	\$248,975	-\$309	\$1,054,647	\$1,770,585	\$247.52	37.3%
Current 12 Months	570	\$5,652,678	\$2,186,193	\$829,754	\$522,886	-\$134,031	\$3,404,801	\$2,247,877	\$421.58	60.2%

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Anthem Blue Cross Premium and Claims Report as of June 2024
County of Fresno - HDHP**





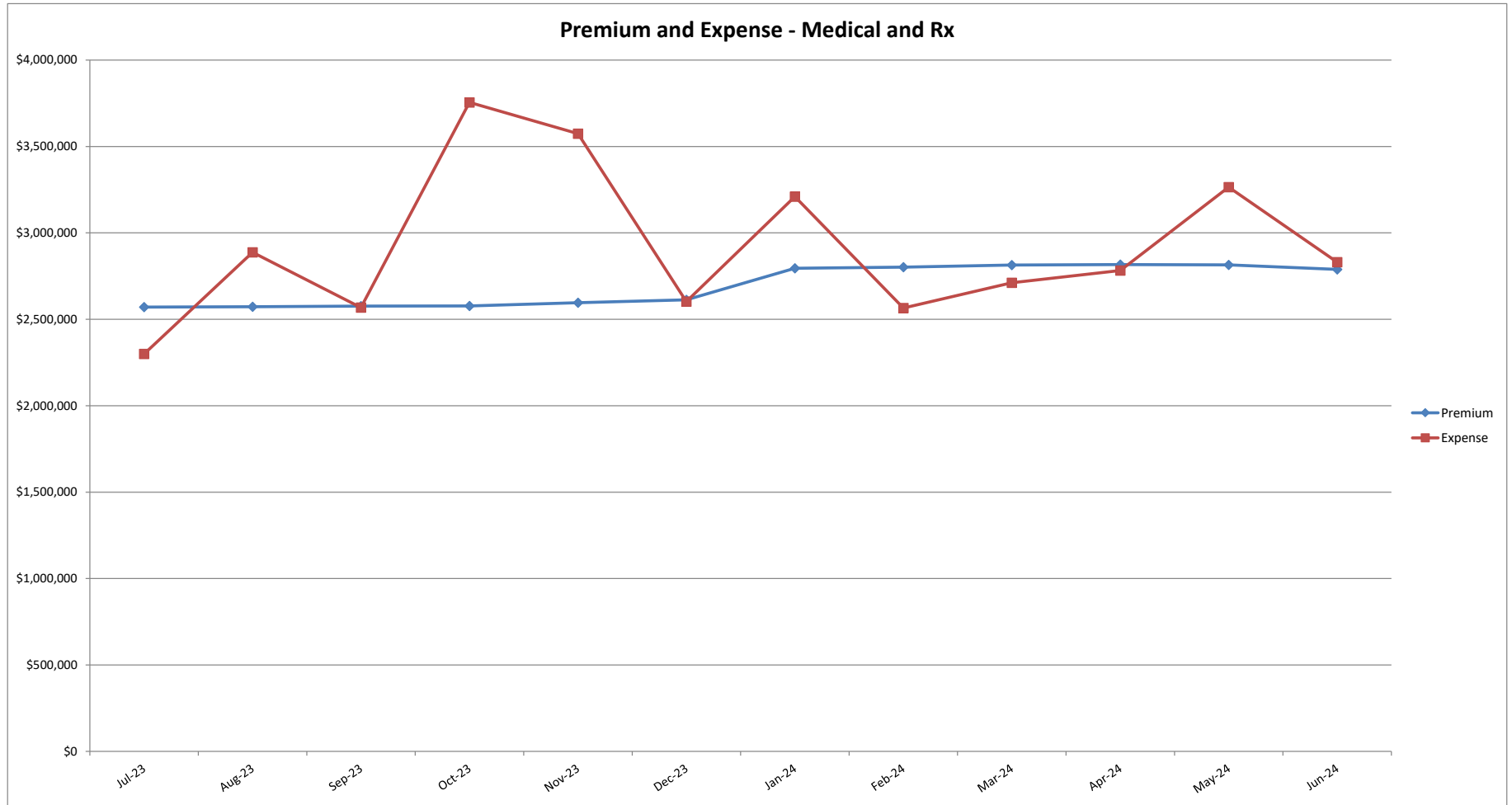
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2024
County of Tulare - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Mar-24	3,219	\$2,814,061	\$1,510,565	\$952,536	\$248,957	\$0	\$2,712,058	\$102,003	\$765.18	96.4%
Apr-24	3,218	\$2,816,872	\$1,459,094	\$1,074,654	\$248,880	\$0	\$2,782,628	\$34,244	\$787.37	98.8%
May-24	3,216	\$2,815,355	\$1,860,941	\$1,155,398	\$248,725	\$0	\$3,265,065	-\$449,710	\$937.92	116.0%
Jun-24	3,193	\$2,788,710	\$1,504,720	\$1,078,983	\$246,947	\$0	\$2,830,650	-\$41,939	\$809.18	101.5%
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	3,216	\$16,832,548	\$9,654,289	\$6,219,582	\$1,492,121	\$0	\$17,365,991	-\$533,444	\$822.78	103.2%
Current 12 Months	3,159	\$32,339,899	\$20,774,816	\$11,647,267	\$2,931,650	-\$300,462	\$35,053,271	-\$2,713,372	\$847.40	108.4%

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 June 2024
County of Tulare - All Medical**





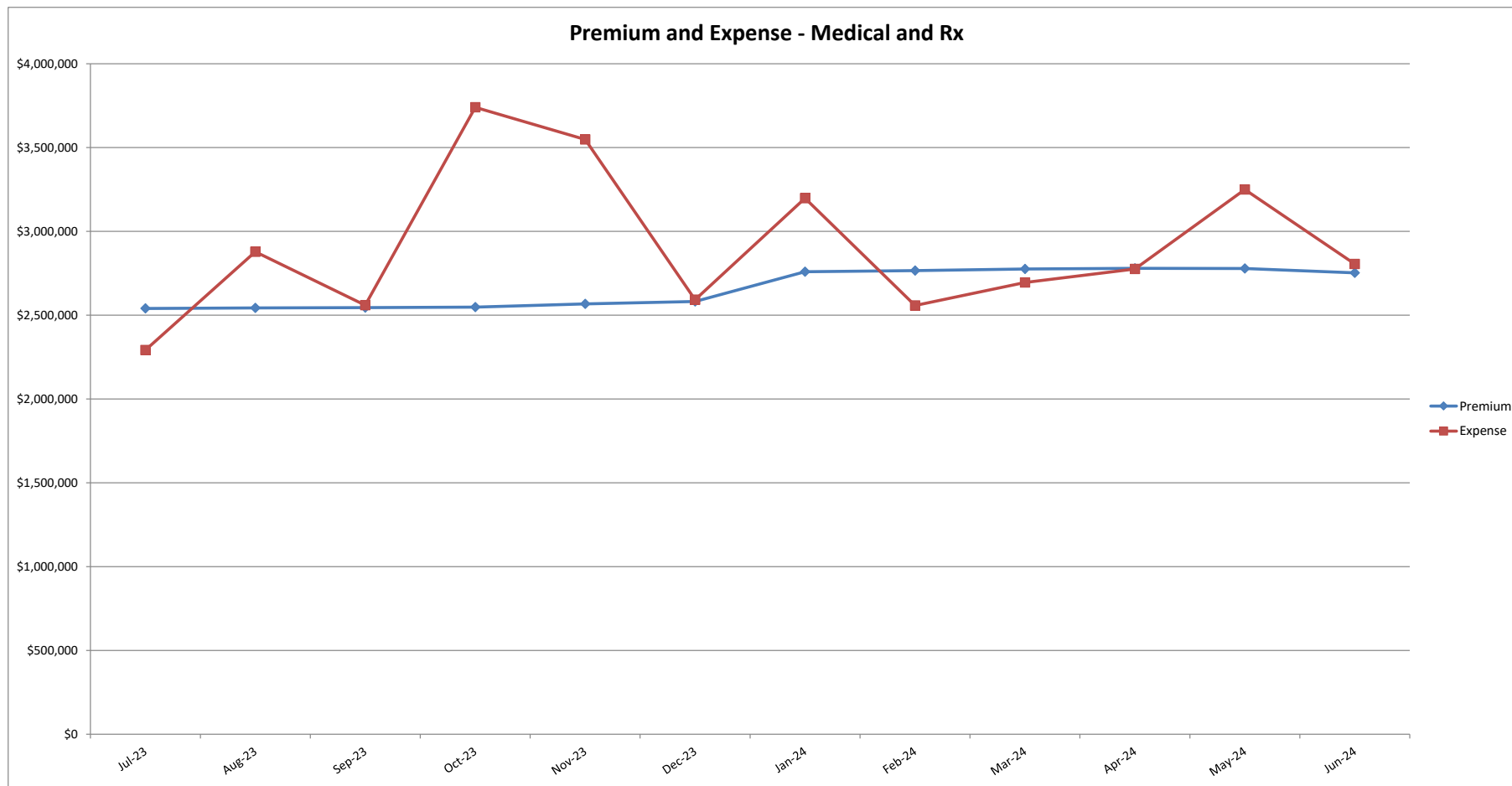
San Joaquin Valley Insurance Authority (SJVIA)
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County of Tulare - PPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Mar-24	3,175	\$2,776,012	\$1,499,261	\$949,843	\$245,555	\$0	\$2,694,658	\$81,354	\$771.37	97.1%
Apr-24	3,175	\$2,779,461	\$1,456,076	\$1,074,047	\$245,555	\$0	\$2,775,678	\$3,783	\$796.89	99.9%
May-24	3,173	\$2,778,477	\$1,850,725	\$1,153,808	\$245,400	\$0	\$3,249,933	-\$471,456	\$946.91	117.0%
Jun-24	3,151	\$2,752,470	\$1,486,540	\$1,075,339	\$243,698	\$0	\$2,805,577	-\$53,107	\$813.04	101.9%
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	3,172	\$16,611,121	\$9,603,206	\$6,206,708	\$1,472,090	\$0	\$17,282,004	-\$670,883	\$830.61	104.0%
Current 12 Months	3,117	\$31,935,749	\$20,672,488	\$11,627,091	\$2,893,212	-\$300,462	\$34,892,329	-\$2,956,580	\$855.39	109.3%

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



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



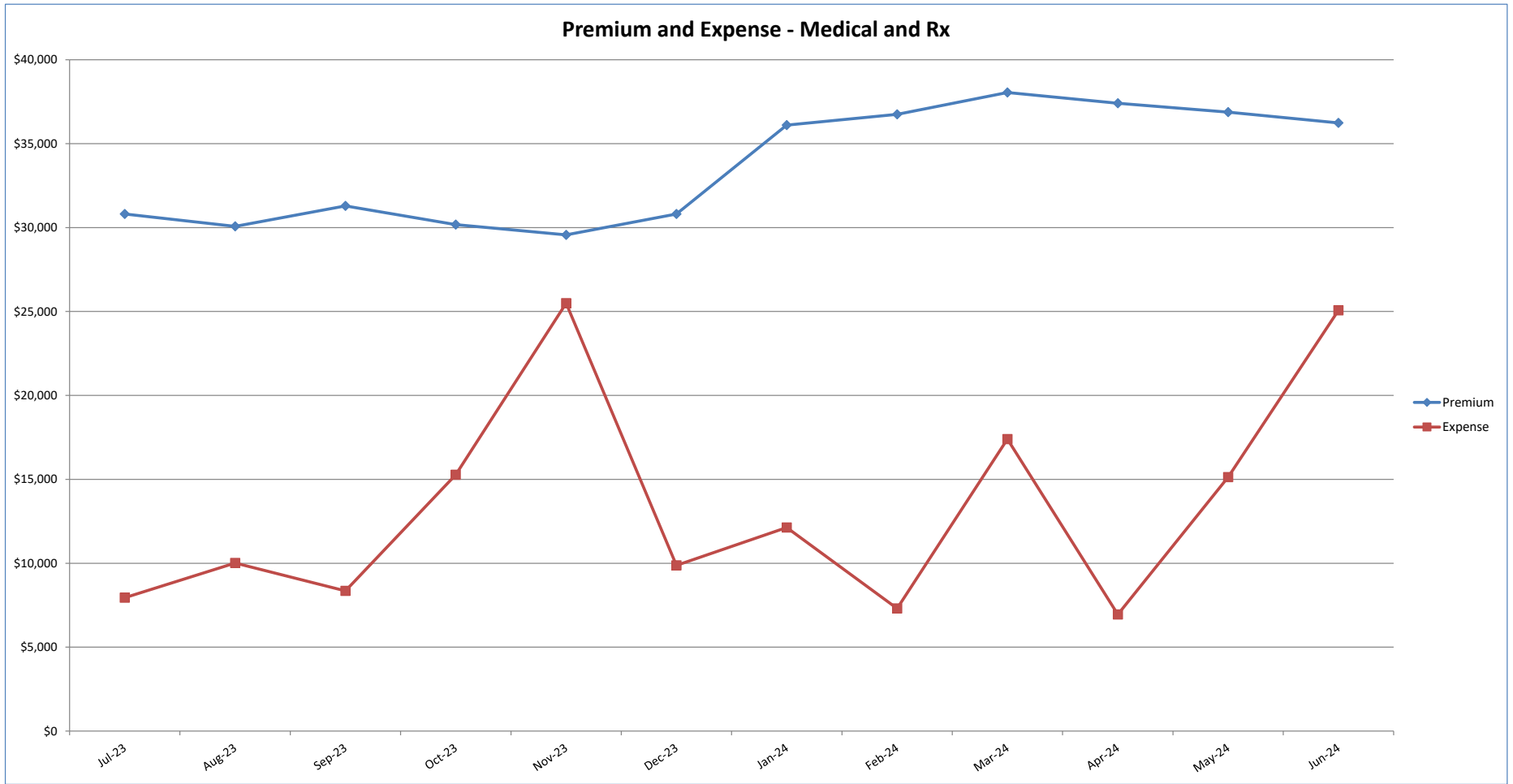


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2024
County of Tulare - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Mar-24	44	\$38,049	\$11,304	\$2,693	\$3,403	\$0	\$17,400	\$20,649	\$318.11	45.7%
Apr-24	43	\$37,411	\$3,017	\$607	\$3,326	\$0	\$6,950	\$30,461	\$84.28	18.6%
May-24	43	\$36,879	\$10,216	\$1,590	\$3,326	\$0	\$15,132	\$21,747	\$274.57	41.0%
Jun-24	42	\$36,240	\$18,180	\$3,644	\$3,248	\$0	\$25,073	\$11,168	\$519.63	69.2%
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	43	\$221,427	\$51,083	\$12,874	\$20,031	\$0	\$83,988	\$137,439	\$246.94	37.9%
Current 12 Months	41	\$404,150	\$102,328	\$20,176	\$38,438	\$0	\$160,942	\$243,208	\$246.49	39.8%

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

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





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

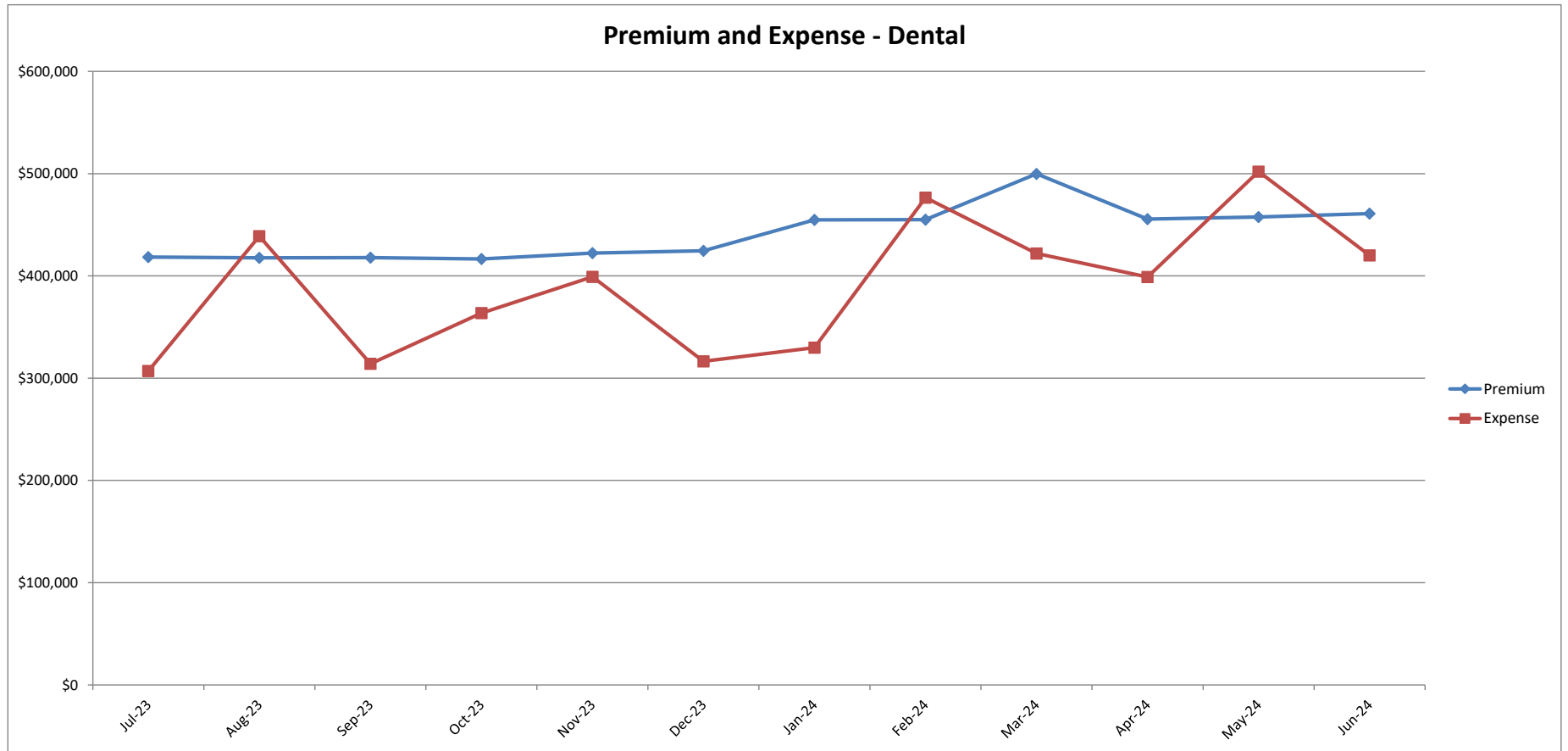
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-22	7,232	\$396,018	\$260,768	\$27,988	\$288,756	\$107,262	72.91%
Aug-22	7,248	\$396,999	\$292,444	\$28,050	\$320,494	\$76,505	80.73%
Sep-22	7,270	\$397,815	\$346,657	\$28,135	\$374,792	\$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%
Mar-24	7,960	\$499,820	\$386,822	\$35,024	\$421,846	\$77,975	84.40%
Apr-24	7,976	\$455,568	\$363,852	\$35,094	\$398,947	\$56,621	87.57%
May-24	7,998	\$457,534	\$466,839	\$35,191	\$502,030	-\$44,497	109.73%
Jun-24	8,044	\$460,869	\$384,765	\$35,394	\$420,159	\$40,710	91.17%
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	7,990	\$2,783,550	\$2,338,362	\$210,945	\$2,549,307	\$234,243	91.58%
Current 12 Months	7,815	\$5,300,860	\$4,300,132	\$388,319	\$4,688,450	\$612,410	88.45%

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 June 2024
County of Fresno and County of Tulare**





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

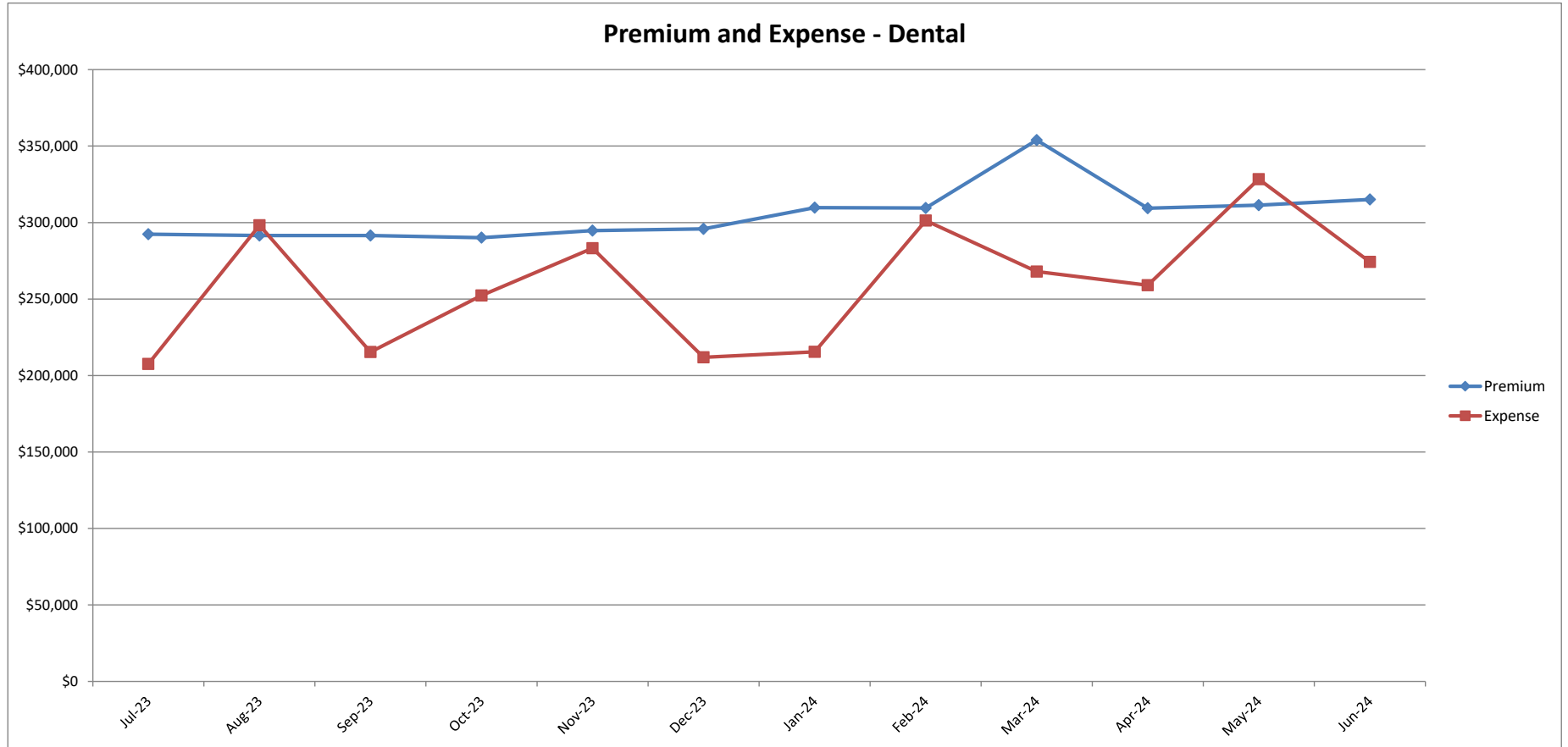
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-22	4,603	\$277,581	\$193,741	\$17,814	\$211,555	\$66,026	76.21%
Aug-22	4,601	\$277,653	\$206,848	\$17,806	\$224,654	\$52,999	80.91%
Sep-22	4,612	\$278,055	\$245,891	\$17,848	\$263,739	\$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%
Mar-24	5,062	\$353,918	\$245,645	\$22,273	\$267,918	\$86,001	75.70%
Apr-24	5,077	\$309,394	\$236,683	\$22,339	\$259,022	\$50,371	83.72%
May-24	5,100	\$311,408	\$305,964	\$22,440	\$328,404	-\$16,996	105.46%
Jun-24	5,158	\$315,027	\$251,584	\$22,695	\$274,279	\$40,748	87.07%
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	5,097	\$1,908,959	\$1,511,806	\$134,565	\$1,646,371	\$262,588	86.24%
Current 12 Months	4,977	\$3,665,139	\$2,867,615	\$247,356	\$3,114,971	\$550,168	84.99%

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 June 2024
County of Fresno**





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

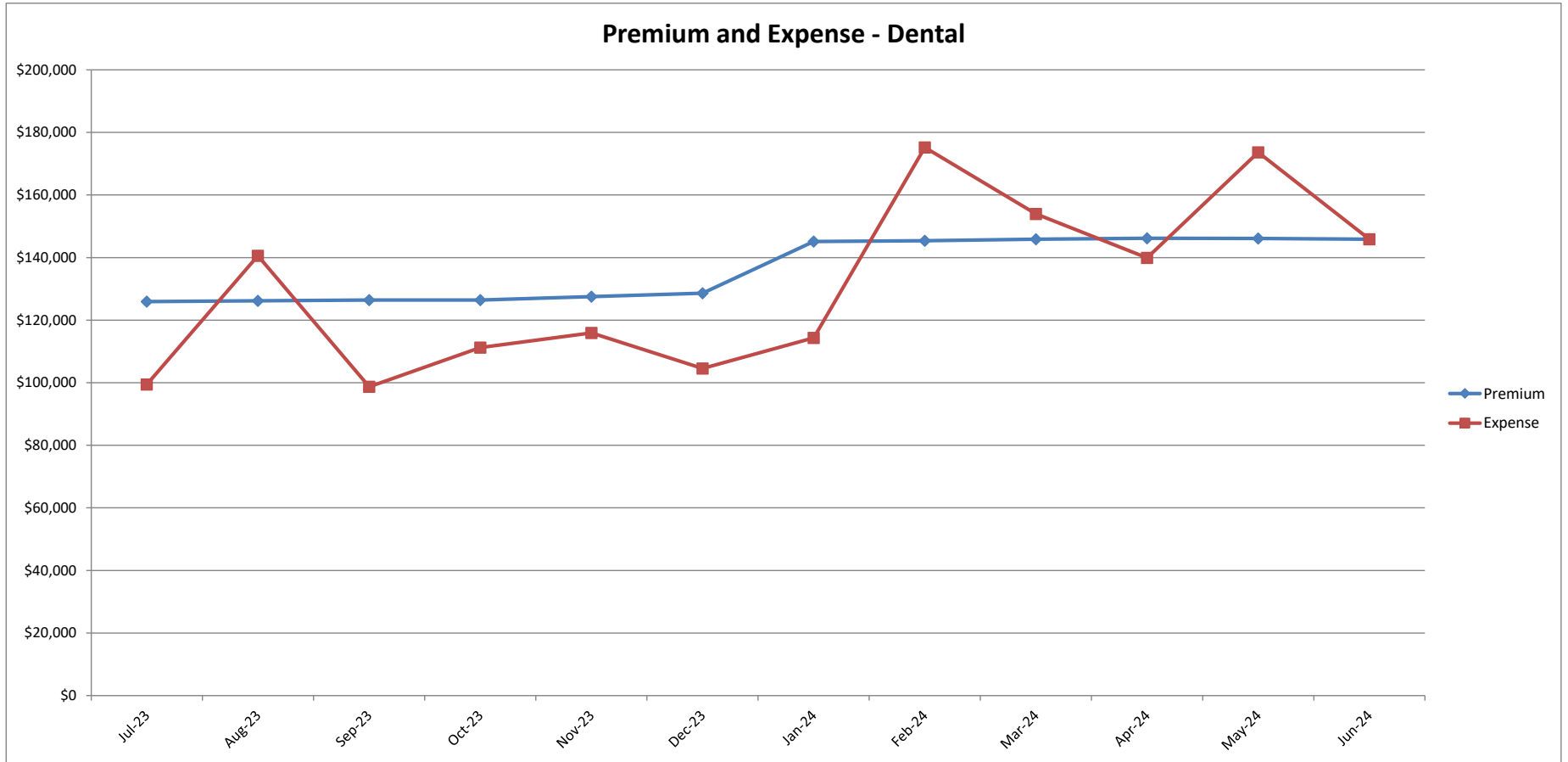
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-22	2,629	\$118,437	\$67,027	\$10,174	\$77,201	\$41,236	65.18%
Aug-22	2,647	\$119,346	\$85,596	\$10,244	\$95,840	\$23,506	80.30%
Sep-22	2,658	\$119,759	\$100,766	\$10,286	\$111,052	\$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%
Mar-24	2,898	\$145,902	\$141,177	\$12,751	\$153,928	-\$8,026	105.50%
Apr-24	2,899	\$146,175	\$127,169	\$12,756	\$139,925	\$6,250	95.72%
May-24	2,898	\$146,126	\$160,876	\$12,751	\$173,627	-\$27,501	118.82%
Jun-24	2,886	\$145,842	\$133,181	\$12,698	\$145,880	-\$38	100.03%
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	2,893	\$874,591	\$826,556	\$76,380	\$902,936	-\$28,344	103.24%
Current 12 Months	2,837	\$1,635,722	\$1,432,517	\$140,962	\$1,573,479	\$62,242	96.19%

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 June 2024
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of June 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
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%
Mar-24	7,820	\$68,215	\$56,182	\$8,868	\$65,050	\$3,165	95.36%
Apr-24	7,826	\$68,332	\$59,570	\$8,883	\$68,453	-\$121	100.18%
May-24	7,822	\$68,354	\$43,619	\$8,886	\$52,505	\$15,848	76.81%
Jun-24	7,891	\$69,115	\$56,499	\$8,985	\$65,484	\$3,631	94.75%
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	7,824	\$409,799	\$322,872	\$53,274	\$376,146	\$33,653	91.79%
Current 12 Months	7,636	\$794,415	\$611,258	\$103,274	\$714,532	\$79,883	89.94%

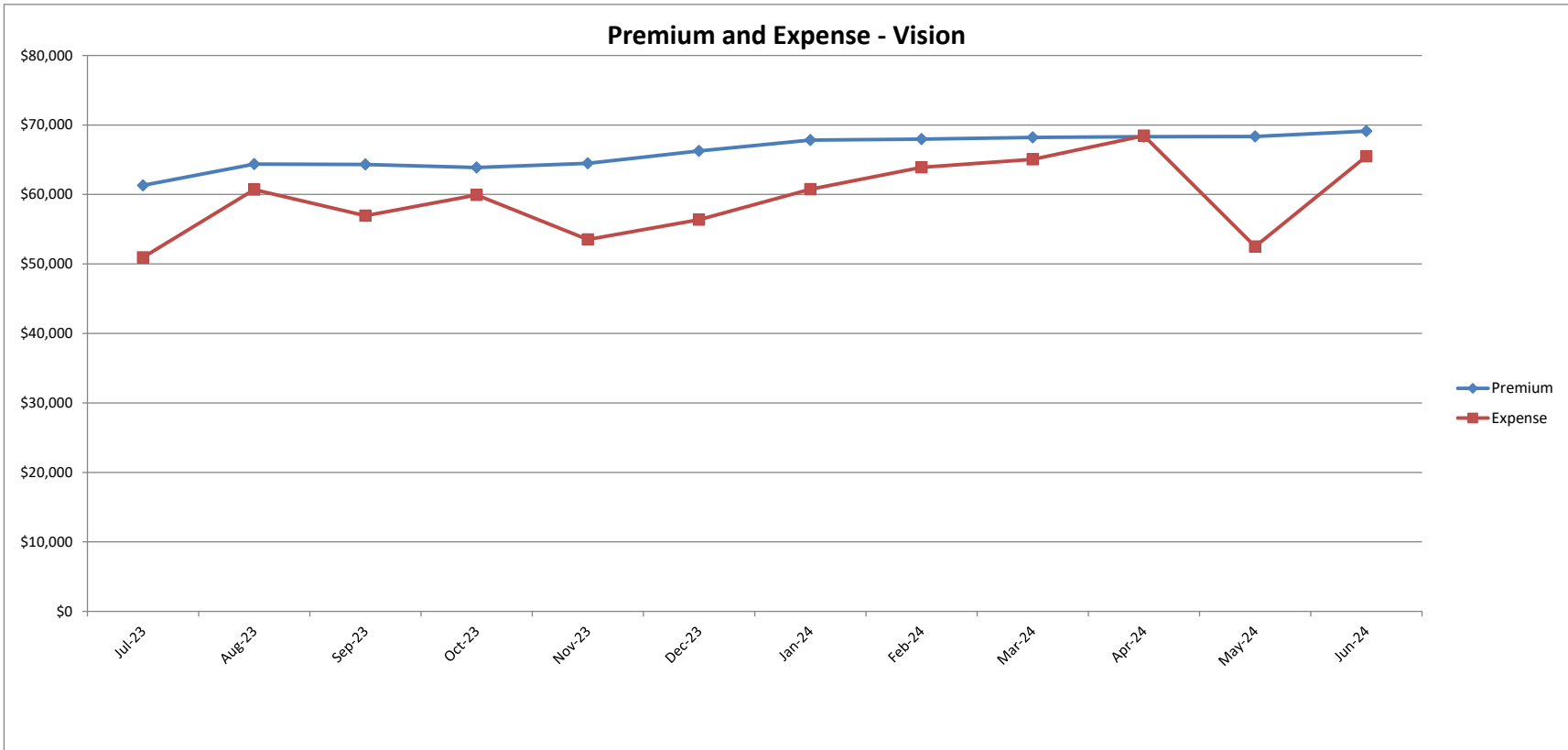
Data Source: VSP SJVIA Utilization Reports

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 June 2024
County of Fresno and County of Tulare





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Mar-24	4,719	\$49,328	\$32,883	\$6,413	\$39,295	\$10,032	79.66%
Apr-24	4,727	\$49,441	\$38,983	\$6,427	\$45,410	\$4,031	91.85%
May-24	4,724	\$49,466	\$28,858	\$6,431	\$35,289	\$14,177	71.34%
Jun-24	4,799	\$50,254	\$41,270	\$6,533	\$47,803	\$2,451	95.12%
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	4,730	\$296,698	\$211,690	\$38,571	\$250,261	\$46,438	84.35%
Current 12 Months	4,601	\$573,081	\$400,795	\$74,501	\$475,295	\$97,786	82.94%

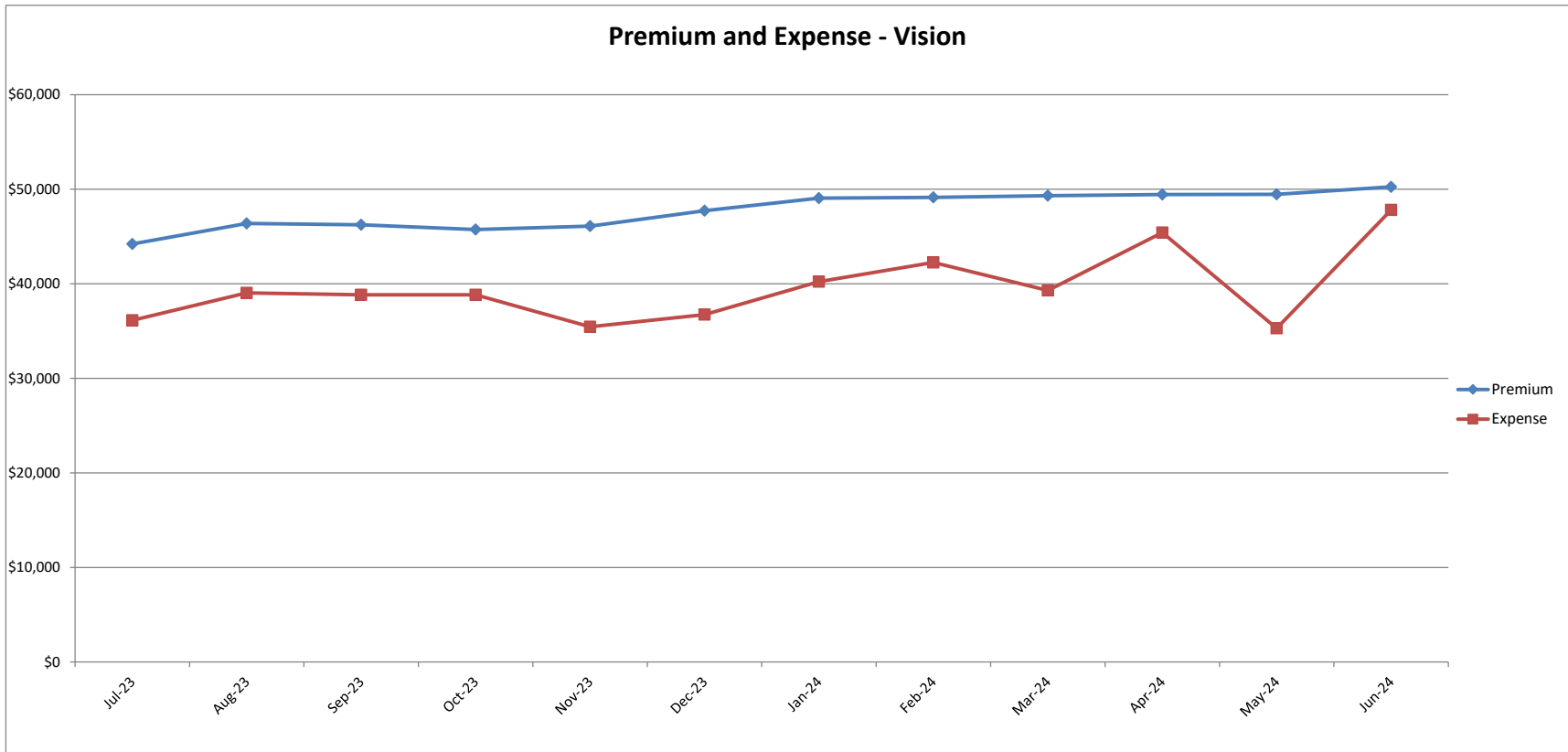
Data Source: VSP SJVIA Utilization Reports

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 June 2024
County of Fresno





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Mar-24	3,101	\$18,888	\$23,299	\$2,455	\$25,755	-\$6,867	136.36%
Apr-24	3,099	\$18,891	\$20,587	\$2,456	\$23,043	-\$4,152	121.98%
May-24	3,098	\$18,888	\$14,761	\$2,455	\$17,217	\$1,671	91.15%
Jun-24	3,092	\$18,861	\$15,229	\$2,452	\$17,681	\$1,180	93.75%
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	3,094	\$113,101	\$111,182	\$14,703	\$125,885	-\$12,785	111.30%
Current 12 Months	3,035	\$221,334	\$210,463	\$28,773	\$239,237	-\$17,903	108.09%

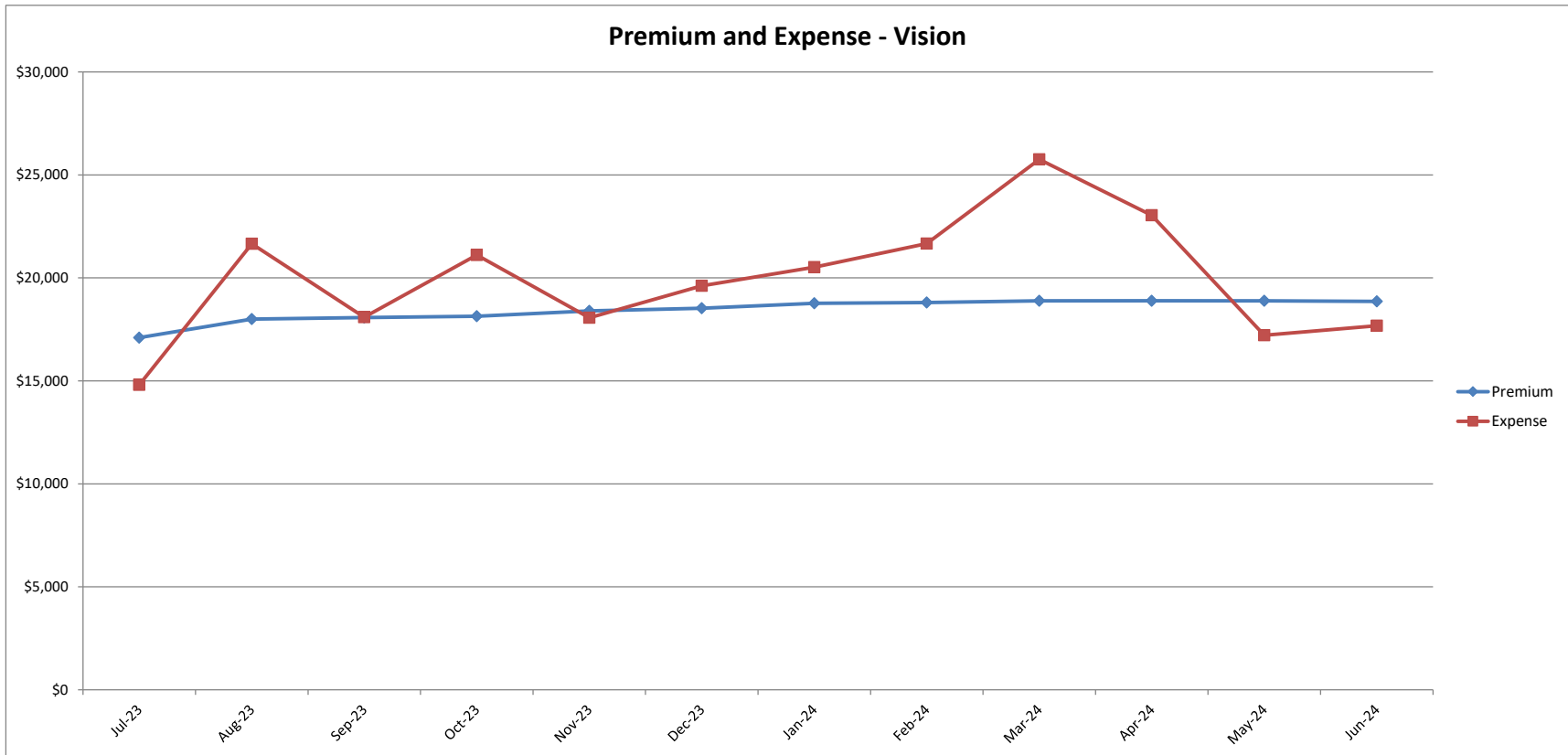
Data Source: VSP SJVIA Utilization Reports

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 June 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 West Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: August 23, 2024

ITEM NUMBER: Item 9

SUBJECT: Receive Report Regarding Budgeted SJVIA Administrative Fee Increase and Recommendation for Allocating Funds for Plan Year 2025 (A)

REQUEST(S): That the Board approve the recommendation for allocating funds for the SJVIA Administration fee increase for Plan Year 2025.

DESCRIPTION:

At the July 19, 2024 SJVIA Board meeting, Agenda Item 13 - Request to Retroactively Approve an Increase in Appropriations for Fiscal Year 2023 – 2024, led to direction for the co-managers to review the increase and funding of the budgeted SJVIA Administration fee from \$2.00 PEPM to \$3.77 PEPM.

The recommendation from SJVIA Management is to partially fund the fee by rates (\$2.00 PEPM or \$227,784) and partially fund the balance through excess reserves (\$1.77 PEPM or \$201,588). This would cover the annual Plan Year 2025 budget increase from \$227,784 to \$429,372.

At the July 19, 2024 Board meeting, the SJVIA Auditor-Treasurer’s Cashflow report showed there are sufficient excess reserves to fund \$1.77 PEPM of the SJVIA Administration fee.

It should be noted the \$2.00 PEPM for SJVIA Administration has not increased and has been built into rates since the inception of the SJVIA.

AGENDA: San Joaquin Valley Insurance Authority

DATE: August 23, 2024

FISCAL IMPACT/FINANCING:

For Plan Year 2025, the SJVIA Administration fee would be partially funded by rates (\$2.00 PEPM or \$227,784) and partially funded through excess reserves (\$1.77 PEPM or \$201,588).

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager

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

AGENDA DATE: August 23, 2024

ITEM NUMBER: Item 10

SUBJECT: Adopt Final Proposed Budget for Fiscal Year
2024-2025 (A)

REQUEST(S): That the Board adopt the proposed 2024-2025
Fiscal Year Budget.

DESCRIPTION:

The SJVIA has traditionally adopted a July 1st to June 30th fiscal year budget. Projected revenue and expenditures for all plans are included for all entities currently participating in the SJVIA.

The proposed budget compares projected revenue to projected expenditures including:

- Fixed costs,
- Claim cost, and
- Fully insured premium

Projections are based on 2024 contracts in place, 2025 renewal requests, and current enrollment. \$1.77 PEPM of the SJVIA Administration fee and \$588,127 of the County of Tulare health plan cost is funded from excess reserves.


FISCAL IMPACT/FINANCING:

The 2024-2025 fiscal year budget revenue and expense projections are \$143,060,085 and \$142,786,830 respectively, resulting in a \$273,256 surplus balance. The balance is based on margin applied to the SJVIA coverage.

AGENDA: San Joaquin Valley Insurance Authority

DATE: August 23, 2024

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
2024/2025 FISCAL YEAR FINAL BUDGET - 08.23.24

	July 1, 2024 - Dec 31,2024	Jan 1, 2025 - June 30, 2025	July 1, 2024 - June 30, 2025
RECEIPTS			
SJVIA Health Plan Revenue - Premium	\$ 69,452,951	\$ 71,613,575	\$ 141,066,526
Excess Reserves - SJVIA Admin Fee	\$ 102,685	\$ 102,685	\$ 205,370
Excess Reserves - Rate Funding	\$ -	\$ 588,127	\$ 588,127
ARPA Funds - Rate Funding	\$ 1,000,063	\$ 200,000	\$ 1,200,063
Total SJVIA Revenue	\$ 70,555,699	\$ 72,504,386	\$ 143,060,085
DISBURSEMENTS: Fixed			
1 Specific Stop Loss Insurance	\$ 1,286,599	\$ 1,479,509	\$ 2,766,108
2 Anthem Claims Administration & Network Fees	\$ 1,760,844	\$ 1,793,280	\$ 3,554,124
3 EmpiRx Administration Fee	\$ 381,361	\$ 386,923	\$ 768,284
4 Keenan Pharmacy Services Fee	\$ 62,093	\$ 62,093	\$ 124,186
5 Myworkplace (Hourglass) Administration	\$ 167,684	\$ 176,357	\$ 344,041
6 Navia Administration	\$ 76,068	\$ 76,068	\$ 152,136
7 Keenan Consulting	\$ 139,929	\$ 142,242	\$ 282,171
8 SJVIA Administration	\$ 217,989	\$ 217,989	\$ 435,978
9 Wellness	\$ 144,555	\$ 144,555	\$ 289,110
10 Communications	\$ 28,911	\$ 28,911	\$ 57,822
11 Delta Dental Claims Administration	\$ 213,681	\$ 213,681	\$ 427,362
12 ACA Reinsurance/PCORI	\$ 17,917	\$ 20,852	\$ 38,769
13 98.6 Rider	\$ 80,628	\$ 88,042	\$ 168,670
TOTAL FIXED DISBURSEMENTS	\$ 4,578,259	\$ 4,830,502	\$ 9,408,761
DISBURSEMENTS: Claims			
14 Projected Paid Claims EPO/PPO/HDHP & RX	\$ 46,857,754	\$ 47,580,574	\$ 94,438,328
15 Projected Paid Claims Dental	\$ 2,492,138	\$ 2,568,577	\$ 5,060,715
TOTAL CLAIMS DISBURSEMENTS	\$ 49,349,892	\$ 50,149,151	\$ 99,499,043
DISBURSEMENTS: Premium			
16 Delta Dental DHMO	\$ 422,312	\$ 422,312	\$ 844,624
17 VSP	\$ 421,020	\$ 421,020	\$ 842,040
18 Kaiser Permanente	\$ 15,430,516	\$ 16,719,131	\$ 32,149,647
19 Kaiser Permanente - Senior Advantage	\$ 20,485	\$ 22,230	\$ 42,715
TOTAL PREMIUM DISBURSEMENTS	\$ 16,294,333	\$ 17,584,693	\$ 33,879,026
TOTAL DISBURSEMENTS	\$ 70,222,484	\$ 72,564,346	\$ 142,786,830
Balance	\$ 333,215	\$ (59,959)	\$ 273,256

Glossary of Terms:

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

Specific: Insurance coverage for eligible individual specific claims in excess of the \$475,000 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 Administration**

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

6 **Navia 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.

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



BOARD OF DIRECTORS

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

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

AGENDA DATE: August 23, 2024

ITEM NUMBER: Item 11

SUBJECT: Receive Consultant’s SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Report as of June 30, 2024 and Recommendation to Maintain the Current IBNR Reserve Levels for a Fully-Funded IBNR Reserve Status (A)

REQUEST(S): That the Board receive the consultant’s SJVIA actuarially certified IBNR report as of June 30,2024 and approve recommendation to maintain the current IBNR reserve levels for a fully funded status of \$10,363,820.

DESCRIPTION:

The Incurred But No Reported (IBNR) Reserve is the amount of outstanding liability for claims that have been incurred but have not yet been paid. The SJVIA Board has directed staff to maintain a fully funded IBNR Reserve. The SJVIA IBNR Reserve is calculated for each participating entity (the County of Fresno and the County of Tulare) and is based on actuarial models.

For the June 30, 2024 valuation date, the total IBNR Reserve liability is \$9,859,230 for medical, prescription drugs, and dental. This is a difference of (\$504,590) from the current actuarially certified IBNR reserve of \$10,363,820.

The June 30, 2024 valuation includes the Community Medical Center (CMC) claims that were incurred from January 1, 2023 through June 30, 2023 and were paid by Anthem starting August 14, 2023. The CMC paid claims totaled over \$5.2 million, and in part, explains the volatility observed in the June 30, 2023, December 31, 2023, and the June 30,2024 IBNR Reserves. Keenan recommends holding the current IBNR Reserve of \$10,363,820 and not adjusting until claim fluctuation normalizes. We anticipate the December 31, 2024 IBNR Reserve calculation to be based on normalized claim experience.


AGENDA: San Joaquin Valley Insurance Authority

DATE: August 23, 2024

FISCAL IMPACT/FINANCING:

None. Recommend maintaining the current IBNR Reserve level.

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager

SJVIA - Actuarially Certified IBNR Reserve							
County of Fresno	06/30/22	12/31/22	06/30/23	12/31/23	06/30/24	\$ Difference	% Difference
Medical	\$ 4,102,912	\$ 5,432,953	\$ 2,887,956	\$ 4,997,846	\$ 4,389,656	\$ (435,107)	-8.0%
Prescription Drug	\$ 804,747	\$ 823,162	\$ 861,093	\$ 878,364	\$ 952,391	\$ 55,202	6.7%
Dental	\$ 168,628	\$ 146,061	\$ 172,356	\$ 149,327	\$ 188,176	\$ 3,266	2.2%
Total	\$ 5,076,287	\$ 6,402,176	\$ 3,921,405	\$ 6,025,537	\$ 5,530,223	\$ (376,639)	-5.9%
County of Tulare	06/30/22	12/31/22	06/30/23	12/31/23	06/30/24	\$ Difference	% Difference
Medical	\$ 1,983,767	\$ 1,925,730	\$ 1,975,789	\$ 2,851,258	\$ 2,252,066	\$ 925,528	48.1%
Prescription Drug	\$ 572,656	\$ 624,831	\$ 655,945	\$ 657,090	\$ 698,836	\$ 32,259	5.2%
Dental	\$ 68,006	\$ 59,273	\$ 74,601	\$ 71,765	\$ 92,119	\$ 12,492	21.1%
Total	\$ 2,624,429	\$ 2,609,834	\$ 2,706,335	\$ 3,580,113	\$ 3,043,021	\$ 970,279	37.2%
SJVIA	06/30/22	12/31/22	06/30/23	12/31/23	06/30/24	\$ Difference	% Difference
Medical	\$ 6,086,679	\$ 7,358,683	\$ 4,863,745	\$ 7,849,104	\$ 6,641,722	\$ 490,421	6.7%
Prescription Drug	\$ 1,377,403	\$ 1,447,993	\$ 1,517,038	\$ 1,535,454	\$ 1,651,227	\$ 87,461	6.0%
Dental	\$ 236,634	\$ 205,334	\$ 246,957	\$ 221,092	\$ 280,295	\$ 15,758	7.7%
Total	\$ 7,700,716	\$ 9,012,010	\$ 6,627,740	\$ 9,605,650	\$ 8,573,244	\$ 593,640	6.6%
SJVIA - Actuarially Certified IBNR Reserve with 15% Margin							
County of Fresno	06/30/22	12/31/22	06/30/23	12/31/23	06/30/24	\$ Difference	% Difference
Medical	\$ 4,718,350	\$ 6,247,900	\$ 3,321,150	\$ 5,747,520	\$ 5,048,100	\$ (500,380)	-8.0%
Prescription Drug	\$ 925,460	\$ 946,640	\$ 990,260	\$ 1,010,120	\$ 1,095,250	\$ 63,480	6.7%
Dental	\$ 193,920	\$ 167,970	\$ 198,210	\$ 171,730	\$ 216,400	\$ 3,760	2.2%
Total	\$ 5,837,730	\$ 7,362,510	\$ 4,509,620	\$ 6,929,370	\$ 6,359,750	\$ (433,140)	-5.9%
County of Tulare	06/30/22	12/31/22	06/30/23	12/31/23	06/30/24	\$ Difference	% Difference
Medical	\$ 2,281,330	\$ 2,214,590	\$ 2,272,160	\$ 3,278,950	\$ 2,589,880	\$ 1,064,360	48.1%
Prescription Drug	\$ 658,550	\$ 718,560	\$ 754,340	\$ 755,650	\$ 803,660	\$ 37,090	5.2%
Dental	\$ 78,210	\$ 68,160	\$ 85,790	\$ 82,530	\$ 105,940	\$ 14,370	21.1%
Total	\$ 3,018,090	\$ 3,001,310	\$ 3,112,290	\$ 4,117,130	\$ 3,499,480	\$ 1,115,820	37.2%
SJVIA	06/30/22	12/31/22	06/30/23	12/31/23	06/30/24	\$ Difference	% Difference
Medical	\$ 6,999,680	\$ 8,462,490	\$ 5,593,310	\$ 9,026,470	\$ 7,637,980	\$ 563,980	6.7%
Prescription Drug	\$ 1,584,010	\$ 1,665,200	\$ 1,744,600	\$ 1,765,770	\$ 1,898,910	\$ 100,570	6.0%
Dental	\$ 272,130	\$ 236,130	\$ 284,000	\$ 254,260	\$ 322,340	\$ 18,130	7.7%
Total	\$ 8,855,820	\$ 10,363,820	\$ 7,621,910	\$ 11,046,500	\$ 9,859,230	\$ 682,680	6.6%
SJVIA	06/30/22	12/31/22	06/30/23	12/31/23	06/30/24	\$ Difference	% Difference
Total Margin	\$ 1,155,104	\$ 1,351,810	\$ 994,170	\$ 1,440,850	\$ 1,285,986	\$ 89,040	6.6%

Note: Difference calculated from 12/31/22 (Current) values



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August 2, 2024

Ms. Rochelle Garcia
Financial Reporting & Audits Division Chief
Auditor-Controller/Treasurer-Tax Collector
Financial Reporting & Audits
2281 Tulare St., Room 105
Fresno, CA 93721

**SJVIA – COUNTY OF FRESNO
INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF JUNE 30, 2024**

Dear Rochelle:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Fresno as of June 30, 2024.

CLAIM EXPERIENCE – JULY 1, 2023 TO JUNE 30, 2024

We analyzed the experience in the past 12 months to determine the actual lag between the incurred and payment dates of the medical and drug claims.

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$39,409,268	4255	\$771.82
Prescription Drug	\$15,873,185	4255	\$310.87
Dental	\$2,867,615	4977	\$48.01
Total	\$58,150,068	N/A	\$1,130.70

KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY

In Keenan’s IBNR actuarial reserve calculation, the estimated outstanding claims at the end of the period (ending IBNR) is calculated based on the Bornhuetter-Ferguson actuarial method. Under this method, the IBNR is determined based on completion factors and expected incurred claims. The completion factors are derived from actual claim lag data which takes into account the claim payment pattern. When the groups are small, the completion factors are blended with the industry norm completion factors. The IBNR claim reserve is estimated as the sum, for all prior months, of the expected incurred claim for the month multiplied by the proportion of claims expected to still be outstanding based on the completion factors.

Based on our analysis, we estimated the following unpaid claim liabilities for County of Fresno:

Coverage	Number of Employees in June 2024	Reserves on 06/30/2024
Medical	4467	\$4,389,656
Prescription Drug	4467	\$952,391
Dental	5158	\$188,176
Total	N/A	\$5,530,224

ESTIMATED IBNR RESERVES AS OF JUNE 30, 2024

Finally, the claims reserves are adjusted to reflect, among other things, claims fluctuation margins, retroactive claim adjustments and enrollment fluctuation. The final reserves are shown below:

Coverage	Reserves on 06/30/2024	Adjustment Factor	IBNR on 06/30/2024
Medical	\$4,389,656	1.15	\$5,048,100
Prescription Drug	\$952,391	1.15	\$1,095,250
Dental	\$188,176	1.15	\$216,400
Total	\$5,530,224	1.15	\$6,359,750

CERTIFICATION

The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornhuetter-Ferguson actuarial method. The actuarial assumptions are reasonable and represent our best estimate of the anticipated experience under the plan.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report.

Sincerely,



James Y. Takamatsu, ASA, MAAA
Vice President & Actuary



Arthur Ternersesian
Assistant Vice President



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August 2, 2024

Ms. Rochelle Garcia
Financial Reporting & Audits Division Chief
Auditor-Controller/Treasurer-Tax Collector
Financial Reporting & Audits
2281 Tulare St., Room 105
Fresno, CA 93721

**SJVIA – COUNTY OF TULARE
INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF JUNE 30, 2024**

Dear Rochelle:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Tulare as of June 30, 2024.

CLAIM EXPERIENCE – July 1, 2023 TO June 30, 2024

We analyzed the experience in the past 12 months to determine the actual lag between the incurred and payment dates of the medical and drug claims.

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$20,774,816	3159	\$548.03
Prescription Drug	\$11,647,267	3159	\$307.25
Dental	\$1,432,517	2837	\$42.08
Total	\$33,854,601	N/A	\$897.36

KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY

In Keenan’s IBNR actuarial reserve calculation, the estimated outstanding claims at the end of the period (ending IBNR) is calculated based on the Bornhuetter-Ferguson actuarial method. Under this method, the IBNR is determined based on completion factors and expected incurred claims. The completion factors are derived from actual claim lag data which takes into account the claim payment pattern. When the groups are small, the completion factors are blended with the industry norm completion factors. The IBNR claim reserve is estimated as the sum, for all prior months, of the expected incurred claim for the month multiplied by the proportion of claims expected to still be outstanding based on the completion factors.

Based on our analysis, we estimated the following unpaid claim liabilities for County of Tulare:

Coverage	Number of Employees in June 2024	Reserves on 06/30/2024
Medical	3193	\$2,252,066
Prescription Drug	3193	\$698,836
Dental	2886	\$92,119
Total	N/A	\$3,043,021

ESTIMATED IBNR RESERVES AS OF JUNE 30, 2024

Finally, the claims reserves are adjusted to reflect, among other things, claims fluctuation margins, retroactive claim adjustments and enrollment fluctuation. The final reserves are shown below:

Coverage	Reserves on 06/30/2024	Adjustment Factor	IBNR on 06/30/2024
Medical	\$2,252,066	1.15	\$2,589,880
Prescription Drug	\$698,836	1.15	\$803,660
Dental	\$92,119	1.15	\$105,940
Total	\$3,043,021	1.15	\$3,499,480

CERTIFICATION

The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornhuetter-Ferguson actuarial method. The actuarial assumptions are reasonable and represent our best estimate of the anticipated experience under the plan.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report.

Sincerely,



James Y. Takamatsu, ASA, MAAA
Vice President & Actuary



Arthur Ternersesian
Assistant Vice President



BOARD OF DIRECTORS

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

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

AGENDA DATE: August 23, 2024

ITEM NUMBER: Item 12

SUBJECT: Receive Consultant's Plan Year 2025 Underwriting Renewal Report, Approve 2025 Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements and President to Execute Agreements, Subject to Approval of SJVIA Counsel and Staff (A)

REQUEST(S): That the Board finalize and approve Plan Year 2025 rates and fees, authorize consultant and SJVIA staff to negotiate agreements, and President to execute agreements subject to approval of SJVIA counsel and staff.

DESCRIPTION:

Keenan has prepared the attached report for the SJVIA's 2025 health plan contract renewal. The final renewal report updates the plan experience by one month, utilizing 12 months of data through June 2024. Keenan gave consideration to and implemented the following renewal factors:

- Margin adjustments
- Change in IBNR funding strategy
- Trend adjustments
- Cross subsidy strategy
- Rate reduction strategy

AGENDA: San Joaquin Valley Insurance Authority

DATE: August 23, 2024


Final direction needs to be provided on which strategies will be implemented. However, currently the plan year 2025 renewal cost adjustment for medical/prescription drug, dental, and vision by entity and SJVIA overall are as follows:

- County of Fresno 2.42%
- County of Tulare 10.83%
- SJVIA 4.69%

FISCAL IMPACT/FINANCING:

Based on underwriting and carrier renewal requirements, the 2025 SJVIA renewal adjustment is 4.69% or \$6,624,835 (from \$141,121,445 in 2024 to \$147,746,280 for 2025).

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager

August 23, 2024

SJVIA Board Meeting: Consultant's Report 2025 Final Renewal Report

Introduction

Keenan is pleased to present the SJVIA 2025 final renewal. The final 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 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 July 1, 2023 through June 30, 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 final 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; Staff will return at the December SJVIA Board meeting with a complete analysis and recommendation;
- The final renewal includes maintaining the current IBNR reserve level approved at the SJVIA Board meeting held on the February 9, 2024; inconsistent claim payment due to network contracting has impacted the IBNR reserve calculation;
- Since the three-month stabilization reserve is fully funded with excess reserves, the 2025 rates do not include margin for the County of Fresno or the County of Tulare; margin and/or claim stabilization reserves are included to cover adverse claim fluctuations
 - The Kaiser rates still include 1.0% margin.

Keenan has worked with the SJVIA's vendor partners and the two counties to finalize the renewals.

Executive Summary

Keenan is pleased to present the 2025 SJVIA final renewal. On an overall basis, the SJVIA renewal is 4.69% (County of Fresno 2.42% and County of Tulare 10.83%). The following table illustrates the 2025 rate adjustments based on carrier requested renewals and standard underwriting practices:

Executive Summary	PY 2025 Renewal			Comments
	COF	COT	SJVIA	
Self-Funded Medical				
EPO	4.02%	n/a	4.02%	Based on the 2025 final renewal calculations, Fresno County proposes a rate pass. Tulare County has elected to fund 7.00% of the renewal from an increase in rates and the balance (4.68%) from alternate sources.
PPO / HDHP	-36.07%	11.68%	2.52%	
Total	-0.97%	11.68%	3.38%	
Kaiser				
HMO	8.29%	8.30%	8.29%	Kaiser is requesting a 2025 renewal increase of 8.29% to 8.31%, with the exception of the Fresno County HSA HDHP (6.80%).
Deductible HMO	6.80%	8.31%	7.43%	
Kaiser				
Senior Advantage Medicare	n/a	8.52%	8.52%	The 2025 Kaiser Medicare Senior Advantage renewal requests an 8.52% rate increase.
Delta Dental				
PPO	-8.43%	-0.06%	-5.82%	The 2025 final renewal rate underwriting shows rate decreases for each County. The recommendation is for a rate pass for the 2025 dental PPO rates. DHMO rates held with a 0.00% for the 2025 fully-insured 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 costs for 2024 and 2025, based on 2024 current costs and 2025 renewal costs, and consistent enrollment for both plan years. Additionally, the dollar cost and percentage differentials based on the recommended renewal action are provided.

County of Fresno	2024	2025	\$ Difference	% Difference
EPO	\$ 60,055,919	\$ 60,055,919	\$ -	0.00%
PPO/HDHP	\$ 7,451,266	\$ 7,451,266	\$ -	0.00%
Total Anthem	\$ 67,507,185	\$ 67,507,185	\$ -	0.00%
Kaiser	\$ 30,346,029	\$ 32,842,864	\$ 2,496,835	8.23%
Kaiser - KPSA	\$ -	\$ -	\$ -	0.00%
Total Medical	\$ 97,853,214	\$ 100,350,049	\$ 2,496,835	2.55%
Delta Dental PPO	\$ 3,801,681	\$ 3,801,681	\$ -	0.00%
Delta Dental DHMO	\$ 735,915	\$ 735,915	\$ -	0.00%
Total Dental	\$ 4,537,596	\$ 4,537,596	\$ -	0.00%
Vision	\$ 613,720	\$ 613,720	\$ -	0.00%
Grand Total	\$ 103,004,530	\$ 105,501,365	\$ 2,496,835	2.42%
County of Tulare	2024	2025	\$ Difference	% Difference
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 33,680,832	\$ 37,614,728	\$ 3,933,896	11.68%
Total Anthem	\$ 33,680,832	\$ 37,614,728	\$ 3,933,896	11.68%
Kaiser	\$ 2,295,248	\$ 2,485,861	\$ 190,613	8.30%
Kaiser - KPSA	\$ 40,969	\$ 44,460	\$ 3,491	8.52%
Total Medical	\$ 36,017,049	\$ 40,145,049	\$ 4,128,000	11.46%
Delta Dental PPO	\$ 1,762,837	\$ 1,762,837	\$ -	0.00%
Delta Dental DHMO	\$ 108,707	\$ 108,707	\$ -	0.00%
Total Dental	\$ 1,871,544	\$ 1,871,544	\$ -	0.00%
Vision	\$ 228,321	\$ 228,321	\$ -	0.00%
Grand Total	\$ 38,116,915	\$ 42,244,915	\$ 4,128,000	10.83%
SJVIA	2024	2025	\$ Difference	% Difference
EPO	\$ 60,055,919	\$ 60,055,919	\$ -	0.00%
PPO/HDHP	\$ 41,132,098	\$ 45,065,994	\$ 3,933,896	9.56%
Total Anthem	\$ 101,188,017	\$ 105,121,913	\$ 3,933,896	3.89%
Kaiser	\$ 32,641,276	\$ 35,328,725	\$ 2,687,448	8.23%
Kaiser - KPSA	\$ 40,969	\$ 44,460	\$ 3,491	8.52%
Total Medical	\$ 133,870,263	\$ 140,495,098	\$ 6,624,835	4.95%
Delta Dental PPO	\$ 5,564,519	\$ 5,564,519	\$ -	0.00%
Delta Dental DHMO	\$ 844,622	\$ 844,622	\$ -	0.00%
Total Dental	\$ 6,409,141	\$ 6,409,141	\$ -	0.00%
Vision	\$ 842,041	\$ 842,041	\$ -	0.00%
Grand Total	\$ 141,121,445	\$ 147,746,280	\$ 6,624,835	4.69%

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 2.42%
- County of Tulare 10.83%
- SJVIA 4.69%

SJVIA Administration fee:

- Based on Agenda Item 9 of today’s board meeting, the SJVIA administration Per Employee Per Month (PEPM) fee will increase from \$2.00 PEPM to \$3.77 PEPM. \$2.00 of the PEPM will be funded from the rates and \$1.77 PEPM will be funded from excess reserves. Please see the cost impact for the 2025 SJVIA Administration fee in the following chart:

Reserve Funding	2024	2025	\$ Difference	% Difference
SJVIA Admin Fee (\$1.77 pepm)				
COF	\$ -	\$ 135,554	\$ 135,554	
COT	\$ -	\$ 69,816	\$ 69,816	
Total SJVIA	\$ -	\$ 205,370	\$ 205,370	
COF	\$ 103,004,530	\$ 105,706,735	\$ 2,702,205	2.62%
COT	\$ 38,116,915	\$ 42,244,915	\$ 4,128,000	10.83%
Grand Total	\$ 141,121,445	\$ 147,951,650	\$ 6,830,205	4.84%

Medical Self-funded Plans:

- **Anthem Plan Design Changes:**
 - Fresno County will be increasing the plan deductibles for their High Deductible Health Plans (HDHP) so that the plans can be HSA compatible and IRS compliant for the upcoming 2025 Plan Year. Please see the following chart:

Plan	Plan Year 2024	Plan Year 2025
Pre-65 Anthem HDPPPO		
Individual Deductible/OOPM	\$1500 / \$3000	\$1650 / \$3300
Family Deductible/ OOPM	\$3000 / \$5000	\$3300 / \$6000
Actives Anthem		
Individual Deductible/ OOPM	\$3000 / \$3000	\$3300 / \$3300
Family Deductible/ OOPM	\$6000 / \$6000	\$6000 / \$6000

- Tulare County does not require any changes to their HSA plan for 2025.

- **Alternate Funding**

- Tulare County proposes to fund its self-funded medical renewal (11.68%) as follows:
 - 7.00% in the renewal rates
 - 3.49% from excess reserves
 - 1.19% from ARPA funds not yet received from Tulare County

Renewal Adjustmen	Funding	Renewal Balance	Percentage	% Change
Renewal	\$ -	\$ (3,933,896)	11.68%	
ARPA Funds	\$ 400,000	\$ (3,533,896)	10.49%	-1.19%
Excess Reserves	\$ 1,176,253	\$ (2,357,643)	7.00%	-3.49%
Rates	\$ 2,357,643	\$ -	0.00%	-7.00%

Kaiser HDHP Plan Design Change:

- The following plan design changes will be implemented for Plan Year 2025 to the Fresno County HDHP to ensure HSA eligibility and IRS compliance:

***Any contract that starts within that calendar year 01/01 – 12/31**

Plan	Plan year 2023*	Plan Year 2024*	Plan Year 2025*
Kaiser HDHP (this is not a PPO plan)			
Individual Deductible/ OOPM	\$3000 / \$3000	\$3200 / \$3200	\$3300 / \$3300
Family Deductible/ OOPM	\$6000 / \$6000	\$6000 / \$6000	\$6000 / \$6000

- Please note that the plan designs for 2023, 2024, and 2025 are minimum standards for HSA eligibility.

Self-funded Medical Underwriting EPO and PPO/HDHP

Line	EPO and PPO/HDHP Line Item/Description	Fresno			Tulare			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jul 2023 through Jun 2024)	\$39,409,268	\$15,873,185	\$55,282,453	\$20,774,816	\$11,647,267	\$32,422,083	\$60,184,084	\$27,520,452	\$87,704,536
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	(\$2,768,533)	(\$2,768,533)	\$0	(\$2,031,467)	(\$2,031,467)	\$0	(\$4,800,000)	(\$4,800,000)
5	Large Claim Adjustment (Pooling Level: \$475,000)	<u>(\$485,650)</u>	<u>\$0</u>	<u>(\$485,650)</u>	<u>(\$81,020)</u>	<u>\$0</u>	<u>(\$81,020)</u>	<u>(\$566,670)</u>	<u>\$0</u>	<u>(\$566,670)</u>
6	Adjusted Paid Claims	\$38,923,618	\$13,104,652	\$52,028,270	\$20,693,796	\$9,615,800	\$30,309,596	\$59,617,414	\$22,720,452	\$82,337,866
7	Beginning Reserves @ 7/01/2023	(\$5,750,835)	(\$861,093)	(\$6,611,928)	(\$2,285,007)	(\$655,945)	(\$2,940,951)	(\$8,035,842)	(\$1,517,037)	(\$9,552,879)
8	Ending Reserves @ 6/30/2024	<u>\$5,750,835</u>	<u>\$861,093</u>	<u>\$6,611,928</u>	<u>\$2,285,007</u>	<u>\$655,945</u>	<u>\$2,940,951</u>	<u>\$8,035,842</u>	<u>\$1,517,037</u>	<u>\$9,552,879</u>
9	Incurred Claims (Jul 2023 through Jun 2024)	\$38,923,618	\$13,104,652	\$52,028,270	\$20,693,796	\$9,615,800	\$30,309,596	\$59,617,414	\$22,720,452	\$82,337,866
10	Total Covered Employees (May 2023 through Apr 2024)	<u>50,305</u>	<u>50,305</u>	<u>50,305</u>	<u>37,630</u>	<u>37,630</u>	<u>37,630</u>	<u>87,935</u>	<u>87,935</u>	<u>87,935</u>
11	Claims Cost PEPM	\$773.75	\$260.50	\$1,034.26	\$549.93	\$255.54	\$805.46	\$677.97	\$258.38	\$936.35
12	Trend Factor	<u>1.0913</u>	<u>1.1068</u>	<u>1.0952</u>	<u>1.0913</u>	<u>1.1068</u>	<u>1.0962</u>	<u>1.0913</u>	<u>1.1068</u>	<u>1.0956</u>
13	Projected Claims Cost Per Employee	\$844.40	\$288.33	\$1,132.72	\$600.14	\$282.83	\$882.96	\$739.87	\$285.97	\$1,025.84
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	Adjusted Projected Claims	\$844.40	\$288.33	\$1,132.72	\$600.14	\$282.83	\$882.96	\$739.87	\$285.97	\$1,025.84
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$34.42			\$30.16			\$32.60
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>\$24.55</u>			<u>\$22.55</u>			<u>\$23.69</u>
	Total Fixed Costs			\$97.67			\$91.41			\$94.99
20	Required Premium PEPM			\$1,230.39			\$974.37			\$1,120.83
21	Current Premium PEPM			\$1,242.48			\$872.47			\$1,084.14
22	Required Increase			-0.97%			11.68%			3.38%
23	Current Subscribers (July 2021)	4,506	4,506		3,217	3,217		7,723	7,723	
24	Base Trend	6.00%	7.00%		6.00%	7.00%		6.00%	7.00%	
25	Months Trended	18	18		18	18		18	18	

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 (Jul 2023 through Jun 2024)	\$36,667,078	\$14,565,689	\$51,232,767				\$36,667,078	\$14,565,689	\$51,232,767
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	(\$2,540,485)	(\$2,540,485)				\$0	(\$2,540,485)	(\$2,540,485)
5	Large Claim Adjustment (Pooling Level: \$475,000)	<u>(\$485,650)</u>	<u>\$0</u>	<u>(\$485,650)</u>				<u>(\$485,650)</u>	<u>\$0</u>	<u>(\$485,650)</u>
6	Adjusted Paid Claims	\$36,181,428	\$12,025,204	\$48,206,632				\$36,181,428	\$12,025,204	\$48,206,632
7	Beginning Reserves @ 7/01/2023	(\$5,187,084)	(\$789,590)	(\$5,976,674)				(\$5,187,084)	(\$789,590)	(\$5,976,674)
8	Ending Reserves @ 6/30/2024	<u>\$5,187,084</u>	<u>\$789,590</u>	<u>\$5,976,674</u>				<u>\$5,187,084</u>	<u>\$789,590</u>	<u>\$5,976,674</u>
9	Incurred Claims (Jul 2023 through Jun 2024)	\$36,181,428	\$12,025,204	\$48,206,632				\$36,181,428	\$12,025,204	\$48,206,632
10	Total Covered Employees (May 2023 through Apr 2024)	<u>42,188</u>	<u>42,188</u>	<u>42,188</u>				<u>42,188</u>	<u>42,188</u>	<u>42,188</u>
11	Claims Cost PEPM	\$857.62	\$285.04	\$1,142.66				\$857.62	\$285.04	\$1,142.66
12	Trend Factor	<u>1.0913</u>	<u>1.1068</u>	<u>1.0952</u>				<u>1.0913</u>	<u>1.1068</u>	<u>1.0952</u>
13	Projected Claims Cost Per Employee	\$935.92	\$315.48	\$1,251.41				\$935.92	\$315.48	\$1,251.41
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	Adjusted Projected Claims	\$935.92	\$315.48	\$1,251.41				\$935.92	\$315.48	\$1,251.41
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$34.42						\$34.42
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>\$24.55</u>						<u>\$24.55</u>
	Total Fixed Costs			\$97.67						\$97.67
20	Required Premium PEPM			\$1,349.08						\$1,349.08
21	Current Premium PEPM			\$1,296.88						\$1,296.88
22	Required Increase			4.02%						4.02%
23	Current Subscribers (June 2021)	3,859	3,859					3,859	3,859	
24	Base Trend	6.00%	7.00%					6.00%	7.00%	
25	Months Trended	18	18					18	18	

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 (Jul 2023 through Jun 2024)	\$2,742,190	\$1,307,496	\$4,049,686	\$20,774,816	\$11,647,267	\$32,422,083	\$23,517,006	\$12,954,763	\$36,471,769
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	(\$228,048)	(\$228,048)	\$0	(\$2,031,467)	(\$2,031,467)	\$0	(\$2,259,515)	(\$2,259,515)
5	Large Claim Adjustment (Pooling Level: \$475,000)	\$0	\$0	\$0	(\$81,020)	\$0	(\$81,020)	(\$81,020)	\$0	(\$81,020)
6	Adjusted Paid Claims	\$2,742,190	\$1,079,448	\$3,821,638	\$20,693,796	\$9,615,800	\$30,309,596	\$23,435,986	\$10,695,248	\$34,131,234
7	Beginning Reserves @ 7/01/2023	(\$563,751)	(\$71,503)	(\$635,254)	(\$2,285,007)	(\$655,945)	(\$2,940,951)	(\$2,848,758)	(\$727,448)	(\$3,576,205)
8	Ending Reserves @ 6/30/2024	\$563,751	\$71,503	\$635,254	\$2,285,007	\$655,945	\$2,940,951	\$2,848,758	\$727,448	\$3,576,205
9	Incurred Claims (Jul 2023 through Jun 2024)	\$2,742,190	\$1,079,448	\$3,821,638	\$20,693,796	\$9,615,800	\$30,309,596	\$23,435,986	\$10,695,248	\$34,131,234
10	Total Covered Employees (May 2023 through Apr 2024)	8,117	8,117	8,117	37,630	37,630	37,630	45,747	45,747	45,747
11	Claims Cost PEPM	\$337.83	\$132.99	\$470.82	\$549.93	\$255.54	\$805.46	\$512.30	\$233.79	\$746.09
12	Trend Factor	1.0913	1.1068	1.0957	1.0913	1.1068	1.0962	1.0913	1.1068	1.0962
13	Projected Claims Cost Per Employee	\$368.68	\$147.19	\$515.87	\$600.14	\$282.83	\$882.96	\$559.07	\$258.76	\$817.83
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	Adjusted Projected Claims	\$368.68	\$147.19	\$515.87	\$600.14	\$282.83	\$882.96	\$559.07	\$258.76	\$817.83
Fixed Costs PEPM										
16	Specific Stop-Loss Premium PEPM (Estimate)			\$34.42			\$30.16			\$30.92
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			\$24.55			\$22.55			\$22.90
	Total Fixed Costs			\$97.67			\$91.41			\$92.52
20	Required Premium PEPM			\$613.54			\$974.37			\$910.35
21	Current Premium PEPM			\$959.72			\$872.47			\$887.95
22	Required Increase			-36.07%			11.68%			2.52%
23	Current Subscribers (June 2021)	647	647		3,217	3,217		3,864	3,864	
24	Base Trend	6.0%	7.0%		6.0%	7.0%		6.0%	7.0%	
25	Months Trended	18	18		18	18		18	18	

Self-funded Dental Underwriting Total SJVIA

Self-Funded Dental Renewal
Effective January 1, 2025 through December 31, 2025
Experience Data from July 1, 2023 through June 30, 2024

		County of Fresno	County of Tulare	SJVIA
1	Paid Claims (7/1/2023 - 6/30/2024)	\$2,867,615	\$1,432,517	\$4,300,132
2	Beginning Reserve	(127,126)	(70,719)	(197,845)
3	Ending Reserve	188,176	92,119	280,295
4	Incurred Claims	\$2,928,665	\$1,453,917	\$4,382,582
5	Covered Employees	59,728	34,047	93,775
6	Incurred Claims/EE/Month	\$49.03	\$42.70	\$46.74
7	Trend Factor	1.0759	1.0759	1.0759
8	Expected Incurred Claims (1/1/2025 - 12/31/2025)	\$52.76	\$45.95	\$50.28
9	Administration	\$4.40	\$4.40	\$4.40
10	Plan Adjustments	\$0.00	\$0.00	\$0.00
11	Calculated Funding Level Without Margin	\$57.16	\$50.35	\$54.68
12	Current Average Funding Level	\$62.42	\$50.38	\$58.06
13	Calculated Funding Action Without Margin = (10)/(11)	-8.43%	-0.06%	-5.82%
14	Recommended Margin = Margin % x (8)	\$1.06	\$0.92	\$1.01
15	Calculated Funding Level With Margin = (10)+(13)	\$58.22	\$51.27	\$55.69
16	Current Average Funding Level = (11)	\$62.42	\$50.38	\$58.06
17	Calculated Funding Action With Margin = (14)/(15)	-6.74%	1.76%	-4.09%

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

Fully Insured VSP Vision Renewal Estimate
Effective January 1, 2025 through December 31, 2025
Experience Data from July 1, 2023 through June 30, 2024

	County of Fresno	County of Tulare	SJVIA
1 Paid Claims <small>(7/1/2023 - 6/30/2024)</small>	\$400,795	\$210,463	\$611,258
2 Beginning Reserve 5%	(18,315)	(10,083)	(28,398)
3 Ending Reserve 5%	20,040	10,523	30,563
4 Incurred Claims	\$402,520	\$210,903	\$613,423
5 Covered Employees	55,212	36,421	91,633
6 Incurred Claims/EE/Month	\$7.29	\$5.79	\$6.69
7 Trend Factor 3.5%	1.0530	1.0530	1.0530
8 Expected Incurred Claims <small>(1/1/2025 - 12/31/2025)</small>	\$7.68	\$6.10	\$7.05
9 Administration	\$1.36	\$1.36	\$1.36
10 Plan Adjustments	\$0.00	\$0.00	\$0.00
11 Calculated Funding Level Without Margin	\$9.04	\$7.46	\$8.41
12 Current Average Funding Level	\$10.38	\$6.09	\$8.67
13 Calculated Funding Action Without Margin = (10)/(11)	-12.91%	22.50%	-3.00%
14 Recommended Margin = Margin % x (8) 2.0%	\$0.15	\$0.12	\$0.14
15 Calculated Funding Level With Margin = (10)+(13)	\$9.19	\$7.58	\$8.55
16 Current Average Funding Level = (11)	\$10.38	\$6.09	\$8.67
17 Calculated Funding Action With Margin = (14)/(15)	-11.43%	24.50%	-1.37%

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	\$ 5.80	\$ -	\$ 540.67
Subscriber & Spouse	83	\$ 877.11	\$ 8.77	\$ 5.69	\$ -	\$ 891.57	\$ 950.39	\$ 9.50	\$ 5.80	\$ -	\$ 965.69
Subscriber & Child(ren)	405	\$ 773.25	\$ 7.73	\$ 5.69	\$ -	\$ 786.67	\$ 837.85	\$ 8.38	\$ 5.80	\$ -	\$ 852.03
<u>Subscriber & Family</u>	<u>123</u>	<u>\$ 1,160.67</u>	<u>\$ 11.61</u>	<u>\$ 5.69</u>	<u>\$ -</u>	<u>\$ 1,177.97</u>	<u>\$ 1,257.63</u>	<u>\$ 12.58</u>	<u>\$ 5.80</u>	<u>\$ -</u>	<u>\$ 1,276.01</u>
Annual Amount	1,764	\$ 28,398,396	\$ 284,044	\$ 260,966	\$ -	\$ 28,943,406	\$ 30,770,852	\$ 307,857	\$ 266,011	\$ -	\$ 31,344,720
\$ Difference							\$ 2,372,456	\$ 23,813	\$ 5,045	\$ -	\$ 2,401,314
% Difference							8.35%	8.38%	1.93%	0.00%	8.30%
County of Fresno Bi-Weekly DHMO Rates		Lives	2024				2025				
	Kaiser Rate		Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	73	\$ 356.95	\$ 3.57	\$ 5.69	\$ -	\$ 366.21	\$ 381.47	\$ 3.81	\$ 5.80	\$ -	\$ 391.08
Subscriber & Spouse	6	\$ 640.60	\$ 6.41	\$ 5.69	\$ -	\$ 652.70	\$ 684.61	\$ 6.85	\$ 5.80	\$ -	\$ 697.26
Subscriber & Child(ren)	18	\$ 564.74	\$ 5.65	\$ 5.69	\$ -	\$ 576.08	\$ 603.53	\$ 6.04	\$ 5.80	\$ -	\$ 615.37
<u>Subscriber & Family</u>	<u>15</u>	<u>\$ 847.70</u>	<u>\$ 8.48</u>	<u>\$ 5.69</u>	<u>\$ -</u>	<u>\$ 861.87</u>	<u>\$ 905.93</u>	<u>\$ 9.06</u>	<u>\$ 5.80</u>	<u>\$ -</u>	<u>\$ 920.79</u>
Annual Amount	112	\$ 1,372,326	\$ 13,727	\$ 16,569	\$ -	\$ 1,402,623	\$ 1,466,594	\$ 14,660	\$ 16,890	\$ -	\$ 1,498,144
\$ Difference							\$ 94,268	\$ 933	\$ 320	\$ -	\$ 95,521
% Difference							6.87%	6.80%	1.93%	0.00%	6.81%
County of Tulare Monthly HMO Rates		Lives	2024				2025				
	Kaiser Rate		Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	28	\$ 1,112.59	\$ 11.13	\$ 10.32	\$ -	\$ 1,134.04	\$ 1,205.49	\$ 12.05	\$ 10.51	\$ -	\$ 1,228.05
Subscriber & Spouse	4	\$ 2,225.18	\$ 22.25	\$ 10.32	\$ -	\$ 2,257.75	\$ 2,410.98	\$ 24.11	\$ 10.51	\$ -	\$ 2,445.60
Subscriber & Child(ren)	3	\$ 2,013.78	\$ 20.14	\$ 10.32	\$ -	\$ 2,044.24	\$ 2,181.94	\$ 21.82	\$ 10.51	\$ -	\$ 2,214.27
<u>Subscriber & Family</u>	<u>1</u>	<u>\$ 3,337.78</u>	<u>\$ 33.38</u>	<u>\$ 10.32</u>	<u>\$ -</u>	<u>\$ 3,381.48</u>	<u>\$ 3,616.47</u>	<u>\$ 36.16</u>	<u>\$ 10.51</u>	<u>\$ -</u>	<u>\$ 3,663.14</u>
Annual Amount	36	\$ 1,285,241	\$ 12,855	\$ 9,660	\$ -	\$ 1,307,756	\$ 1,392,558	\$ 13,922	\$ 9,837	\$ -	\$ 1,416,318
\$ Difference							\$ 107,317	\$ 1,067	\$ 178	\$ -	\$ 108,561
% Difference							8.35%	8.30%	1.84%	0.00%	8.30%
County of Tulare Monthly DHMO Rates		Lives	2024				2025				
	Kaiser Rate		Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	23	\$ 853.15	\$ 8.53	\$ 10.32	\$ -	\$ 872.00	\$ 924.55	\$ 9.25	\$ 10.51	\$ -	\$ 944.31
Subscriber & Spouse	4	\$ 1,706.30	\$ 17.06	\$ 10.32	\$ -	\$ 1,733.68	\$ 1,849.10	\$ 18.49	\$ 10.51	\$ -	\$ 1,878.10
Subscriber & Child(ren)	7	\$ 1,544.20	\$ 15.44	\$ 10.32	\$ -	\$ 1,569.96	\$ 1,673.44	\$ 16.73	\$ 10.51	\$ -	\$ 1,700.68
<u>Subscriber & Family</u>	<u>0</u>	<u>\$ 2,559.46</u>	<u>\$ 25.59</u>	<u>\$ 10.32</u>	<u>\$ -</u>	<u>\$ 2,595.37</u>	<u>\$ 2,773.65</u>	<u>\$ 27.74</u>	<u>\$ 10.51</u>	<u>\$ -</u>	<u>\$ 2,811.90</u>
Annual Amount	34	\$ 968,683	\$ 9,685	\$ 9,123	\$ -	\$ 987,491	\$ 1,049,753	\$ 10,499	\$ 9,291	\$ -	\$ 1,069,544
\$ Difference							\$ 81,070	\$ 814	\$ 168	\$ -	\$ 82,052
% Difference							8.37%	8.41%	1.84%	0.00%	8.31%

Kaiser Senior Advantage – County of Tulare

County of Tulare Kaiser Senior Advantage	Enrollment	Kaiser KPSA Rates	
		2024	2025
Subscriber with Medicare	10	\$284.51	\$308.75
Subscriber with Medicare + Spouse with Medicare	<u>1</u>	<u>\$569.02</u>	<u>\$617.50</u>
Total	11	\$40,969.44	\$44,460.00
\$ Difference			\$3,490.56
% Difference			8.52%

Delta Dental – Self-Funded PPO

COF - Dental PPO	Enrollment	2024	2025
Employee Only	3,313	\$ 50.29	\$ 50.29
Employee + Spouse	410	\$ 80.19	\$ 80.19
Employee + Children	1,008	\$ 69.88	\$ 69.88
<u>Employee + Family</u>	<u>457</u>	<u>\$ 102.58</u>	<u>\$ 102.58</u>
Total	5,188	\$ 3,801,681	\$ 3,801,681
\$ Difference			\$ -
% Difference			0.00%
COT - Dental PPO	Enrollment	2024	2025
Employee Only	2,216	\$ 40.30	\$ 40.30
Employee + Spouse	225	\$ 69.87	\$ 69.87
Employee + Children	333	\$ 79.17	\$ 79.17
<u>Employee + Family</u>	<u>132</u>	<u>\$ 117.53</u>	<u>\$ 117.53</u>
Total	2,906	\$ 1,762,837	\$ 1,762,837
\$ Difference			\$ -
% Difference			0.00%

Delta Dental – Fully Insured DHMO

County of Fresno - DHMO	Enrollment	2024	2025
Employee Only	1,318	\$ 27.38	\$ 27.38
Employee + Spouse	126	\$ 47.51	\$ 47.51
Employee + Children	280	\$ 47.83	\$ 47.83
<u>Employee + Family</u>	<u>85</u>	<u>\$ 68.95</u>	<u>\$ 68.95</u>
Total	1,809	\$ 735,915	\$ 735,915
\$ Difference			\$ -
% Difference			0.00%
County of Tulare - DHMO	Enrollment	2024	2025
Employee Only	210	\$ 27.38	\$ 27.38
Employee + Spouse	17	\$ 47.51	\$ 47.51
Employee + Children	35	\$ 47.83	\$ 47.83
<u>Employee + Family</u>	<u>12</u>	<u>\$ 68.95</u>	<u>\$ 68.95</u>
Total	274	\$ 108,707	\$ 108,707
\$ Difference			\$ -
% Difference			0.00%

Vision Service Plan – VSP

County of Fresno	Enrollment	2024	2025
Employee Only	3223	\$ 7.89	\$ 7.89
Employee + Spouse	393	\$ 14.18	\$ 14.18
Employee + Children	859	\$ 13.90	\$ 13.90
Employee + Family	403	\$ 20.35	\$ 20.35
Total	4878	\$ 613,720	\$ 613,720
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%
County of Tulare	Enrollment	2024	2025
Employee Only	2375	\$ 5.02	\$ 5.02
Employee + Spouse	235	\$ 8.47	\$ 8.47
Employee + Children	359	\$ 8.96	\$ 8.96
Employee + Family	142	\$ 13.36	\$ 13.36
Total	3111	\$ 228,321	\$ 228,321
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%

VSP rates are guaranteed for 2024 and 2025.

SJVIA – Fixed Costs

Fixed Cost Schedule										
SJVIA Total Fixed Costs Built into Rates	2024					2025				
	EPO	PPO/HDHP		Kaiser		EPO	PPO/HDHP		Kaiser	
	Fresno	Fresno	Tulare	Fresno	Tulare	Fresno	Fresno	Tulare	Fresno	Tulare
Specific Stop-Loss Premium PEPM	\$27.45	\$21.16	\$24.02	\$0.00	\$0.00	\$34.42	\$28.34	\$30.16	\$0.00	\$0.00
Aggregate Stop-Loss Premium PEPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Anthem Network & Admin. Fees	\$38.00	\$38.00	\$38.00	\$0.00	\$0.00	\$38.70	\$38.70	\$38.70	\$0.00	\$0.00
EmpiRX Admin Fee	\$8.23	\$8.23	\$8.23	\$0.00	\$0.00	\$8.35	\$8.35	\$8.35	\$0.00	\$0.00
Wellness	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$2.42	\$2.42	\$2.42	\$2.42	\$2.42	\$2.46	\$2.46	\$2.46	\$2.46	\$2.46
KPS Fee	\$1.34	\$1.34	\$1.34	\$0.00	\$0.00	\$1.34	\$1.34	\$1.34	\$0.00	\$0.00
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
MyWorkplace - Benefit Administration	\$2.90	\$2.90	\$2.90	\$2.90	\$2.90	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05
Navia - Benefit Administration	\$2.00	\$2.00	\$0.00	\$2.00	\$0.00	\$2.00	\$2.00	\$0.00	\$2.00	\$0.00
PCORI Fees	\$0.35	\$0.34	\$0.36	\$0.00	\$0.00	\$0.45	\$0.45	\$0.45	\$0.00	\$0.00
98.6 Rider	\$1.74	\$1.74	\$1.74	\$0.00	\$0.00	\$1.90	\$1.90	\$1.90	\$0.00	\$0.00
Total Fixed Cost	\$88.84	\$82.54	\$83.43	\$12.32	\$10.32	\$97.67	\$91.59	\$91.41	\$12.51	\$10.51
Total Fixed Costs From Reserves	EPO	PPO/HDHP		Kaiser		EPO	PPO/HDHP		Kaiser	
SVIA Fee	Fresno	Fresno	Tulare	Fresno	Tulare	Fresno	Fresno	Tulare	Fresno	Tulare
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.77	\$1.77	\$1.77	\$1.77	\$1.77

County of Fresno Proposed 2025 Rates

County of Fresno Rates to be remitted to SJVIA	Monthly Rates				Projected Monthly Rates			
	Effective January 1, 2024				Effective January 1, 2025			
	EE	ES	EC	FA	EE	ES	EC	FA
Anthem PPO \$250	\$1,187.65	\$2,493.10	\$2,258.71	\$3,444.21	\$1,187.65	\$2,493.10	\$2,258.71	\$3,444.21
Anthem PPO HDHP HSA Pre-65 Retirees	\$914.24	\$1,618.51	\$1,428.18	\$2,130.68	\$914.24	\$1,618.51	\$1,428.18	\$2,130.68
Anthem PPO HDHP HSA Active Ees	\$653.08	\$1,383.36	\$1,240.23	\$1,889.95	\$653.08	\$1,383.36	\$1,240.23	\$1,889.95
Anthem EPO 500 (excludes VSP Vision)	\$906.97	\$1,642.79	\$1,438.56	\$2,162.78	\$906.97	\$1,642.79	\$1,438.56	\$2,162.78
Anthem EPO 1000 (excludes VSP Vision)	\$854.30	\$1,547.43	\$1,355.05	\$2,037.23	\$854.30	\$1,547.43	\$1,355.05	\$2,037.23
Anthem EPO 0 (excludes VSP Vision)	\$1,047.44	\$1,899.91	\$1,663.96	\$2,502.63	\$1,047.44	\$1,899.91	\$1,663.96	\$2,502.63
Kaiser HMO	\$1,081.86	\$1,931.74	\$1,704.46	\$2,552.27	\$1,147.40	\$2,059.18	\$1,815.34	\$2,724.87
Kaiser HMO HDHP HSA	\$812.78	\$1,448.87	\$1,278.75	\$1,913.28	\$826.52	\$1,483.32	\$1,307.65	\$1,962.85
Delta Dental PPO	\$50.29	\$80.19	\$69.88	\$102.58	\$50.29	\$80.19	\$69.88	\$102.58
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$27.38	\$47.51	\$47.83	\$68.95
VSP Vision	\$7.89	\$14.18	\$13.90	\$20.35	\$7.89	\$14.18	\$13.90	\$20.35

County of Tulare Proposed 2025 Rates

County of Tulare Rates to be remitted to SJVIA	Monthly Rates				Projected Monthly Rates			
	Effective January 1, 2024				Effective January 1, 2025			
	EE	ES	EC	FA	EE	ES	EC	FA
Anthem \$0	\$1,018.11	\$2,035.13	\$1,857.77	\$3,085.45	\$1,089.38	\$2,177.59	\$1,987.81	\$3,301.43
Anthem \$500	\$766.66	\$1,534.06	\$1,405.03	\$2,419.60	\$820.33	\$1,641.44	\$1,503.38	\$2,588.97
Anthem \$750	\$673.44	\$1,345.93	\$1,234.98	\$2,051.76	\$720.58	\$1,440.15	\$1,321.43	\$2,195.38
Anthem \$2,500 HDHP HSA	\$638.26	\$1,275.52	\$1,170.37	\$1,944.46	\$682.94	\$1,364.81	\$1,252.30	\$2,080.57
Kaiser HMO	\$1,134.04	\$2,257.75	\$2,044.24	\$3,381.48	\$1,228.05	\$2,445.60	\$2,214.27	\$3,663.14
Kaiser DHMO	\$872.00	\$1,733.68	\$1,569.96	\$2,595.37	\$944.31	\$1,878.10	\$1,700.68	\$2,811.90
KPSA -Medicare Senior Advantage	\$284.51	\$569.02			\$308.75	\$617.50		
Delta Dental PPO	\$40.30	\$69.87	\$79.17	\$117.53	\$40.30	\$69.87	\$79.17	\$117.53
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$27.38	\$47.51	\$47.83	\$68.95
VSP Vision	\$5.02	\$8.47	\$8.96	\$13.36	\$5.02	\$8.47	\$8.96	\$13.36



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: August 23, 2024

ITEM NUMBER: Item 13

SUBJECT: Receive Keenan Pharmacy Services (KPS) Consultant's Report on EmpiRx Actual Pharmacy Performance Compared to Contracted Pharmacy Performance (I)

REQUEST(S): That the Board receive KPS report on EmpiRx actual performance compared with contracted pharmacy performance.

DESCRIPTION:


At the July 19, 2024 SJVIA Board meeting, direction was given to review EmpiRx actual performance to contracted performance to ensure contracted requirements are being met.

The accompanying report provides a summary of this analysis.

FISCAL IMPACT/FINANCING:

None. Informational only.

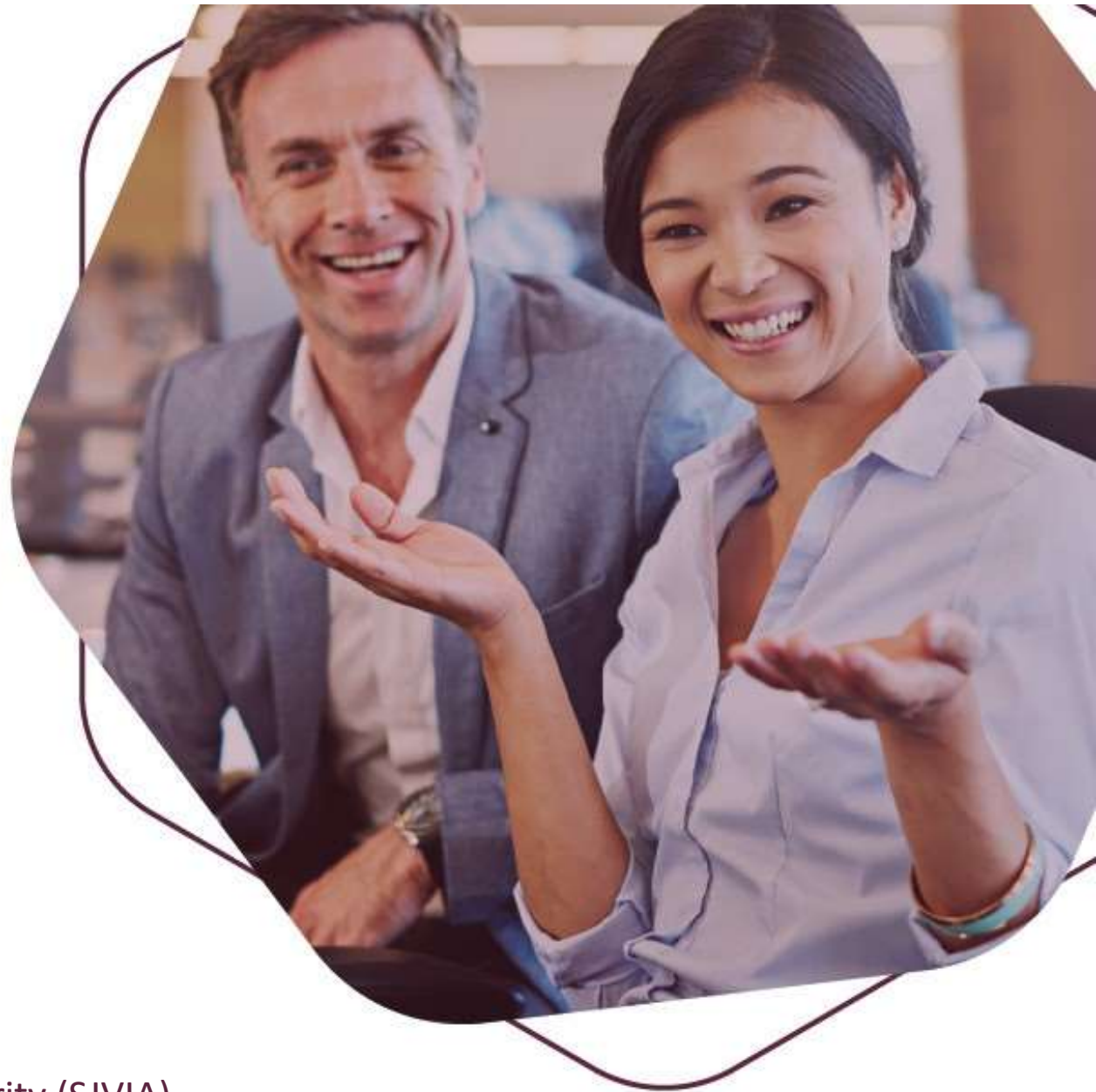
ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager



Keenan[®]

Keenan Pharmacy Services
San Joaquin Valley Insurance Authority (SJVIA)
RFP Results Compared to Current Preliminary
Utilization and 2023 Audit/Contract

Summary – RFP results compared to current preliminary utilization

- **Original RFP was completed in 2022 using plan year 2021 claims**
 - The RFP was refreshed in 2023 using projected estimated 2023 claim cost and to include any improved pricing for 2024 – 2025 with optional 2026
 - EmpiRx improved their Average Wholesale Price, Rebate and Clinical Guarantees offering for 2024-2026
- **Looking at the first 6 months of 2024 compared to the refresh of 2023**
 - Total Rebates for 2023: \$4,774,309 (which were \$907K over the estimate in the refresh)
 - Estimated Rebates through Q2 2024 are \$3,318,600 which is performing above the estimated annualized \$5,451,800 in the proposal
 - Clinical Guarantee is \$1,800,000 and is currently overperforming based on Q1 2024 estimates
 - \$450,000 per quarter
 - Q1 2024 estimated clinical savings \$905,000
 - Estimated Q1 2024 Clinical Savings Overperformance \$455,000
 - Claims cost is increasing; this is due to several factors
 - SJVIA has seen an increase in total members as well as utilizing members
 - 874 new members
 - 227 new utilizers
 - The increase in utilizers has increased total Rx claims being processed
 - In 2023 there were 110,549 Rx's
 - 1/1/2024 – 6/30/2024 there have been 58,624 Rx's
 - This is 3,676 more Rx's compared to the same time frame in 2023
- **Drug Inflation and New Utilization are the Cost Drivers**
 - Some Rx's are already close to or have increased in total Rx count and cost from 2023
 - New utilization on High Cost Specialty medications



SJVIA- EmpiRx Health – RFP results compared to current preliminary utilization

RFP Completed in 2022 and refreshed in 2023 for 2024 plan year		
Original Claims Time Frame Used	1/1/2021 – 12/31/2021	1/1/2023 – 12/31/2023
Projected Total Plan Cost	\$19,526,161	\$25,550,015
Estimated Rebates	\$5,451,800	\$3,866,836
Total Net Projected Plan Cost	\$14,074,361	\$21,683,179
Total Members	10,169	11,320
Net Plan Cost PMPM	\$115.34	\$159.62
Total Rx Count	111,201	110,549
Clinical Guarantee	\$1,250,000	\$1,250,000

Actuals	2022 Plan Year (1/1/2022 – 12/31/2022)	2023 Plan Year (1/1/2023 – 12/31/2023)	2024 Plan Year (1/1/2024 – 6/30/2024)*
Total Plan Cost	\$23,994,864	\$25,590,898	\$14,689,795
Rebates	\$2,413,592.00	\$4,774,309.00	\$3,318,600.00**
Total Net Plan Cost	\$21,581,272.00	\$20,816,589.00	\$11,371,195.00
Total Members	10,183	11,320	12,194
Net Plan Cost PMPM	\$176.60	\$153.24	\$155.42
Total Rx Count	107,856	110,549	58,642
Clinical Guarantee	\$1,000,000	\$1,800,000	\$1,800,000 (\$450,000 per Quarter)
Clinical Savings	\$4,894,310	\$5,781,246	\$905,000***
Clinical Guarantee Overperformance	\$3,894,310	\$3,981,246	\$455,000***

*Preliminary

**Includes Estimated Q2 Rebate

***Estimated Q1 Only



Top Clinical Cost Drivers by Drug

2023 Rank	2024 Rank	Drug Label Name	Drug Group	Speciality Indicator	6 months	6 months	6 months	12 months	12 months	12 months
					2024 Claim Count	2024 Utilizers	2024 Ingredient Cost	2023 Claim Count	2023 Utilizers	2023 Ingredient Cost
1	1	OZEMPIC	ANTIDIABETICS	N	1,060	327	\$1,446,931.02	1,512	324	\$1,926,539.77
3	2	WEGOVY	ADHD/ANTI-NARCOLEPSY/ANTI-	N	645	218	\$994,030.61	747	235	\$1,080,538.77
11	3	MOUNJARO	ANTIDIABETICS	N	476	145	\$600,034.95	388	105	\$447,920.71
2	4	HUMIRA PEN	ANALGESICS - ANTI-INFLAMMATORY	Y	72	22	\$576,266.67	164	23	\$1,396,123.48
4	5	DUPIXENT	DERMATOLOGICALS	Y	130	34	\$486,489.18	256	36	\$915,953.26
6	6	JARDIANCE	ANTIDIABETICS	N	291	145	\$403,921.72	455	146	\$590,996.57
9	7	TREMFYA	DERMATOLOGICALS	Y	22	9	\$283,560.11	36	10	\$452,800.84
23	8	SKYZI PEN	DERMATOLOGICALS	Y	12	7	\$243,633.23	13	5	\$251,734.67
7	9	EMPAVELI	HEMATOLOGICAL AGENTS - MISC.	Y	6	1	\$235,261.62	13	1	\$492,496.16
8	10	FARXIGA	ANTIDIABETICS	N	160	86	\$232,279.00	368	108	\$472,250.37
12	11	STELARA	DERMATOLOGICALS	Y	8	3	\$216,506.00	19	6	\$429,345.78
n/a	12	KORLYM	ANTIDIABETICS	Y	5	1	\$206,530.56	0	0	\$0.00
5	13	TRULICITY	ANTIDIABETICS	N	154	73	\$204,837.74	582	128	\$830,325.09
10	14	RYBELSUS	ANTIDIABETICS	N	111	54	\$200,343.48	282	75	\$451,446.42
13	15	RINVOQ	ANALGESICS - ANTI-INFLAMMATORY	Y	30	7	\$189,698.59	63	10	\$416,168.01
16	16	JANUVIA	ANTIDIABETICS	N	140	67	\$175,684.02	269	86	\$325,927.29
21	17	BIKTARVY	ANTIVIRALS	Y	45	11	\$174,061.72	71	10	\$258,877.73
14	18	LYNPARZA	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	Y	10	2	\$170,835.10	21	3	\$341,441.58
19	19	SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	Y	11	2	\$163,541.58	16	2	\$273,417.94
15	20	ELIQUIS	ANTICOAGULANTS	N	148	65	\$159,076.03	347	88	\$330,826.02
n/a	21	VUMERITY	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS	Y	17	3	\$153,224.57	0	0	\$0.00
n/a	22	TRIKAFTA	RESPIRATORY AGENTS - MISC.	Y	5	1	\$138,570.10	0	0	\$0.00
17	23	ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	Y	20	6	\$138,206.96	44	9	\$305,546.68
22	24	ICLUSIG	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	Y	6	1	\$130,485.36	12	1	\$252,138.48
n/a	25	LENVIMA 20 MG DAILY DOSE	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	Y	5	1	\$126,611.10	0	0	\$0.00



Summary – RFP results compared to 2023 Audit/Contract

- **Original RFP was completed in 2022 using plan year 2021 claims**
 - RFP was refreshed in 2023 using projected estimated 2023 claim cost and to include any improved pricing for 2024 – 2025 with optional 2026
 - EmpiRx improved their Average Wholesale Price, Rebate and Clinical Guarantees offering for 2024-2026
- **2023 Pharmacy Audit Results**
 - Based on the final adjusted annual results, there was a net overperformance of \$1,442,137. Per the contract terms, any clinical savings achieved over the clinical guarantee can be used to offset any shortfalls in the performance of AWP discounts and dispensing fees.

KPS Reconciliation Audit Summary Jan 2023 - Dec 2023

Net Clinical Savings	\$5,781,246
Less Clinical Guarantee	\$1,800,000
Clinical Guarantee Overage/Shortfall	\$3,981,246
Discount Performance Overage/Shortfall	(\$2,539,108)
Total Guarantee Overage/Shortfall	\$1,442,138

*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.

**2024 will be audited in 2025

Contractual Guarantees – RFP results compared to 2023 Audit/Contract

SJVA Prescription Drug Discount from AWP Guarantees

		Original Offer 2022 RFP: Year 1: 2023, Year 2 & 3: 2024, 2025		Refresh Offer Years 2024-2025, 2026 Optional	
Retail	Year	EmpiRx	Year	EmpiRx	
1 Generic	2023	85.0%	2024, 2025, 2026	85.00%	
2 Brand	2023	19.0%	2024, 2025, 2026	20.00%	
4 Specialty	2023	19.0%	2024, 2025, 2026	19.50%	
Mail Order				EmpiRx	
1 Generic	2023	90.0%	2024, 2025, 2026	90.00%	
2 Brand	2023	25.5%	2024, 2025, 2026	25.50%	
4 Specialty	2023	23.0%	2024, 2025, 2026	23.00%	
Retail 90				EmpiRx	
1 Generic	2023	86.0%	2024, 2025, 2026	86.00%	
2 Brand	2023	23.0%	2024, 2025, 2026	23.00%	
4 Specialty	2023	19.0%	2024, 2025, 2026	19.50%	

2023 AWP Discount Audit Result

Channel	Type	Claims	AWP	Ingredient Cost	Discount Achieved	Guaranteed Discount	Guarantee Overage/Shortfall \$	EmpiRx Reported \$	KPS vs. EmpiRx Difference \$
Mail	Brand	179	\$400,112	\$311,315	22.19%	25.50%	(\$13,232)	(\$13,295)	(\$63.49)
Mail	Generic	948	\$423,412	\$116,161	72.57%	90.00%	(\$73,820)	(\$73,954)	(\$134.43)
Retail 90	Brand	2,457	\$5,217,144	\$4,203,656	19.43%	23.00%	(\$186,455)	(\$187,377)	(\$922.01)
Retail 90	Generic	29,973	\$11,177,169	\$2,399,169	78.54%	86.00%	(\$834,366)	(\$820,055)	\$14,310.64
Retail	Brand	7,368	\$6,534,878	\$5,500,541	15.83%	19.00%	(\$207,290)	(\$208,071)	(\$781.16)
Retail	Generic	53,806	\$7,238,214	\$2,254,224	68.86%	85.00%	(\$1,168,492)	(\$1,160,576)	\$7,915.57
Specialty	Exclusive	2,060	\$8,797,824	\$6,916,041	21.39%	23.00%	(\$141,716)	(\$151,257)	(\$9,540.76)
Specialty	Retail	331	\$1,064,361	\$775,870	27.10%	19.00%	\$86,262	\$86,791	\$529.16
Grand Total		97,122	\$40,853,114	\$22,476,977			(\$2,539,108)	(\$2,527,794)	\$11,313.52

Keenan AWP True Up exceeded EmpiRx Calculated, however true up is offset by clinical guarantee

*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.

**2024 will be audited in 2025



Rebate Guarantees – RFP results compared to 2023 Audit/Contract

SJVA Prescription Drug Rebate Guarantee

Original Offer 2022
RFP: Year 1: 2023,
Year 2 & 3: 2024,
2025

Refresh Offer Years 2024-2025, 2026 Optional

Rx Rebate PG per Script	Year	Number of scripts	EmpiRx	Year	Number of scripts	EmpiRx	Year	EmpiRx	Year	EmpiRx
Retail 30-day supply	2023	5,604	\$190.00	2024	6,944	\$225.00	2025	\$230.00	2026	\$235.00
Retail 90-day supply	2023	2,268	\$475.00	2024	2,152	\$650.00	2025	\$660.00	2026	\$670.00
Retail Specialty	2023	204	\$1,800.00	2024	60	\$2,600.00	2025	\$2,625.00	2026	\$2,650.00
Mail Order	2023	372	\$500.00	2024	680	\$600.00	2025	\$610.00	2026	\$620.00
Specialty Mail Order	2023	612	\$1,800.00	2024	741	\$2,600.00	2025	\$2,625.00	2026	\$2,650.00
Projected Annual Rebate	2023	9,060	\$3,796,860	2024	10,577	\$5,451,800	2025	\$5,534,865	2026	\$5,617,930

2023 Rebate Audit Result

Channel	Type	Claims	Min Rebate Guarantee	Total Rebates	EmpiRx Reported	KPS vs. EmpiRx Difference \$
Mail	Brand	893	\$500	\$446,500	\$452,000	\$5,500
Mail	Specialty Exclusive	883	\$1,800	\$1,589,400	\$1,614,600	\$25,200
Retail90	Brand	2,475	\$475	\$1,175,625	\$1,197,475	\$21,850
Retail	Brand	7,836	\$190	\$1,488,840	\$1,503,470	\$14,630
EmpiRx Rebate True Up 2022 and Q1 2023					\$6,764	\$6,764
Grand Total		12,087		\$4,700,365	\$4,774,309	\$73,944
EmpiRx rebate paid exceeded Keenan Calculated Amount						

*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.

**2024 will be audited in 2025



Clinical Guarantees – RFP results compared to 2023 Audit/Contract

SJVA Prescription Drug Clinical Guarantee				
Original Offer 2022 RFP: Year 1: 2023, Year 2 & 3: 2024, 2025			Refresh Offer Years 2024-2025, 2026 Optional	
Clinical Savings Guarantee	Year	EmpiRx	Year	EmpiRx
Clinical Savings Guarantee	2023	\$1,250,000.00	2023, 2024, 2025, 2026	\$1,800,000.00

2023 Clinical Audit Result

EmpiRx Saving Group	EmpiRx Clinical Type	Claims	KPPC Clinical Savings	EmpiRx Clinical Savings	Clinical Savings Variance
Clinical	CR	2,397	\$5,535,780	\$5,535,786	(\$5.97)
Drug Utilization Review	DUR	120	\$245,466	\$245,466	(\$0.22)
	Total	2,517	\$5,781,246	\$5,781,252	(\$6.19)

A variance of \$6.19 was identified in KPS clinical review due to rounding of pennies.

2023 Clinical Audit Result

Net Clinical Savings	\$5,781,246
Less Clinical Guarantee	\$1,800,000
Clinical Guarantee Overage/Shortfall	\$3,981,246

*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.

**2024 will be audited in 2025



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 West Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: August 23, 2024

ITEM NUMBER: Item 14

SUBJECT: Receive Report on the Status of Anthem's Contract with Valley Children's Hospital (I)

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 termination with Valley Children's Hospital has been extended from August 11, 2024, as reported at the July 19, 2024 SJVIA Board meeting, to September 17, 2024. Negotiations with Anthem continue.

FISCAL IMPACT/FINANCING:

Informational only, no fiscal impact.

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager



BOARD OF DIRECTORS

STEVE BRANDAU
NATHAN MAGSIG
BUDDY MENDES
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PETE VANDER POEL

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

AGENDA DATE: August 23, 2024

ITEM NUMBER: Item 15

SUBJECT: Approve Request to Cancel October 4, 2024 Meeting of the SJVIA Board (A)

REQUEST(S): That the Board approve the request to cancel the October 4, 2024 SJVIA Board meeting.

DESCRIPTION:


SJVIA Management has determined that the annual October Board meeting is no longer required and is requesting that the Board approve the request to cancel the October 4, 2024 meeting.

The Board meetings scheduled for October were canceled in 2022 and 2023. For 2025 the October Board meeting will not be included, thus reducing the number of yearly meetings from six to five.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager



BOARD OF DIRECTORS

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

**Board of Directors Meetings
REVISED 2024 SCHEDULE**

Date	Time	City	Location
February 9, 2024 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
May 3, 2024 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
July 19, 2024 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
August 23, 2024 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
December 6, 2024 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers

LOCATIONS:

Fresno County Board of Supervisors Chambers

2281 Tulare Street, #301
Fresno, CA 93721

Fresno County Plaza Ballroom*

2220 Tulare Street
Fresno, CA 93721

FCERA - Fresno County Employees' Retirement Association*

7772 N. Palm Avenue
Fresno, CA 93711

Tulare County Board of Supervisors Chambers

2800 W. Burrel Avenue
Visalia, CA 93291

TCERA - Tulare County Employee Retirement Association*

136 N. Akers Street
Visalia, CA 93291

*Alternate location should County Board of Supervisors Chambers not be available

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
July 19, 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

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

2. Pledge of Allegiance

3. Roll Call

All Directors present

4. Approval of Agenda (A)

Motion to Approve by Director Mendes; Second by Director Magsig; Motion approved unanimously

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

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 enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

MINUTES

BOARD OF DIRECTORS

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**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 19, 2024 9:00 AM**

6. Approval of Minutes - Board Meeting of May 3, 2024 (A)

Motion to Approve by Director Brandau; Second by Director Mendes; Motion approved unanimously

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

Presented by by Matt Blanks, County of Fresno

8. Receive the 2023 Audited Financial Statements (I)

Presented by Fausto Hinojosa, Price Paige & Company

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

Presented by Bordan Darm, Keenan

Note: direction was given by the Board to present Agenda Item 13 and Item 14 before coming back to Agenda Item 10

13. Request to Retroactively Approve an Increase in Appropriations for Fiscal Year 2023 – 2024 (A)

Presented by by Rochelle Garcia, County of Fresno

Motion to Approve by Director Magsig; Second by Director Vander Poel;
Motion approved unanimously

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 enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

MINUTES

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**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 19, 2024 9:00 AM**

14. Request Approval of an Increase in the SJVIA Administration Fee from \$2.00 Per Employee Per Month (PEPM) to \$3.77 PEPM (A)

Presented by Bordan Darm, Keenan

Motion to table Agenda Item and receive SJVIA Management recommendation at upcoming August 23, 2024 Board Meeting by Director Magsig; Second by Director Vander Poel; Motion approved unanimously

10. Adopt Proposed Budget for Fiscal Year 2024-2025 (A)

Presented by Bordan Darm, Keenan

Motion to table Agenda Item until the upcoming August 23, 2024 Board Meeting by Director Magsig; Second by Director Micari; Motion approved unanimously

11. Receive Keenan Pharmacy Services Consultant's Report on EmpiRx Pharmacy Utilization and an Update on the Variable Copay Assistance Program (VCAP) (I)

Presented by Michele Porter, Keenan Pharmacy Services

Direction was given by Board to review EmpiRx experience to see if it is in alignment with proposed projections provided during the Request for Proposal (RFP) PBM marketing and provide an update at a future Board meeting.

12. Receive Consultant's Report on Plan Year 2025 Preliminary Renewal and Provide Direction to Staff to Finalize the 2025 Renewal ~~(A)~~ (I)

Presented by Bordan Darm, Keenan

It was noted that this Agenda Item should be reflected as an Informational Item (I) rather than an Action Item (A)

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 enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

MINUTES

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**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 19, 2024 9:00 AM**

15. Receive Report on the Status of Anthem’s Contract with Valley Children’s Hospital (I)

Presented by Bordan Darm, Keenan

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

No questions, announcements or activity reports were made

17. Adjournment

The meeting adjourned at 10:00 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 enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.



BOARD OF DIRECTORS

STEVE BRANDAU
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LARRY MICARI
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PETE VANDER POEL

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

AGENDA DATE: August 23, 2024

ITEM NUMBER: Item 19

SUBJECT: Approve and Authorize President to Execute SJVIA Agreement with Alinea Imaging Associates, Inc. to Provide Mammography Services For an Initial Three-Year Term with Two One-Year Options to Extend the Agreement (A)

REQUEST(S): That the Board approve and authorize the President to execute Agreement with Alinea Imaging Associates, Inc., effective August 23, 2024.

DESCRIPTION:

The SJVIA has been in contract with Alinea Imaging Associates, Inc. since 2021 to provide mammography screening services to the SJVIA membership. Staff recommends entering into a new agreement effective August 23, 2024 for an initial three-year term with two one-year options to extend the agreement.

FISCAL IMPACT/FINANCING:

Mammography Screenings – No cost to the employee

- \$150 per exam
 - Anthem: Contractor will bill exams through Anthem insurance as a “well check” procedure at \$150 per exam.
 - Kaiser: Contractor will invoice SJVIA at \$150 per exam

Travel & Event Fees

- \$700 per night for lodging
- \$3/mile from Contractor’s Pomona or Sacramento office
- \$1,500 for a one or two-day event

AGENDA: San Joaquin Valley Insurance Authority


DATE: August 23, 2024

- Minimum cost for one-day event: \$6,000 (event fee plus cost of \$150/exam at 30 exams/day)
- Minimum cost for two-day event: \$10,500 (event fee plus cost of \$150/exam at 30 exams/day)

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager

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SERVICE AGREEMENT

This Service Agreement (“Agreement”) is dated August 23, 2024, and is between Alinea Imaging Associates, Inc, a California corporation (“Contractor”), and the San Joaquin Valley Insurance Authority, a California joint powers agency (“SJVIA”).

Recitals

A. The SJVIA is a joint powers agency that purchases health, pharmacy, vision, dental, and life insurance for the employees of its Participating Entities. For purposes of this Agreement, the County of Tulare and the County of Fresno are the “Participating Entities” of the SJVIA, and each is a “Participating Entity” of the SJVIA.

B. In order to promote the health and wellness of the employees of its Participating Entities, the SJVIA wishes to provide mobile mammography screening services to those employees according to the terms of this Agreement.

C. The Contractor represents that it is ready, willing, and able to provide those mobile mammography screening services according to the terms of this Agreement.

The parties therefore agree as follows:

Article 1

Contractor’s Services

1.1 **Scope of Mammography Services.** The Contractor shall perform all of the mammography services provided in Exhibit A to this Agreement, titled “Scope of Mammography Services.”

1.2 **Compliance with Laws.** The Contractor shall, at its own cost, comply with all applicable federal, state, and local laws and regulations in the performance of its obligations under this Agreement, including but not limited to workers compensation, labor, and confidentiality laws and regulations.

1 **Article 2**

2 **SJVIA's Responsibilities**

3 2.1 The SJVIA shall perform or cause its Participating Entities to perform the activities
4 provided in Exhibit B to this Agreement, titled "SJVIA Responsibilities."

5 **Article 3**

6 **Compensation, Invoices, and Payments**

7 3.1 **Compensation.** The SJVIA agrees to pay, and the Contractor agrees to receive,
8 compensation for the performance of its services under this Agreement as described in Exhibit
9 C to this Agreement, titled "Compensation."

10 3.2 **Invoices.** The services performed under this Agreement will be billed through
11 Anthem Blue Cross and processed as a wellness claim with no cost to the employee. Invoices
12 for unfulfilled exam and cancellation charges outlined in Exhibit C shall be emailed to SJVIA-
13 Admin@fresnocountyca.gov and shall include a detailed summary of the number of claims
14 processed through Anthem Blue Cross and the number of unfulfilled exams. The services
15 performed under this Agreement for Kaiser Permanente members will be invoiced to the SJVIA
16 with no cost to the employee. Invoices for screenings and unfulfilled exam and cancellation
17 charges outlined in Exhibit C shall be emailed to SJVIA-Admin@fresnocountyca.gov and if
18 applicable shall include a detailed summary of the number of screenings performed and the
19 number of unfulfilled exams.

20 3.3 **Payment.** The SJVIA shall pay each correctly completed and timely submitted
21 invoice within 30 business days after receipt. The SJVIA shall remit any payment to the
22 Contractor's address specified in the invoice.

23 3.4 **Incidental Expenses.** The Contractor is solely responsible for all of its expenses
24 that are not specified as payable by the SJVIA under this Agreement.

1 **Article 4**

2 **Term of Agreement**

3 4.1 **Term.** This Agreement is effective on August 23, 2024, and terminates on August 22,
4 2027]. The term of this Agreement may be extended for no more than two additional one-year
5 terms by modification as provided in section 13.1 of this Agreement.

6 **Article 5**

7 **Notices**

8 5.1 **Contact Information.** The persons and their addresses having authority to give and
9 receive notices provided for or permitted under this Agreement include the following:

10 **For the SJVIA:**
11 SJVIA Manager
12 2220 Tulare Street, 14th Floor
13 Fresno, California 93721
14 SJVIA-Admin@fresnocountyca.gov

15 **For the Contractor:**
16 Adrienne Valladolid
17 Alinea Medical Imaging
18 2475 North Garey Avenue
19 Pomona, California 91767
20 adrienne.valladolid@rezolutai.com

21 5.2 **Change of Contact Information.** Either party may change the information in section
22 5.1 by giving notice as provided in section 5.3.

23 5.3 **Method of Delivery.** All notices between the SJVIA and the Contractor provided for
24 or permitted under this Agreement must be in writing and delivered either by personal service,
25 by first-class United States mail, by an overnight commercial courier service, by telephonic
26 facsimile transmission, or by Portable Document Format (PDF) document attached to an email.

(A) A notice delivered by personal service is effective upon service to the recipient.

(B) A notice delivered by first-class United States mail is effective three County of
Fresno business days after deposit in the United States mail, postage prepaid,
addressed to the recipient.

1 (C) A notice delivered by an overnight commercial courier service is effective one
2 County of Fresno business day after deposit with the overnight commercial courier
3 service, delivery fees prepaid, with delivery instructions given for next day delivery,
4 addressed to the recipient.

5 (D) A notice delivered by PDF document attached to an email is effective when
6 transmission to the recipient is completed (but, if such transmission is completed outside
7 of County of Fresno or County of Tulare business hours, then such delivery is deemed to
8 be effective at the next beginning of a County of Fresno or County of Tulare business
9 day), provided that the sender maintains a machine record of the completed
10 transmission.

11 **5.4 Claims Presentation.** For all claims arising from or related to this Agreement,
12 nothing in this Agreement establishes, waives, or modifies any claims presentation
13 requirements or procedures provided by law, including the Government Claims Act (Division 3.6
14 of Title 1 of the Government Code, beginning with section 810).

15 **Article 6**

16 **Termination and Suspension**

17 **6.1 Termination for Non-Allocation of Funds.** The terms of this Agreement are
18 contingent on the approval of funds by the appropriating government agency. If sufficient funds
19 are not allocated, then the SJVIA, upon at least 30 days' advance written notice to the
20 Contractor, may:

- 21 (A) Modify the services provided by the Contractor under this Agreement; or
- 22 (B) Terminate this Agreement.

23 **6.2 Termination for Breach.**

24 (A) Upon determining that a breach (as defined in paragraph (C) below) has
25 occurred, the SJVIA may give written notice of the breach to the Contractor. The written
26

1 notice may suspend performance under this Agreement, and must provide at least 30
2 days for the Contractor to cure the breach.

3 (B) If the Contractor fails to cure the breach to the SJVIA's satisfaction within the
4 time stated in the written notice, the SJVIA may terminate this Agreement immediately.

5 (C) For purposes of this section, a breach occurs when, in the determination of the
6 SJVIA, the Contractor has:

- 7 (1) Obtained or used funds illegally or improperly;
- 8 (2) Failed to comply with any part of this Agreement;
- 9 (3) Submitted a substantially incorrect or incomplete report to the SJVIA; or
- 10 (4) Improperly performed any of its obligations under this Agreement.

11 **6.3 Termination without Cause.** In circumstances other than those set forth above, the
12 SJVIA may terminate this Agreement by giving at least 30 days advance written notice to the
13 Contractor.

14 **6.4 No Penalty or Further Obligation.** Any termination of this Agreement by the SJVIA
15 under this Article 6 is without penalty to or further obligation of the SJVIA.

16 **6.5 SJVIA's Rights upon Termination.** Upon termination for breach under this Article 6,
17 the SJVIA may demand repayment by the Contractor of any monies disbursed to the Contractor
18 under this Agreement that, in the SJVIA's sole judgment, were not expended in compliance with
19 this Agreement. The SJVIA shall promptly refund all such monies upon demand. This section
20 survives the termination of this Agreement.

21 **Article 7**

22 **Independent Contractor**

23 **7.1 Status.** In performing under this Agreement, the Contractor, including its officers,
24 agents, employees, and volunteers, is at all times acting and performing as an independent
25 contractor, in an independent capacity, and not as an officer, agent, servant, employee, joint
26 venturer, partner, or associate of the SJVIA.

1 8.4 **Survival.** This Article 8 survives the termination or expiration of this Agreement.

2 **Article 9**

3 **Insurance**

4 9.1 The Contractor shall comply with all of the insurance requirements in Exhibit D to this
5 Agreement.

6 **Article 10**

7 **Inspections, Audits, and Public Records**

8 10.1 **Inspection of Documents.** The Contractor shall make available to the SJVIA, and
9 the SJVIA may examine at any time during business hours and as often as the SJVIA deems
10 necessary, all of the Contractor's records and data with respect to the matters covered by this
11 Agreement. The Contractor shall, upon request by the SJVIA, permit the SJVIA to audit and
12 inspect all of such records and data to ensure the Contractor's compliance with the terms of this
13 Agreement.

14 10.2 **State Audit Requirements.** If the compensation to be paid by the SJVIA under this
15 Agreement exceeds \$10,000, the Contractor is subject to the examination and audit of the
16 California State Auditor, as provided in Government Code section 8546.7, for a period of three
17 years after final payment under this Agreement. This section survives the termination of this
18 Agreement.

19 10.3 **Public Records.** The SJVIA may publicly disclose this Agreement under the Ralph
20 M. Brown Act (California Government Code, Title 5, Division 2, Part 1, Chapter 9, beginning with
21 section 54950). This Agreement, and any record or data that the Contractor may provide to the
22 SJVIA, regardless of whether it is marked as confidential or having restricted access, except for
23 records that are subject to the Health Insurance Portability and Accountability Act ("HIPAA") as
24 provided in Article 11 of this Agreement, is subject to public disclosure as a public record under
25 the California Public Records Act (California Government Code, Title 1, Division, beginning with
26 section 7920.000 et seq) ("CPRA").

1 **Article 12**

2 **Health Insurance Portability and Accountability Act (HIPAA)**

3 12.1 The parties to this Agreement shall be in strict conformance with all applicable
4 Federal and State of California laws and regulations, including but not limited to Sections 5328,
5 10850, and 14100.2 *et seq.* of the Welfare and Institutions Code, Sections 2.1 and 431.300 *et*
6 *seq.* of Title 42, Code of Federal Regulations (CFR), Section 56 *et seq.* of the California Civil
7 Code, Sections 11977 and 11812 of Title 22 of the California Code of Regulations, and the
8 Health Insurance Portability and Accountability Act (HIPAA), including but not limited to Section
9 1320 D *et seq.* of Title 42, United States Code (USC) and its implementing regulations,
10 including, but not limited to Title 45, CFR, Parts 142, 160, 162, and 164, The Health Information
11 Technology for Economic and Clinical Health Act (HITECH) regarding the confidentiality and
12 security of patient information, and the Genetic Information Nondiscrimination Act (GINA) of
13 2008 regarding the confidentiality of genetic information.

14 12.2 Except as otherwise provided in this Agreement, the Contractor, as a Business
15 Associate of SJVIA, may use or disclose Protected Health Information (PHI) to perform
16 functions, activities or services for or on behalf of SJVIA, as specified in this Agreement,
17 provided that such use or disclosure shall not violate the Health Insurance Portability and
18 Accountability Act (HIPAA), 42 USC 1320d *et seq.* The uses and disclosures of PHI may not be
19 more expansive than those applicable to the SJVIA, as the "Covered Entity" under the HIPAA
20 Privacy Rule (45 CFR 164.500 *et seq.*), except as authorized for management, administrative or
21 legal responsibilities of the Business Associate.

22 12.3 The Contractor, including its subcontractors and employees, shall protect, from
23 unauthorized access, use, or disclosure of names and other identifying information, including
24 genetic information, concerning persons receiving services pursuant to this Agreement, except
25 where permitted in order to carry out data aggregation purposes for health care operations [45
26 CFR Sections 164.504 (e)(2)(i), 164.504 (3)(2)(ii)(A), and 164.504 (e)(4)(i)] This pertains to any

1 and all persons receiving services pursuant to a SJVIA funded program. This requirement
2 applies to electronic PHI. The Contractor shall not use such identifying information or genetic
3 information for any purpose other than carrying out the Contractor's obligations under this
4 Agreement.

5 12.4 The Contractor, including its subcontractors and employees, shall not disclose any
6 such identifying information or genetic information to any person or entity, except as otherwise
7 specifically permitted by this Agreement, authorized by Subpart E of 45 CFR Part 164 or other
8 law, required by the Secretary, or authorized by the client/patient in writing. In using or
9 disclosing PHI that is permitted by this Agreement or authorized by law, the Contractor shall
10 make reasonable efforts to limit PHI to the minimum necessary to accomplish intended purpose
11 of use, disclosure or request.

12 12.5 For purposes of the above sections, identifying information shall include, but not be
13 limited to name, identifying number, symbol, or other identifying particular assigned to the
14 individual, such as finger or voice print, or photograph.

15 12.6 For purposes of the above sections, genetic information shall include genetic tests of
16 family members of an individual or individual, manifestation of disease or disorder of family
17 members of an individual, or any request for or receipt of, genetic services by individual or
18 family members. Family member means a dependent or any person who is first, second, third,
19 or fourth degree relative.

20 12.7 The Contractor shall provide access, at the request of SJVIA, and in the time and
21 manner designated by the SJVIA, to PHI in a designated record set (as defined in 45 CFR
22 Section 164.501), to an individual or to the SJVIA in order to meet the requirements of 45 CFR
23 Section 164.524 regarding access by individuals to their PHI. With respect to individual
24 requests, access shall be provided within thirty (30) days from request. Access may be
25 extended if the Contractor cannot provide access and provides individual with the reasons for
26

1 the delay and the date when access may be granted. PHI shall be provided in the form and
2 format requested by the individual or SJVIA.

3 (A) The Contractor shall make any amendment(s) to PHI in a designated record set
4 at the request of SJVIA or individual, and in the time and manner designated by the
5 SJVIA in accordance with 45 CFR Section 164.526.

6 (B) The Contractor shall provide to the SJVIA or to an individual, in a time and
7 manner designated by the SJVIA, information collected in accordance with 45 CFR
8 Section 164.528, to permit the SJVIA to respond to a request by the individual for an
9 accounting of disclosures of PHI in accordance with 45 CFR Section 164.528.

10 12.8 The Contractor shall report to the SJVIA, in writing, any knowledge or reasonable
11 belief that there has been unauthorized access, viewing, use, disclosure, security incident, or
12 breach of unsecured PHI not permitted by this Agreement of which it becomes aware,
13 immediately and without reasonable delay and in no case later than two (2) business days of
14 discovery. Immediate notification shall be made to the SJVIA's Privacy Officer within two (2)
15 business days of discovery. The notification shall include, to the extent possible, the
16 identification of each individual whose unsecured PHI has been, or is reasonably believed to
17 have been, accessed, acquired, used, disclosed, or breached. The Contractor shall take prompt
18 corrective action to cure any deficiencies and any action pertaining to such unauthorized
19 disclosure required by applicable Federal and State Laws and regulations. The Contractor shall
20 investigate such breach and is responsible for all notifications required by law and regulation or
21 deemed necessary by the SJVIA and shall provide a written report of the investigation and
22 reporting required to the SJVIA's Privacy Officer. This written investigation and description of
23 any reporting necessary shall be postmarked as mailed to the SJVIA's Privacy Officer within the
24 thirty (30) working days of the discovery of the breach.

25 12.9 The Contractor shall make its internal practices, books, and records relating to the
26 use and disclosure of PHI received from SJVIA, or created or received by the Contractor on

1 behalf of SJVIA, in compliance with HIPAA's Privacy Rule, including, but not limited to the
2 requirements set forth in Title 45, CFR, Parts 160 and 164. The Contractor shall make its
3 internal practices, books, and records relating to the use and disclosure of PHI received from
4 SJVIA, or created or received by the Contractor on behalf of the SJVIA, available to the
5 Secretary upon demand.

6 12.10 The Contractor shall cooperate with the compliance and investigation reviews
7 conducted by the Secretary. PHI access to the Secretary must be provided during the
8 Contractor's normal business hours, however, upon exigent circumstances access at any time
9 must be granted. Upon the Secretary's compliance or investigation review, if PHI is unavailable
10 to the Contractor and in possession of a subcontractor, it must certify efforts to obtain the
11 information to the Secretary.

12 12.11 **Safeguards.**

13 (A) The Contractor shall implement administrative, physical, and technical
14 safeguards as required by the HIPAA Security Rule, Subpart C of 45 CFR Part 164, that
15 reasonably and appropriately protects the confidentiality, integrity, and availability of PHI,
16 including electronic PHI, that it creates, receives, maintains or transmits on behalf of
17 SJVIA and to prevent unauthorized access, viewing, use, disclosure, or breach of PHI
18 other than as provided for by this Agreement. The Contractor shall conduct an accurate
19 and thorough assessment of the potential risks and vulnerabilities to the confidentiality,
20 integrity and availability of electronic PHI. The Contractor shall develop and maintain a
21 written information privacy and security program that includes administrative, technical
22 and physical safeguards appropriate to the size and complexity of the Contractor's
23 operations and the nature and scope of its activities. Upon the SJVIA's request, the
24 Contractor shall provide the SJVIA with information concerning such safeguards.

25 (B) CONTRACTOR shall implement strong access controls and other security
26 safeguards and precautions in order to restrict logical and physical access to

1 confidential, personal (e.g., PHI) or sensitive data to authorized users only. Said
2 safeguards and precautions shall include the following administrative and technical
3 password controls for all systems used to process or store confidential, personal, or
4 sensitive data:

5 (1) **Passwords must NOT be:**

- 6 (a) Shared or written down where they are accessible or recognizable by
7 anyone else; such as taped to computer screens, stored under
8 keyboards, or visible in a work area;
9 (b) A dictionary word; or
10 (c) Stored in clear text

11 (2) **Passwords must be:**

- 12 (a) Eight characters or more in length;
13 (b) Changed every 90 days;
14 (c) Changed immediately if revealed or compromised; and
15 (d) Composed of characters from at least three of the following four groups
16 from the standard keyboard:
17 (i) Upper case letters (A-Z);
18 (ii) Lowercase letters (a-z);
19 (iii) Arabic numerals (0 through 9); and
20 (iv) Non-alphanumeric characters (punctuation symbols).

21 (C) The Contractor shall implement the following security controls on each
22 workstation or portable computing device (e.g., laptop computer) containing confidential,
23 personal, or sensitive data:

- 24 (1) Network-based firewall and/or personal firewall;
25 (2) Continuously updated anti-virus software; and

26

1 (3) Patch management process including installation of all operating
2 system/software vendor security patches.

3 (D) The Contractor shall utilize a commercial encryption solution that has received
4 FIPS 140-2 validation to encrypt all confidential, personal, or sensitive data stored on
5 portable electronic media (including, but not limited to, compact disks and thumb drives)
6 and on portable computing devices (including, but not limited to, laptop and notebook
7 computers).

8 (E) The Contractor shall not transmit confidential, personal, or sensitive data via e-
9 mail or other internet transport protocol unless the data is encrypted by a solution that
10 has been validated by the National Institute of Standards and Technology (NIST) as
11 conforming to the Advanced Encryption Standard (AES) Algorithm. The Contractor must
12 apply appropriate sanctions against its employees who fail to comply with these
13 safeguards. The Contractor must adopt procedures for terminating access to PHI when
14 employment of employee ends.

15 **12.12 Mitigation of Harmful Effects.** The Contractor shall mitigate, to the extent
16 practicable, any harmful effect that is suspected or known to the Contractor of an unauthorized
17 access, viewing, use, disclosure, or breach of PHI by the Contractor or its subcontractors in
18 violation of the requirements of these provisions. The Contractor must document suspected or
19 known harmful effects and the outcome.

20 **12.13 Contractor's Subcontractors.** The Contractor shall ensure that any of its
21 contractors, including subcontractors, if applicable, to whom the Contractor provides PHI
22 received from or created or received by the Contractor on behalf of SJVIA, agree to the same
23 restrictions, safeguards, and conditions that apply to the Contractor with respect to such PHI
24 and to incorporate, when applicable, the relevant provisions of these provisions into each
25 subcontract or sub-award to such agents or subcontractors.

26

1 **12.14 Employee Training and Discipline.** The Contractor shall train and use reasonable
2 measures to ensure compliance with the requirements of these provisions by employees who
3 assist in the performance of functions or activities on behalf of SJVIA under this Agreement and
4 use or disclose PHI and discipline such employees who intentionally violate any provisions of
5 these provisions, including termination of employment.

6 **12.15 Termination for Cause.** Upon the SJVIA's knowledge of a material breach of this
7 Article 12 by the Contractor, the SJVIA shall either:

8 (A) Provide an opportunity for the Contractor to cure the breach or end the violation
9 and terminate this Agreement if the Contractor does not cure the breach or end the
10 violation within the time specified by SJVIA; or

11 (B) Immediately terminate this Agreement if the Contractor has breached a material
12 term of these provisions and cure is not possible.

13 If neither cure nor termination is feasible, the SJVIA's Privacy Officer shall report the
14 violation to the Secretary.

15 **12.16 Judicial or Administrative Proceedings.** The SJVIA may terminate this Agreement
16 in accordance with the provisions of this Agreement if:

17 (A) The Contractor is found guilty in a criminal proceeding for a violation of the
18 HIPAA Privacy or Security Laws or the HITECH Act; or

19 (B) There is a finding or stipulation that the Contractor has violated a privacy or
20 security standard or requirement of the HITECH Act, HIPAA or other security or privacy
21 laws in an administrative or civil proceeding in which the Contractor is a party.

22 **12.17 Effect of Termination.** Upon termination or expiration of this Agreement for any
23 reason, the Contractor shall return or destroy all PHI received from SJVIA (or created or
24 received by the Contractor on behalf of the SJVIA) that the Contractor still maintains in any
25 form, and shall retain no copies of such PHI. If return or destruction of PHI is not feasible, it shall
26 continue to extend the protections of these provisions to such information, and limit further use

1 of such PHI to those purposes that make the return or destruction of such PHI infeasible. This
2 provision shall apply to PHI that is in the possession of subcontractors or agents, if applicable,
3 of the Contractor. If the Contractor destroys the PHI data, a certification of date and time of
4 destruction shall be provided to the SJVIA by the Contractor.

5 **12.18 Disclaimer.** The SJVIA makes no warranty or representation that compliance by the
6 Contractor with these provisions, the HITECH Act, HIPAA or the HIPAA regulations will be
7 adequate or satisfactory for the Contractor's own purposes or that any information in the
8 Contractor's possession or control, or transmitted or received by the Contractor, is or will be
9 secure from unauthorized access, viewing, use, disclosure, or breach. The Contractor is solely
10 responsible for all decisions made by the Contractor regarding the safeguarding of PHI.

11 **12.19 Amendment.** The parties acknowledge that federal and State laws relating to
12 electronic data security and privacy are rapidly evolving and that amendment of this Agreement
13 may be required to provide for procedures to ensure compliance with such developments. The
14 parties specifically agree to take such action as is necessary to amend this Agreement in order
15 to implement the standards and requirements of HIPAA, the HIPAA regulations, the HITECH
16 Act and other applicable laws relating to the security or privacy of PHI. The SJVIA may
17 terminate this Agreement upon 30 days' written notice if the Contractor does not enter into an
18 amendment providing assurances regarding the safeguarding of PHI that the SJVIA in its sole
19 discretion, deems sufficient to satisfy the standards and requirements of HIPAA, the HIPAA
20 regulations and the HITECH Act.

21 **12.20 No Third-Party Beneficiaries.** Nothing express or implied in the terms and
22 conditions of these provisions is intended to confer, nor shall anything herein confer, upon any
23 person other than the SJVIA or the Contractor and their respective successors or assigns, any
24 rights, remedies, obligations or liabilities whatsoever.

25 **12.21 Interpretation.** The provisions of this Article 12 shall be interpreted as broadly as
26 necessary to implement and comply with HIPAA, the HIPAA regulations and applicable State

1 laws. The parties agree that any ambiguity in the provisions of this Article 12 shall be resolved in
2 favor of a meaning that complies and is consistent with HIPAA and the HIPAA regulations.

3 12.22 **Regulatory References.** A reference in the provisions of this Article 12 to a section
4 in the HIPAA regulations means the section as in effect or as amended.

5 12.23 **Survival.** The provisions of this Article 12 survive the termination or expiration of this
6 Agreement.

7 12.24 **No Waiver of Obligations.** No change, waiver or discharge of any liability or
8 obligation under this Article 12 on any one or more occasions shall be deemed a waiver of
9 performance of any continuing or other obligation, or shall prohibit enforcement of any obligation
10 on any other occasion.

11 12.25 **Definitions.** For the purposes of this Article 12:

12 (A) The SJVIA's Privacy Officer is the SJVIA Manager.

13 (B) The Secretary is as defined in 45 CFR Section 160.103.

14 **Article 13**

15 **General Terms**

16 13.1 **Modification.** This Agreement may not be modified, and no waiver is effective,
17 except by another written agreement that is signed by both parties.

18 13.2 **Non-Assignment.** Neither party may assign rights or delegate its obligations under
19 this Agreement without the prior written consent of the other party.

20 13.3 **Governing Law.** The laws of the State of California govern all matters arising from
21 or related to this Agreement.

22 13.4 **Jurisdiction and Venue.** This Agreement is signed and performed in Fresno
23 County, California. Contractor consents to California jurisdiction for actions arising from or
24 related to this Agreement, and, subject to the Government Claims Act, all such actions must be
25 brought and maintained in the Fresno County Superior Court.

1 13.5 **Construction.** The final form of this Agreement is the result of the parties' combined
2 efforts. If anything in this Agreement is found by a court of competent jurisdiction to be
3 ambiguous, that ambiguity shall not be resolved by construing the terms of this Agreement
4 against either party.

5 13.6 **Headings.** The headings and section titles in this Agreement are for convenience
6 only and are not part of this Agreement.

7 13.7 **Severability.** If anything in this Agreement is found by a court of competent
8 jurisdiction to be unlawful or otherwise unenforceable, the balance of this Agreement remains in
9 effect, and the parties shall make best efforts to replace the unlawful or unenforceable part of
10 this Agreement with lawful and enforceable terms intended to accomplish the parties' original
11 intent.

12 13.8 **Nondiscrimination.** During the performance of this Agreement, the Contractor shall
13 not unlawfully discriminate against any employee or applicant for employment, or recipient of
14 services, because of race, religious creed, color, national origin, ancestry, physical disability,
15 mental disability, medical condition, genetic information, marital status, sex, gender, gender
16 identity, gender expression, age, sexual orientation, military status or veteran status pursuant to
17 all applicable State of California and Federal statutes and regulation.

18 13.9 **No Waiver.** Payment, waiver, or discharge by the SJVIA of any liability or obligation
19 of the Contractor under this Agreement on any one or more occasions is not a waiver of
20 performance of any continuing or other obligation of the Contractor and does not prohibit
21 enforcement by the SJVIA of any obligation on any other occasion.

22 13.10 **Entire Agreement.** This Agreement, including its exhibits, is the entire agreement
23 between the Contractor and the SJVIA with respect to the subject matter of this Agreement, and
24 it supersedes all previous negotiations, proposals, commitments, writings, advertisements,
25 publications, and understandings of any nature unless those things are expressly included in
26 this Agreement. If there is any inconsistency between the terms of this Agreement without its

1 exhibits and the terms of the exhibits, then the inconsistency will be resolved by giving
2 precedence first to the terms of this Agreement without its exhibits, and then to the terms of the
3 exhibits.

4 13.11 **No Third-Party Beneficiaries.** This Agreement does not and is not intended to
5 create any rights or obligations for any person or entity except for the parties.

6 13.12 **Authorized Signature.** The Contractor represents and warrants to the SJVIA that:

7 (A) The Contractor is duly authorized and empowered to sign and perform its
8 obligations under this Agreement.

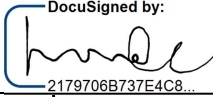
9 (B) The individual signing this Agreement on behalf of the Contractor is duly
10 authorized to do so and his or her signature on this Agreement legally binds the
11 Contractor to the terms of this Agreement.

12 13.13 **Counterparts.** This Agreement may be signed in counterparts, each of which is an
13 original, and all of which together constitute this Agreement.

14 [SIGNATURE PAGE FOLLOWS]
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1 The parties are signing this Agreement on the date stated in the introductory clause.

2 VENDOR NAME SAN JOAQUIN VALLEY INSURANCE
3 AUTHORITY

4  DocuSigned by:
2179706B737E4C8...

5 [NAME] Lina Le, MD
6 [TITLE] Secretary
8/12/2024

Amy Shuklian, President of the Board of
Directors

7 Reviewed and recommended for approval.

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9 _____
10 SJVIA Manager

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Exhibit A

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Scope of Mammography Services

A. The Contractor shall conduct on-site digital bilateral screening mammography exams to participants of the SJVIA at various locations and over multiple days for each Participating Entity. The SJVIA will work with the Contractor to schedule specific dates and times for the Contractor to provide services.

B. The Contractor shall provide all imaging equipment necessary, and all staff necessary and qualified, to perform mammography screening under this Agreement.

C. The Contractor shall identify a contact person to the SJVIA and the relevant Participating Entity for each screening event. The contact person must be located at the facility and be able to communicate with the Contractor's contact person regarding all details of the screening event.

D. The Contractor may only schedule mammography services with a Participating Entity after receiving written approval from the SJVIA Manager, the SJVIA Assistant Manager, or one of their authorized designees, to ensure that the Participating Entity is able to schedule the minimum number of exams provided in Exhibit C. Such services should be scheduled by the Participating Entity at least 60 days in advance of services unless mutually agreed upon by Participating Entity and CONTRACTOR. Upon receiving SJVIA approval, the Contractor shall work directly with Participating Entity to schedule actual dates and locations of mammography services.

E. The Contractor shall provide a scheduler website for patients to sign up and schedule appointments.

F. The Contractor shall ensure participants who sign up for services on the scheduler website meet the eligibility criteria for female employees based on the standard American College of Radiology (ACR) and American Cancer Society (ACS) for obtaining an annual screening mammogram, including the following:

1. The patient must:

Exhibit A

1 a. Be age 40 years or older or, if age 35 to 39 years, sign an Under 40

2 Consent Form;

3 b. Not have had a mammogram in the past year;

4 c. Not be pregnant, currently nursing, or have been nursing within the
5 three months prior to the screening; and

6 d. Be without symptoms of breast cancer.

7 2. Women who have breast implants must be booked for two consecutive
8 appointments, and given more time, because more views are required for the
9 mammogram.

10 G. The Contractor shall provide a notice of privacy practices to each participant before
11 conducting the bilateral screening mammography exam.

12 H. The bilateral screening mammography exam shall result in a written report, including
13 interpretation, by the radiologist who performed the exam. The report shall be sent to the
14 participant's designated physician within 14 business days after the day of service. The
15 Contractor shall provide to each participant either a normal or an abnormal results letter within
16 21 business days after the day of service. The Contractor shall provide a generic outcome
17 report that does not contain unique identifiers pursuant to HIPAA, which will be sent to the
18 SJVIA no later than 14 business days after the last day of service for each Participating Entity.

19 I. The Contractor shall prepare and maintain records of mammography screenings in
20 accordance with the general standards applicable to such recordkeeping and in compliance with
21 all applicable federal and State confidentiality and privacy laws. The Contractor shall maintain
22 such records for at least 10 years after providing the mammography screenings.

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Exhibit B

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SJVIA Responsibilities

The SJVIA shall perform or cause its Participating Entities to perform the activities provided in this Exhibit B.

A. A contact person with the Participating Entity will be identified to the Contractor. The contact person must be located at the facility and be able to communicate with the Contractor's contact person regarding all details of the screening event.

B. Screening events must be scheduled in accordance with the Contractor's availability. The Contractor must be notified of each scheduled event at least 60 days in advance.

C. For each full-day screening event, a 30-minute lunch break must be allowed in the schedule for the Contractor's employees.

D. Screening events must be promoted (for example by email or other media) so that each Participating Entity is able to pre-schedule the minimum number of patients as provided in Exhibit C, paragraph D, to this Agreement.

E. The Participating Entity will circulate promotional emails and flyers that inform female employees of the eligibility criteria for screening mammograms based on the standard American College of Radiology and American Cancer Society for obtaining an annual screening mammogram, including the following:

1. The patient must:
 - a. Be age 40 years or older or, if age 35 to 39 years, sign an Under 40 Consent Form;
 - b. Not have had a mammogram in the past year;
 - c. Not be pregnant, currently nursing, or have been nursing within the three months prior to the mammogram screening; and
 - d. Be without symptoms of breast cancer.

Exhibit B

1 F. The Participating Entity will provide Contractor with appropriate space to perform
2 mammography services, which must be either (a) a reserved conference room within the
3 Participating Entity's building to serve as the on-site clinic with portable machines, or (b)
4 adequate parking for the mobile coach.

5 G. Portable Unit Specifications. If the Contractor will be using portable machines to
6 provide mammography services, the Participating Entity must:

7 1. Clear a Private space with an area of at least 10 feet by 10 feet with proper
8 working HVAC ventilation for the Mammography unit (which is 2 pieces) with 2 power
9 outlets (110V);

10 2. Provide space that is compliant with the requirements of the Americans with
11 Disabilities Act of 1990, including wheelchair accessibility and 32-inch wide doors;

12 3. Provide extra private space and table large enough to accommodate two
13 chairs next to one power outlet (110V) for the Contractor's Technical Assistant to power
14 up the Contractor's laptop; and

15 4. Provide private space (minimum 4'x5') for a patient dressing area.

16 H. Coach Specifications. If the Contractor will be using its coach to provide
17 mammography services, the Participating Entity must provide 10 blocked off and marked
18 parking spaces for the coach, ideally in a designated area close to the entrance, to make it
19 convenient for the Participating Entity's mammogram screening patients. These parking spaces
20 must be outdoor, flat, and uncovered as the mobile coach cannot park within a parking garage
21 or on an incline.

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Exhibit C

Compensation

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2 The Contractor will be compensated for performance of its services under this
3 Agreement as provided in this Exhibit C. The Contractor is not entitled to any compensation
4 except as expressly provided in this Exhibit C.

5 A. Travel fees shall consist of \$700 per night for lodging and \$3/mile from Contractor's
6 Pomona or Sacramento office, depending on staff availability.

7 B. Mammography Services under this Agreement are considered "Well Checks" through
8 Anthem/Blue Cross. The exam is covered 100%, with no cost to the employee. The Contractor
9 shall bill exams for patients on Anthem PPO and EPO insurance plans through Anthem
10 insurance as a claim for \$150.00 per exam.

11 C. Mammography Services under this Agreement shall be provided to employees
12 enrolled in Kaiser Permanente HMO plans. The Contractor shall invoice exams for patients on
13 Kaiser Permanente HMO insurance plans for \$150.00 per exam.

14 D. The fee for mammography services, as provided in Exhibit A to this Agreement, is
15 \$150.00 per exam plus \$1,500 for a one or two-day event. The Contractor will bill Anthem for
16 the exams. The SJVIA guarantees a minimum of 30 exams per scheduled day. Notwithstanding
17 the previous sentence, if there are less than 30 eligible exams performed on a scheduled day,
18 the Contractor will bill the SJVIA \$150.00 per unfulfilled exam. The Contractor shall accept
19 patient rollover to cover the minimum on consecutive day events. For example, for a two-day
20 event, the minimum number of exams is 60 in total for the whole event. Minimum cost for a one-
21 day event would be \$6,000 and for a two-day event would be \$10,500.

22 E. No deposit is required before the exam dates; however, the Participating Entity must
23 schedule exam dates with the Contractor at least 60 days in advance.

24 1. Exam dates that are cancelled or rescheduled by the Participating Entity at least
25 30 days prior to the event shall not incur cancellation charges.

Exhibit C

1 2. Exam dates that are cancelled or rescheduled by the Participating Entity within
2 15-29 days of the event will incur a cancellation charge of 25% of the total fee for the
3 exam date. If exam dates are rescheduled at least 15 days prior to the event, the 25%
4 cancellation fee will be waived.

5 3. Exam dates that are cancelled or rescheduled by the Participating Entity within
6 14 days of the exam date will incur a cancellation charge of 50% of the total fee for the
7 exam date. If exam dates are rescheduled 14 days or less prior to the event, the 50%
8 cancellation fee will be waived and the SJVIA will be billed 25% of the total fee to cover
9 the Contractor's cost to reschedule.

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Exhibit D

Insurance

1. Required Policies

Without limiting the SJVIA's right to obtain indemnification from the Contractor or any third parties, Contractor, at its sole expense, shall maintain in full force and effect the following insurance policies throughout the term of this Agreement.

- (A) **Commercial General Liability.** Commercial general liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence and an annual aggregate of Three Million Dollars (\$3,000,000). This policy must be issued on a per occurrence basis. The Contractor shall obtain an endorsement to this policy naming the San Joaquin Valley Insurance Authority, its officers, agents, employees, and volunteers, individually and collectively, as additional insureds, but only insofar as the operations under this Agreement are concerned. Such coverage for additional insureds will apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA is excess only and not contributing with insurance provided under the Contractor's policy.
- (B) **Automobile Liability.** Automobile liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence for bodily injury and for property damages. Coverage must include any auto used in connection with this Agreement.
- (C) **Workers Compensation.** Workers compensation insurance as required by the California Labor Code.
- (D) **Professional Liability.** Professional liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence and an annual aggregate of Three Million Dollars (\$3,000,000). If this is a claims-made policy, then (1) the retroactive date must be prior to the date on which services began under this Agreement; (2) the Contractor shall maintain the policy and provide to the SJVIA annual evidence of insurance for not less than five years after completion of services under this Agreement; and (3) if the policy is canceled or not renewed, and not replaced with another claims-made policy with a retroactive date prior to the date on which services begin under this Agreement, then the Contractor shall purchase extended reporting coverage on its claims-made policy for a minimum of five years after completion of services under this Agreement.
- (E) **Cyber Liability.** Cyber liability insurance with limits of not less than Two Million Dollars (\$2,000,000) per occurrence. Coverage must include, but not be limited to, claims involving Cyber Risks. The cyber liability policy must be endorsed to cover the full replacement value of damage to, alteration of, loss of, or destruction of intangible property (including but not limited to information or data) that is in the care, custody, or control of the Contractor.

Definition of Cyber Risks. "Cyber Risks" include but are not limited to (i) any act or omission that compromises either the security, confidentiality, value, or integrity of any PHI, which may include disclosure of Confidential Information or PHI (collectively, "Personal Information") to an unauthorized third party or any loss or destruction of, or any corruption or damage to, any Personal Information ("Security Breach"); (ii) any act or omission that compromises the physical, technical, administrative, or organizational security procedures and practices put in place by the Contractor that relate to the

Exhibit D

Insurance

protection of the security, confidentiality, value, or integrity of Personal Information; (ii) breach of any of the Contractor's obligations under Articles 11 or 12 of this Agreement; (iii) infringement of intellectual property, including but not limited to infringement of copyright, trademark, and trade dress; (iv) invasion of privacy, including release of private information; (v) information theft; (vi) damage to or destruction or alteration of electronic information; (vii) extortion related to the Contractor's obligations under this Agreement regarding electronic information, including Personal Information; (viii) network security; (ix) data breach response costs, including Security Breach response costs; (x) regulatory fines and penalties related to the Contractor's obligations under this Agreement regarding electronic information, including Personal Information; and (xi) credit monitoring expenses.

2. Additional Requirements

(A) **Verification of Coverage.** Within 30 days after the Contractor signs this Agreement, the Contractor shall deliver, or cause its broker or producer to deliver, to 2220 Tulare St., 14th Floor, Fresno, CA 93721, or SJVIA-Admin@fresnocountyca.gov copies of insurance policies as produced by the broker or producer, and certificates of insurance and endorsements for all of the coverages required under this Agreement.

- (i) All insurance certificates must state that: (1) the insurance coverage has been obtained and is in full force; (2) the SJVIA, its officers, agents, employees, and volunteers are not responsible for any premiums on the policy; and (3) the Contractor has waived its right to recover from the SJVIA, its officers, agents, employees, and volunteers any amounts paid under any insurance policy required by this Agreement and that waiver does not invalidate the insurance policy.
- (ii) The commercial general liability insurance certificate must also state that: (1) the San Joaquin Valley Insurance Authority, its officers, agents, employees, and volunteers, individually and collectively, are additional insureds insofar as the operations under this Agreement are concerned; (2) the coverage shall apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA shall be excess only and not contributing with insurance provided under the Contractor's policy.
- (iii) The automobile liability insurance certificate must state that the policy covers any auto used in connection with this Agreement.
- (iv) The professional liability insurance certificate, if it is a claims-made policy, must also state the retroactive date of the policy, which must be prior to the date on which services began under this Agreement.
- (v) The technology professional liability insurance certificate must also state that coverage encompasses all of the Contractor's obligations under this Agreement, including but not limited to claims involving Cyber Risks, as that term is defined in this Agreement.

Exhibit D

Insurance

- (vi) The cyber liability insurance certificate must also state that it is endorsed to cover the full replacement value of damage to, alteration of, loss of, or destruction of intangible property (including but not limited to information or data) that is in the care, custody, or control of the Contractor.
- (B) **Acceptability of Insurers.** All insurance policies required under this Agreement must be issued by admitted insurers licensed to do business in the State of California and possessing at all times during the term of this Agreement an A.M. Best, Inc. rating of A:VII or greater.
- (C) **Notice of Cancellation or Change.** For each insurance policy required under this Agreement, the Contractor shall provide to the SJVIA, or ensure that the policy requires the insurer to provide to the SJVIA, written notice of any cancellation or change in the policy as required in this paragraph. For cancellation of the policy for nonpayment of premium, the Contractor shall, or shall cause the insurer to, provide written notice to the SJVIA not less than 10 days in advance of cancellation. For cancellation of the policy for any other reason, and for any other change to the policy, the Contractor shall, or shall cause the insurer to, provide written notice to the SJVIA not less than 30 days in advance of cancellation or change. The SJVIA in its sole discretion may determine that the failure of the Contractor or its insurer to timely provide a written notice required by this paragraph is a breach of this Agreement.
- (D) **SJVIA's Entitlement to Greater Coverage.** If the Contractor has or obtains insurance with broader coverage, higher limits, or both, than what is required under this Agreement, then the SJVIA requires and is entitled to the broader coverage, higher limits, or both. To that end, the Contractor shall deliver, or cause its broker or producer to deliver, to the SJVIA Manager copies of insurance policies that have such broader coverage, higher limits, or both, as produced by the broker or producer, and certificates of insurance and endorsements for all of the coverages that have such broader coverage, higher limits, or both, as required under this Agreement.
- (E) **Waiver of Subrogation.** The Contractor waives its right to recover from the SJVIA, its officers, agents, employees, and volunteers any amounts paid under the policy of worker's compensation insurance required by this Agreement. The Contractor is solely responsible to obtain any policy endorsement that may be necessary to accomplish that waiver, but the Contractor's waiver of subrogation under this paragraph is effective whether or not the Contractor obtains such an endorsement.
- (F) **SJVIA's Remedy for Contractor's Failure to Maintain.** If the Contractor fails to keep in effect at all times any insurance coverage required under this Agreement, the SJVIA may, in addition to any other remedies it may have, suspend or terminate this Agreement upon the occurrence of that failure, or purchase such insurance coverage, and charge the cost of that coverage to the Contractor. The SJVIA may offset such charges against any amounts owed by the SJVIA to the Contractor under this Agreement.

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

AGENDA DATE: August 23, 2024

ITEM NUMBER: Item 20

SUBJECT: Approve and Authorize President to Execute SJVIA Agreement with Pacific Coast Mobile Radiology, Inc. to Provide Mammography Services For an Initial Three-Year Term with Two One-Year Options to Extend the Agreement (A)

REQUEST(S): That the Board approve and authorize the President to execute Agreement with Pacific Coast Mobile Radiology, Inc., effective August 23, 2024.

DESCRIPTION:

The SJVIA has been in contract with Pacific Coast Mobile Radiology, Inc. since 2021 to provide mammography screening services to the SJVIA membership. Staff recommends entering into a new agreement effective August 23, 2024 for an initial three-year term with two one-year options to extend the agreement.

FISCAL IMPACT/FINANCING:

Mammography Screenings – No cost to the employee

- Flat \$3,875 per day, no exam minimum required
- Contractor will invoice the SJVIA

Travel Fee

- \$1,000 per day

AGENDA: San Joaquin Valley Insurance Authority

DATE: August 23, 2024

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager

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SERVICE AGREEMENT

This Service Agreement ("Agreement") is dated August 23, 2024, and is between Pacific Coast Mobile Radiology, Inc., a California corporation ("Contractor"), and the San Joaquin Valley Insurance Authority, a California joint powers agency ("SJVIA").

Recitals

A. The SJVIA is a joint powers agency that purchases health, pharmacy, vision, dental, and life insurance for the employees of its Participating Entities. For purposes of this Agreement, the County of Tulare and the County of Fresno are the "Participating Entities" of the SJVIA, and each is a "Participating Entity" of the SJVIA.

B. In order to promote the health and wellness of the employees of its Participating Entities, the SJVIA wishes to provide mobile mammography screening services to those employees according to the terms of this Agreement.

C. The Contractor represents that it is ready, willing, and able to provide those mobile mammography screening services according to the terms of this Agreement.

The parties therefore agree as follows:

Article 1

Contractor's Services

1.1 **Scope of Mammography Services.** The Contractor shall perform all of the mammography services provided in Exhibit A to this Agreement, titled "Scope of Mammography Services."

1.2 **Compliance with Laws.** The Contractor shall, at its own cost, comply with all applicable federal, state, and local laws and regulations in the performance of its obligations under this Agreement, including but not limited to workers compensation, labor, and confidentiality laws and regulations.

1 **Article 2**

2 **SJVIA's Responsibilities**

3 2.1 The SJVIA shall perform or cause its Participating Entities to perform the activities
4 provided in Exhibit B to this Agreement, titled "SJVIA Responsibilities."

5 **Article 3**

6 **Compensation, Invoices, and Payments**

7 3.1 **Compensation.** The SJVIA agrees to pay, and the Contractor agrees to receive,
8 compensation for the performance of its services under this Agreement as described in Exhibit
9 C to this Agreement, titled "Compensation."

10 3.2 **Invoices.** The services performed under this Agreement will be billed directly to the
11 SJVIA at a daily rate. Invoices for services and travel fees, or cancellation charges, as outlined
12 in Exhibit C shall be emailed to SJVIA-Admin@fresnocountyca.gov and if applicable, shall
13 include a detailed summary of the number of exams performed.

14 3.3 **Payment.** The SJVIA shall pay each correctly completed and timely submitted
15 invoice within 30 business days after receipt. The SJVIA shall remit any payment to the
16 Contractor's address specified in the invoice.

17 3.4 **Incidental Expenses.** The Contractor is solely responsible for all of its expenses
18 that are not specified as payable by the SJVIA under this Agreement.

19 **Article 4**

20 **Term of Agreement**

21 4.1 **Term.** This Agreement is effective on August 23, 2024, and terminates on August 22,
22 2027. The term of this Agreement may be extended for no more than two additional one-year
23 terms by modification as provided in section 13.1 of this Agreement.

1 **Article 5**

2 **Notices**

3 5.1 **Contact Information.** The persons and their addresses having authority to give and
4 receive notices provided for or permitted under this Agreement include the following:

5 **For the SJVIA:**
6 SJVIA Manager
7 2220 Tulare Street, 14th Floor
8 Fresno, California 93721
9 SJVIA-Admin@fresnocountyca.gov

10 **For the Contractor:**
11 Patrick Chavez
12 Pacific Coast Mobile Radiology, Inc.
13 1440 S. State College Blvd, Suite 3-K
14 Anaheim, CA 92806
15 Patrick@pcmrinc.com

16 5.2 **Change of Contact Information.** Either party may change the information in section
17 5.1 by giving notice as provided in section 5.3.

18 5.3 **Method of Delivery.** All notices between the SJVIA and the Contractor provided for
19 or permitted under this Agreement must be in writing and delivered either by personal service,
20 by first-class United States mail, by an overnight commercial courier service, by telephonic
21 facsimile transmission, or by Portable Document Format (PDF) document attached to an email.

22 (A) A notice delivered by personal service is effective upon service to the recipient.

23 (B) A notice delivered by first-class United States mail is effective three County of
24 Fresno business days after deposit in the United States mail, postage prepaid,
25 addressed to the recipient.

26 (C) A notice delivered by an overnight commercial courier service is effective one
County of Fresno business day after deposit with the overnight commercial courier
service, delivery fees prepaid, with delivery instructions given for next day delivery,
addressed to the recipient.

1 (D) A notice delivered by PDF document attached to an email is effective when
2 transmission to the recipient is completed (but, if such transmission is completed outside
3 of County of Fresno or County of Tulare business hours, then such delivery is deemed to
4 be effective at the next beginning of a County of Fresno or County of Tulare business
5 day), provided that the sender maintains a machine record of the completed
6 transmission.

7 **5.4 Claims Presentation.** For all claims arising from or related to this Agreement,
8 nothing in this Agreement establishes, waives, or modifies any claims presentation
9 requirements or procedures provided by law, including the Government Claims Act (Division 3.6
10 of Title 1 of the Government Code, beginning with section 810).

11 **Article 6**

12 **Termination and Suspension**

13 **6.1 Termination for Non-Allocation of Funds.** The terms of this Agreement are
14 contingent on the approval of funds by the appropriating government agency. If sufficient funds
15 are not allocated, then the SJVIA, upon at least 30 days' advance written notice to the
16 Contractor, may:

17 (A) Modify the services provided by the Contractor under this Agreement; or

18 (B) Terminate this Agreement.

19 **6.2 Termination for Breach.**

20 (A) Upon determining that a breach (as defined in paragraph (C) below) has
21 occurred, the SJVIA may give written notice of the breach to the Contractor. The written
22 notice may suspend performance under this Agreement, and must provide at least 30
23 days for the Contractor to cure the breach.

24 (B) If the Contractor fails to cure the breach to the SJVIA's satisfaction within the
25 time stated in the written notice, the SJVIA may terminate this Agreement immediately.
26

1 (C) For purposes of this section, a breach occurs when, in the determination of the
2 SJVIA, the Contractor has:

- 3 (1) Obtained or used funds illegally or improperly;
4 (2) Failed to comply with any part of this Agreement;
5 (3) Submitted a substantially incorrect or incomplete report to the SJVIA; or
6 (4) Improperly performed any of its obligations under this Agreement.

7 **6.3 Termination without Cause.** In circumstances other than those set forth above, the
8 SJVIA may terminate this Agreement by giving at least 30 days advance written notice to the
9 Contractor.

10 **6.4 No Penalty or Further Obligation.** Any termination of this Agreement by the SJVIA
11 under this Article 6 is without penalty to or further obligation of the SJVIA.

12 **6.5 SJVIA's Rights upon Termination.** Upon termination for breach under this Article 6,
13 the SJVIA may demand repayment by the Contractor of any monies disbursed to the Contractor
14 under this Agreement that, in the SJVIA's sole judgment, were not expended in compliance with
15 this Agreement. The SJVIA shall promptly refund all such monies upon demand. This section
16 survives the termination of this Agreement.

17 **Article 7**

18 **Independent Contractor**

19 **7.1 Status.** In performing under this Agreement, the Contractor, including its officers,
20 agents, employees, and volunteers, is at all times acting and performing as an independent
21 contractor, in an independent capacity, and not as an officer, agent, servant, employee, joint
22 venturer, partner, or associate of the SJVIA.

23 **7.2 Supervision.** The SJVIA has no right to control, supervise, or direct the manner or
24 method of the Contractor's performance under this Agreement, but the SJVIA may verify that
25 the Contractor is performing according to the terms of this Agreement.
26

1 **Article 9**

2 **Insurance**

3 9.1 The Contractor shall comply with all of the insurance requirements in Exhibit D to this
4 Agreement.

5 **Article 10**

6 **Inspections, Audits, and Public Records**

7 10.1 **Inspection of Documents.** The Contractor shall make available to the SJVIA, and
8 the SJVIA may examine at any time during business hours and as often as the SJVIA deems
9 necessary, all of the Contractor's records and data with respect to the matters covered by this
10 Agreement. The Contractor shall, upon request by the SJVIA, permit the SJVIA to audit and
11 inspect all of such records and data to ensure the Contractor's compliance with the terms of this
12 Agreement.

13 10.2 **State Audit Requirements.** If the compensation to be paid by the SJVIA under this
14 Agreement exceeds \$10,000, the Contractor is subject to the examination and audit of the
15 California State Auditor, as provided in Government Code section 8546.7, for a period of three
16 years after final payment under this Agreement. This section survives the termination of this
17 Agreement.

18 10.3 **Public Records.** The SJVIA may publicly disclose this Agreement under the Ralph
19 M. Brown Act (California Government Code, Title 5, Division 2, Part 1, Chapter 9, beginning with
20 section 54950). This Agreement, and any record or data that the Contractor may provide to the
21 SJVIA, regardless of whether it is marked as confidential or having restricted access, except for
22 records that are subject to the Health Insurance Portability and Accountability Act ("HIPAA") as
23 provided in Article 11 of this Agreement, is subject to public disclosure as a public record under
24 the California Public Records Act (California Government Code, Title 1, Division 10, beginning
25 with section 7920.000 et seq) ("CPRA").
26

1 **Article 12**

2 **Health Insurance Portability and Accountability Act (HIPAA)**

3 12.1 The parties to this Agreement shall be in strict conformance with all applicable
4 Federal and State of California laws and regulations, including but not limited to Sections 5328,
5 10850, and 14100.2 *et seq.* of the Welfare and Institutions Code, Sections 2.1 and 431.300 *et*
6 *seq.* of Title 42, Code of Federal Regulations (CFR), Section 56 *et seq.* of the California Civil
7 Code, Sections 11977 and 11812 of Title 22 of the California Code of Regulations, and the
8 Health Insurance Portability and Accountability Act (HIPAA), including but not limited to Section
9 1320 D *et seq.* of Title 42, United States Code (USC) and its implementing regulations,
10 including, but not limited to Title 45, CFR, Parts 142, 160, 162, and 164, The Health Information
11 Technology for Economic and Clinical Health Act (HITECH) regarding the confidentiality and
12 security of patient information, and the Genetic Information Nondiscrimination Act (GINA) of
13 2008 regarding the confidentiality of genetic information.

14 12.2 Except as otherwise provided in this Agreement, the Contractor, as a Business
15 Associate of SJVIA, may use or disclose Protected Health Information (PHI) to perform
16 functions, activities or services for or on behalf of SJVIA, as specified in this Agreement,
17 provided that such use or disclosure shall not violate the Health Insurance Portability and
18 Accountability Act (HIPAA), 42 USC 1320d *et seq.* The uses and disclosures of PHI may not be
19 more expansive than those applicable to the SJVIA, as the "Covered Entity" under the HIPAA
20 Privacy Rule (45 CFR 164.500 *et seq.*), except as authorized for management, administrative or
21 legal responsibilities of the Business Associate.

22 12.3 The Contractor, including its subcontractors and employees, shall protect, from
23 unauthorized access, use, or disclosure of names and other identifying information, including
24 genetic information, concerning persons receiving services pursuant to this Agreement, except
25 where permitted in order to carry out data aggregation purposes for health care operations [45
26 CFR Sections 164.504 (e)(2)(i), 164.504 (3)(2)(ii)(A), and 164.504 (e)(4)(i)] This pertains to any

1 and all persons receiving services pursuant to a SJVIA funded program. This requirement
2 applies to electronic PHI. The Contractor shall not use such identifying information or genetic
3 information for any purpose other than carrying out the Contractor's obligations under this
4 Agreement.

5 12.4 The Contractor, including its subcontractors and employees, shall not disclose any
6 such identifying information or genetic information to any person or entity, except as otherwise
7 specifically permitted by this Agreement, authorized by Subpart E of 45 CFR Part 164 or other
8 law, required by the Secretary, or authorized by the client/patient in writing. In using or
9 disclosing PHI that is permitted by this Agreement or authorized by law, the Contractor shall
10 make reasonable efforts to limit PHI to the minimum necessary to accomplish intended purpose
11 of use, disclosure or request.

12 12.5 For purposes of the above sections, identifying information shall include, but not be
13 limited to name, identifying number, symbol, or other identifying particular assigned to the
14 individual, such as finger or voice print, or photograph.

15 12.6 For purposes of the above sections, genetic information shall include genetic tests of
16 family members of an individual or individual, manifestation of disease or disorder of family
17 members of an individual, or any request for or receipt of, genetic services by individual or
18 family members. Family member means a dependent or any person who is first, second, third,
19 or fourth degree relative.

20 12.7 The Contractor shall provide access, at the request of SJVIA, and in the time and
21 manner designated by the SJVIA, to PHI in a designated record set (as defined in 45 CFR
22 Section 164.501), to an individual or to the SJVIA in order to meet the requirements of 45 CFR
23 Section 164.524 regarding access by individuals to their PHI. With respect to individual
24 requests, access shall be provided within thirty (30) days from request. Access may be
25 extended if the Contractor cannot provide access and provides individual with the reasons for
26

1 the delay and the date when access may be granted. PHI shall be provided in the form and
2 format requested by the individual or SJVIA.

3 (A) The Contractor shall make any amendment(s) to PHI in a designated record set
4 at the request of SJVIA or individual, and in the time and manner designated by the
5 SJVIA in accordance with 45 CFR Section 164.526.

6 (B) The Contractor shall provide to the SJVIA or to an individual, in a time and
7 manner designated by the SJVIA, information collected in accordance with 45 CFR
8 Section 164.528, to permit the SJVIA to respond to a request by the individual for an
9 accounting of disclosures of PHI in accordance with 45 CFR Section 164.528.

10 12.8 The Contractor shall report to the SJVIA, in writing, any knowledge or reasonable
11 belief that there has been unauthorized access, viewing, use, disclosure, security incident, or
12 breach of unsecured PHI not permitted by this Agreement of which it becomes aware,
13 immediately and without reasonable delay and in no case later than two (2) business days of
14 discovery. Immediate notification shall be made to the SJVIA's Privacy Officer within two (2)
15 business days of discovery. The notification shall include, to the extent possible, the
16 identification of each individual whose unsecured PHI has been, or is reasonably believed to
17 have been, accessed, acquired, used, disclosed, or breached. The Contractor shall take prompt
18 corrective action to cure any deficiencies and any action pertaining to such unauthorized
19 disclosure required by applicable Federal and State Laws and regulations. The Contractor shall
20 investigate such breach and is responsible for all notifications required by law and regulation or
21 deemed necessary by the SJVIA and shall provide a written report of the investigation and
22 reporting required to the SJVIA's Privacy Officer. This written investigation and description of
23 any reporting necessary shall be postmarked as mailed to the SJVIA's Privacy Officer within the
24 thirty (30) working days of the discovery of the breach.

25 12.9 The Contractor shall make its internal practices, books, and records relating to the
26 use and disclosure of PHI received from SJVIA, or created or received by the Contractor on

1 behalf of SJVIA, in compliance with HIPAA's Privacy Rule, including, but not limited to the
2 requirements set forth in Title 45, CFR, Parts 160 and 164. The Contractor shall make its
3 internal practices, books, and records relating to the use and disclosure of PHI received from
4 SJVIA, or created or received by the Contractor on behalf of the SJVIA, available to the
5 Secretary upon demand.

6 12.10 The Contractor shall cooperate with the compliance and investigation reviews
7 conducted by the Secretary. PHI access to the Secretary must be provided during the
8 Contractor's normal business hours, however, upon exigent circumstances access at any time
9 must be granted. Upon the Secretary's compliance or investigation review, if PHI is unavailable
10 to the Contractor and in possession of a subcontractor, it must certify efforts to obtain the
11 information to the Secretary.

12 12.11 **Safeguards.**

13 (A) The Contractor shall implement administrative, physical, and technical
14 safeguards as required by the HIPAA Security Rule, Subpart C of 45 CFR Part 164, that
15 reasonably and appropriately protects the confidentiality, integrity, and availability of PHI,
16 including electronic PHI, that it creates, receives, maintains or transmits on behalf of
17 SJVIA and to prevent unauthorized access, viewing, use, disclosure, or breach of PHI
18 other than as provided for by this Agreement. The Contractor shall conduct an accurate
19 and thorough assessment of the potential risks and vulnerabilities to the confidentiality,
20 integrity and availability of electronic PHI. The Contractor shall develop and maintain a
21 written information privacy and security program that includes administrative, technical
22 and physical safeguards appropriate to the size and complexity of the Contractor's
23 operations and the nature and scope of its activities. Upon the SJVIA's request, the
24 Contractor shall provide the SJVIA with information concerning such safeguards.

25 (B) CONTRACTOR shall implement strong access controls and other security
26 safeguards and precautions in order to restrict logical and physical access to

1 confidential, personal (e.g., PHI) or sensitive data to authorized users only. Said
2 safeguards and precautions shall include the following administrative and technical
3 password controls for all systems used to process or store confidential, personal, or
4 sensitive data:

5 (1) **Passwords must NOT be:**

6 (a) Shared or written down where they are accessible or recognizable by
7 anyone else; such as taped to computer screens, stored under
8 keyboards, or visible in a work area;

9 (b) A dictionary word; or

10 (c) Stored in clear text

11 (2) **Passwords must be:**

12 (a) Eight characters or more in length;

13 (b) Changed every 90 days;

14 (c) Changed immediately if revealed or compromised; and

15 (d) Composed of characters from at least three of the following four groups
16 from the standard keyboard:

17 (i) Upper case letters (A-Z);

18 (ii) Lowercase letters (a-z);

19 (iii) Arabic numerals (0 through 9); and

20 (iv) Non-alphanumeric characters (punctuation symbols).

21 (C) The Contractor shall implement the following security controls on each
22 workstation or portable computing device (e.g., laptop computer) containing confidential,
23 personal, or sensitive data:

24 (1) Network-based firewall and/or personal firewall;

25 (2) Continuously updated anti-virus software; and

26

1 (3) Patch management process including installation of all operating
2 system/software vendor security patches.

3 (D) The Contractor shall utilize a commercial encryption solution that has received
4 FIPS 140-2 validation to encrypt all confidential, personal, or sensitive data stored on
5 portable electronic media (including, but not limited to, compact disks and thumb drives)
6 and on portable computing devices (including, but not limited to, laptop and notebook
7 computers).

8 (E) The Contractor shall not transmit confidential, personal, or sensitive data via e-
9 mail or other internet transport protocol unless the data is encrypted by a solution that
10 has been validated by the National Institute of Standards and Technology (NIST) as
11 conforming to the Advanced Encryption Standard (AES) Algorithm. The Contractor must
12 apply appropriate sanctions against its employees who fail to comply with these
13 safeguards. The Contractor must adopt procedures for terminating access to PHI when
14 employment of employee ends.

15 **12.12 Mitigation of Harmful Effects.** The Contractor shall mitigate, to the extent
16 practicable, any harmful effect that is suspected or known to the Contractor of an unauthorized
17 access, viewing, use, disclosure, or breach of PHI by the Contractor or its subcontractors in
18 violation of the requirements of these provisions. The Contractor must document suspected or
19 known harmful effects and the outcome.

20 **12.13 Contractor's Subcontractors.** The Contractor shall ensure that any of its
21 contractors, including subcontractors, if applicable, to whom the Contractor provides PHI
22 received from or created or received by the Contractor on behalf of SJVIA, agree to the same
23 restrictions, safeguards, and conditions that apply to the Contractor with respect to such PHI
24 and to incorporate, when applicable, the relevant provisions of these provisions into each
25 subcontract or sub-award to such agents or subcontractors.

1 **12.14 Employee Training and Discipline.** The Contractor shall train and use reasonable
2 measures to ensure compliance with the requirements of these provisions by employees who
3 assist in the performance of functions or activities on behalf of SJVIA under this Agreement and
4 use or disclose PHI and discipline such employees who intentionally violate any provisions of
5 these provisions, including termination of employment.

6 **12.15 Termination for Cause.** Upon the SJVIA's knowledge of a material breach of this
7 Article 12 by the Contractor, the SJVIA shall either:

8 (A) Provide an opportunity for the Contractor to cure the breach or end the violation
9 and terminate this Agreement if the Contractor does not cure the breach or end the
10 violation within the time specified by SJVIA; or

11 (B) Immediately terminate this Agreement if the Contractor has breached a material
12 term of these provisions and cure is not possible.

13 If neither cure nor termination is feasible, the SJVIA's Privacy Officer shall report the
14 violation to the Secretary.

15 **12.16 Judicial or Administrative Proceedings.** The SJVIA may terminate this Agreement
16 in accordance with the provisions of this Agreement if:

17 (A) The Contractor is found guilty in a criminal proceeding for a violation of the
18 HIPAA Privacy or Security Laws or the HITECH Act; or

19 (B) There is a finding or stipulation that the Contractor has violated a privacy or
20 security standard or requirement of the HITECH Act, HIPAA or other security or privacy
21 laws in an administrative or civil proceeding in which the Contractor is a party.

22 **12.17 Effect of Termination.** Upon termination or expiration of this Agreement for any
23 reason, the Contractor shall return or destroy all PHI received from SJVIA (or created or
24 received by the Contractor on behalf of the SJVIA) that the Contractor still maintains in any
25 form, and shall retain no copies of such PHI. If return or destruction of PHI is not feasible, it shall
26 continue to extend the protections of these provisions to such information, and limit further use

1 of such PHI to those purposes that make the return or destruction of such PHI infeasible. This
2 provision shall apply to PHI that is in the possession of subcontractors or agents, if applicable,
3 of the Contractor. If the Contractor destroys the PHI data, a certification of date and time of
4 destruction shall be provided to the SJVIA by the Contractor.

5 **12.18 Disclaimer.** The SJVIA makes no warranty or representation that compliance by the
6 Contractor with these provisions, the HITECH Act, HIPAA or the HIPAA regulations will be
7 adequate or satisfactory for the Contractor's own purposes or that any information in the
8 Contractor's possession or control, or transmitted or received by the Contractor, is or will be
9 secure from unauthorized access, viewing, use, disclosure, or breach. The Contractor is solely
10 responsible for all decisions made by the Contractor regarding the safeguarding of PHI.

11 **12.19 Amendment.** The parties acknowledge that federal and State laws relating to
12 electronic data security and privacy are rapidly evolving and that amendment of this Agreement
13 may be required to provide for procedures to ensure compliance with such developments. The
14 parties specifically agree to take such action as is necessary to amend this Agreement in order
15 to implement the standards and requirements of HIPAA, the HIPAA regulations, the HITECH
16 Act and other applicable laws relating to the security or privacy of PHI. The SJVIA may
17 terminate this Agreement upon 30 days' written notice if the Contractor does not enter into an
18 amendment providing assurances regarding the safeguarding of PHI that the SJVIA in its sole
19 discretion, deems sufficient to satisfy the standards and requirements of HIPAA, the HIPAA
20 regulations and the HITECH Act.

21 **12.20 No Third-Party Beneficiaries.** Nothing express or implied in the terms and
22 conditions of these provisions is intended to confer, nor shall anything herein confer, upon any
23 person other than the SJVIA or the Contractor and their respective successors or assigns, any
24 rights, remedies, obligations or liabilities whatsoever.

25 **12.21 Interpretation.** The provisions of this Article 12 shall be interpreted as broadly as
26 necessary to implement and comply with HIPAA, the HIPAA regulations and applicable State

1 laws. The parties agree that any ambiguity in the provisions of this Article 12 shall be resolved in
2 favor of a meaning that complies and is consistent with HIPAA and the HIPAA regulations.

3 **12.22 Regulatory References.** A reference in the provisions of this Article 12 to a section
4 in the HIPAA regulations means the section as in effect or as amended.

5 **12.23 Survival.** The provisions of this Article 12 survive the termination or expiration of this
6 Agreement.

7 **12.24 No Waiver of Obligations.** No change, waiver or discharge of any liability or
8 obligation under this Article 12 on any one or more occasions shall be deemed a waiver of
9 performance of any continuing or other obligation, or shall prohibit enforcement of any obligation
10 on any other occasion.

11 **12.25 Definitions.** For the purposes of this Article 12:

12 (A) The SJVIA's Privacy Officer is the SJVIA Manager.

13 (B) The Secretary is as defined in 45 CFR Section 160.103.

14 **Article 13**

15 **General Terms**

16 **13.1 Modification.** This Agreement may not be modified, and no waiver is effective,
17 except by another written agreement that is signed by both parties.

18 **13.2 Non-Assignment.** Neither party may assign rights or delegate its obligations under
19 this Agreement without the prior written consent of the other party.

20 **13.3 Governing Law.** The laws of the State of California govern all matters arising from
21 or related to this Agreement.

22 **13.4 Jurisdiction and Venue.** This Agreement is signed and performed in Fresno
23 County, California. Contractor consents to California jurisdiction for actions arising from or
24 related to this Agreement, and, subject to the Government Claims Act, all such actions must be
25 brought and maintained in the Fresno County Superior Court.

26

1 13.5 **Construction.** The final form of this Agreement is the result of the parties' combined
2 efforts. If anything in this Agreement is found by a court of competent jurisdiction to be
3 ambiguous, that ambiguity shall not be resolved by construing the terms of this Agreement
4 against either party.

5 13.6 **Headings.** The headings and section titles in this Agreement are for convenience
6 only and are not part of this Agreement.

7 13.7 **Severability.** If anything in this Agreement is found by a court of competent
8 jurisdiction to be unlawful or otherwise unenforceable, the balance of this Agreement remains in
9 effect, and the parties shall make best efforts to replace the unlawful or unenforceable part of
10 this Agreement with lawful and enforceable terms intended to accomplish the parties' original
11 intent.

12 13.8 **Nondiscrimination.** During the performance of this Agreement, the Contractor shall
13 not unlawfully discriminate against any employee or applicant for employment, or recipient of
14 services, because of race, religious creed, color, national origin, ancestry, physical disability,
15 mental disability, medical condition, genetic information, marital status, sex, gender, gender
16 identity, gender expression, age, sexual orientation, military status or veteran status pursuant to
17 all applicable State of California and Federal statutes and regulation.

18 13.9 **No Waiver.** Payment, waiver, or discharge by the SJVIA of any liability or obligation
19 of the Contractor under this Agreement on any one or more occasions is not a waiver of
20 performance of any continuing or other obligation of the Contractor and does not prohibit
21 enforcement by the SJVIA of any obligation on any other occasion.

22 13.10 **Entire Agreement.** This Agreement, including its exhibits, is the entire agreement
23 between the Contractor and the SJVIA with respect to the subject matter of this Agreement, and
24 it supersedes all previous negotiations, proposals, commitments, writings, advertisements,
25 publications, and understandings of any nature unless those things are expressly included in
26 this Agreement. If there is any inconsistency between the terms of this Agreement without its

1 exhibits and the terms of the exhibits, then the inconsistency will be resolved by giving
2 precedence first to the terms of this Agreement without its exhibits, and then to the terms of the
3 exhibits.

4 **13.11 No Third-Party Beneficiaries.** This Agreement does not and is not intended to
5 create any rights or obligations for any person or entity except for the parties.

6 **13.12 Authorized Signature.** The Contractor represents and warrants to the SJVIA that:

7 (A) The Contractor is duly authorized and empowered to sign and perform its
8 obligations under this Agreement.

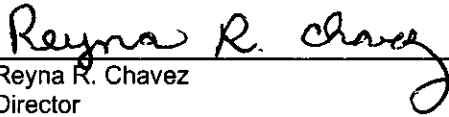
9 (B) The individual signing this Agreement on behalf of the Contractor is duly
10 authorized to do so and his or her signature on this Agreement legally binds the
11 Contractor to the terms of this Agreement.

12 **13.13 Counterparts.** This Agreement may be signed in counterparts, each of which is an
13 original, and all of which together constitute this Agreement.

14 *[SIGNATURE PAGE FOLLOWS]*

1 The parties are signing this Agreement on the date stated in the introductory clause.

2 PACIFIC COAST MOBILE RADIOLOGY INC. SAN JOAQUIN VALLEY INSURANCE
3 AUTHORITY

4 
5 Reyna R. Chavez
6 Director

7 Amy Shuklian, President of the Board of
8 Directors

9 Reviewed and recommended for approval.

10 SJVIA Manager

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Exhibit A

Scope of Mammography Services

1
2 A. The Contractor shall conduct on-site digital bilateral screening mammography exams
3 to participants of the SJVIA at various locations and over multiple days for each Participating
4 Entity. The SJVIA will work with the Contractor to schedule specific dates and times for the
5 Contractor to provide services.

6 B. The Contractor shall provide all imaging equipment necessary, and all staff necessary
7 and qualified, to perform mammography screening under this Agreement.

8 C. The Contractor shall identify a contact person to the SJVIA and the relevant
9 Participating Entity for each screening event. The contact person must be located at the facility
10 and be able to communicate with the Contractor's contact person regarding all details of the
11 screening event.

12 D. The Contractor may only schedule mammography services with a Participating Entity
13 after receiving written approval from the SJVIA Manager, the SJVIA Assistant Manager, or one
14 of their authorized designees, to ensure that the Participating Entity is able to schedule the
15 minimum number of exams provided in Exhibit C. Such services should be scheduled by the
16 Participating Entity at least 60 days in advance of services unless mutually agreed upon by
17 Participating Entity and CONTRACTOR. Upon receiving SJVIA approval, the Contractor shall
18 work directly with Participating Entity to schedule actual dates and locations of mammography
19 services.

20 E. The Contractor shall provide a scheduler website for patients to sign up and schedule
21 appointments.

22 F. The Contractor shall ensure participants who sign up for services on the scheduler
23 website meet the eligibility criteria for female employees based on the standard American
24 College of Radiology (ACR) and American Cancer Society (ACS) for obtaining an annual
25 screening mammogram, including the following:

- 26 1. The patient must:

Exhibit A

1 a. Be age 40 years or older or, if age 35 to 39 years, sign an Under 40
2 Consent Form;

3 b. Not have had a mammogram in the past year;

4 c. Not be pregnant, currently nursing, or have been nursing within the
5 three months prior to the screening; and

6 d. Be without symptoms of breast cancer.

7 2. Women who have breast implants must be booked for two consecutive
8 appointments, and given more time, because more views are required for the
9 mammogram.

10 G. The Contractor shall provide a notice of privacy practices to each participant before
11 conducting the bilateral screening mammography exam.

12 H. The bilateral screening mammography exam shall result in a written report, including
13 interpretation, by the radiologist who performed the exam. The report shall be sent to the
14 participant's designated physician within 14 business days after the day of service. The
15 Contractor shall provide to each participant either a normal or an abnormal results letter within
16 21 business days after the day of service. The Contractor shall provide a generic outcome
17 report that does not contain unique identifiers pursuant to HIPAA, which will be sent to the
18 SJVIA no later than 14 business days after the last day of service for each Participating Entity.

19 I. The Contractor shall prepare and maintain records of mammography screenings in
20 accordance with the general standards applicable to such recordkeeping and in compliance with
21 all applicable federal and State confidentiality and privacy laws. The Contractor shall maintain
22 such records for at least 10 years after providing the mammography screenings.

Exhibit B

SJVIA Responsibilities

1
2 The SJVIA shall perform or cause its Participating Entities to perform the activities
3 provided in this Exhibit B.

4 A. A contact person with the Participating Entity will be identified to the Contractor. The
5 contact person must be located at the facility and be able to communicate with the Contractor's
6 contact person regarding all details of the screening event.

7 B. Screening events must be scheduled in accordance with the Contractor's availability.
8 The Contractor must be notified of each scheduled event at least 60 days in advance.

9 C. For each full-day screening event, a 30-minute lunch break must be allowed in the
10 schedule for the Contractor's employees.

11 D. Screening events must be promoted (for example by email or other media) so that
12 each Participating Entity is able to pre-schedule the minimum number of patients as provided in
13 Exhibit C, paragraph D, to this Agreement.

14 E. The Participating Entity will circulate promotional emails and flyers that inform female
15 employees of the eligibility criteria for screening mammograms based on the standard American
16 College of Radiology and American Cancer Society for obtaining an annual screening
17 mammogram, including the following:

18 1. The patient must:

- 19 a. Be age 40 years or older or, if age 35 to 39 years, sign an Under 40
20 Consent Form;
- 21 b. Not have had a mammogram in the past year;
- 22 c. Not be pregnant, currently nursing, or have been nursing within the
23 three months prior to the mammogram screening; and
- 24 d. Be without symptoms of breast cancer.
- 25
26

Exhibit B

1 F. The Participating Entity will provide Contractor with appropriate space to perform
2 mammography services, which must be either (a) a reserved conference room within the
3 Participating Entity's building to serve as the on-site clinic with portable machines, or (b)
4 adequate parking for the mobile coach.

5 G. Portable Unit Specifications. If the Contractor will be using portable machines to
6 provide mammography services, the Participating Entity must:

7 1. Clear a Private space with an area of at least 10 feet by 10 feet with proper
8 working HVAC ventilation for the Mammography unit (which is 2 pieces) with 2 power
9 outlets (110V);

10 2. Provide space that is compliant with the requirements of the Americans with
11 Disabilities Act of 1990, including wheelchair accessibility and 32-inch wide doors;

12 3. Provide extra private space and table large enough to accommodate two
13 chairs next to one power outlet (110V) for the Contractor's Technical Assistant to power
14 up the Contractor's laptop; and

15 4. Provide private space (minimum 4'x5') for a patient dressing area.

16 H. Coach Specifications. If the Contractor will be using its coach to provide
17 mammography services, the Participating Entity must provide 10 blocked off and marked
18 parking spaces for the coach, ideally in a designated area close to the entrance, to make it
19 convenient for the Participating Entity's mammogram screening patients. These parking spaces
20 must be outdoor, flat, and uncovered as the mobile coach cannot park within a parking garage
21 or on an incline.

Exhibit C

Compensation

1
2 The Contractor will be compensated for performance of its services under this
3 Agreement as provided in this Exhibit C. The Contractor is not entitled to any compensation
4 except as expressly provided in this Exhibit C.

5 A. Travel fee shall be \$1,000 per day.

6 B. Mammography Services under this Agreement shall be provided to Anthem Blue
7 Cross and Kaiser Permanente members and will be billed directly to the SJVIA.

8 C. The fee for mammography services, as provided in Exhibit A to this Agreement, is
9 \$3,875 per day. There is no minimum requirement.

10 D. No deposit is required before the exam dates; however, the Participating Entity must
11 schedule exam dates with the Contractor at least 60 days in advance.

12 1. Exam dates that are cancelled or rescheduled by the Participating Entity at least
13 30 days prior to the event shall not incur cancellation charges.

14 2. Exam dates that are cancelled or rescheduled by the Participating Entity within
15 8-29 days of the event will incur a cancellation charge of 25% of the total fee for the
16 exam date. If exam dates are rescheduled at least 8 days prior to the event, the 25%
17 cancellation fee will be waived.

18 3. Exam dates that are cancelled or rescheduled by the Participating Entity within
19 7 days of the exam date will incur a cancellation charge of 50% of the total fee for the
20 exam date. If exam dates are rescheduled 7 days or less prior to the event, the 50%
21 cancellation fee will be waived and the SJVIA will be billed 25% of the total fee to cover
22 the Contractor's cost to reschedule.

Exhibit D

Insurance

1. Required Policies

Without limiting the SJVIA's right to obtain indemnification from the Contractor or any third parties, Contractor, at its sole expense, shall maintain in full force and effect the following insurance policies throughout the term of this Agreement.

- (A) **Commercial General Liability.** Commercial general liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence and an annual aggregate of Three Million Dollars (\$3,000,000). This policy must be issued on a per occurrence basis. The Contractor shall obtain an endorsement to this policy naming the San Joaquin Valley Insurance Authority, its officers, agents, employees, and volunteers, individually and collectively, as additional insureds, but only insofar as the operations under this Agreement are concerned. Such coverage for additional insureds will apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA is excess only and not contributing with insurance provided under the Contractor's policy.
- (B) **Automobile Liability.** Automobile liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence for bodily injury and for property damages. Coverage must include any auto used in connection with this Agreement.
- (C) **Workers Compensation.** Workers compensation insurance as required by the California Labor Code.
- (D) **Professional Liability.** Professional liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence and an annual aggregate of Three Million Dollars (\$3,000,000). If this is a claims-made policy, then (1) the retroactive date must be prior to the date on which services began under this Agreement; (2) the Contractor shall maintain the policy and provide to the SJVIA annual evidence of insurance for not less than five years after completion of services under this Agreement; and (3) if the policy is canceled or not renewed, and not replaced with another claims-made policy with a retroactive date prior to the date on which services begin under this Agreement, then the Contractor shall purchase extended reporting coverage on its claims-made policy for a minimum of five years after completion of services under this Agreement.
- (E) **Cyber Liability.** Cyber liability insurance with limits of not less than Two Million Dollars (\$2,000,000) per occurrence. Coverage must include, but not be limited to, claims involving Cyber Risks. The cyber liability policy must be endorsed to cover the full replacement value of damage to, alteration of, loss of, or destruction of intangible property (including but not limited to information or data) that is in the care, custody, or control of the Contractor.

Definition of Cyber Risks. "Cyber Risks" include but are not limited to (i) any act or omission that compromises either the security, confidentiality, value, or integrity of any PHI, which may include disclosure of Confidential Information or PHI (collectively, "Personal Information") to an unauthorized third party or any loss or destruction of, or any corruption or damage to, any Personal Information ("Security Breach"); (ii) any act or omission that compromises the physical, technical, administrative, or organizational security procedures and practices put in place by the Contractor that relate to the

Exhibit D

Insurance

protection of the security, confidentiality, value, or integrity of Personal Information; (ii) breach of any of the Contractor's obligations under Articles 11 or 12 of this Agreement; (iii) infringement of intellectual property, including but not limited to infringement of copyright, trademark, and trade dress; (iv) invasion of privacy, including release of private information; (v) information theft; (vi) damage to or destruction or alteration of electronic information; (vii) extortion related to the Contractor's obligations under this Agreement regarding electronic information, including Personal Information; (viii) network security; (ix) data breach response costs, including Security Breach response costs; (x) regulatory fines and penalties related to the Contractor's obligations under this Agreement regarding electronic information, including Personal Information; and (xi) credit monitoring expenses.

2. Additional Requirements

(A) **Verification of Coverage.** Within 30 days after the Contractor signs this Agreement, the Contractor shall deliver, or cause its broker or producer to deliver, to 2220 Tulare St., 14th Floor, Fresno, CA 93721, or SJVIA-Admin@fresnocountyca.gov copies of insurance policies as produced by the broker or producer, and certificates of insurance and endorsements for all of the coverages required under this Agreement.

- (i) All insurance certificates must state that: (1) the insurance coverage has been obtained and is in full force; (2) the SJVIA, its officers, agents, employees, and volunteers are not responsible for any premiums on the policy; and (3) the Contractor has waived its right to recover from the SJVIA, its officers, agents, employees, and volunteers any amounts paid under any insurance policy required by this Agreement and that waiver does not invalidate the insurance policy.
- (ii) The commercial general liability insurance certificate must also state that: (1) the San Joaquin Valley Insurance Authority, its officers, agents, employees, and volunteers, individually and collectively, are additional insureds insofar as the operations under this Agreement are concerned; (2) the coverage shall apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA shall be excess only and not contributing with insurance provided under the Contractor's policy.
- (iii) The automobile liability insurance certificate must state that the policy covers any auto used in connection with this Agreement.
- (iv) The professional liability insurance certificate, if it is a claims-made policy, must also state the retroactive date of the policy, which must be prior to the date on which services began under this Agreement.
- (v) The technology professional liability insurance certificate must also state that coverage encompasses all of the Contractor's obligations under this Agreement, including but not limited to claims involving Cyber Risks, as that term is defined in this Agreement.

Exhibit D

Insurance

- (vi) The cyber liability insurance certificate must also state that it is endorsed to cover the full replacement value of damage to, alteration of, loss of, or destruction of intangible property (including but not limited to information or data) that is in the care, custody, or control of the Contractor.
- (B) **Acceptability of Insurers.** All insurance policies required under this Agreement must be issued by admitted insurers licensed to do business in the State of California and possessing at all times during the term of this Agreement an A.M. Best, Inc. rating of A:VII or greater.
- (C) **Notice of Cancellation or Change.** For each insurance policy required under this Agreement, the Contractor shall provide to the SJVIA, or ensure that the policy requires the insurer to provide to the SJVIA, written notice of any cancellation or change in the policy as required in this paragraph. For cancellation of the policy for nonpayment of premium, the Contractor shall, or shall cause the insurer to, provide written notice to the SJVIA not less than 10 days in advance of cancellation. For cancellation of the policy for any other reason, and for any other change to the policy, the Contractor shall, or shall cause the insurer to, provide written notice to the SJVIA not less than 30 days in advance of cancellation or change. The SJVIA in its sole discretion may determine that the failure of the Contractor or its insurer to timely provide a written notice required by this paragraph is a breach of this Agreement.
- (D) **SJVIA's Entitlement to Greater Coverage.** If the Contractor has or obtains insurance with broader coverage, higher limits, or both, than what is required under this Agreement, then the SJVIA requires and is entitled to the broader coverage, higher limits, or both. To that end, the Contractor shall deliver, or cause its broker or producer to deliver, to the SJVIA Manager copies of insurance policies that have such broader coverage, higher limits, or both, as produced by the broker or producer, and certificates of insurance and endorsements for all of the coverages that have such broader coverage, higher limits, or both, as required under this Agreement.
- (E) **Waiver of Subrogation.** The Contractor waives its right to recover from the SJVIA, its officers, agents, employees, and volunteers any amounts paid under the policy of worker's compensation insurance required by this Agreement. The Contractor is solely responsible to obtain any policy endorsement that may be necessary to accomplish that waiver, but the Contractor's waiver of subrogation under this paragraph is effective whether or not the Contractor obtains such an endorsement.
- (F) **SJVIA's Remedy for Contractor's Failure to Maintain.** If the Contractor fails to keep in effect at all times any insurance coverage required under this Agreement, the SJVIA may, in addition to any other remedies it may have, suspend or terminate this Agreement upon the occurrence of that failure, or purchase such insurance coverage, and charge the cost of that coverage to the Contractor. The SJVIA may offset such charges against any amounts owed by the SJVIA to the Contractor under this Agreement.



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: August 23, 2024

ITEM NUMBER: Item 21

SUBJECT: Approve and Authorize President to Execute Amendment 1 to the Amended and Restated Agreement with Elite Corporate Medical Services, Inc. to Update Scope of Services and Compensation to Include Flu Vaccination Services (A)

REQUEST(S): That the Board approve and authorize President to execute Amendment 1 to the Amended and Restated Agreement with Elite Corporate Medical Services, Inc. to update Scope of Services and Compensation to include flu vaccination services.

DESCRIPTION:

The SJVIA entered into an agreement with Elite Corporate Medical Services, Inc. to provide biometric screening services to the employees of its Participating Entities. The SJVIA would like to add flu vaccinations to Elite Corporate Medical Services' Scope of Services.

FISCAL IMPACT/FINANCING:

For regular-dose vaccinations, a minimum of 35 vaccinations per event is required at a cost of \$32.00 per vaccine. For high-dose vaccinations, a minimum of 20 vaccinations per event is required at a cost of \$74.50 per vaccine.

AGENDA: San Joaquin Valley Insurance Authority

DATE: December 8, 2023

ADMINISTRATIVE SIGN-OFF:



Lupe Garza
SJVIA Manager



Hollis Magill
SJVIA Assistant Manager

AMENDMENT NO. 1 TO AMENDED AND RESTATED AGREEMENT

This Amendment No. 1 to the Amended and Restated Agreement ("Amendment 1") is dated August 23, 2024, and is between ELITE CORPORATE MEDICAL SERVICES, INC., a California professional corporation ("**Contractor**"), and the SAN JOAQUIN VALLEY INSURANCE AUTHORITY, a California joint powers agency ("**SJVIA**").

Recitals

On December 9, 2022, the SJVIA entered into an Amended and Restated Agreement with Contractor, dated December 9, 2022, (Agreement") to provide biometric screening services to the employees of its Participating Entities.

The SJVIA would like to add influenza vaccination services to the Scope of Services of this Agreement. Contractor represents and warrants to the SJVIA that it is ready, willing, and able to now provide influenza vaccinations, subject to the terms of the Agreement and this Amendment 1, and in cooperation with and under the direction of the SJVIA Board of Directors and SJVIA management.

The parties therefore agree as follows:

1. On-site Influenza Vaccinations

The SJVIA shall encourage participants to participate in an on-site vaccination clinic at mutually agreeable SJVIA designated locations and to sign-up for a prescheduled time prior to on-site events. Contractor shall accommodate walk-ins as schedule and technician(s) availability allows. Contractor shall staff events based on SJVIA provided eligible population for each respective location as well as pre-scheduled enrollment through secure on-line scheduling portal. Contractor will provide scheduling portal, unless SJVIA prefers alternative scheduling methodology. Contractor shall provide vaccinations on a one-on-one basis.

2. Exhibit B is amended to add fees for influenza vaccination services as follows:

On-site Influenza Vaccinations

The SJVIA shall pay according to the fee schedule below within 30 days of receiving Contractor's invoice for services. In the event of an incomplete vaccination, SJVIA will still be responsible for full compensation for the engagement unless incomplete vaccination is due to Contractor's fault. Participant refusal to complete any aspect of the vaccination leading to an incomplete service will not be the fault of Contractor. Contractor shall bill any participants that are insured through the Anthem Health plan through claims to the carrier.

The Contractor requires a minimum of 35 vaccinations per event for regular-dose vaccinations and 20 vaccinations per event for high-dose vaccinations. If the number of vaccinations falls below these requirements, SJVIA shall pay based on the minimum requirements.

- Regular-Dose Influenza Vaccination: \$32.00 per Vaccine
- High-Dose Influenza Vaccination: \$74.50 per Vaccine

3. When both parties have signed this Amendment No. 1, the Agreement and this Amendment together constitute the Agreement.

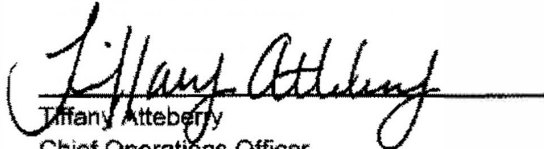
4. The Agreement as amended by this Amendment No. 1 is ratified and continued. All terms of the Agreement not amended by this Amendment No. 1 remain in full force and effect.

[SIGNATURE PAGE FOLLOWS]

The parties are signing this Amendment No. 1 to the Agreement on the date stated in the introductory clause.

Elite Corporate Medical Services, Inc.

SAN JOAQUIN VALLEY INSURANCE
AUTHORITY


Tiffany Atteberry
Chief Operations Officer

Amy Shuklian
President, Board of Directors

Reviewed and recommended for approval.

SJVA Manager