

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

EPO and PPO/HDHP		Fresno			Tulare			Total		
Line	Line Item/Description	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