



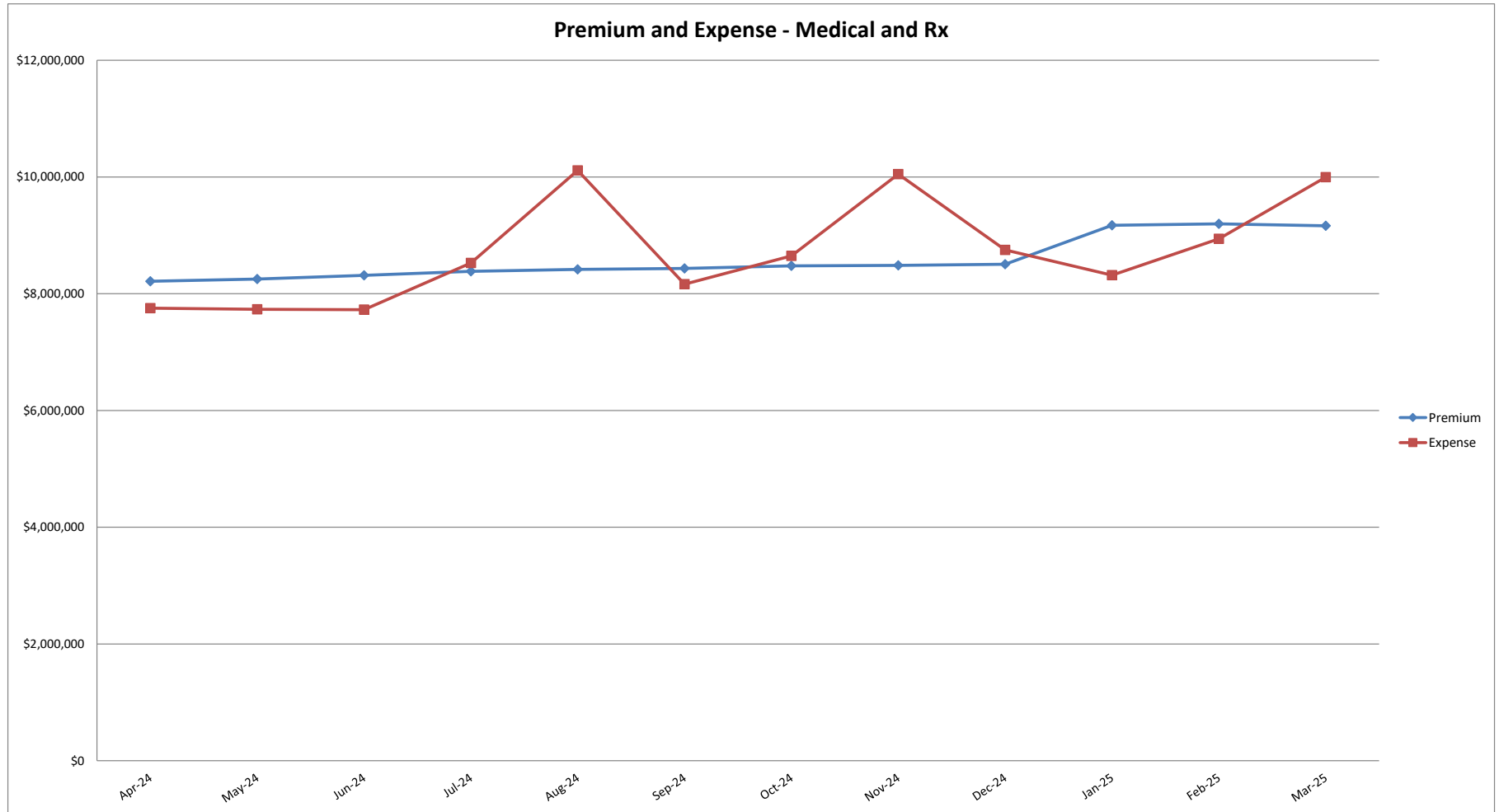
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of March 2025**  
**All Districts Combined - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-24	7,723	\$8,382,971	\$5,576,897	\$2,616,517	\$685,697	-\$352,246	\$8,526,866	-\$143,894	\$1,015.30	101.7%
Aug-24	7,746	\$8,415,848	\$6,872,865	\$2,835,595	\$687,802	-\$283,264	\$10,112,997	-\$1,697,149	\$1,216.78	120.2%
Sep-24	7,768	\$8,432,968	\$4,787,410	\$2,815,868	\$690,173	-\$128,821	\$8,164,630	\$268,338	\$962.21	96.8%
Oct-24	7,813	\$8,477,854	\$5,217,548	\$2,810,721	\$694,687	-\$74,722	\$8,648,233	-\$170,380	\$1,017.99	102.0%
Nov-24	7,813	\$8,487,371	\$7,224,482	\$2,503,226	\$694,693	-\$374,337	\$10,048,063	-\$1,560,692	\$1,197.15	118.4%
Dec-24	7,836	\$8,506,112	\$5,950,733	\$2,691,017	\$696,425	-\$587,426	\$8,750,750	-\$244,639	\$1,027.86	102.9%
Jan-25	8,148	\$9,171,482	\$4,731,483	\$2,788,010	\$799,194	\$0	\$8,318,687	\$852,795	\$922.86	90.7%
Feb-25	8,160	\$9,197,583	\$5,657,528	\$2,544,201	\$800,445	-\$61,649	\$8,940,526	\$257,057	\$997.56	97.2%
Mar-25	8,131	\$9,164,362	\$6,658,233	\$2,859,036	\$797,659	-\$317,856	\$9,997,071	-\$832,709	\$1,131.40	109.1%
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	7,683	\$100,190,695	\$64,168,263	\$30,962,739	\$8,178,045	-\$1,937,597	\$101,371,450	-\$1,180,754	\$1,010.83	101.2%
2025 YTD	8,146	\$27,533,427	\$17,047,244	\$8,191,247	\$2,397,298	-\$379,505	\$27,256,284	\$277,143	\$1,017.19	99.0%
Current 12 Months	7,831	\$103,017,700	\$66,239,799	\$32,227,728	\$8,569,940	-\$2,317,102	\$104,720,365	-\$1,702,665	\$1,023.20	101.7%

**Data Sources:**

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

**San Joaquin Valley Insurance Authority (SJVIA)**  
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**All Districts Combined - All Medical**





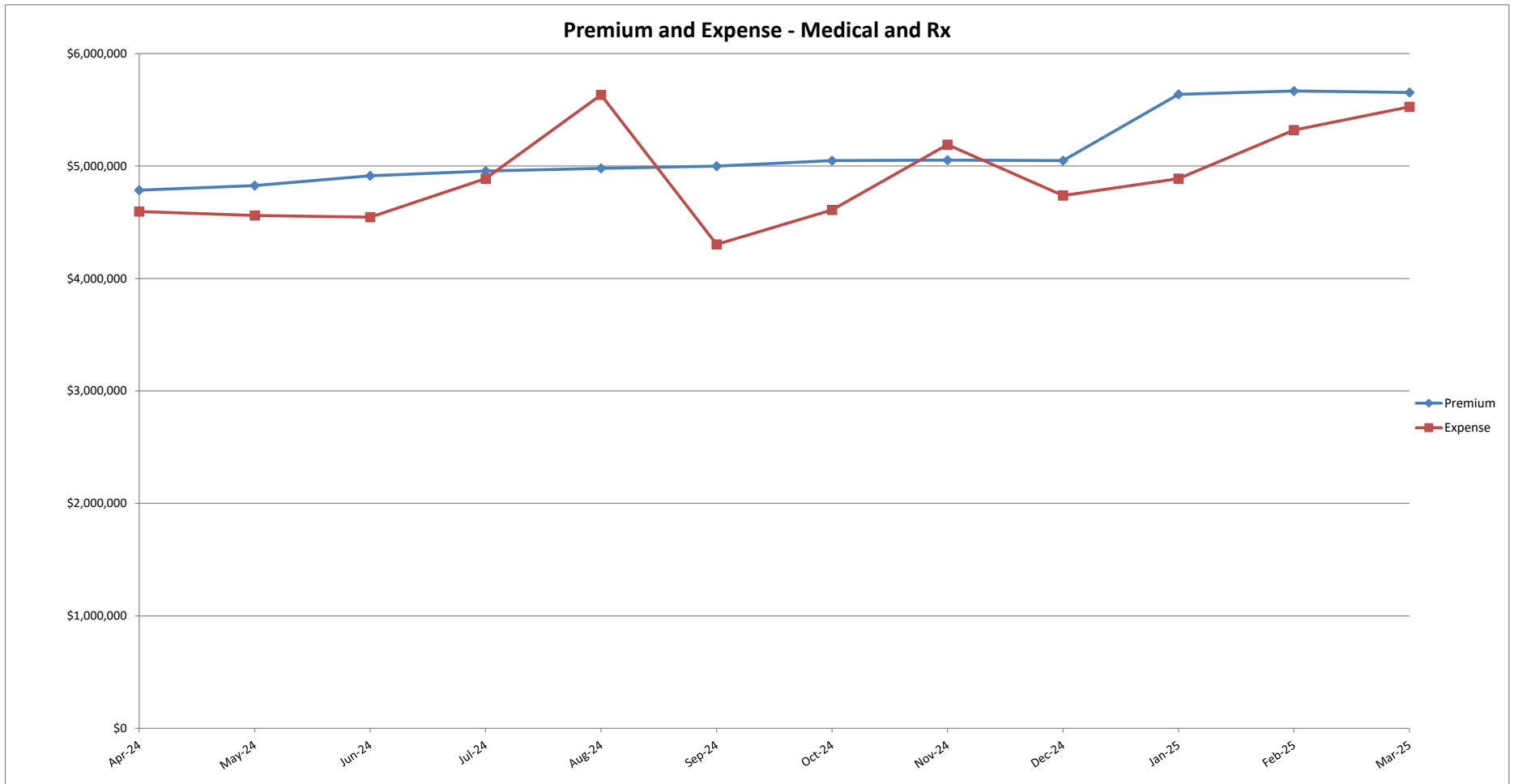
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**All Districts Combined - EPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-24	3,859	\$4,955,963	\$3,558,176	\$1,294,904	\$387,405	-\$352,246	\$4,888,239	\$67,724	\$1,166.32	98.6%
Aug-24	3,873	\$4,979,416	\$3,934,860	\$1,380,821	\$388,810	-\$71,063	\$5,633,428	-\$654,012	\$1,354.15	113.1%
Sep-24	3,902	\$4,998,853	\$2,580,631	\$1,459,674	\$391,722	-\$128,821	\$4,303,207	\$695,646	\$1,002.43	86.1%
Oct-24	3,947	\$5,048,144	\$2,897,166	\$1,391,120	\$396,239	-\$74,513	\$4,610,014	\$438,130	\$1,067.59	91.3%
Nov-24	3,947	\$5,052,964	\$3,906,392	\$1,258,119	\$396,239	-\$369,643	\$5,191,107	-\$138,143	\$1,214.81	102.7%
Dec-24	3,945	\$5,048,985	\$3,053,220	\$1,408,380	\$396,039	-\$120,444	\$4,737,195	\$311,790	\$1,100.42	93.8%
Jan-25	4,351	\$5,638,206	\$2,904,495	\$1,544,398	\$439,973	\$0	\$4,888,866	\$749,340	\$1,022.50	86.7%
Feb-25	4,369	\$5,667,487	\$3,474,751	\$1,403,048	\$441,793	\$0	\$5,319,593	\$347,894	\$1,116.46	93.9%
Mar-25	4,362	\$5,654,093	\$3,530,564	\$1,554,325	\$441,085	\$0	\$5,525,975	\$128,119	\$1,165.72	97.7%
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	3,812	\$58,961,894	\$38,093,171	\$15,988,352	\$4,591,839	-\$1,253,202	\$57,420,160	\$1,541,734	\$1,154.97	97.4%
2025 YTD	4,361	\$16,959,786	\$9,909,810	\$4,501,771	\$1,322,852	\$0	\$15,734,433	\$1,225,353	\$1,101.63	92.8%
Current 12 Months	3,983	\$61,569,243	\$38,491,115	\$16,754,202	\$4,807,389	-\$1,253,202	\$58,799,504	\$2,769,739	\$1,129.73	95.5%

**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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All Districts Combined - EPO**





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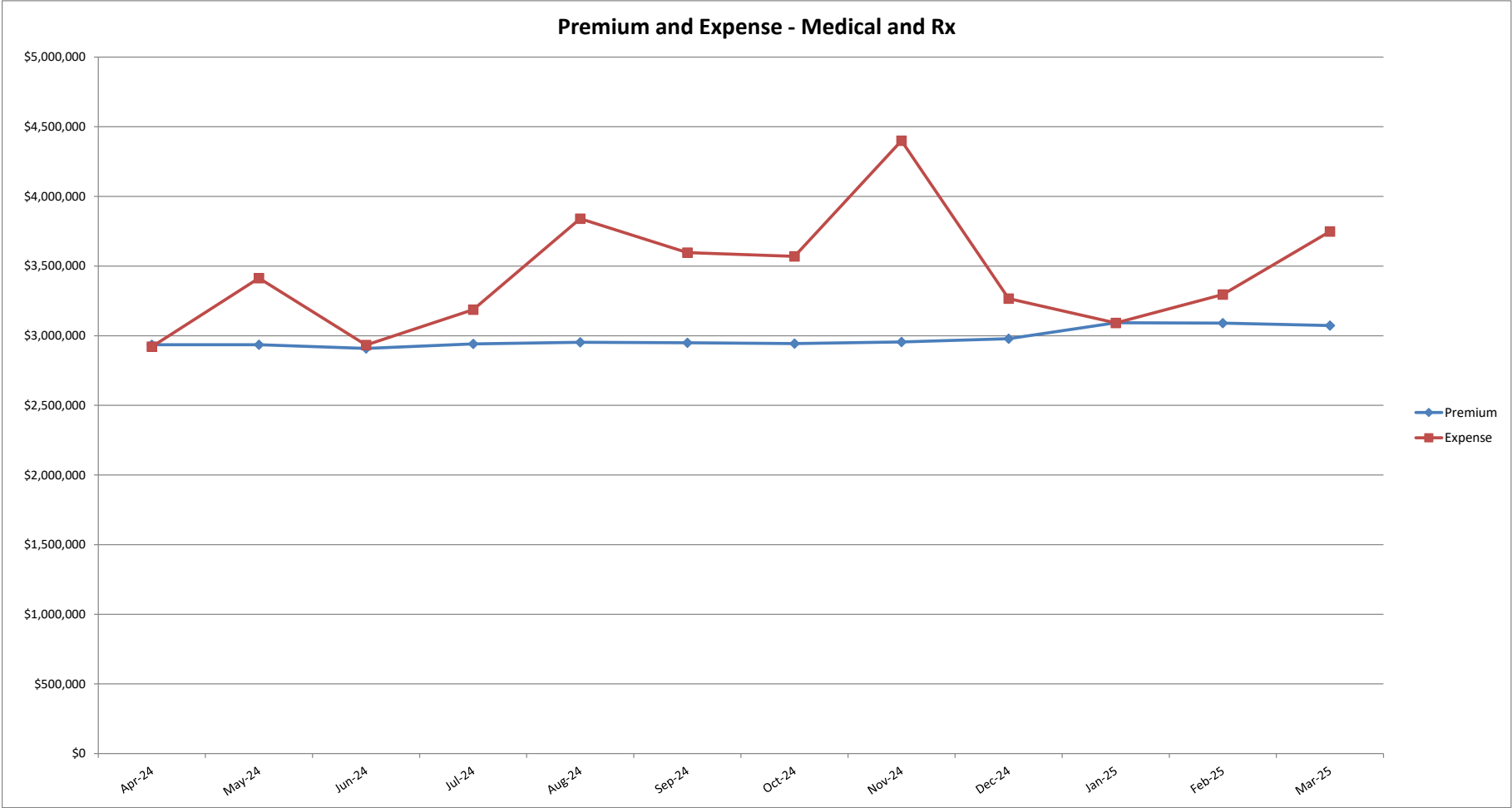
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Apr-23	3,123	\$2,648,661	\$1,556,865	\$897,305	\$241,456	-\$6,879	\$2,688,748	-\$40,087	\$783.63	101.5%
May-23	3,117	\$2,637,547	\$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%
Jul-24	3,290	\$2,941,596	\$1,685,785	\$1,247,128	\$254,352	\$0	\$3,187,265	-\$245,669	\$891.46	108.4%
Aug-24	3,301	\$2,952,396	\$2,448,862	\$1,348,540	\$255,202	-\$212,201	\$3,840,404	-\$888,008	\$1,086.10	130.1%
Sep-24	3,294	\$2,949,753	\$2,072,875	\$1,268,432	\$254,660	\$0	\$3,595,967	-\$646,215	\$1,014.36	121.9%
Oct-24	3,289	\$2,943,916	\$2,027,520	\$1,288,169	\$254,274	-\$209	\$3,569,754	-\$625,838	\$1,008.05	121.3%
Nov-24	3,295	\$2,955,264	\$2,997,346	\$1,152,434	\$254,740	-\$4,694	\$4,399,826	-\$1,444,562	\$1,257.99	148.9%
Dec-24	3,323	\$2,978,985	\$2,296,434	\$1,179,679	\$256,905	-\$466,982	\$3,266,035	-\$287,050	\$905.55	109.6%
Jan-25	3,290	\$3,092,935	\$1,599,003	\$1,181,005	\$311,004	\$0	\$3,091,012	\$1,922	\$844.99	99.9%
Feb-25	3,286	\$3,090,164	\$1,955,949	\$1,090,759	\$310,626	-\$61,649	\$3,295,685	-\$205,521	\$908.42	106.7%
Mar-25	3,268	\$3,073,288	\$2,527,627	\$1,229,216	\$308,927	-\$317,856	\$3,747,913	-\$674,625	\$1,052.32	122.0%
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	3,292	\$35,285,253	\$23,435,660	\$13,977,669	\$3,054,313	-\$684,086	\$39,783,556	-\$4,498,303	\$929.69	112.7%
2025 YTD	3,281	\$9,256,386	\$6,082,579	\$3,500,980	\$930,557	-\$379,505	\$10,134,611	-\$878,225	\$934.99	109.5%
Current 12 Months	3,290	\$35,758,278	\$24,640,597	\$14,463,215	\$3,221,503	-\$1,063,591	\$41,261,723	-\$5,503,446	\$963.60	115.4%

**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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All Districts Combined - PPO





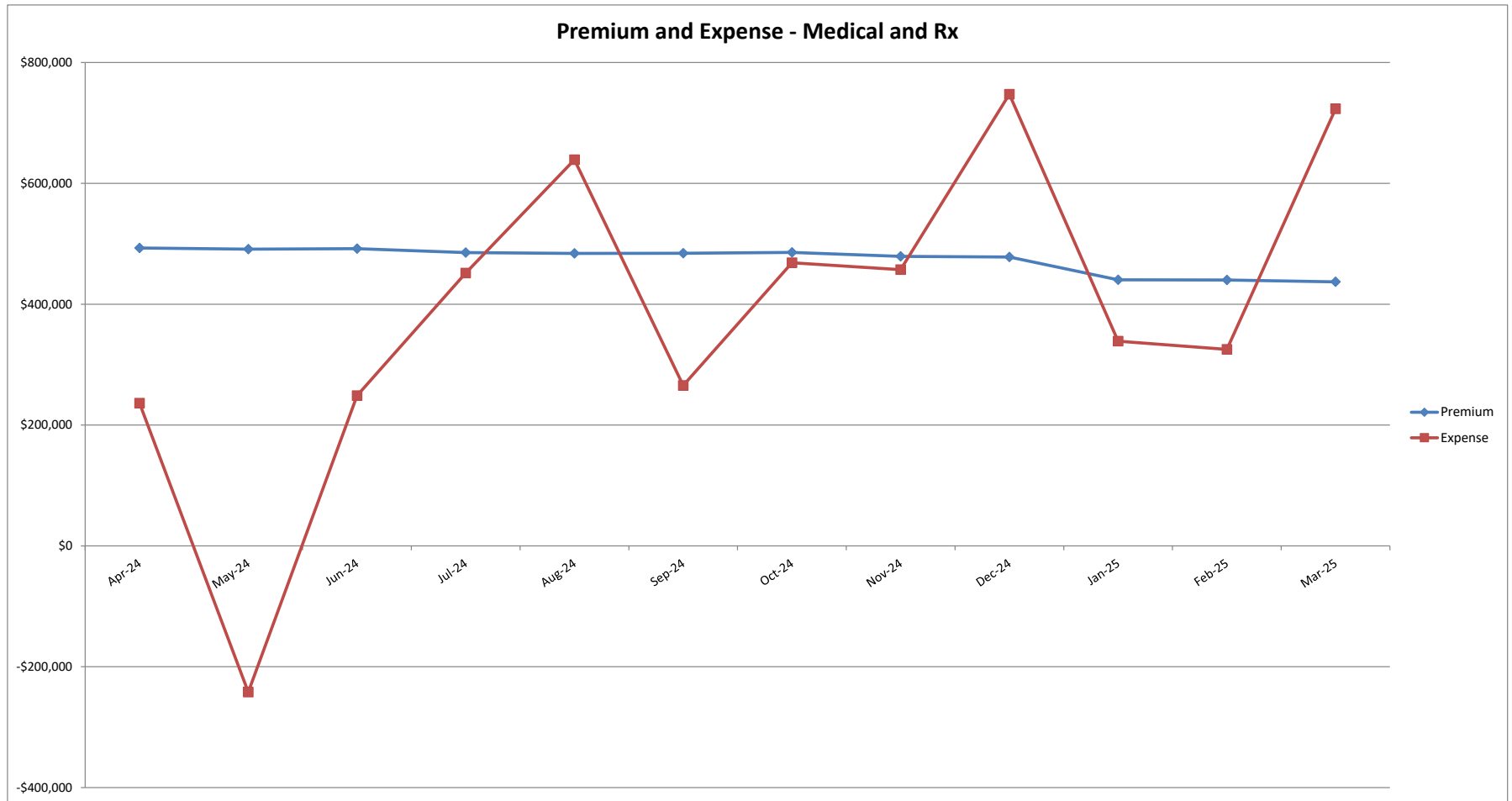
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**All Districts Combined - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-24	574	\$485,412	\$332,936	\$74,485	\$43,940	\$0	\$451,362	\$34,051	\$709.79	93.0%
Aug-24	572	\$484,036	\$489,143	\$106,233	\$43,789	\$0	\$639,165	-\$155,129	\$1,040.87	132.0%
Sep-24	572	\$484,362	\$133,904	\$87,762	\$43,791	\$0	\$265,456	\$218,906	\$387.53	54.8%
Oct-24	577	\$485,794	\$292,861	\$131,431	\$44,173	\$0	\$468,466	\$17,328	\$735.34	96.4%
Nov-24	571	\$479,144	\$320,744	\$92,673	\$43,713	\$0	\$457,130	\$22,014	\$724.02	95.4%
Dec-24	568	\$478,141	\$601,080	\$102,958	\$43,482	\$0	\$747,520	-\$269,379	\$1,239.50	156.3%
Jan-25	507	\$440,342	\$227,986	\$62,607	\$48,216	\$0	\$338,809	\$101,533	\$573.16	76.9%
Feb-25	505	\$439,932	\$226,828	\$50,394	\$48,026	\$0	\$325,248	\$114,684	\$548.95	73.9%
Mar-25	501	\$436,981	\$600,042	\$75,495	\$47,647	\$0	\$723,183	-\$286,202	\$1,348.38	165.5%
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	579	\$5,943,548	\$2,639,431	\$996,718	\$531,894	-\$309	\$4,167,734	\$1,775,814	\$523.29	70.1%
2025 YTD	504	\$1,317,254	\$1,054,855	\$188,496	\$143,889	\$0	\$1,387,240	-\$69,985	\$821.78	105.3%
Current 12 Months	558	\$5,690,180	\$3,108,088	\$1,010,311	\$541,049	-\$309	\$4,659,139	\$1,031,041	\$614.55	81.9%

**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 March 2025  
All Districts Combined - HDHP**







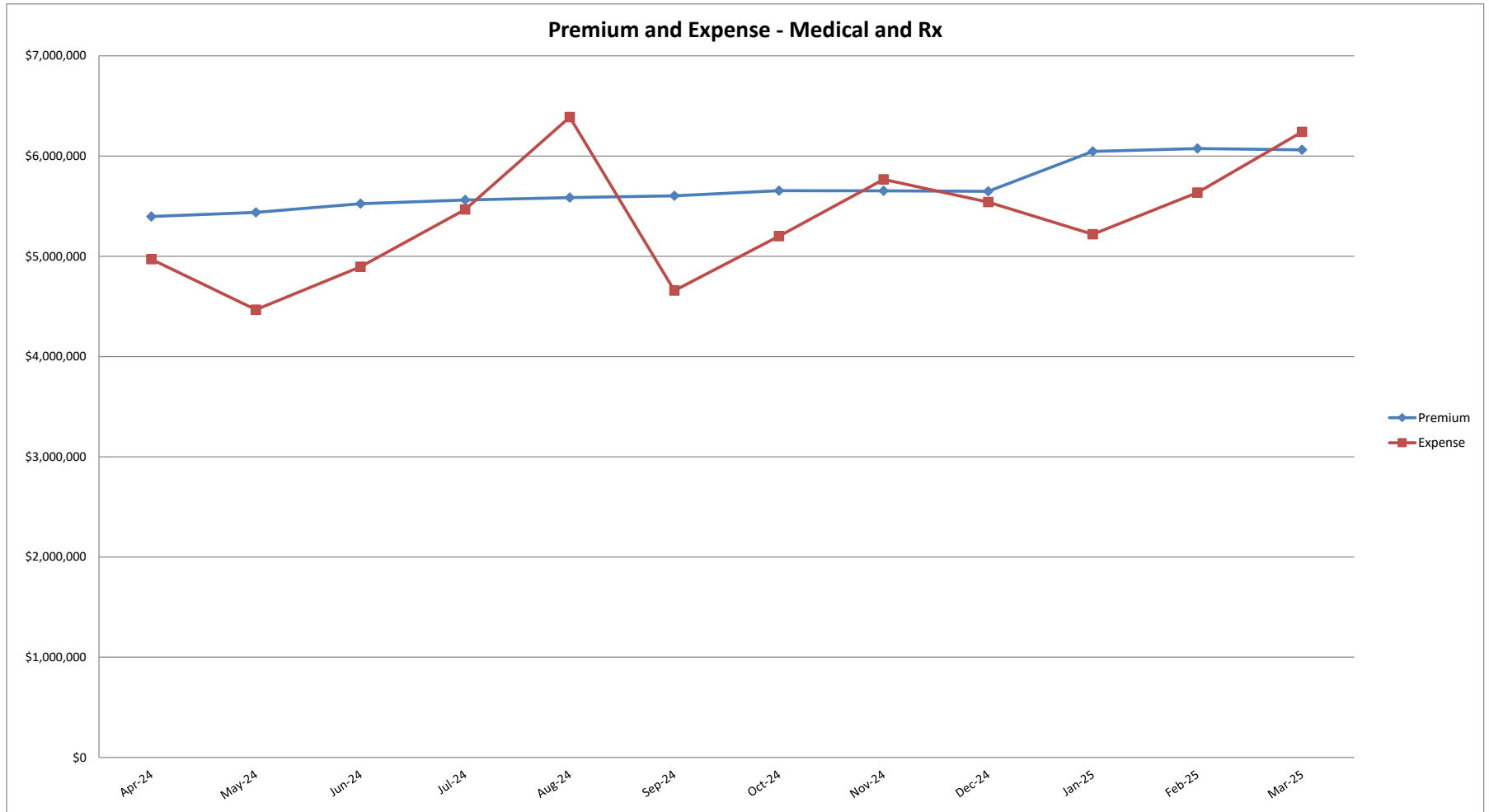
**San Joaquin Valley Insurance Authority (SJVIA)**  
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**County of Fresno - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-24	4,506	\$5,561,981	\$3,943,442	\$1,438,735	\$436,894	-\$352,246	\$5,466,826	\$95,155	\$1,116.27	98.3%
Aug-24	4,516	\$5,585,042	\$4,467,300	\$1,554,103	\$437,994	-\$71,063	\$6,388,334	-\$803,291	\$1,317.61	114.4%
Sep-24	4,544	\$5,604,195	\$2,749,076	\$1,596,185	\$440,828	-\$128,821	\$4,657,269	\$946,926	\$927.91	83.1%
Oct-24	4,593	\$5,655,026	\$3,249,629	\$1,578,950	\$445,652	-\$74,513	\$5,199,718	\$455,307	\$1,035.07	91.9%
Nov-24	4,586	\$5,652,747	\$4,290,049	\$1,401,015	\$445,116	-\$369,643	\$5,766,537	-\$113,790	\$1,160.36	102.0%
Dec-24	4,584	\$5,649,043	\$3,659,179	\$1,556,648	\$444,916	-\$120,444	\$5,540,300	\$108,743	\$1,111.56	98.1%
Jan-25	4,819	\$6,046,821	\$3,129,480	\$1,605,087	\$484,503	\$0	\$5,219,070	\$827,750	\$982.48	86.3%
Feb-25	4,835	\$6,074,783	\$3,697,321	\$1,452,693	\$486,133	\$0	\$5,636,147	\$438,635	\$1,065.15	92.8%
Mar-25	4,829	\$6,062,973	\$4,127,305	\$1,627,997	\$485,520	\$0	\$6,240,822	-\$177,849	\$1,191.82	102.9%
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	4,461	\$66,363,056	\$41,242,714	\$17,595,849	\$5,187,849	-\$1,253,511	\$62,772,901	\$3,590,155	\$1,075.71	94.6%
2025 YTD	4,828	\$18,184,576	\$10,954,107	\$4,685,777	\$1,456,157	\$0	\$17,096,040	\$1,088,536	\$1,079.88	94.0%
Current 12 Months	4,585	\$68,252,821	\$42,050,647	\$18,265,915	\$5,386,172	-\$1,253,511	\$64,449,222	\$3,803,598	\$1,073.54	94.4%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CIL, 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 March 2025**  
**County of Fresno - All Medical**





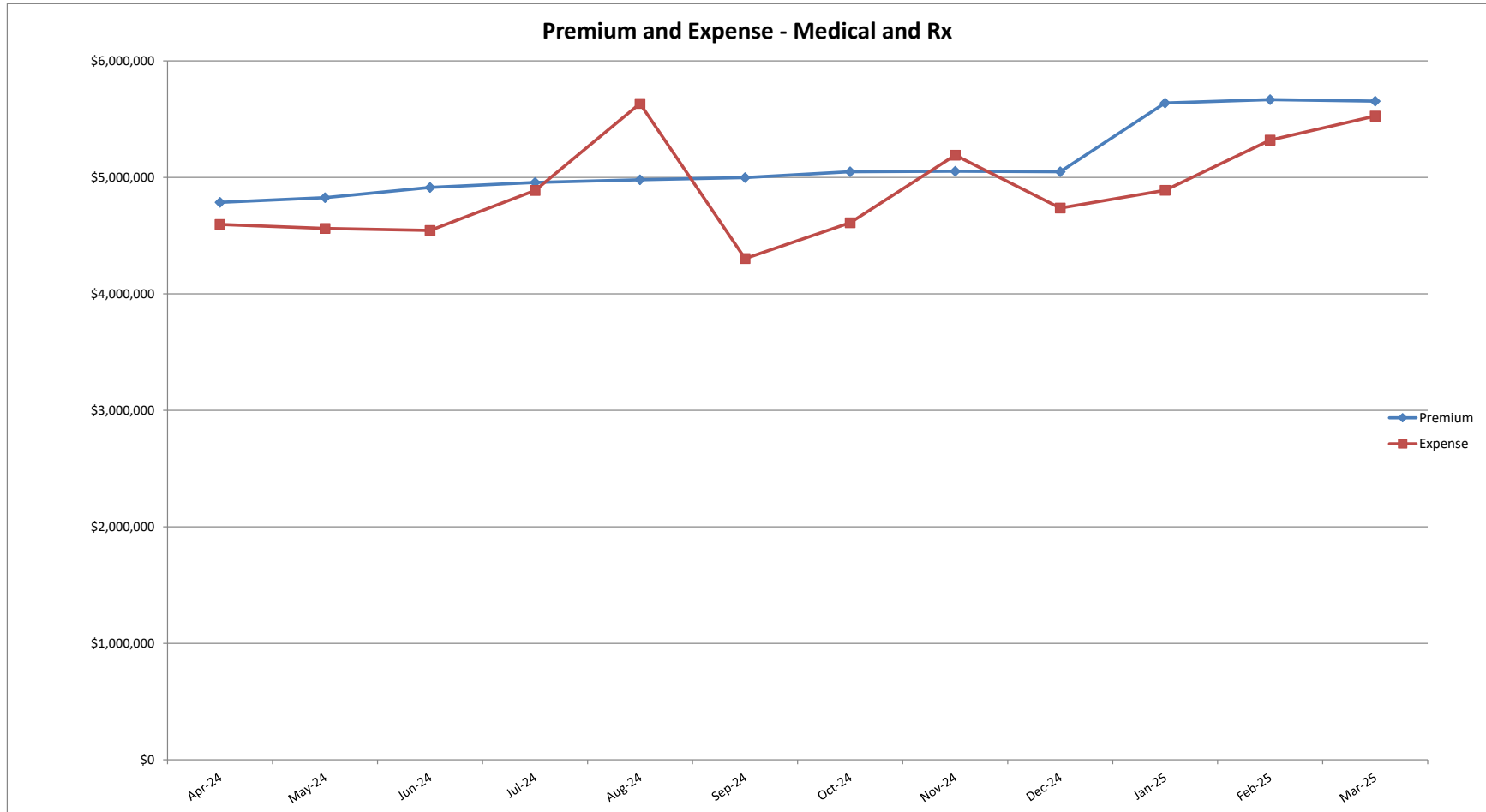
**San Joaquin Valley Insurance Authority (SJVIA)**  
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**County of Fresno - EPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-24	3,859	\$4,955,963	\$3,558,176	\$1,294,904	\$387,405	-\$352,246	\$4,888,239	\$67,724	\$1,166.32	98.6%
Aug-24	3,873	\$4,979,416	\$3,934,860	\$1,380,821	\$388,810	-\$71,063	\$5,633,428	-\$654,012	\$1,354.15	113.1%
Sep-24	3,902	\$4,998,853	\$2,580,631	\$1,459,674	\$391,722	-\$128,821	\$4,303,207	\$695,646	\$1,002.43	86.1%
Oct-24	3,947	\$5,048,144	\$2,897,166	\$1,391,120	\$396,239	-\$74,513	\$4,610,014	\$438,130	\$1,067.59	91.3%
Nov-24	3,947	\$5,052,964	\$3,906,392	\$1,258,119	\$396,239	-\$369,643	\$5,191,107	-\$138,143	\$1,214.81	102.7%
Dec-24	3,945	\$5,048,985	\$3,053,220	\$1,408,380	\$396,039	-\$120,444	\$4,737,195	\$311,790	\$1,100.42	93.8%
Jan-25	4,351	\$5,638,206	\$2,904,495	\$1,544,398	\$439,973	\$0	\$4,888,866	\$749,340	\$1,022.50	86.7%
Feb-25	4,369	\$5,667,487	\$3,474,751	\$1,403,048	\$441,793	\$0	\$5,319,593	\$347,894	\$1,116.46	93.9%
Mar-25	4,362	\$5,654,093	\$3,530,564	\$1,554,325	\$441,085	\$0	\$5,525,975	\$128,119	\$1,165.72	97.7%
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	3,812	\$58,961,894	\$38,093,171	\$15,988,352	\$4,591,839	-\$1,253,202	\$57,420,160	\$1,541,734	\$1,154.97	97.4%
2025 YTD	4,361	\$16,959,786	\$9,909,810	\$4,501,771	\$1,322,852	\$0	\$15,734,433	\$1,225,353	\$1,101.63	92.8%
Current 12 Months	3,983	\$61,569,243	\$38,491,115	\$16,754,202	\$4,807,389	-\$1,253,202	\$58,799,504	\$2,769,739	\$1,129.73	95.5%

**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 - EPO**





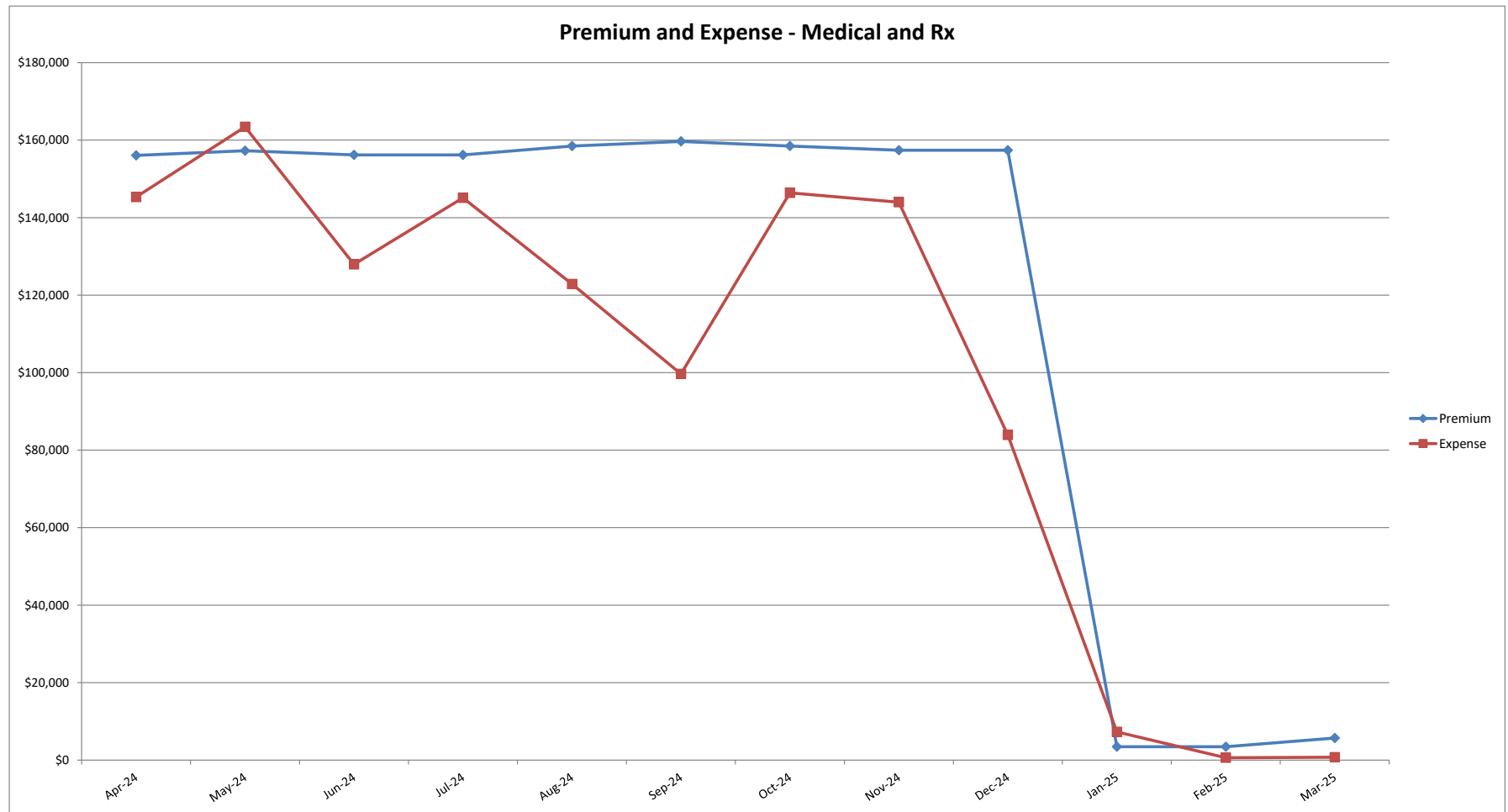
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Apr-23	90	\$121,820	\$45,785	\$30,721	\$6,884	\$0	\$83,389	\$38,430	\$850.06	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%
Jul-24	114	\$156,208	\$66,743	\$69,662	\$8,720	\$0	\$145,125	\$11,083	\$1,196.54	92.9%
Aug-24	114	\$158,469	\$46,203	\$67,930	\$8,720	\$0	\$122,853	\$35,615	\$1,001.17	77.5%
Sep-24	115	\$159,667	\$39,939	\$50,934	\$8,796	\$0	\$99,670	\$59,997	\$790.20	62.4%
Oct-24	114	\$158,469	\$79,552	\$58,148	\$8,720	\$0	\$146,420	\$12,049	\$1,207.90	92.4%
Nov-24	112	\$157,382	\$84,848	\$50,552	\$8,567	\$0	\$143,967	\$13,415	\$1,208.93	91.5%
Dec-24	113	\$157,382	\$28,407	\$46,895	\$8,643	\$0	\$83,945	\$73,437	\$666.39	53.3%
Jan-25	1	\$3,459	\$8,867	(\$1,688)	\$95	\$0	\$7,275	-\$3,816	\$7,179.38	210.3%
Feb-25	1	\$3,459	\$527	\$0	\$95	\$0	\$622	\$2,837	\$527.30	18.0%
Mar-25	4	\$5,718	\$371	\$0	\$381	\$0	\$752	\$4,967	\$92.81	13.1%
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	114	\$1,899,799	\$649,326	\$630,700	\$104,256	\$0	\$1,384,282	\$515,517	\$939.12	72.9%
2025 YTD	2	\$12,636	\$9,766	-\$1,688	\$571	\$0	\$8,649	\$3,988	1346.321667	68.4%
Current 12 Months	86	\$1,429,787	\$591,314	\$517,093	\$78,897	\$0	\$1,187,303	\$242,484	\$1,076.12	83.0%

**Data Sources:**

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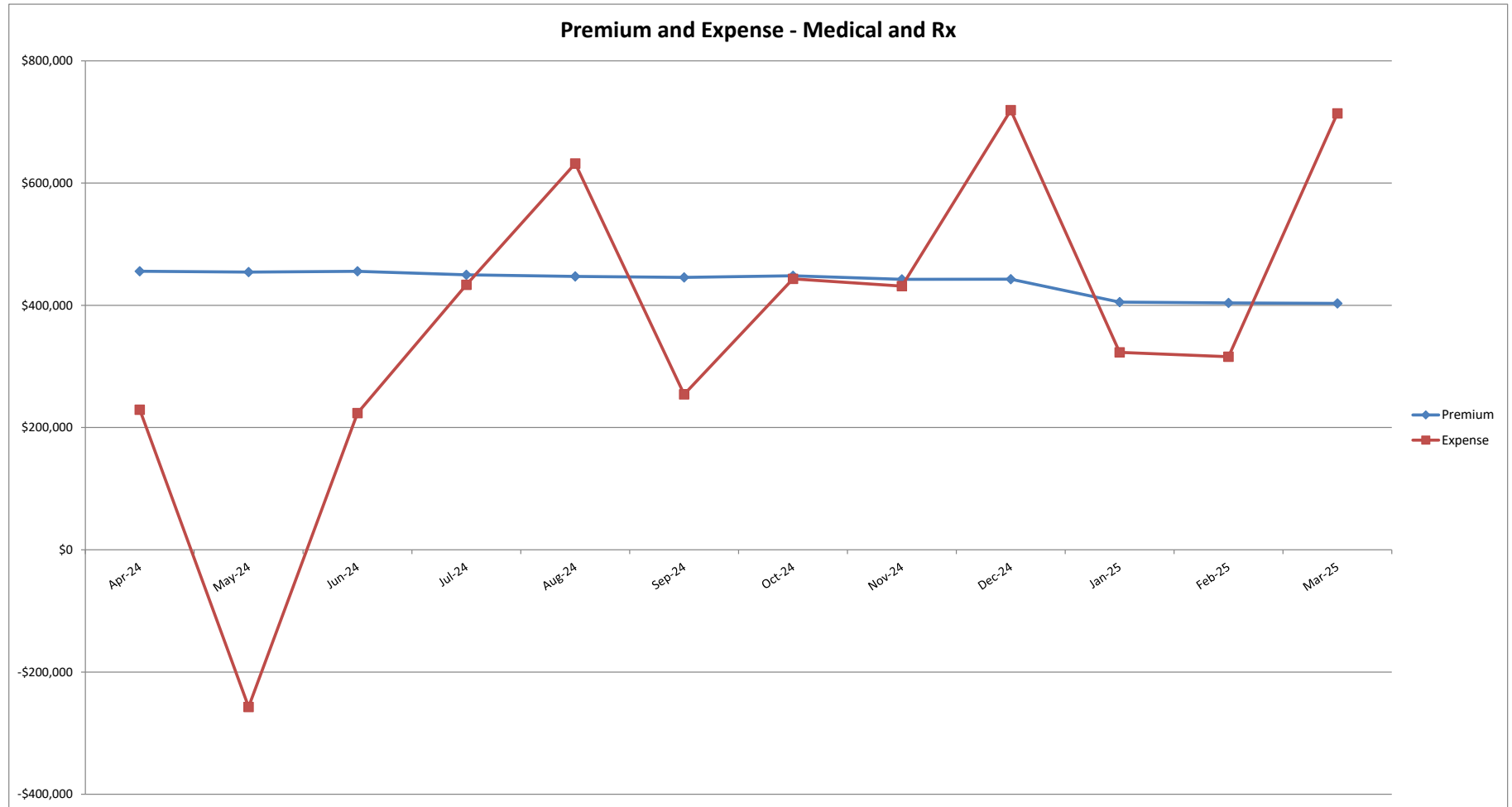
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Apr-23	570	\$449,236	\$99,586	\$55,613	\$43,599	\$0	\$198,798	\$250,438	\$272.28	44.3%
May-23	574	\$449,421	\$278,416	\$49,999	\$43,905	\$0	\$372,320	\$77,101	\$572.15	82.8%
Jun-23	583	\$457,554	\$313,624	\$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%
Jul-24	533	\$449,810	\$318,523	\$74,169	\$40,769	\$0	\$433,461	\$16,349	\$736.76	96.4%
Aug-24	529	\$447,157	\$486,237	\$105,352	\$40,463	\$0	\$632,052	-\$184,895	\$1,118.32	141.3%
Sep-24	527	\$445,675	\$128,505	\$85,577	\$40,310	\$0	\$254,392	\$191,282	\$406.23	57.1%
Oct-24	532	\$448,413	\$272,911	\$129,681	\$40,693	\$0	\$443,285	\$5,128	\$756.75	98.9%
Nov-24	527	\$442,401	\$298,809	\$92,344	\$40,310	\$0	\$431,462	\$10,938	\$742.22	97.5%
Dec-24	526	\$442,675	\$577,552	\$101,373	\$40,234	\$0	\$719,159	-\$276,484	\$1,290.73	162.5%
Jan-25	467	\$405,156	\$216,119	\$62,377	\$44,435	\$0	\$322,930	\$82,226	\$596.35	79.7%
Feb-25	465	\$403,837	\$222,043	\$49,644	\$44,245	\$0	\$315,932	\$87,905	\$584.27	78.2%
Mar-25	463	\$403,161	\$596,369	\$73,672	\$44,054	\$0	\$714,096	-\$310,935	\$1,447.17	177.1%
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	536	\$5,501,363	\$2,500,217	\$976,798	\$491,754	-\$309	\$3,968,459	\$1,532,904	\$540.78	72.1%
2025 YTD	465	\$1,212,154	\$1,034,531	\$185,693	\$132,734	\$0	\$1,352,958	-\$140,804	\$874.71	111.6%
Current 12 Months	516	\$5,253,791	\$2,968,219	\$994,620	\$499,886	-\$309	\$4,462,416	\$791,375	\$639.63	84.9%

**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 March 2025  
County of Fresno - HDHP**







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of March 2025**  
**County of Tulare - All Medical**

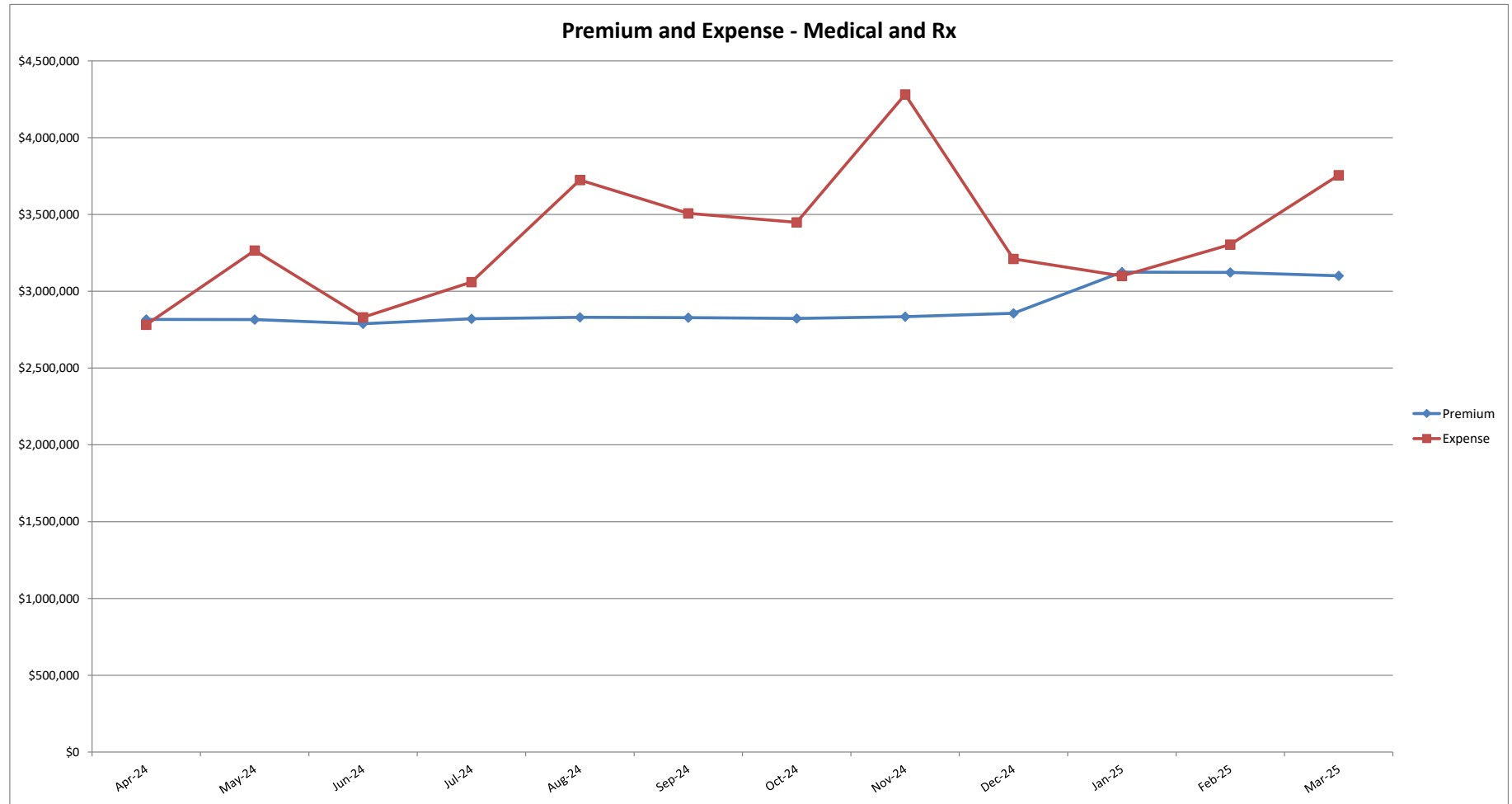
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Apr-23	3,070	\$2,555,192	\$1,512,227	\$868,421	\$237,434	-\$6,879	\$2,611,202	-\$56,010	\$773.21	102.2%
May-23	3,067	\$2,550,897	\$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%
Jul-24	3,217	\$2,820,991	\$1,633,455	\$1,177,782	\$248,803	\$0	\$3,060,040	-\$239,050	\$873.87	108.5%
Aug-24	3,230	\$2,830,806	\$2,405,565	\$1,281,491	\$249,808	-\$212,201	\$3,724,663	-\$893,858	\$1,075.81	131.6%
Sep-24	3,224	\$2,828,773	\$2,038,334	\$1,219,683	\$249,344	\$0	\$3,507,362	-\$678,588	\$1,010.55	124.0%
Oct-24	3,220	\$2,822,828	\$1,967,919	\$1,231,771	\$249,035	-\$209	\$3,448,515	-\$625,687	\$993.63	122.2%
Nov-24	3,227	\$2,834,625	\$2,934,433	\$1,102,211	\$249,576	-\$4,694	\$4,281,526	-\$1,446,901	\$1,249.44	151.0%
Dec-24	3,252	\$2,857,069	\$2,291,554	\$1,134,369	\$251,510	-\$466,982	\$3,210,451	-\$353,382	\$910	112.4%
Jan-25	3,329	\$3,124,661	\$1,602,003	\$1,182,923	\$314,690	\$0	\$3,099,617	\$25,044	\$837	99.2%
Feb-25	3,325	\$3,122,800	\$1,960,207	\$1,091,509	\$314,312	-\$61,649	\$3,304,378	-\$181,578	\$899	105.8%
Mar-25	3,302	\$3,101,389	\$2,530,928	\$1,231,039	\$312,138	-\$317,856	\$3,756,249	-\$654,859	\$1,043	121.1%
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	3,222	\$33,827,639	\$22,925,549	\$13,366,890	\$2,990,196	-\$684,086	\$38,598,549	-\$4,770,909	\$920.99	114.1%
2025 YTD	3,319	\$9,348,850	\$6,093,138	\$3,505,471	\$941,141	-\$379,505	\$10,160,244	-\$811,393	\$925.98	108.7%
Current 12 Months	3,246	\$34,764,879	\$24,189,152	\$13,961,813	\$3,183,769	-\$1,063,591	\$40,271,143	-\$5,506,264	\$952.11	115.8%

**Data Sources:**

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



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of March 2025  
County of Tulare - All Medical





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of March 2025**  
**County of Tulare - PPO**

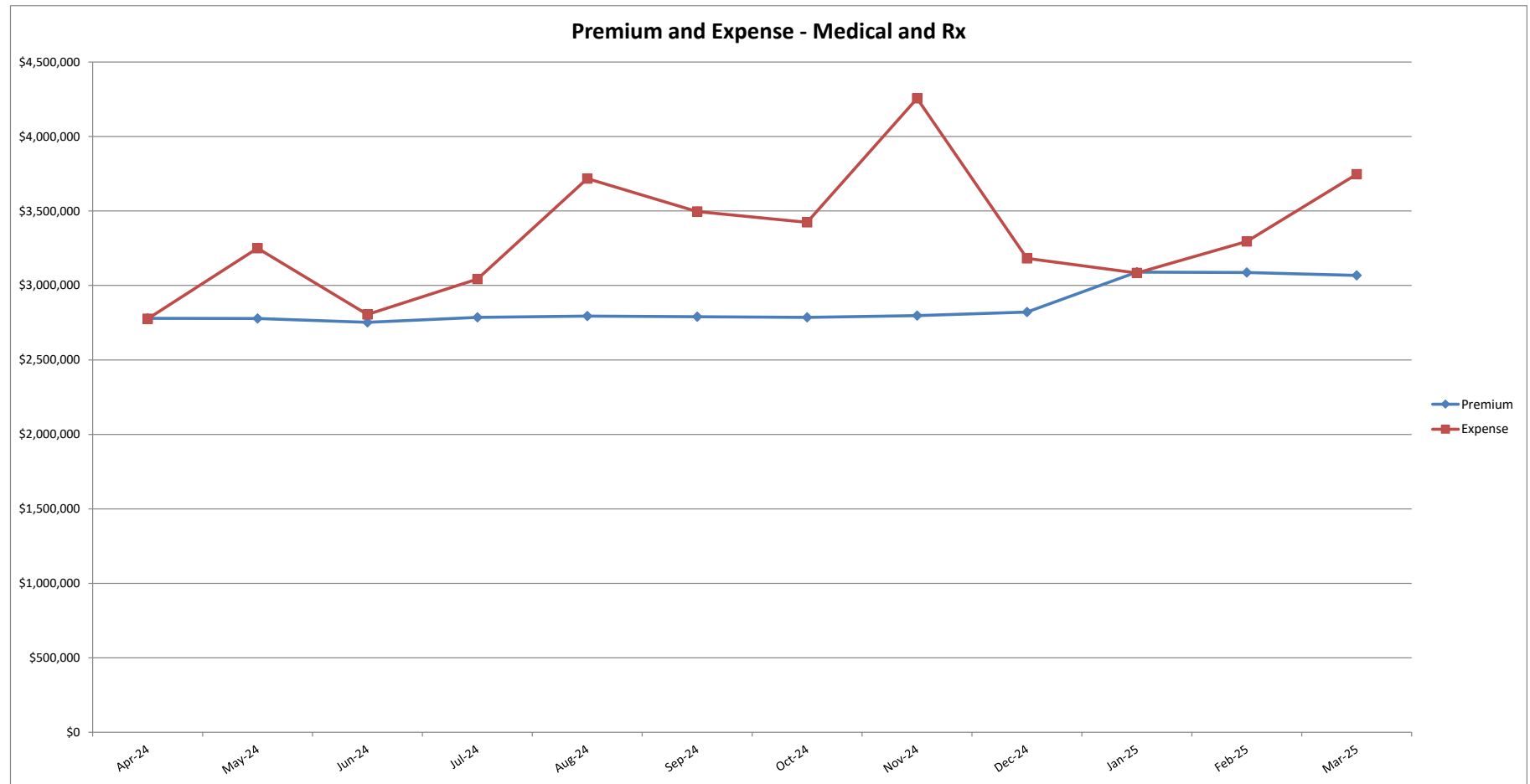
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Apr-23	3,033	\$2,526,842	\$1,511,081	\$866,584	\$234,572	-\$6,879	\$2,605,358	-\$78,517	\$781.66	103.1%
May-23	3,030	\$2,522,546	\$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%
Jul-24	3,176	\$2,785,388	\$1,619,042	\$1,177,466	\$245,632	\$0	\$3,042,140	-\$256,751	\$880.51	109.2%
Aug-24	3,187	\$2,793,927	\$2,402,659	\$1,280,610	\$246,483	-\$212,201	\$3,717,550	-\$923,623	\$1,089.13	133.1%
Sep-24	3,179	\$2,790,086	\$2,032,936	\$1,217,498	\$245,864	\$0	\$3,496,298	-\$706,212	\$1,022.47	125.3%
Oct-24	3,175	\$2,785,447	\$1,947,968	\$1,230,021	\$245,555	-\$209	\$3,423,334	-\$637,887	\$1,000.88	122.9%
Nov-24	3,183	\$2,797,882	\$2,912,497	\$1,101,882	\$246,173	-\$4,694	\$4,255,859	-\$1,457,977	\$1,259.72	152.1%
Dec-24	3,210	\$2,821,603	\$2,268,027	\$1,132,784	\$248,261	-\$466,982	\$3,182,090	-\$360,487	\$913.97	112.8%
Jan-25	3,289	\$3,089,476	\$1,590,136	\$1,182,693	\$310,909	\$0	\$3,083,738	\$5,738	\$843.06	99.8%
Feb-25	3,285	\$3,086,705	\$1,955,421	\$1,090,759	\$310,531	-\$61,649	\$3,295,063	-\$208,358	\$908.53	106.8%
Mar-25	3,264	\$3,067,570	\$2,527,256	\$1,229,216	\$308,546	-\$317,856	\$3,747,161	-\$679,592	\$1,053.50	122.2%
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	3,179	\$33,385,454	\$22,786,335	\$13,346,969	\$2,950,057	-\$684,086	\$38,399,274	-\$5,013,820	\$929.35	115.0%
2025 YTD	3,279	\$9,243,750	\$6,072,813	\$3,502,668	\$929,986	-\$379,505	\$10,125,962	-\$882,212	\$934.74	109.5%
Current 12 Months	3,204	\$34,328,491	\$24,049,283	\$13,946,122	\$3,142,606	-\$1,063,591	\$40,074,420	-\$5,745,930	\$960.59	116.7%

**Data Sources:**

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



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of March 2025  
County of Tulare - PPO





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of March 2025**  
**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			
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%
Jul-24	41	\$35,602	\$14,413	\$316	\$3,171	\$0	\$17,900	\$17,702	\$359.26	50.3%
Aug-24	43	\$36,879	\$2,906	\$882	\$3,326	\$0	\$7,113	\$29,766	\$88.08	19.3%
Sep-24	45	\$38,687	\$5,399	\$2,185	\$3,480	\$0	\$11,064	\$27,623	\$168.53	28.6%
Oct-24	45	\$37,381	\$19,951	\$1,750	\$3,480	\$0	\$25,181	\$12,200	\$482.23	67.4%
Nov-24	44	\$36,743	\$21,935	\$329	\$3,403	\$0	\$25,667	\$11,075	\$506.01	69.9%
Dec-24	42	\$35,466	\$23,528	\$1,585	\$3,248	\$0	\$28,361	\$7,105	\$597.92	80.0%
Jan-25	40	\$35,186	\$11,867	\$231	\$3,781	\$0	\$15,879	\$19,307	\$302.44	45.1%
Feb-25	40	\$36,095	\$4,785	\$749	\$3,781	\$0	\$9,316	\$26,780	\$138.36	25.8%
Mar-25	38	\$33,820	\$3,672	\$1,823	\$3,592	\$0	\$9,087	\$24,732	\$144.61	26.9%
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	43	\$442,185	\$139,214	\$19,921	\$40,139	\$0	\$199,274	\$242,911	\$306.62	45.1%
2025 YTD	39	\$105,101	\$20,325	\$2,803	\$11,155	\$0	\$34,282	\$70,819	\$195.99	32.6%
Current 12 Months	42	\$436,389	\$139,869	\$15,691	\$41,162	\$0	\$196,723	\$239,666	\$307.43	45.1%

**Data Sources:**

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