

AGENDA

BOARD OF DIRECTORS

GARRY BREDEFELD
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 18, 2025 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 559-600-1801 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will help enable staff to make reasonable arrangements to ensure meaningful access.

1. Call to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Agenda (A)
5. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to three minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
6. Approval of Minutes - Board Meeting of May 30, 2025 (A)
7. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
8. Receive Update on Anthem's Network Contract with Stanford (I)
9. Receive Consultant's Medical, Dental, and Vision Experience Reports through May 2025 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
10. Adopt Proposed Budget for Fiscal Year 2025-2026 (A)
11. Receive Keenan Pharmacy Services' Consultant's Report on EmpiRx Pharmacy Utilization (I)

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July 18, 2025 9:00 AM**

12. Receive Update on Plan Year 2026 Dental Marketing (I)
13. Receive Update on Plan Year 2026 PBM Marketing (I)
14. Receive Consultant's Report on the SJVIA Stop Loss Historical Rate and Utilization Review and the Marketing and Renewal Process (I)
15. Receive Consultant's Report on Plan Year 2026 Preliminary Renewal (I)
16. Receive Update and Timeline on Request For Proposal (RFP) for Consultant Services (I)
17. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
18. Adjournment

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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 West Burrel Avenue
Visalia, CA 93291
May 30, 2025 9:00 AM**

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1. Call to Order

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

2. Pledge of Allegiance

Led by Director Pacheco

3. Roll Call

Directors Present:

Nathan Magsig, arrived during Item 6, Public Comment
Buddy Mendes
Brian Pacheco
Amy Shuklian
Pete Vander Poel

Directors not in attendance:

Garry Bredefeld
Larry Micari

4. Approval of Agenda (A)

Motion to Approve By Director Vander Poel; Second By Director Mendes;
Motion Approved Unanimously

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Visalia, CA 93291
May 30, 2025 9:00 AM**

5. Approval of Minutes - Board Meeting of February 28, 2025 (A)

Motion to Approve By Director Mendes; Second By Director Vander Poel;
Motion Approved Unanimously

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 three 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

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

Presented by Jose Pelagio, County of Fresno

8. Receive Update from the Auditor-Treasurer on Unaudited Financials for January 1, 2025 – March 31, 2025 (I)

Presented by Jose Pelagio, County of Fresno

9. Receive Update on April 11, 2025 Strategic Planning Meeting (I)

Presented by Bordan Darm, Keenan

10. Receive Consultant's Medical, Dental, and Vision Experience Reports through March 2025 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

Presented by Bordan Darm, Keenan

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**Meeting Location:
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May 30, 2025 9:00 AM**

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

Presented by Bordan Darm, Keenan

12. Receive Update on Plan Year 2026 Dental and PBM Marketing (I)

Presented by Eddie Barfield, Keenan

13. Receive Update on Renewal Timeline for Plan Year 2026 (I)

Presented by Bordan Darm, Keenan

14. Receive Keenan Pharmacy Services' Consultant's Report on EmpiRx Pharmacy Utilization (I)

Presented by Eddie Barfield, Keenan

The Board asked as to why Ozempic is listed twice on the top cost-driving drugs list with dosage differences and not combined; Keenan will review.

The Board noted that during the RFP process the incumbent PBM said they would work to move more members toward generic drugs; is there a decrease in overall cost even though there is increased utilization? Keenan will look at generic trend for the SJVIA.

The Board directed that a review of the PBM proposal be conducted to determine if EmpiRx is meeting targets made during the RFP process.

15. Receive Consultant's Report on Plan Year 2025 Stop Loss/Reinsurance Renewal and Marketing Results and Ratify SJVIA Manager's Decision and Signature Renewing with the Incumbent Carrier, Granular Life Insurance Company (A)

Presented by Bordan Darm, Keenan

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May 30, 2025 9:00 AM**

Motion to Approve By Director Magsig; Second By Director Vander Poel;
Motion Approved Unanimously

16. Receive Update on Pending Gallagher Acquisition of Assured Partners (Keenan & Associates) (I)

Presented by Bordan Darm, Keenan

17. Approve and Authorize President to Execute Agreement, Retroactive to January 1, 2025, with Keenan & Associates to Receive Benefits and Pharmacy Consulting Services, Total Not to Exceed \$570,000 (A)

Presented by Bordan Darm, Keenan

The Board asked SJVIA Staff if an RFP for consultant services is in process. Staff responded that there has been discussion about going out to RFP; however, a timeline has not been established. Staff will come back with a proposal for Board review.

Motion to Approve by Director Magsig; Second By Director Vander Poel;
Motion Approved Unanimously

18. Receive Update on Walking Works! Challenge (I)

Presented by Bordan Darm, Keenan

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

Director Shuklian shared that she will not be in attendance at the July 18, 2025 Board Meeting

20. Adjournment

The meeting adjourned at 9:47 AM

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Fresno, CA 93721
July 18, 2025 9:00 AM**

AGENDA DATE: July 18, 2025

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.

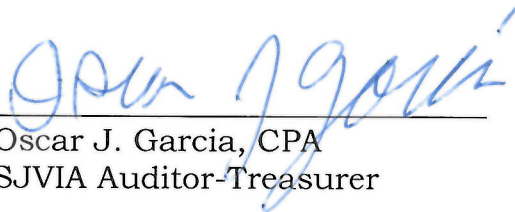
DESCRIPTION:

Informational item. Please see attached report.

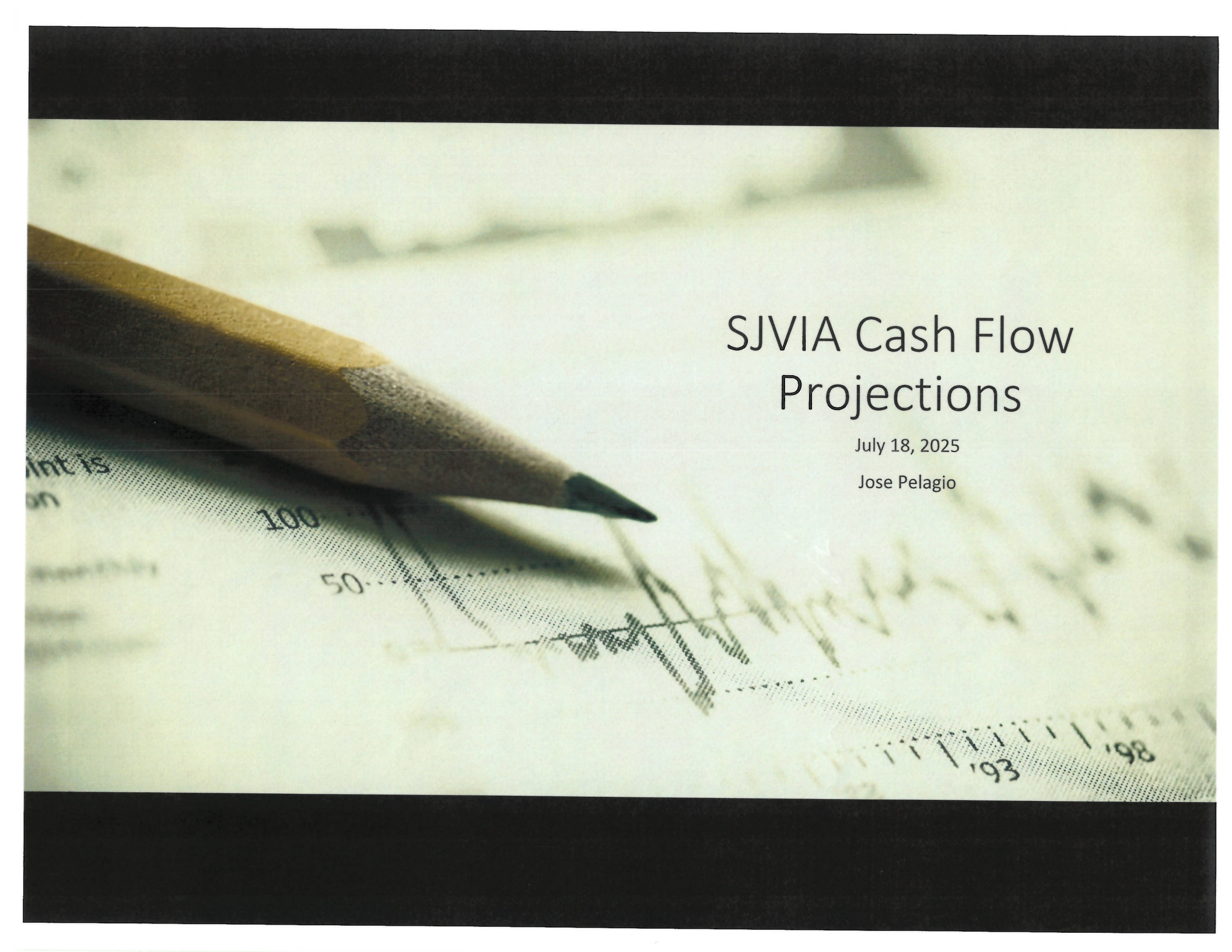
FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

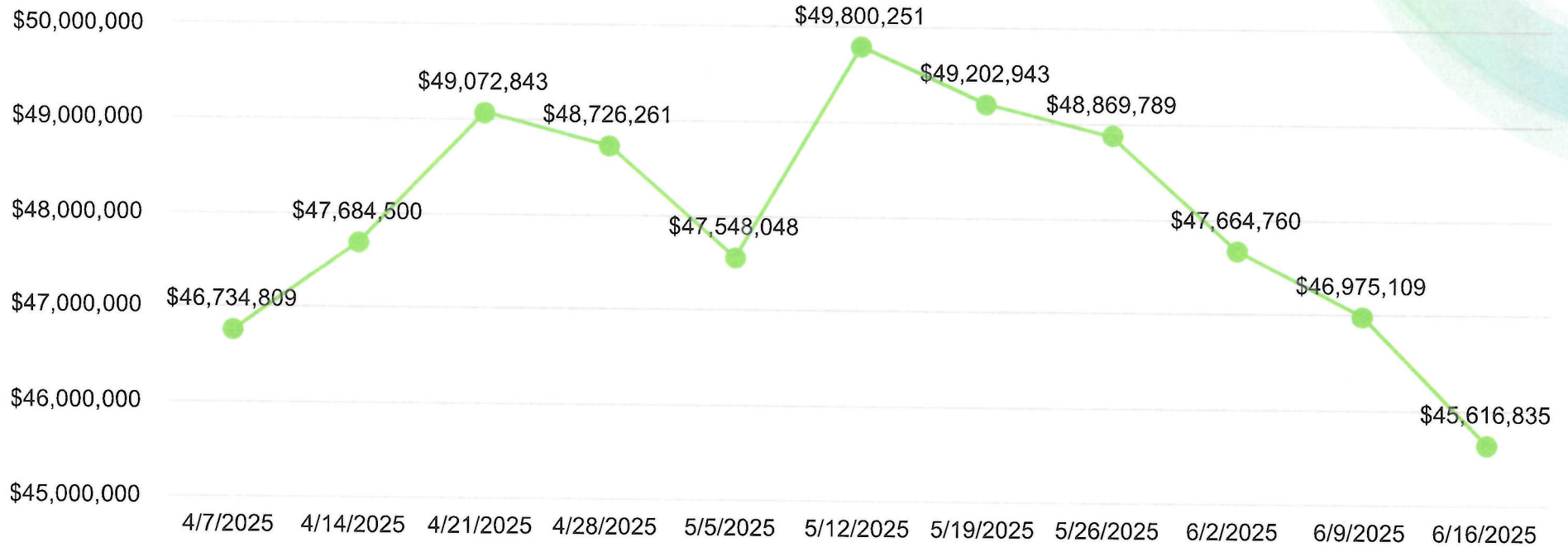
A close-up photograph of a wooden pencil with a sharpened lead tip resting on a document. The document features a line graph with a grid. The y-axis has labels '100' and '50'. The x-axis has labels '93' and '98'. The graph shows a line that fluctuates and then trends upwards. The background is slightly blurred, showing more of the document and the pencil's body.

SJVA Cash Flow Projections

July 18, 2025

Jose Pelagio

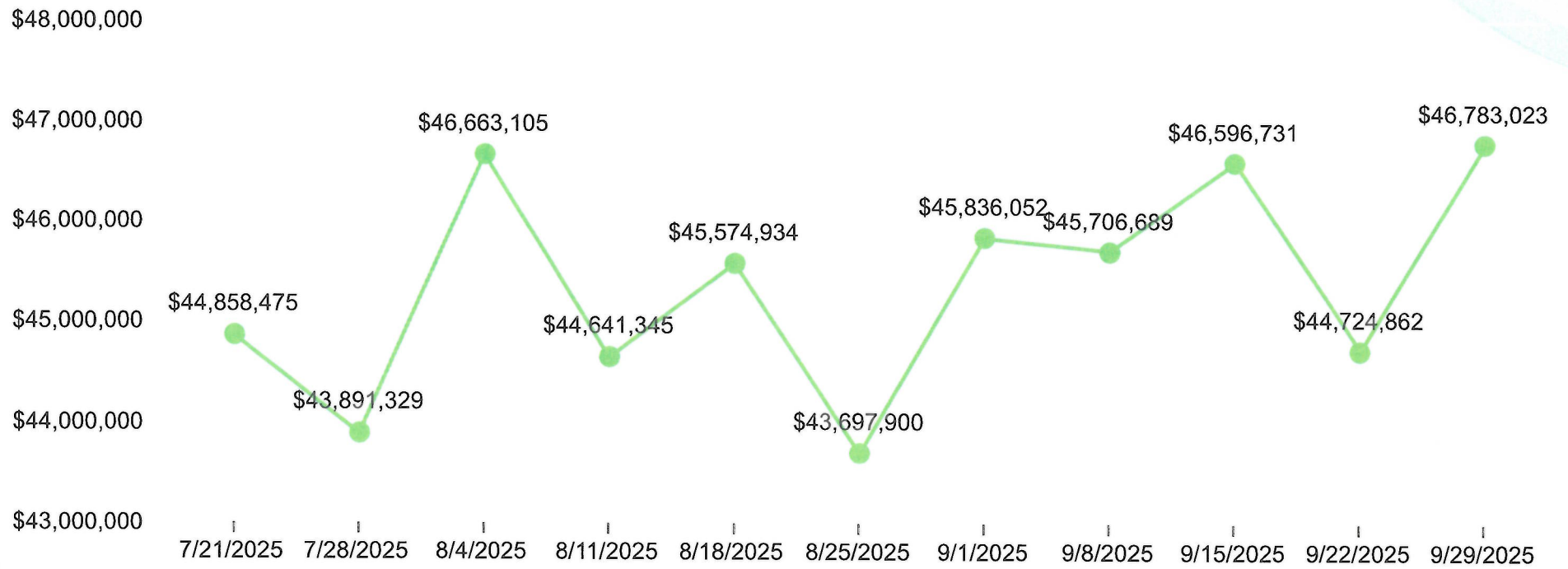
Weekly Average Cash Position



Weekly Cash Average
\$47,990,559

Low: \$45,616,835
High: \$49,800,251
Anthem Claims Weekly Average: \$1,268,007

Weekly Projected Average Cash Position



Projected Average Cash Position
\$45,361,313

SJVIA Reserves, Liabilities & Cash Balance	
Cash Balance as of 06/25/2025	46,871,567
Incurred But Not Reported (IBNR)	(10,187,920)
Excess/(Deficit) of Cash	36,683,647
3-Month Stabilization	(20,741,256)
Excess/(Deficit) of Cash	15,942,391
COF Gallagher Settlement	(4,000,000)
COT Gallagher Settlement	(3,000,000)
Total Excess/(Deficit) of Cash	8,942,391

- 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 06/25/2025, there was enough cash on hand to cover the IBNR, 3-month stabilization target, and Gallagher Settlement.



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2281 Tulare Street, #301
Fresno, CA 93721

AGENDA DATE: July 18, 2025

ITEM NUMBER: Item 8

SUBJECT: Receive Update on Anthem Network Contract With Stanford (I)

REQUEST(S): That the Board of Directors receive update on Anthem network contract with Stanford.

DESCRIPTION:

In May 2025, Anthem provided notice to SJVIA Staff that they were in active negotiations with Stanford with a possible term date of September 1, 2025.

Claims for 12 months for each County are:

- County of Tulare: 768 Claims for a total of \$2,979,810
- County of Fresno: 820 Claims for a total of \$1, 848,755

As of July 3, 2025, Anthem shared that negotiations are still ongoing.

Sixty days prior to termination, communications were sent to Anthem's fully-insured clients alerting members of the possible termination of Stanford as an in-network provider. Anthem provided sample ASO provider termination language for the SJVIA to send out to their members.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink, reading "Hollis Magill", written over a horizontal line.

Hollis Magill
SJVIA Manager

A handwritten signature in black ink, reading "Lupe Garza", written over a horizontal line.

Lupe Garza
SJVIA Assistant Manager

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 18, 2025 9:00 AM**

AGENDA DATE: July 18, 2025

ITEM NUMBER: Item 9

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through May 2025 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 May 2025 and update on projected plan experience accumulation.

DESCRIPTION:

The Consultant's report shows that on a total cost basis from January through May 2025 (2025 YTD), the self-insured medical premium of \$45,916,894 exceeded the five-month plan cost of \$45,594,429, for a surplus of \$322,464, or a 99.3% loss ratio. Quarterly prescription drug rebates for Quarter 3 2024 and Quarter 4 2024 amounted to \$1,766,350 and \$1,648,300 respectively, which increased the surplus position to \$3,737,116 for an overall net loss ratio of 91.9%.

For the self-insured dental plan, the report shows that on a total cost basis, the dental premium of \$2,410,686 exceeded the total cost of \$2,317,318, for a surplus accumulation of \$93,368, or a 96.1% loss ratio.

The vision plan remains fully insured and has an accumulation of \$31,612, for a 91.6% loss ratio. Under the fully insured arrangement, all deficit or surplus positions remain with the carrier.

Keenan projected a \$420,109 accumulation for the 2025 plan year. The accumulation is built from premiums exceeding plan costs, built-in margin on the Kaiser plan, prescription drug rebates, and other sources. The 2025 YTD position is \$3,967,950.

AGENDA: San Joaquin Valley Insurance Authority
DATE: July 18, 2025

Please note this is the Consultant's report. Prior to allocating funds for the IBNR reserve and stabilization reserve, the SJVIA Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid. Additionally, due to rounding, figures in this report may be off by de minimis amounts.

FISCAL IMPACT/FINANCING:

The 2025 YTD plan year experience resulted in a \$322,466 medical surplus and a \$93,367 dental surplus.

Other sources contributing to the surplus include:

- Prescription drug rebates of \$3,414,650, and
- Kaiser margin of \$137,467

The collective 2025 YTD reserve accumulation is \$3,967,950. 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:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

July 18, 2025

SJVIA Board Meeting: Consultant's Report – 2025 Plan Experience (Medical, Dental, and Vision) through May 2025

This report provides a summary of the plan experience from January 1 through May 31, 2025 (2025 YTD), 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).

2025 SJVIA medical/Rx premium rate equivalents were developed based on underwriting plan experience, and crediting prescription drug rebates. While the premium equivalent rates alone develop a surplus position of \$322,466, with the application of prescription drug rebates, SJVIA accumulated a \$3,737,116 surplus. The self-funded dental plans developed a \$93,367 surplus. For an overall 2025 YTD SJVIA total surplus of \$3,830,483.

	COF	COT	Total
Gross Medical/RX	\$1,535,376	\$1,212,910	\$322,466
RX Rebates	\$1,971,747	\$1,442,903	\$3,414,650
Net Medical/RX	\$3,507,123	\$229,993	\$3,737,116
Dental	\$99,119	\$5,752	\$93,367
Total Surplus/Deficit	\$3,606,242	\$224,241	\$3,830,483
Vision (Insured)	\$38,311	\$6,699	\$31,612
<u>Loss Ratio</u>			
Net Medical/RX	88.4%	98.5%	91.9%
Dental	94.1%	100.8%	96.1%
Vision	86.3%	106.8%	91.6%

The SJVIA 2025 YTD \$3,830,483 surplus is divided between the two Counties based on plan experience and prescription drug rebates. Fresno County's surplus is \$3,606,242. Tulare County's surplus is \$224,241.

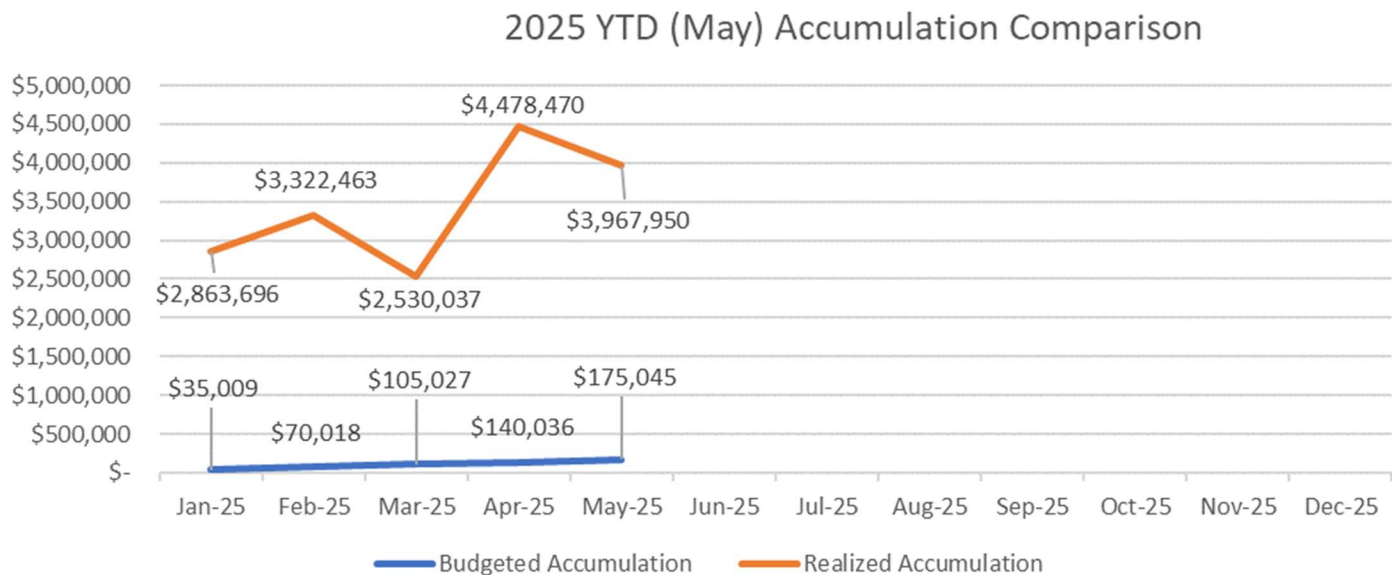
The Vision Service Plan (VSP) vision plan is fully insured and shows an accumulated position of \$31,612 for a 91.6% total cost loss ratio. Under the fully insured arrangement, all deficit or surplus positions remain with the carrier.

The SJVIA budgeted Kaiser margin is \$333,788 for 2025. The 2025 YTD calculated accumulation is \$137,467 compared to a 2025 YTD budgeted accumulation of \$139,080.

Including the Kaiser accumulated surplus, the SJVIA has an overall accumulated position of \$3,967,950. This is \$3,547,841 over the annual budgeted accumulation of \$420,109. The 2025 medical premium equivalent rates did not include margin, thus making the annual budgeted accumulation \$0 for budgeted medical accumulation and an overall budgeted accumulation that is lower than in previous years.

Keenan's projected 2025 prescription drug rebates of \$5,258,880 are underwritten into the 2025 rates and are therefore excluded as a line item in the 2025 budget accumulation. The prescription drug rebates are included in the calculated accumulation with the first two of four quarterly rebates totaling \$3,414,650. The prescription drug rebates represent the rebates for the third quarter and fourth quarter of 2024. There is typically a six-month lag in the funding of prescription drug rebates.

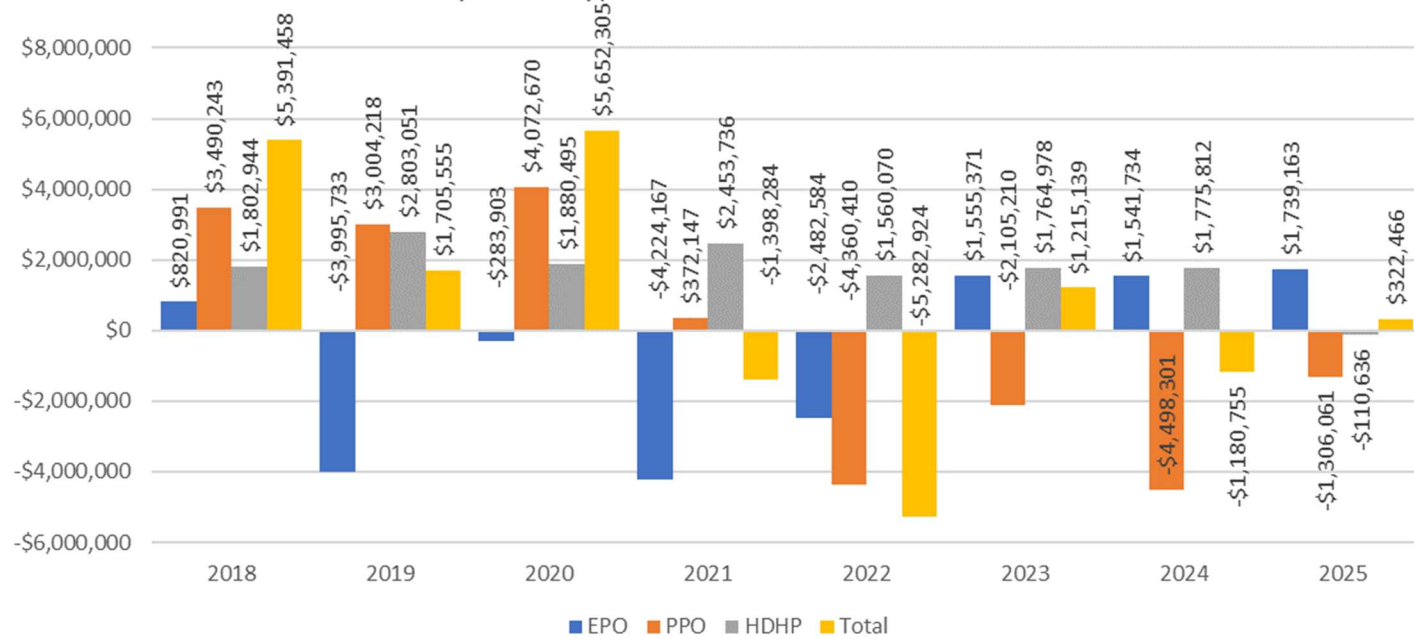
Please note, this is the Consultant's report. Prior to allocating funds for the IBNR reserve and stabilization reserve, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid. Minor differences in dollar amounts may exist from the experience reports due to rounding.



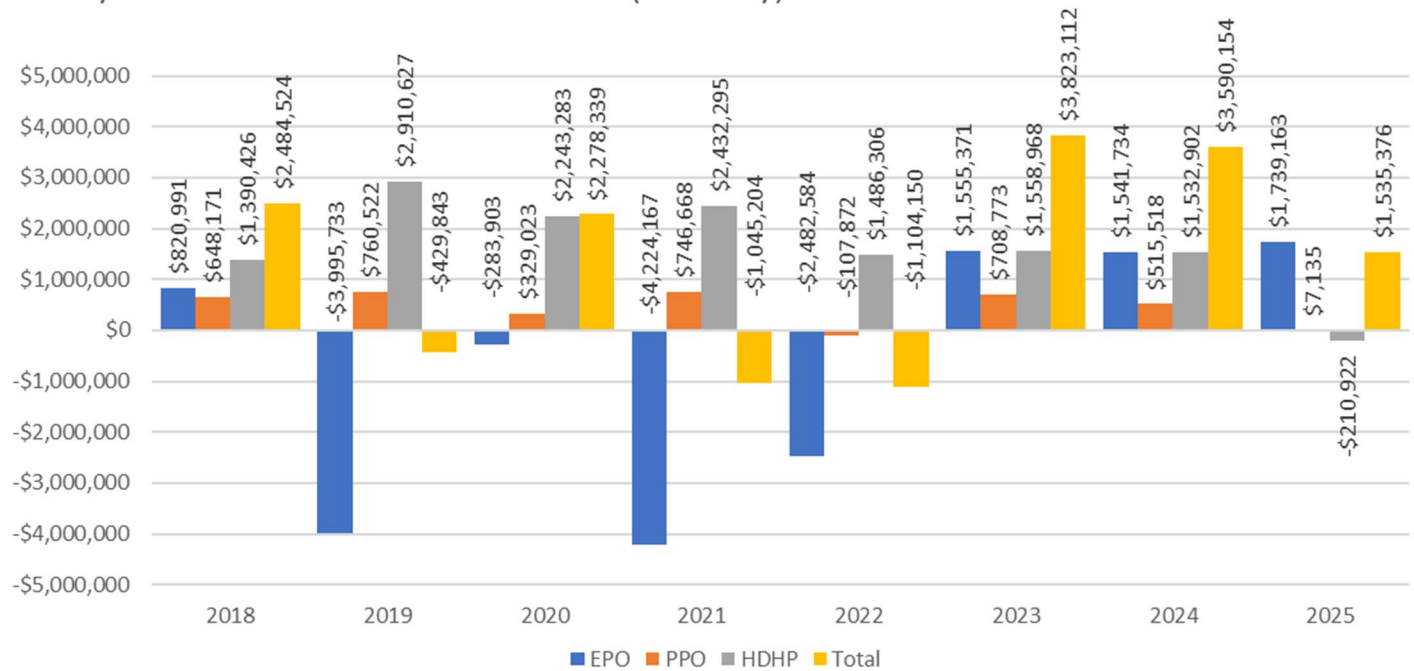
2025 Accumulation Comparison excludes \$400,000 in ARPA funds from Tulare County.

The following self-funded medical/Rx graphs also exclude ARPA funds and prescription drug rebates.

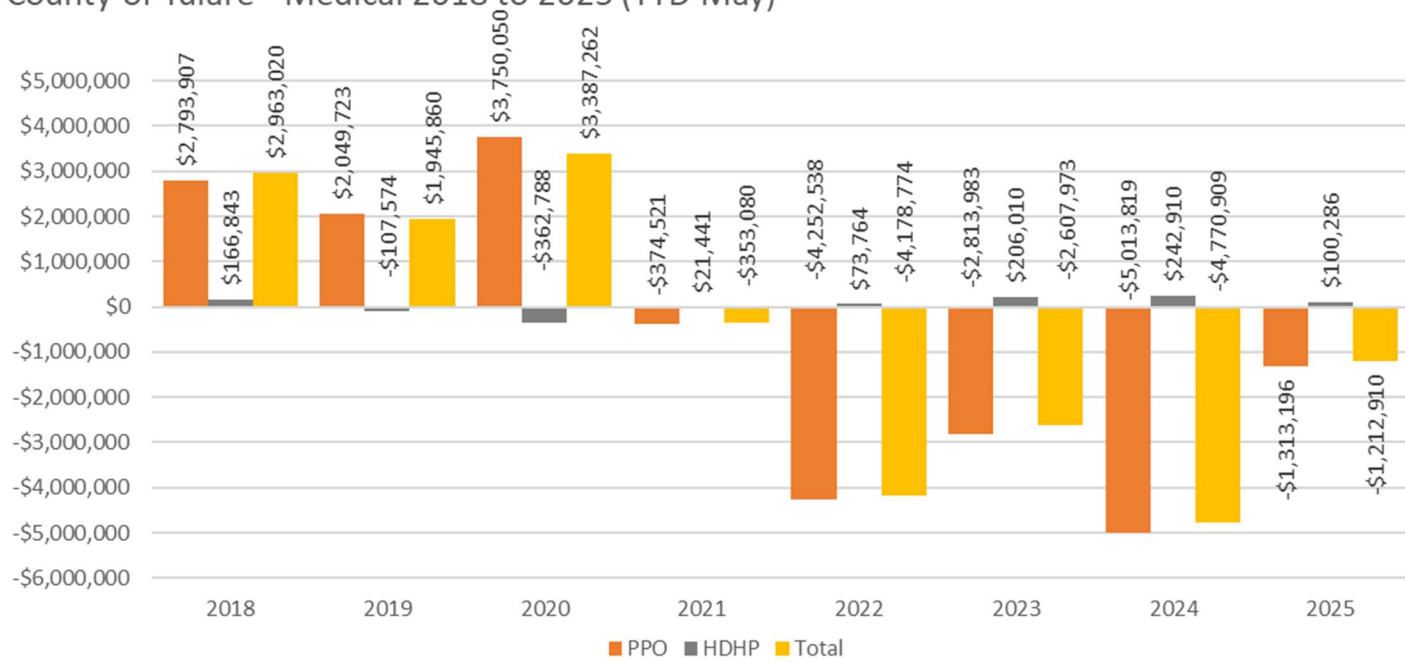
SJVIA - Medical 2018 to 2025 (YTD May)



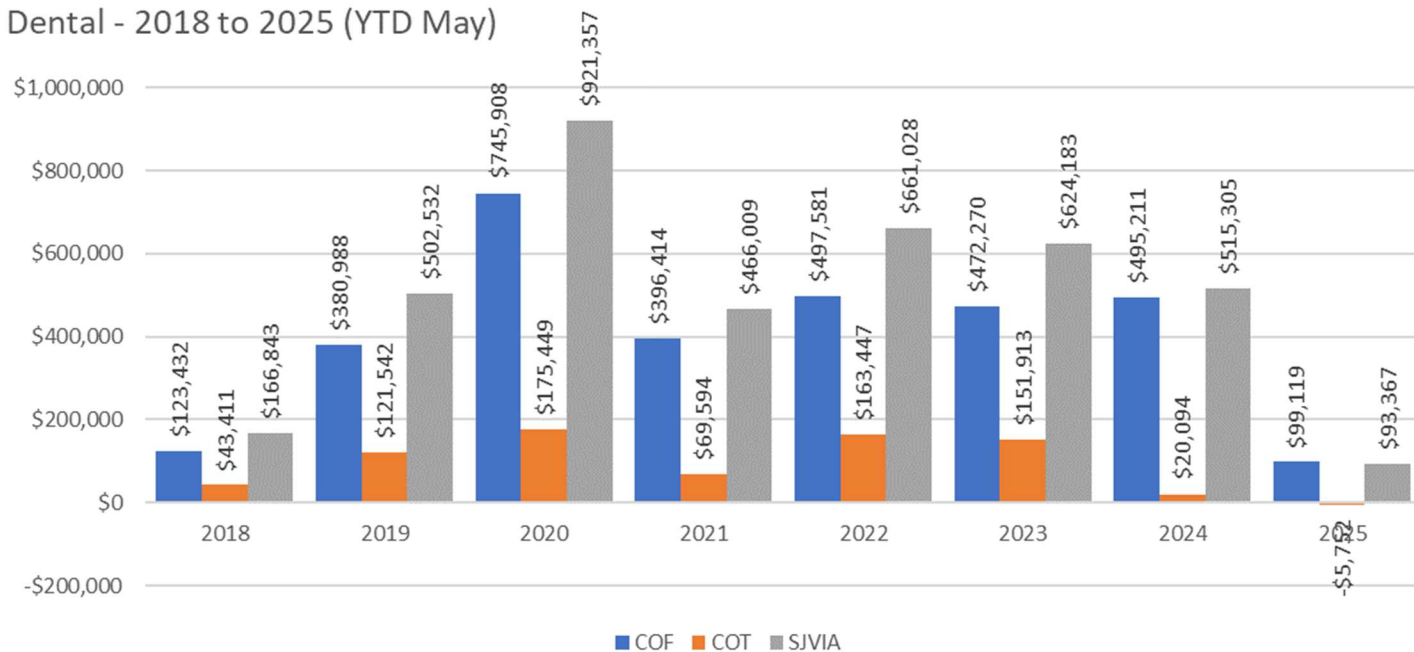
County of Fresno - Medical 2018 to 2025 (YTD May)



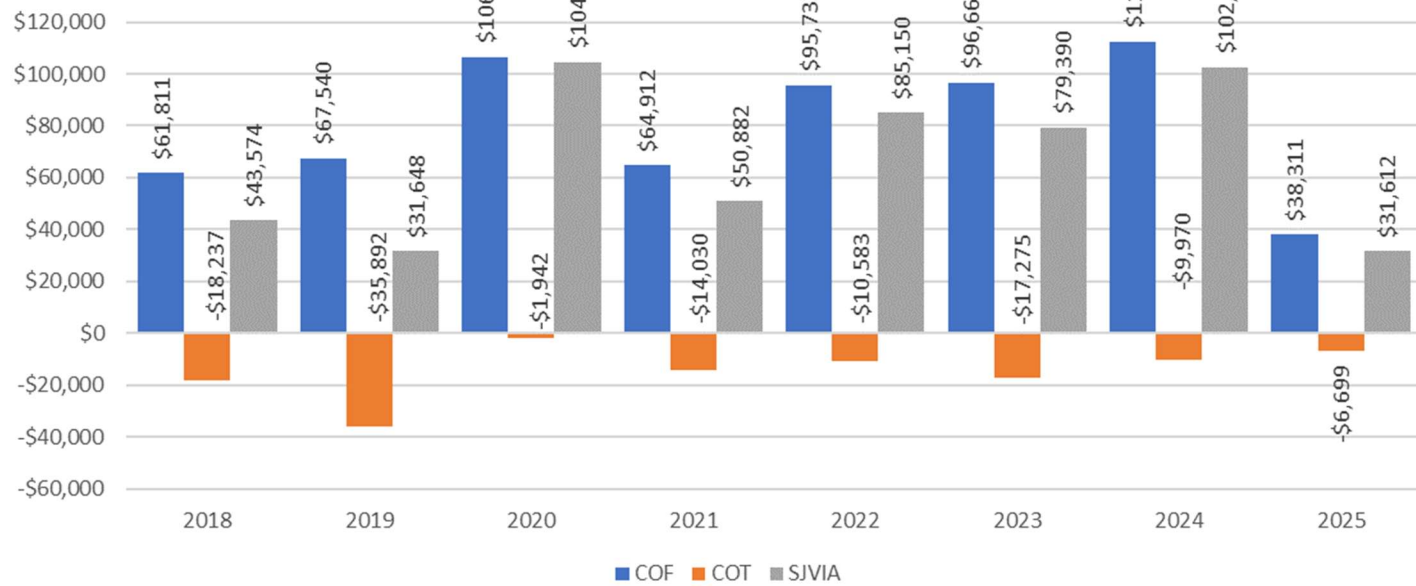
County of Tulare - Medical 2018 to 2025 (YTD May)



Dental - 2018 to 2025 (YTD May)



Vision - 2018 to 2025 (YTD May)



Budget vs. Calculated Accumulation													
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	\$ (143,893)	\$ (1,697,149)	\$ 268,336	\$ (170,380)	\$ (1,560,692)	\$ (244,639)	\$ (1,180,755)
Plan Experience (Dental)	\$ 125,029	\$ (21,595)	\$ 77,975	\$ 56,621	\$ (44,497)	\$ 40,710	\$ 85,243	\$ (54,498)	\$ 81,506	\$ 13,786	\$ 83,073	\$ 71,952	\$ 515,305
Kaiser Accumulation	\$ 28,970	\$ 28,927	\$ 28,610	\$ 28,468	\$ 28,547	\$ 28,571	\$ 28,633	\$ 32,788	\$ 28,416	\$ 28,455	\$ 28,269	\$ 26,910	\$ 345,564
Other - RX Rebates	\$ 1,186,675	\$ -	\$ -	\$ 1,220,630	\$ -	\$ -	\$ 1,235,855	\$ 382,745	\$ -	\$ 1,730,100	\$ -	\$ -	\$ 5,756,005
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	\$ 1,205,838	\$ (1,336,114)	\$ 378,258	\$ 1,601,961	\$ (1,449,350)	\$ (145,777)	\$ 10,456,190
2025	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget Accumulation													
Plan Experience (Medical)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,812	\$ 333,788
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2025 Budgeted Accumulation	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,010	\$ 420,109
Calculated Accumulation													
Plan Experience (Medical)	\$ 1,035,042	\$ 370,010	\$ (832,497)	\$ 228,655	\$ (478,744)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 322,466
Plan Experience (Dental)	\$ 37,226	\$ 60,519	\$ 12,078	\$ 43,505	\$ (59,961)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 93,367
Kaiser Accumulation	\$ 25,078	\$ 28,238	\$ 27,993	\$ 27,973	\$ 28,185	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 137,467
Other - RX Rebates*	\$ 1,766,350	\$ -	\$ -	\$ 1,648,300	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,414,650
Other -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2025 Calculated Accumulation	\$ 2,863,696	\$ 458,767	\$ (792,426)	\$ 1,948,433	\$ (510,520)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,967,950

* Q1 25 Rx rebate received July, 2025 for \$1,755,770

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



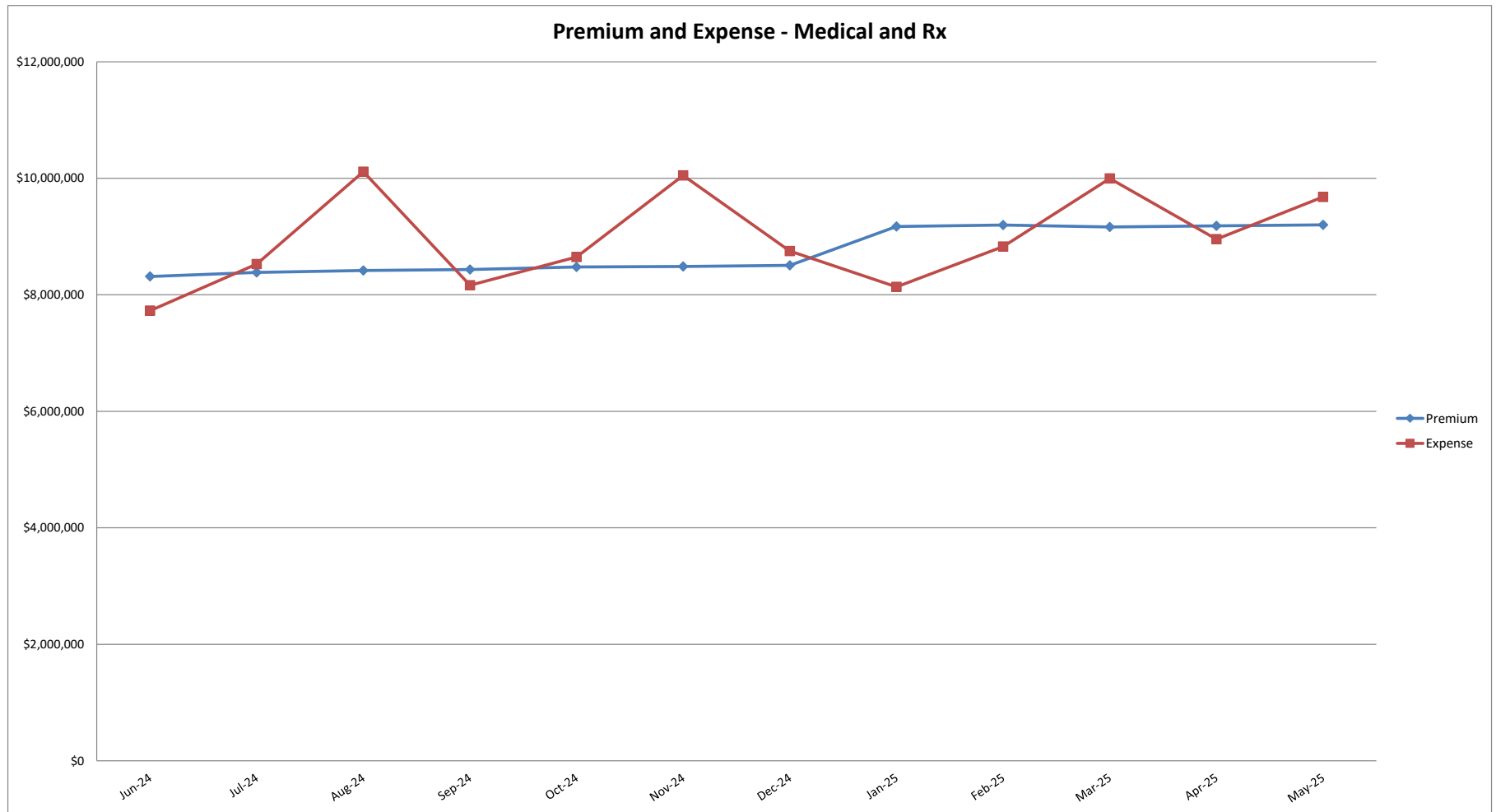
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2025
All Districts Combined - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$5,686,995	\$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	-\$182,247	\$8,136,440	\$1,035,042	\$900.50	88.7%
Feb-25	8,160	\$9,197,583	\$5,657,528	\$2,544,201	\$800,445	-\$174,601	\$8,827,574	\$370,009	\$983.72	96.0%
Mar-25	8,131	\$9,164,362	\$6,658,233	\$2,859,036	\$797,659	-\$318,068	\$9,996,859	-\$832,497	\$1,131.37	109.1%
Apr-25	8,129	\$9,182,974	\$5,337,952	\$3,156,906	\$797,450	-\$337,988	\$8,954,319	\$228,655	\$1,003.43	97.5%
May-25	8,139	\$9,200,493	\$5,671,115	\$3,217,563	\$798,451	-\$7,891	\$9,679,238	-\$478,745	\$1,091.14	105.2%
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	8,141	\$45,916,894	\$28,056,311	\$14,565,716	\$3,993,198	-\$1,020,795	\$45,594,429	\$322,464	\$1,021.97	99.3%
Current 12 Months	7,922	\$104,934,044	\$68,214,779	\$33,438,505	\$8,822,360	-\$2,902,871	\$107,572,772	-\$2,638,728	\$1,038.76	102.5%

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 May 2025
All Districts Combined - All Medical





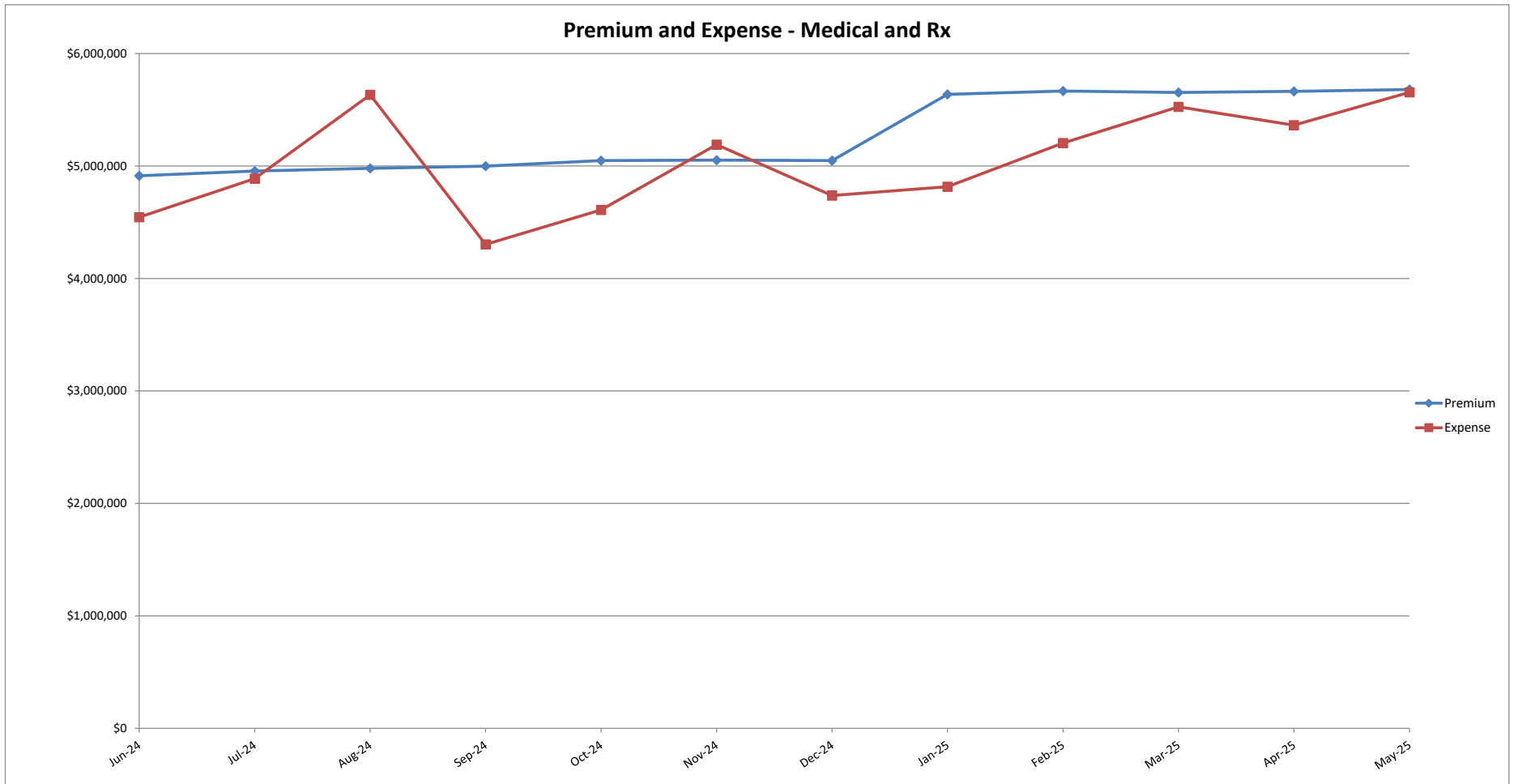
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2025
All Districts Combined - EPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	-\$72,567	\$4,816,298	\$821,907	\$1,005.82	85.4%
Feb-25	4,369	\$5,667,487	\$3,474,751	\$1,403,048	\$441,793	-\$114,727	\$5,204,866	\$462,622	\$1,090.20	91.8%
Mar-25	4,362	\$5,654,093	\$3,530,564	\$1,554,325	\$441,085	-\$53	\$5,525,922	\$128,172	\$1,165.71	97.7%
Apr-25	4,359	\$5,664,915	\$3,169,760	\$1,754,059	\$440,782	-\$1,276	\$5,363,326	\$301,589	\$1,129.28	94.7%
May-25	4,368	\$5,680,445	\$3,452,624	\$1,762,227	\$441,692	-\$970	\$5,655,573	\$24,873	\$1,193.65	99.6%
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	4,362	\$28,305,147	\$16,532,195	\$8,018,057	\$2,205,326	-\$189,594	\$26,565,984	\$1,739,162	\$1,117.00	93.9%
Current 12 Months	4,091	\$63,302,975	\$39,317,856	\$17,598,850	\$4,944,266	-\$1,387,274	\$60,473,699	\$2,829,277	\$1,131.13	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

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





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

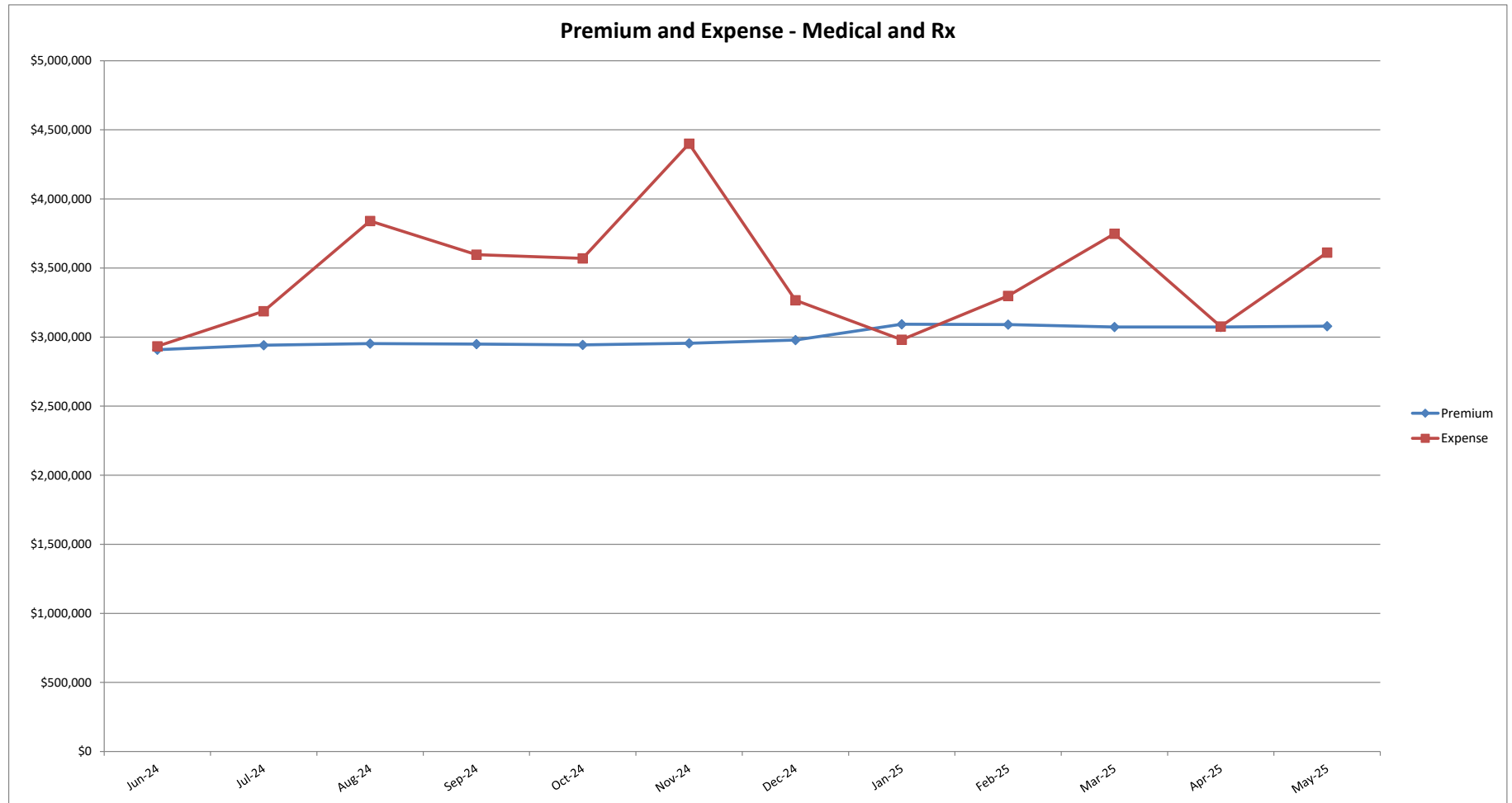
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jun-23	3,119	\$2,640,164	\$1,434,802	\$931,360	\$241,147	\$0	\$2,607,309	\$32,855	\$758.63	98.8%
Jul-23	3,141	\$2,662,340	\$1,418,261	\$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	-\$109,680	\$2,981,332	\$111,602	\$811.65	96.4%
Feb-25	3,286	\$3,090,164	\$1,955,949	\$1,090,759	\$310,626	-\$59,873	\$3,297,461	-\$207,297	\$908.96	106.7%
Mar-25	3,268	\$3,073,288	\$2,527,627	\$1,229,216	\$308,927	-\$318,015	\$3,747,754	-\$674,466	\$1,052.27	121.9%
Apr-25	3,265	\$3,072,949	\$1,813,180	\$1,291,520	\$308,640	-\$336,713	\$3,076,628	-\$3,679	\$847.78	100.1%
May-25	3,272	\$3,078,860	\$1,954,626	\$1,354,074	\$309,303	-\$6,920	\$3,611,083	-\$532,222	\$1,009.10	117.3%
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	3,276	\$15,408,196	\$9,850,385	\$6,146,574	\$1,548,500	-\$831,202	\$16,714,258	-\$1,306,062	\$925.81	108.5%
Current 12 Months	3,287	\$36,038,782	\$24,927,273	\$14,763,917	\$3,331,129	-\$1,515,288	\$41,507,031	-\$5,468,249	\$967.97	115.2%

Data Sources:

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



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





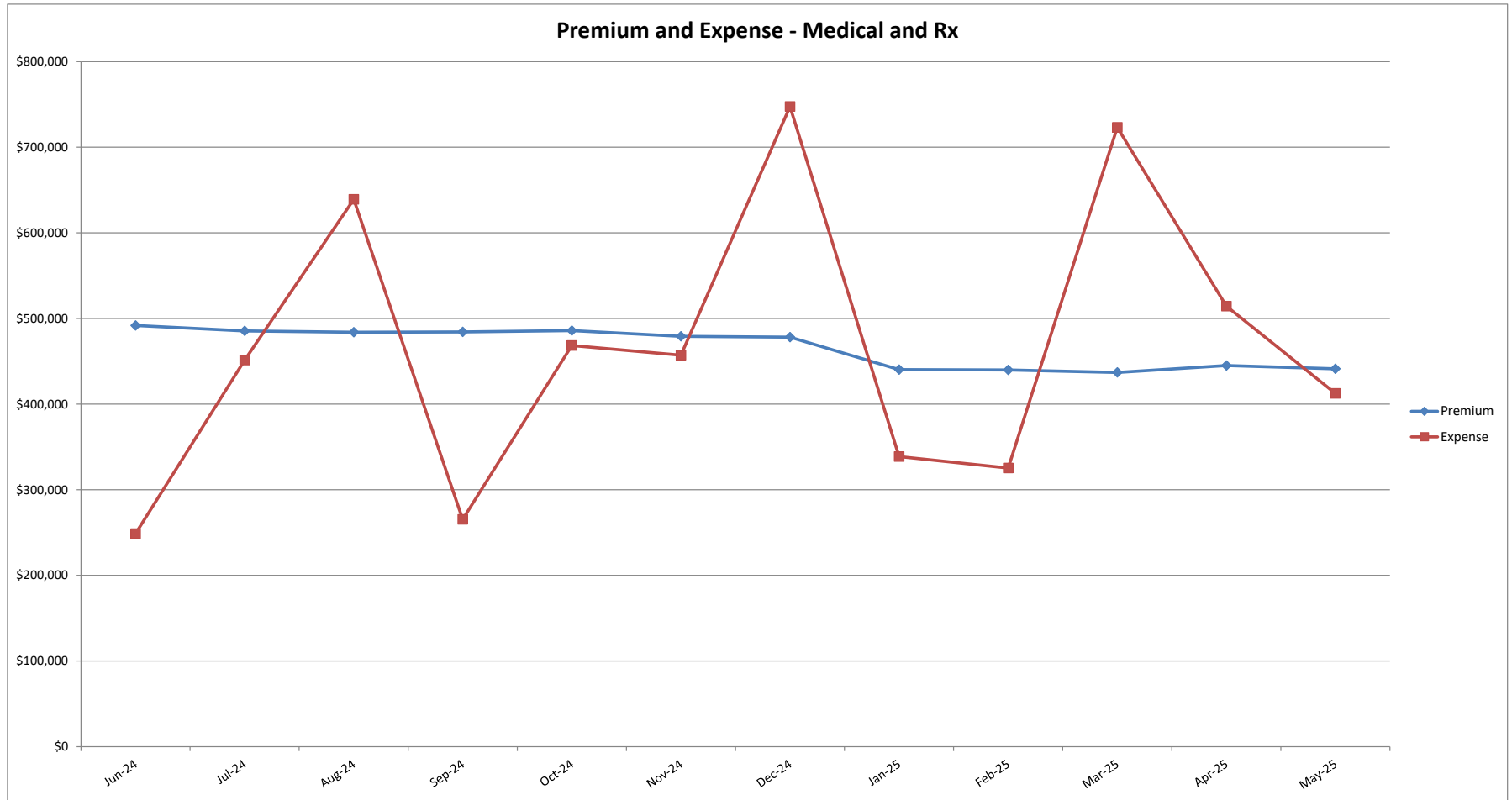
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Anthem Blue Cross Premium and Claims Report as of May 2025
All Districts Combined - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Apr-25	505	\$445,110	\$355,011	\$111,327	\$48,027	\$0	\$514,366	-\$69,256	\$923.44	115.6%
May-25	499	\$441,187	\$263,864	\$101,262	\$47,456	\$0	\$412,582	\$28,605	\$731.72	93.5%
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	503	\$2,203,551	\$1,673,731	\$401,085	\$239,372	\$0	\$2,314,188	-\$110,636	\$824.32	105.0%
Current 12 Months	545	\$5,592,286	\$3,969,650	\$1,075,737	\$546,965	-\$309	\$5,592,042	\$244	\$772.01	100.0%

Data Sources:

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

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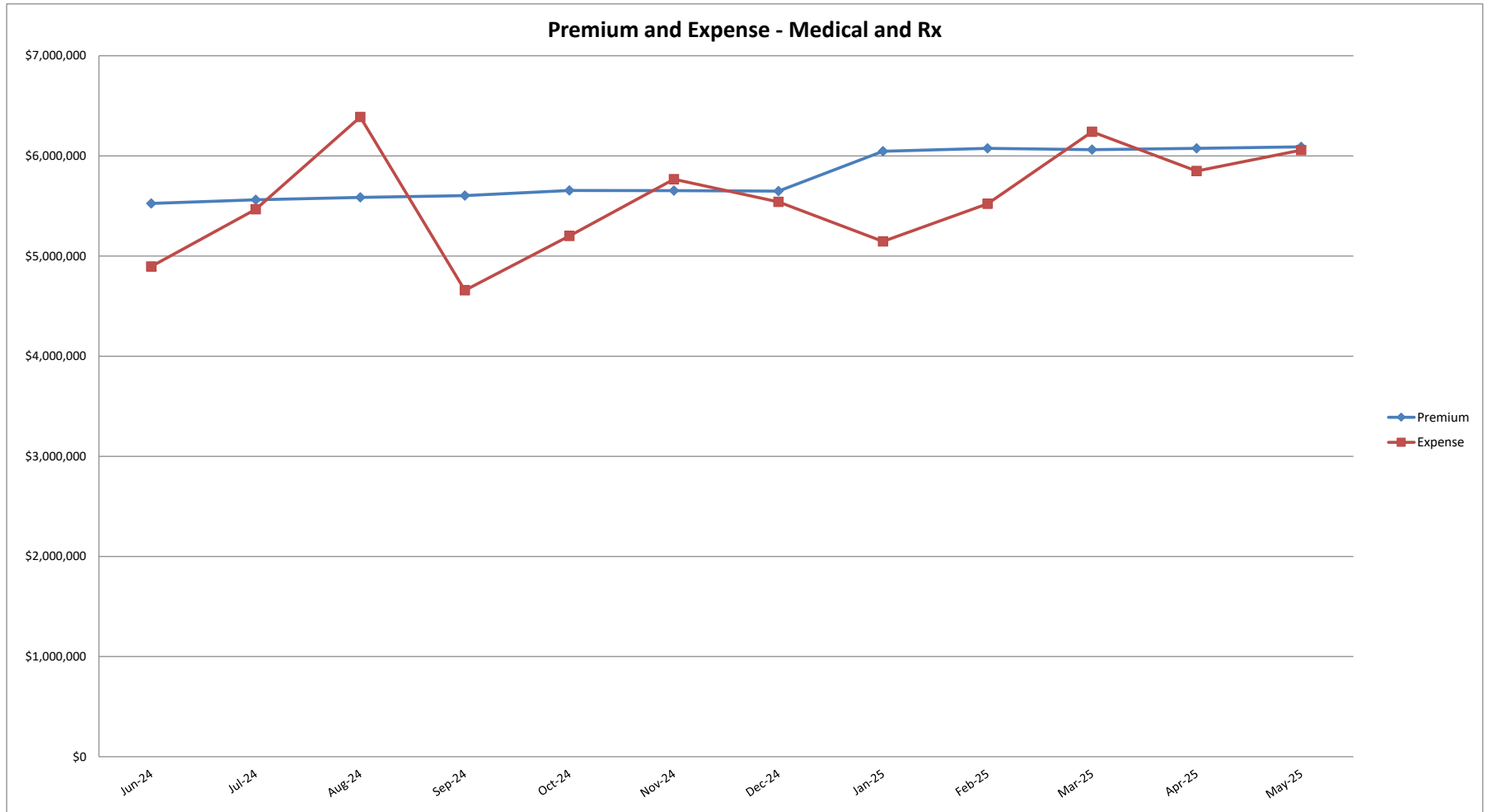
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County of Fresno - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	-\$72,567	\$5,146,503	\$900,318	\$967.42	85.1%
Feb-25	4,835	\$6,074,783	\$3,697,321	\$1,452,693	\$486,133	-\$114,727	\$5,521,420	\$553,363	\$1,041.42	90.9%
Mar-25	4,829	\$6,062,973	\$4,127,305	\$1,627,997	\$485,520	-\$53	\$6,240,769	-\$177,797	\$1,191.81	102.9%
Apr-25	4,826	\$6,076,205	\$3,501,744	\$1,864,101	\$485,217	-\$1,276	\$5,849,787	\$226,418	\$1,111.60	96.3%
May-25	4,829	\$6,090,589	\$3,712,019	\$1,860,911	\$485,556	-\$970	\$6,057,516	\$33,073	\$1,153.85	99.5%
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	\$30,351,371	\$18,167,870	\$8,410,789	\$2,426,930	-\$189,594	\$28,815,996	\$1,535,375	\$1,093.26	94.9%
Current 12 Months	4,661	\$69,584,719	\$43,550,358	\$19,057,287	\$5,511,070	-\$1,387,583	\$66,731,132	\$2,853,588	\$1,094.51	95.9%

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)
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County of Fresno - All Medical**





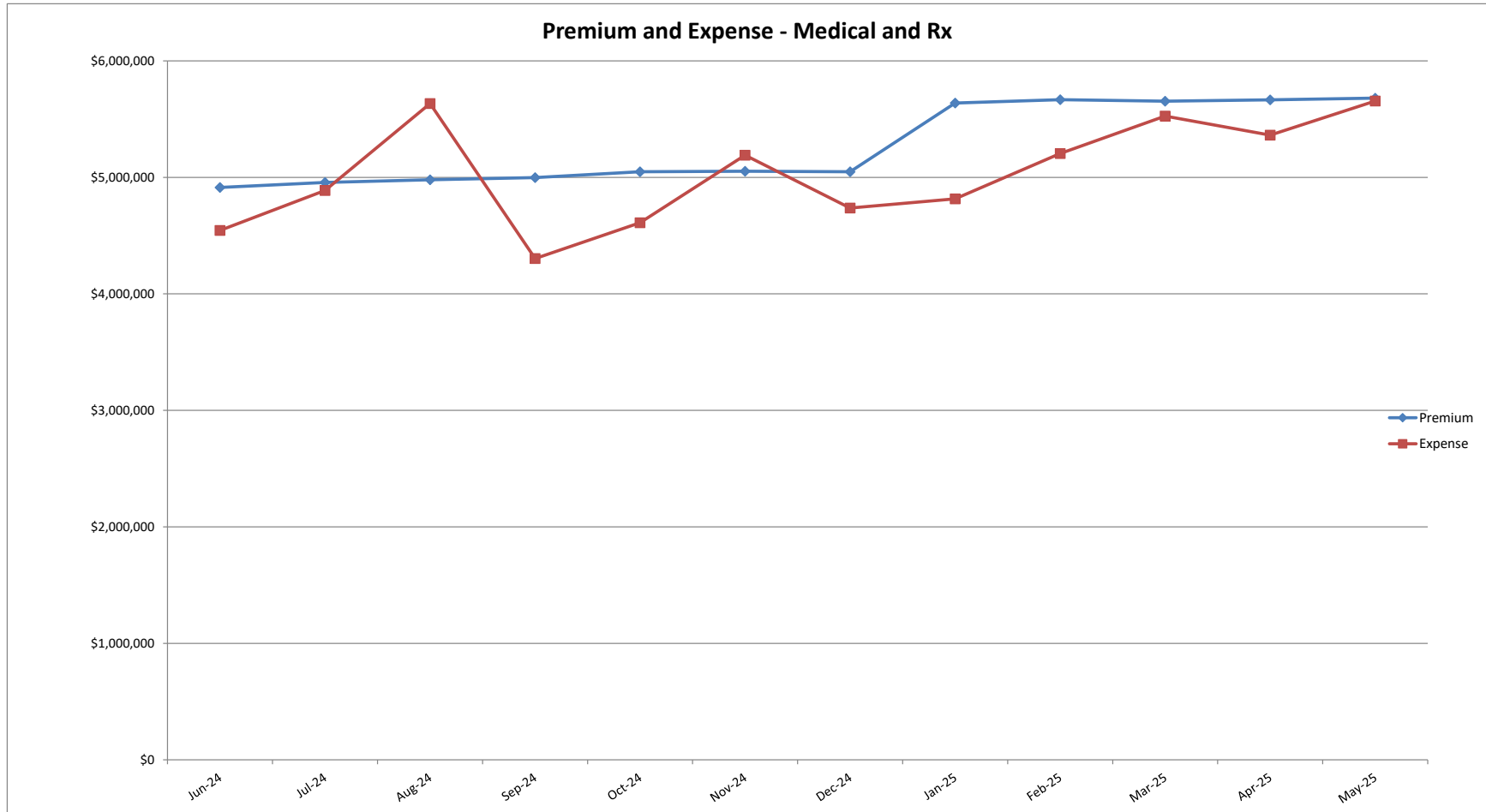
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jun-23	3,394	\$4,190,024	\$2,072,292	\$1,107,827	\$340,724	\$68,144	\$3,588,987	\$601,037	\$957.06	85.7%
Jul-23	3,433	\$4,220,894	\$1,725,357	\$1,056,453	\$344,639	\$0	\$3,126,449	\$1,094,446	\$810.31	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	-\$72,567	\$4,816,298	\$821,907	\$1,005.82	85.4%
Feb-25	4,369	\$5,667,487	\$3,474,751	\$1,403,048	\$441,793	-\$114,727	\$5,204,866	\$462,622	\$1,090.20	91.8%
Mar-25	4,362	\$5,654,093	\$3,530,564	\$1,554,325	\$441,085	-\$53	\$5,525,922	\$128,172	\$1,165.71	97.7%
Apr-25	4,359	\$5,664,915	\$3,169,760	\$1,754,059	\$440,782	-\$1,276	\$5,363,326	\$301,589	\$1,129.28	94.7%
May-25	4,368	\$5,680,445	\$3,452,624	\$1,762,227	\$441,692	-\$970	\$5,655,573	\$24,873	\$1,193.65	99.6%
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	4,362	\$28,305,147	\$16,532,195	\$8,018,057	\$2,205,326	-\$189,594	\$26,565,984	\$1,739,162	\$1,117.00	93.9%
Current 12 Months	4,091	\$63,302,975	\$39,317,856	\$17,598,850	\$4,944,266	-\$1,387,274	\$60,473,699	\$2,829,277	\$1,131.13	95.5%

Data Sources:

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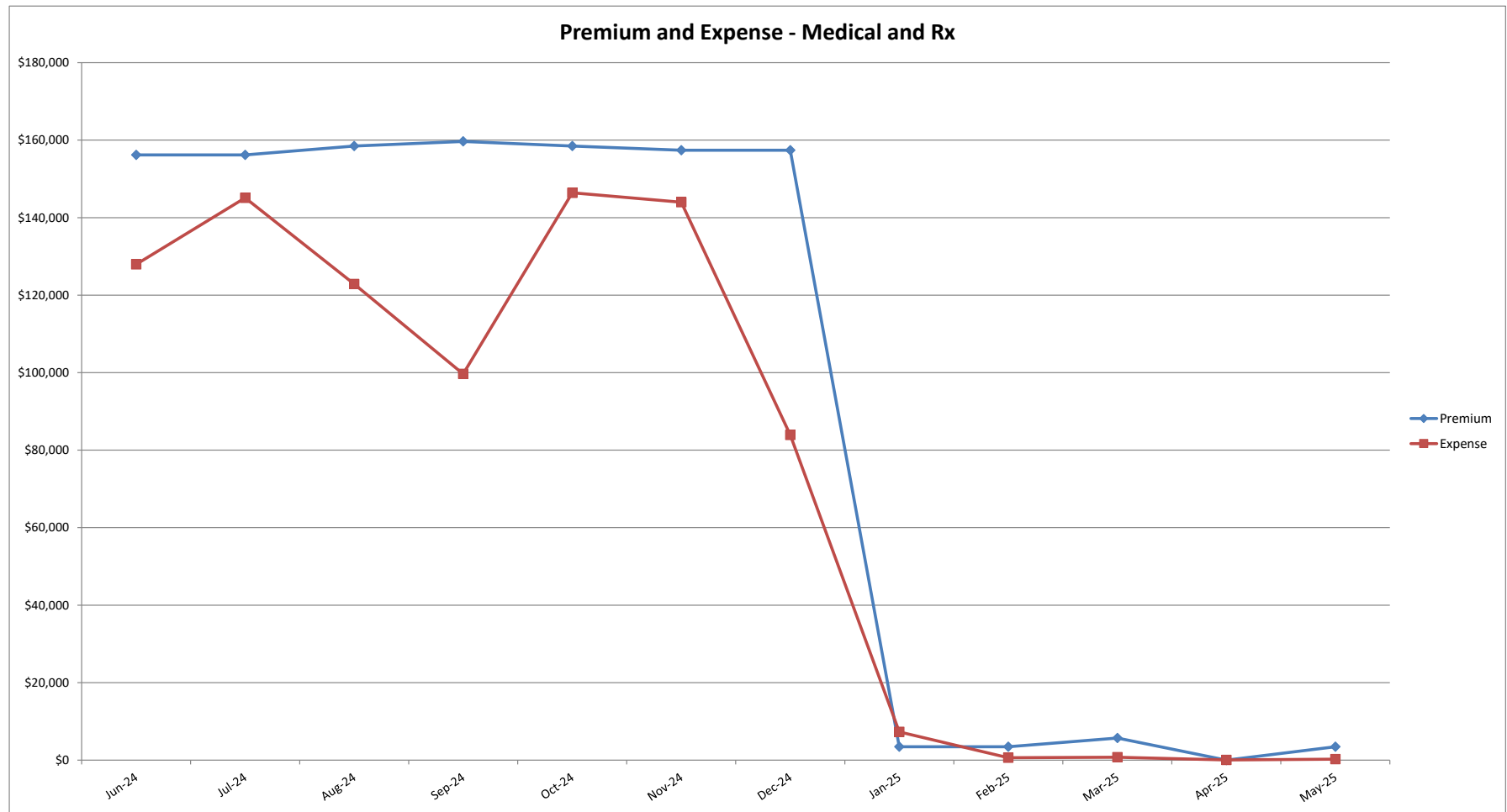
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jun-23	90	\$119,791	\$22,145	\$33,851	\$6,884	\$0	\$62,880	\$56,911	\$622.18	52.5%
Jul-23	94	\$122,333	\$12,974	\$30,643	\$7,190	\$0	\$50,807	\$71,527	\$464.01	41.5%
Aug-23	92	\$119,931	\$75,933	\$31,834	\$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%
Apr-25	0	\$0	\$0	\$55	\$0	\$0	\$55	-\$55	\$0.00	0.0%
May-25	1	\$3,459	\$162	\$0	\$95	\$0	\$257	\$3,202	\$162.00	7.4%
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	1	\$16,095	\$9,928	-\$1,632	\$666	\$0	\$8,961	\$7,134	1185.038571	55.7%
Current 12 Months	67	\$1,119,879	\$417,147	\$400,112	\$61,629	\$0	\$878,887	\$240,992	\$1,016.49	78.5%

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 May 2025
County of Fresno - PPO





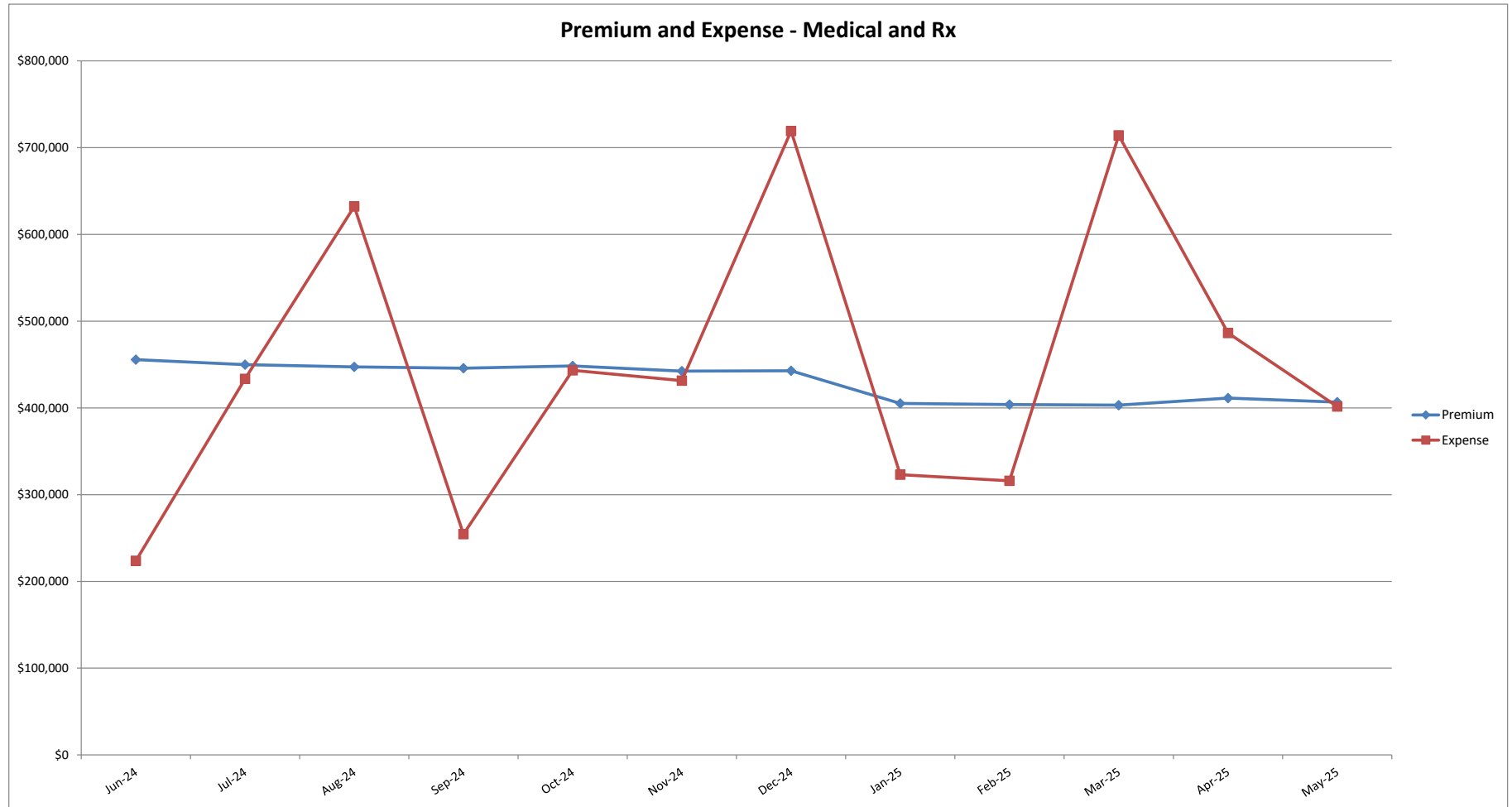
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Anthem Blue Cross Premium and Claims Report as of May 2025
County of Fresno - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Apr-25	467	\$411,290	\$331,984	\$109,987	\$44,435	\$0	\$486,406	-\$75,116	\$946.40	118.3%
May-25	460	\$406,685	\$259,233	\$98,684	\$43,769	\$0	\$401,686	\$4,998	\$778.08	98.8%
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	464	\$2,030,129	\$1,625,748	\$394,364	\$220,938	\$0	\$2,241,050	-\$210,921	\$869.99	110.4%
Current 12 Months	503	\$5,161,865	\$3,815,355	\$1,058,324	\$505,175	-\$309	\$5,378,545	-\$216,681	\$807.12	104.2%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2025
County of Fresno - HDHP**





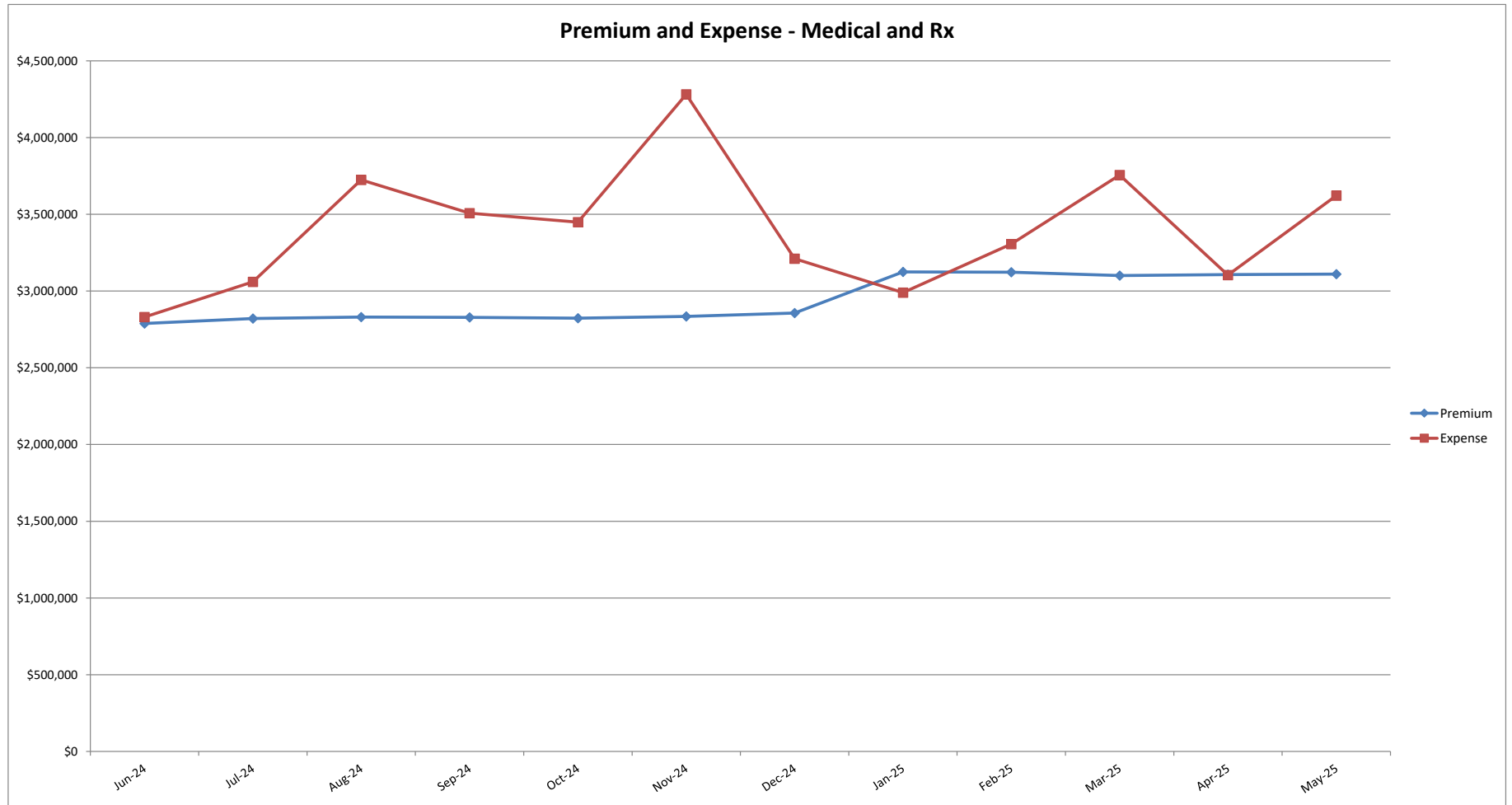
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2025
County of Tulare - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	-\$109,680	\$2,989,937	\$134,724	\$804	95.7%
Feb-25	3,325	\$3,122,800	\$1,960,207	\$1,091,509	\$314,312	-\$59,873	\$3,306,154	-\$183,354	\$900	105.9%
Mar-25	3,302	\$3,101,389	\$2,530,928	\$1,231,039	\$312,138	-\$318,015	\$3,756,089	-\$654,700	\$1,043	121.1%
Apr-25	3,303	\$3,106,769	\$1,836,207	\$1,292,805	\$312,233	-\$336,713	\$3,104,532	\$2,236	\$845	99.9%
May-25	3,310	\$3,109,904	\$1,959,096	\$1,356,652	\$312,894	-\$6,920	\$3,621,722	-\$511,818	\$1,000	116.5%
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	3,314	\$15,565,523	\$9,888,441	\$6,154,927	\$1,566,268	-\$831,202	\$16,778,434	-\$1,212,911	\$918.11	107.8%
Current 12 Months	3,261	\$35,349,325	\$24,664,421	\$14,381,218	\$3,311,290	-\$1,515,288	\$40,841,641	-\$5,492,316	\$959.07	115.5%

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 May 2025
County of Tulare - All Medical**





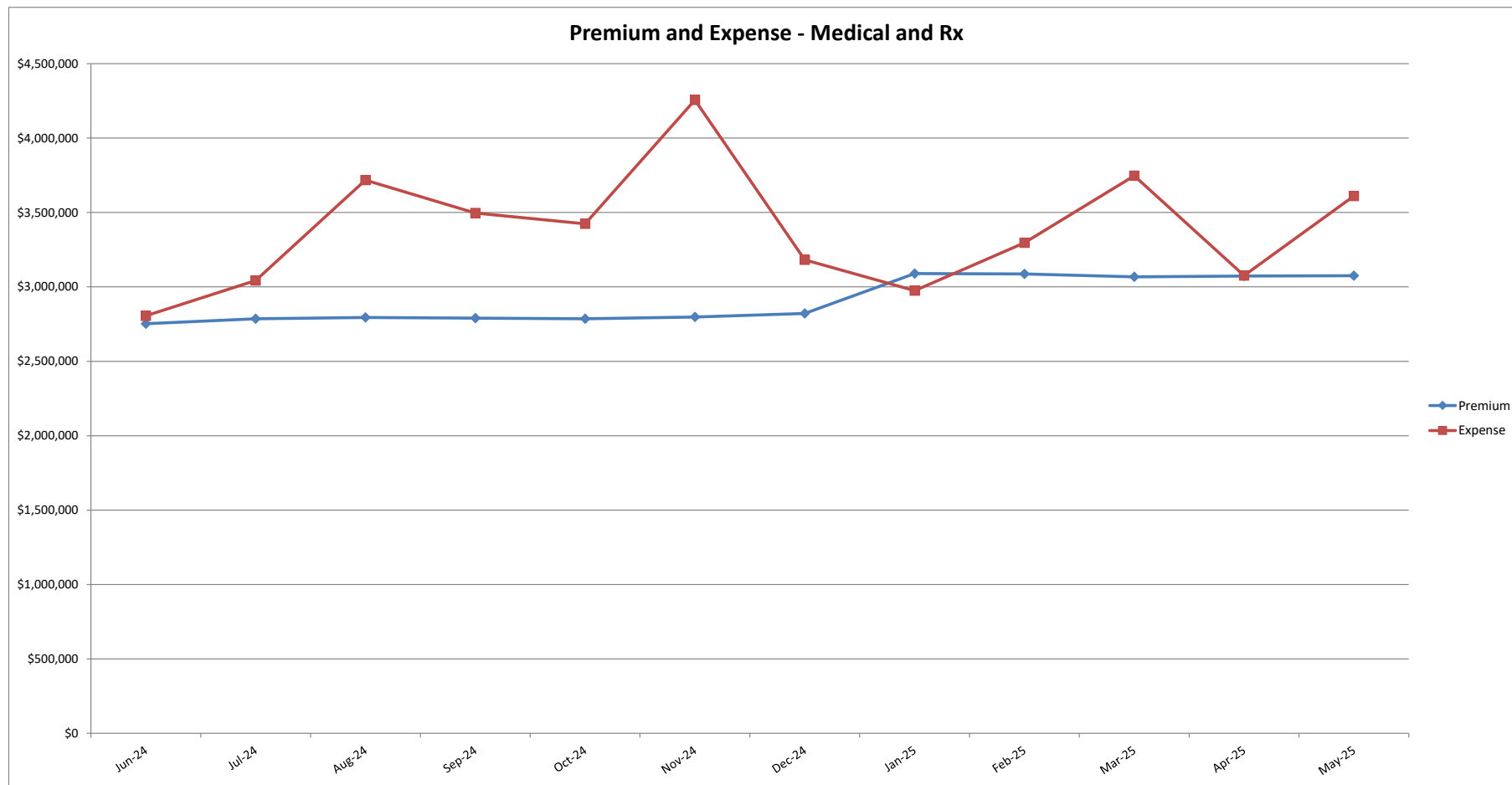
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jun-23	3,029	\$2,520,373	\$1,412,657	\$897,509	\$234,263	\$0	\$2,544,429	-\$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	-\$109,680	\$2,974,058	\$115,418	\$809.71	96.3%
Feb-25	3,285	\$3,086,705	\$1,955,421	\$1,090,759	\$310,531	-\$59,873	\$3,296,838	-\$210,134	\$909.07	106.8%
Mar-25	3,264	\$3,067,570	\$2,527,256	\$1,229,216	\$308,546	-\$318,015	\$3,747,002	-\$679,433	\$1,053.45	122.1%
Apr-25	3,265	\$3,072,949	\$1,813,180	\$1,291,464	\$308,640	-\$336,713	\$3,076,572	-\$3,623	\$847.76	100.1%
May-25	3,271	\$3,075,401	\$1,954,464	\$1,354,074	\$309,208	-\$6,920	\$3,610,826	-\$535,424	\$1,009.36	117.4%
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	3,275	\$15,392,100	\$9,840,457	\$6,148,206	\$1,547,834	-\$831,202	\$16,705,296	-\$1,313,196	\$925.70	108.5%
Current 12 Months	3,220	\$34,918,903	\$24,510,126	\$14,363,805	\$3,269,500	-\$1,515,288	\$40,628,144	-\$5,709,241	\$966.96	116.4%

Data Sources:

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

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County of Tulare - PPO





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County of Tulare - HDHP

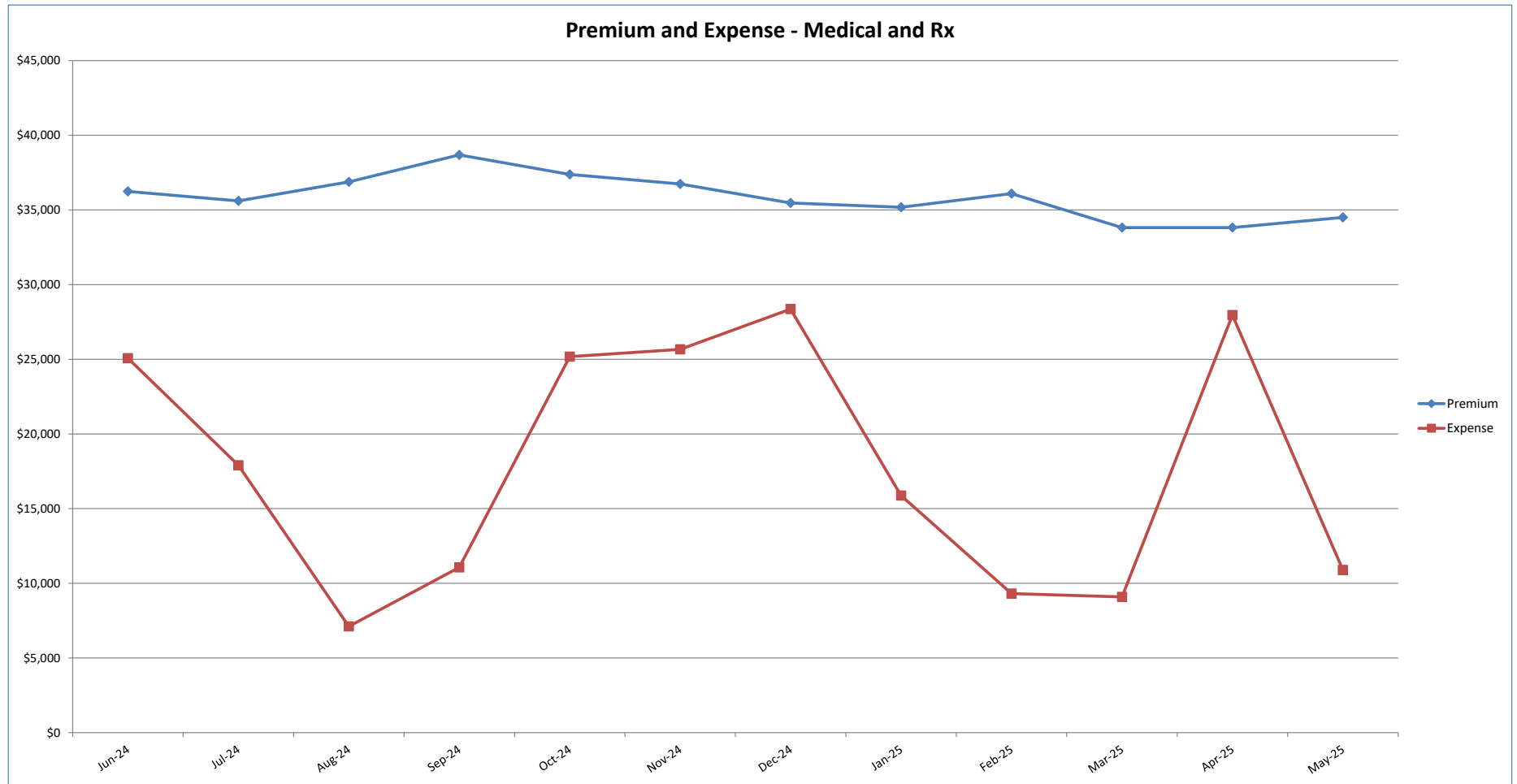
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jun-23	37	\$29,594	\$21,563	\$106	\$2,862	\$0	\$24,530	\$5,064	\$585.64	82.9%
Jul-23	39	\$30,810	\$1,962	\$2,968	\$3,016	\$0	\$7,946	\$22,864	\$126.41	25.8%
Aug-23	39	\$30,073	\$6,578	\$423	\$3,016	\$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%
Apr-25	38	\$33,820	\$23,027	\$1,340	\$3,592	\$0	\$27,960	\$5,860	\$641.26	82.7%
May-25	39	\$34,503	\$4,631	\$2,578	\$3,687	\$0	\$10,896	\$23,607	\$184.85	31.6%
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	\$173,423	\$47,983	\$6,721	\$18,433	\$0	\$73,138	\$100,285	\$280.53	42.2%
Current 12 Months	41	\$430,422	\$154,295	\$17,412	\$41,790	\$0	\$213,497	\$216,925	\$345.49	49.6%

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 May 2025
County of Tulare - HDHP





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2025
County of Fresno and County of Tulare

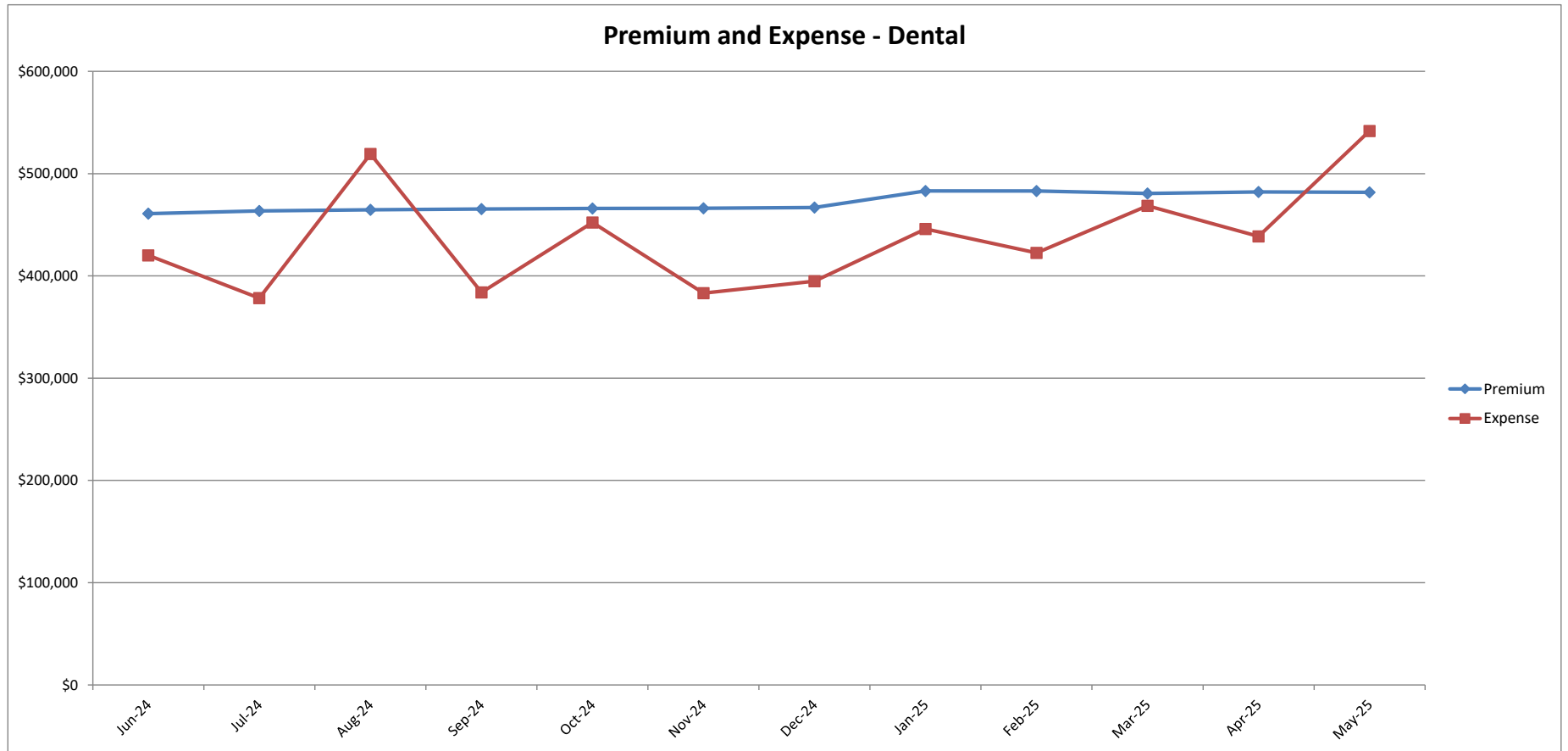
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jun-23	7,572	\$416,059	\$374,634	\$29,304	\$403,937	\$12,122	97.09%
Jul-23	7,614	\$418,389	\$277,575	\$29,466	\$307,041	\$111,348	73.39%
Aug-23	7,605	\$417,760	\$409,420	\$29,431	\$438,852	-\$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%
Jul-24	8,094	\$463,495	\$342,637	\$35,614	\$378,251	\$85,244	81.61%
Aug-24	8,112	\$464,731	\$483,537	\$35,693	\$519,229	-\$54,498	111.73%
Sep-24	8,123	\$465,324	\$348,077	\$35,741	\$383,818	\$81,506	82.48%
Oct-24	8,137	\$465,907	\$416,319	\$35,803	\$452,122	\$13,785	97.04%
Nov-24	8,136	\$466,218	\$347,348	\$35,798	\$383,146	\$83,072	82.18%
Dec-24	8,145	\$466,838	\$359,048	\$35,838	\$394,886	\$71,952	84.59%
Jan-25	8,408	\$483,071	\$408,850	\$36,995	\$445,845	\$37,226	92.29%
Feb-25	8,396	\$482,958	\$385,497	\$36,942	\$422,439	\$60,519	87.47%
Mar-25	8,363	\$480,673	\$431,797	\$36,797	\$468,594	\$12,078	97.49%
Apr-25	8,367	\$482,173	\$401,854	\$36,815	\$438,669	\$43,504	90.98%
May-25	8,360	\$481,811	\$504,987	\$36,784	\$541,771	-\$59,960	112.44%
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	8,057	\$5,576,063	\$4,635,327	\$425,432	\$5,060,759	\$515,304	90.76%
2025 YTD	8,379	\$2,410,686	\$2,132,985	\$184,334	\$2,317,318	\$93,368	96.13%
Current 12 Months	8,224	\$5,664,068	\$4,814,715	\$434,214	\$5,248,929	\$415,139	92.67%

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 12/31/2026 the Dental PPO ASO fee is \$4.40

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2025
County of Fresno and County of Tulare**





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2025
County of Fresno

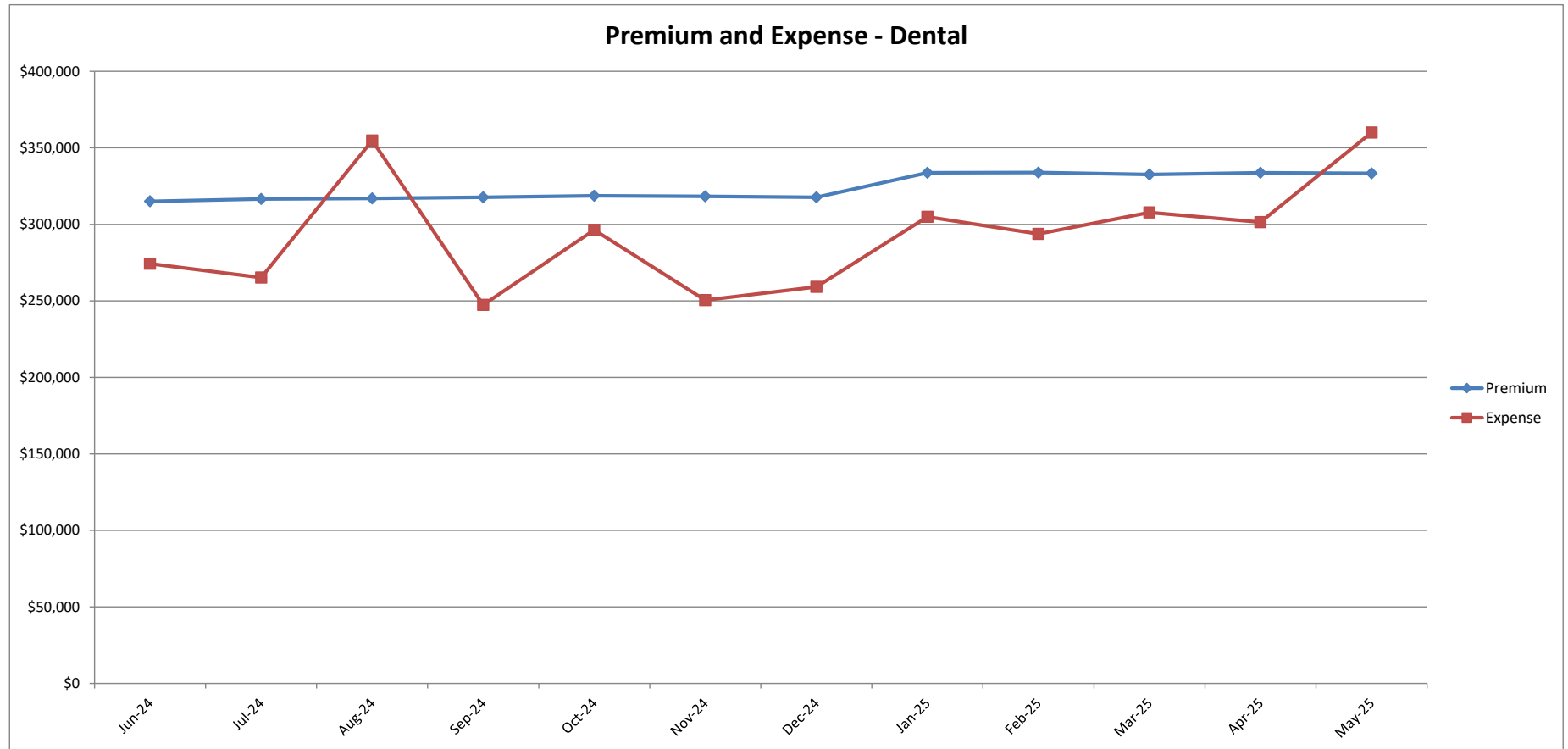
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jun-23	4,826	\$291,083	\$271,392	\$18,677	\$290,068	\$1,015	99.65%
Jul-23	4,851	\$292,446	\$188,823	\$18,773	\$207,597	\$84,850	70.99%
Aug-23	4,834	\$291,573	\$279,538	\$18,708	\$298,246	-\$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%
Jul-24	5,188	\$316,592	\$242,393	\$22,827	\$265,220	\$51,371	83.77%
Aug-24	5,187	\$316,967	\$331,922	\$22,823	\$354,745	-\$37,777	111.92%
Sep-24	5,203	\$317,674	\$224,450	\$22,893	\$247,343	\$70,331	77.86%
Oct-24	5,222	\$318,693	\$273,425	\$22,977	\$296,402	\$22,292	93.01%
Nov-24	5,213	\$318,262	\$227,538	\$22,937	\$250,476	\$67,787	78.70%
Dec-24	5,202	\$317,716	\$236,208	\$22,889	\$259,097	\$58,619	81.55%
Jan-25	5,385	\$333,689	\$281,180	\$23,694	\$304,874	\$28,814	91.36%
Feb-25	5,380	\$333,873	\$270,121	\$23,672	\$293,793	\$40,080	88.00%
Mar-25	5,366	\$332,511	\$284,151	\$23,610	\$307,762	\$24,749	92.56%
Apr-25	5,368	\$333,658	\$277,871	\$23,619	\$301,491	\$32,168	90.36%
May-25	5,358	\$333,300	\$336,416	\$23,575	\$359,991	-\$26,692	108.01%
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	5,150	\$3,814,863	\$3,047,742	\$271,911	\$3,319,653	\$495,210	87.02%
2025 YTD	5,371	\$1,667,030	\$1,449,740	\$118,171	\$1,567,910	\$99,120	94.05%
Current 12 Months	5,269	\$3,887,961	\$3,237,259	\$278,212	\$3,515,471	\$372,490	90.42%

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 12/31/2026 the Dental PPO ASO fee is \$4.40

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2025
County of Fresno**





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2025
County of Tulare

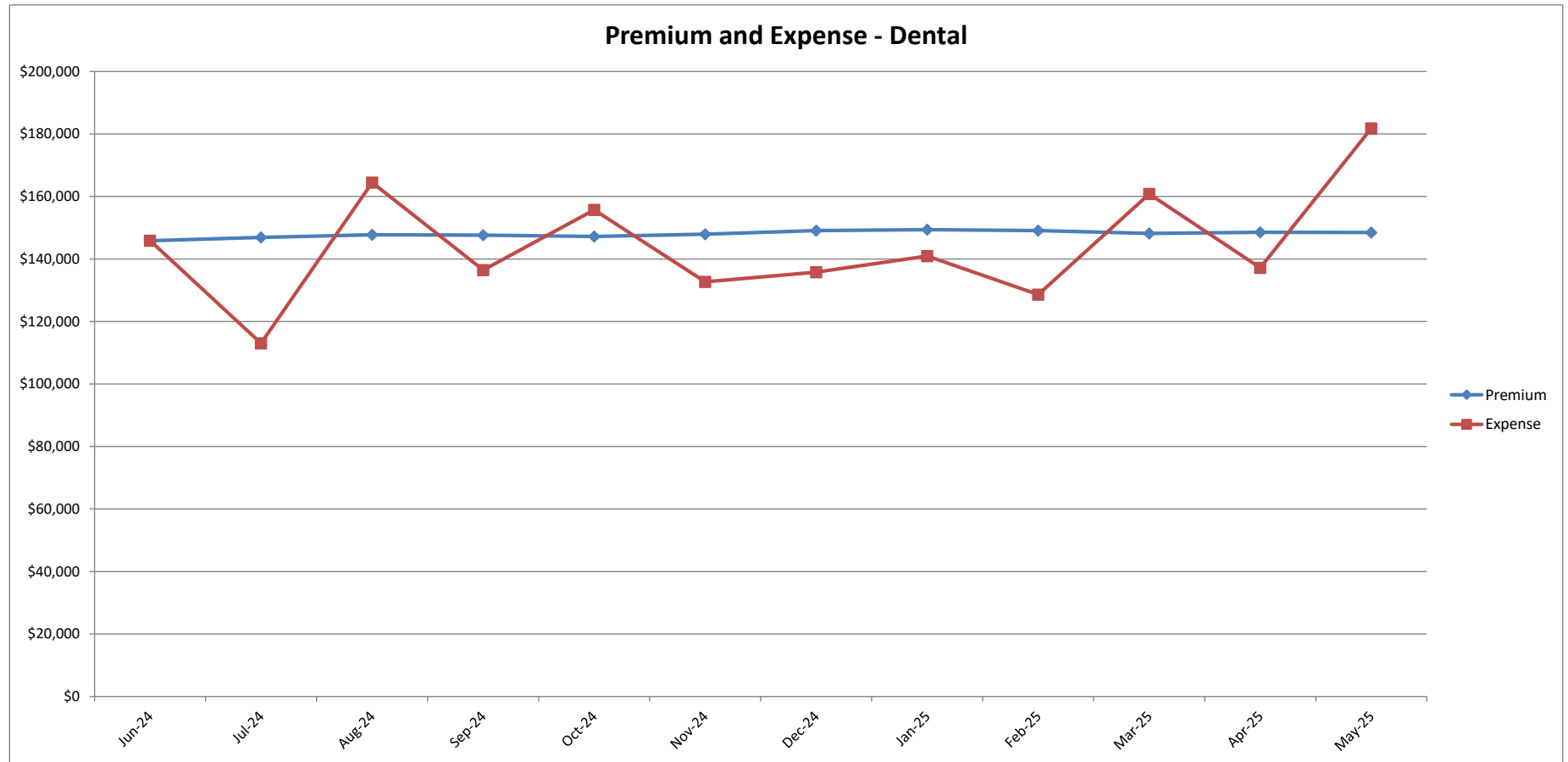
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jun-23	2,746	\$124,976	\$103,242	\$10,627	\$113,869	\$11,107	91.11%
Jul-23	2,763	\$125,943	\$88,752	\$10,693	\$99,445	\$26,498	78.96%
Aug-23	2,771	\$126,187	\$129,882	\$10,724	\$140,606	-\$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%
Jul-24	2,906	\$146,903	\$100,245	\$12,786	\$113,031	\$33,872	76.94%
Aug-24	2,925	\$147,764	\$151,615	\$12,870	\$164,485	-\$16,721	111.32%
Sep-24	2,920	\$147,650	\$123,627	\$12,848	\$136,475	\$11,175	92.43%
Oct-24	2,915	\$147,214	\$142,894	\$12,826	\$155,720	-\$8,506	105.78%
Nov-24	2,923	\$147,956	\$119,809	\$12,861	\$132,670	\$15,286	89.67%
Dec-24	2,943	\$149,121	\$122,839	\$12,949	\$135,788	\$13,333	91.06%
Jan-25	3,023	\$149,383	\$127,669	\$13,301	\$140,970	\$8,412	94.37%
Feb-25	3,016	\$149,085	\$115,376	\$13,270	\$128,646	\$20,439	86.29%
Mar-25	2,997	\$148,162	\$147,646	\$13,187	\$160,832	-\$12,671	108.55%
Apr-25	2,999	\$148,515	\$123,983	\$13,196	\$137,179	\$11,337	92.37%
May-25	3,002	\$148,511	\$168,571	\$13,209	\$181,780	-\$33,269	122.40%
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	2,908	\$1,761,200	\$1,587,585	\$153,520	\$1,741,106	\$20,094	98.86%
2025 YTD	3,007	\$743,656	\$683,245	\$66,163	\$749,408	-\$5,752	100.77%
Current 12 Months	2,955	\$1,776,107	\$1,577,455	\$156,002	\$1,733,457	\$42,649	97.60%

Data Sources: Delta Dental Financial Report Package, MyWorkplace

Note:

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**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2025
County of Tulare**





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2025
County of Fresno and County of Tulare

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jul-24	7,967	\$69,925	\$45,984	\$9,090	\$55,074	\$14,851	78.76%
Aug-24	7,994	\$70,206	\$59,866	\$9,127	\$68,993	\$1,213	98.27%
Sep-24	8,003	\$70,353	\$55,670	\$9,146	\$64,815	\$5,538	92.13%
Oct-24	8,055	\$70,722	\$49,964	\$9,194	\$59,158	\$11,564	83.65%
Nov-24	8,052	\$70,786	\$48,054	\$9,202	\$57,256	\$13,530	80.89%
Dec-24	8,312	\$74,774	\$43,177	\$9,721	\$52,897	\$21,877	70.74%
Jan-25	8,366	\$75,155	\$57,557	\$9,770	\$67,328	\$7,827	89.59%
Feb-25	8,393	\$75,461	\$68,149	\$9,810	\$77,959	-\$2,497	103.31%
Mar-25	8,411	\$75,634	\$56,803	\$9,832	\$66,636	\$8,999	88.10%
Apr-25	8,395	\$75,703	\$63,032	\$9,841	\$72,873	\$2,830	96.26%
May-25	8,406	\$75,783	\$51,478	\$9,852	\$61,330	\$14,454	80.93%
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	7,944	\$836,565	\$625,586	\$108,753	\$734,339	\$102,226	87.78%
2025 YTD	8,394	\$377,736	\$297,019	\$49,106	\$346,125	\$31,612	91.63%
Current 12 Months	8,187	\$873,617	\$656,232	\$113,570	\$769,802	\$103,815	88.12%

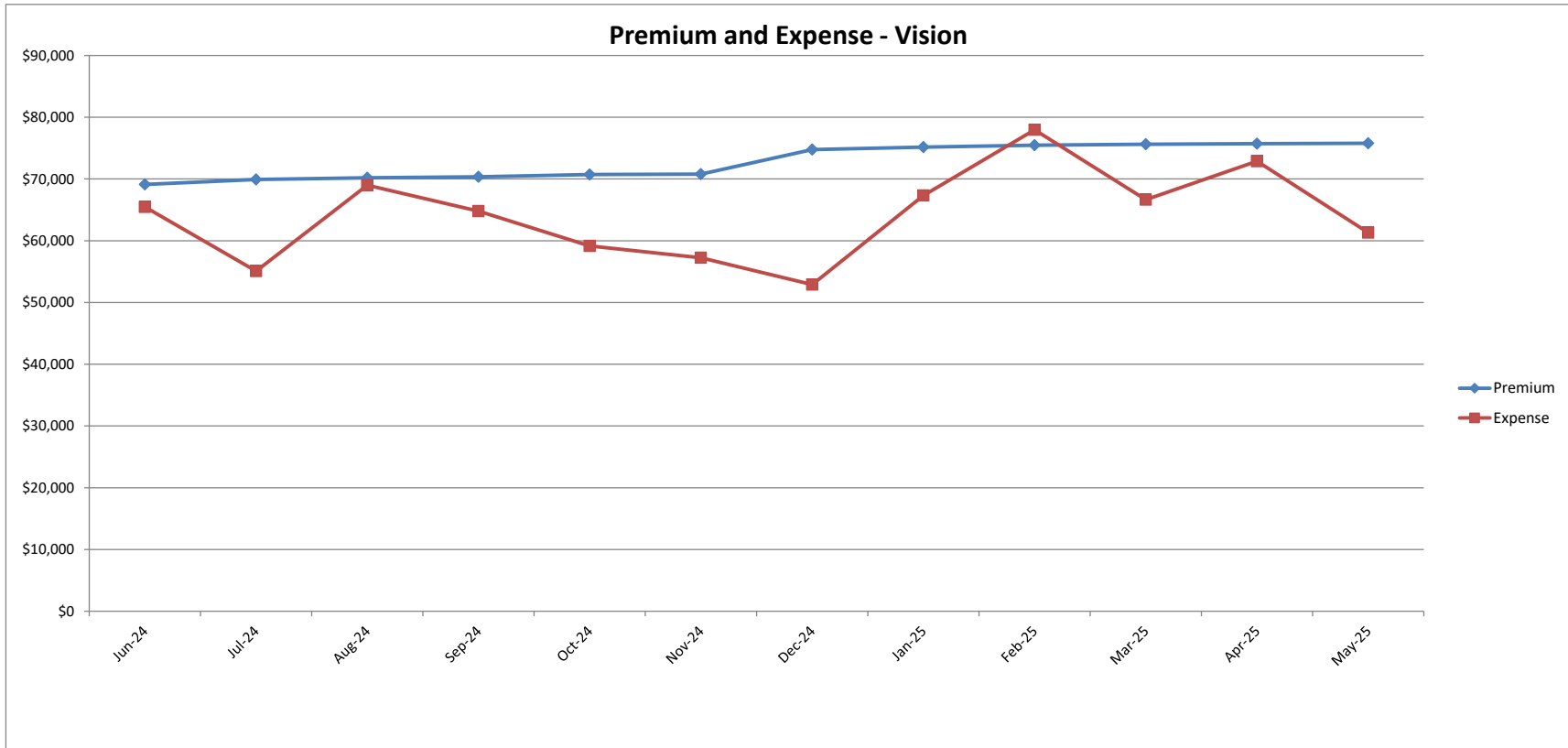
Data Source: VSP SJVIA Utilization Reports

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 May 2025
County of Fresno and County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2025
County of Fresno

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jul-24	4,869	\$50,992	\$29,114	\$6,629	\$35,743	\$15,249	70.10%
Aug-24	4,880	\$51,184	\$41,654	\$6,654	\$48,308	\$2,876	94.38%
Sep-24	4,897	\$51,374	\$39,623	\$6,679	\$46,302	\$5,073	90.13%
Oct-24	4,950	\$51,764	\$35,003	\$6,729	\$41,732	\$10,031	80.62%
Nov-24	4,945	\$51,780	\$32,357	\$6,731	\$39,088	\$12,692	75.49%
Dec-24	5,176	\$55,582	\$28,520	\$7,226	\$35,746	\$19,837	64.31%
Jan-25	5,184	\$55,670	\$42,020	\$7,237	\$49,257	\$6,413	88.48%
Feb-25	5,189	\$55,832	\$46,855	\$7,258	\$54,113	\$1,719	96.92%
Mar-25	5,192	\$55,924	\$38,449	\$7,270	\$45,719	\$10,205	81.75%
Apr-25	5,195	\$56,070	\$44,929	\$7,289	\$52,218	\$3,852	93.13%
May-25	5,194	\$56,087	\$32,673	\$7,291	\$39,965	\$16,122	71.26%
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	4,841	\$609,374	\$417,961	\$79,219	\$497,180	\$112,195	81.59%
2025 YTD	5,191	\$279,583	\$204,925	\$36,346	\$241,271	\$38,312	86.30%
Current 12 Months	5,039	\$642,513	\$452,466	\$83,527	\$535,993	\$106,520	83.42%

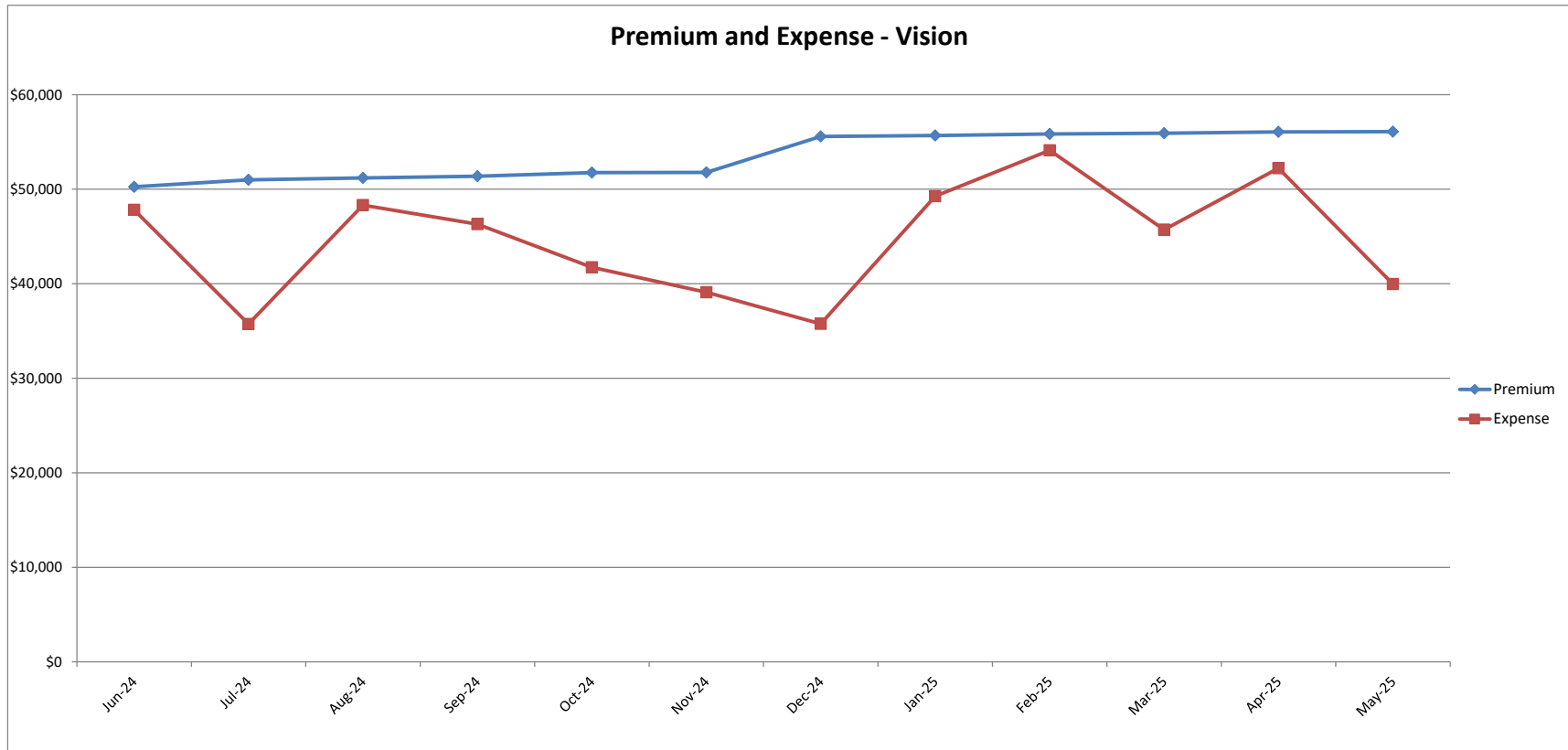
Data Source: VSP SJVIA Utilization Reports

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 May 2025
County of Fresno





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2025
County of Tulare

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jul-24	3,098	\$18,933	\$16,870	\$2,461	\$19,331	-\$398	102.10%
Aug-24	3,114	\$19,023	\$18,212	\$2,473	\$20,685	-\$1,662	108.74%
Sep-24	3,106	\$18,979	\$16,047	\$2,467	\$18,514	\$465	97.55%
Oct-24	3,105	\$18,958	\$14,961	\$2,465	\$17,426	\$1,532	91.92%
Nov-24	3,107	\$19,006	\$15,697	\$2,471	\$18,167	\$838	95.59%
Dec-24	3,136	\$19,192	\$14,657	\$2,495	\$17,151	\$2,040	89.37%
Jan-25	3,182	\$19,485	\$15,538	\$2,533	\$18,071	\$1,414	92.74%
Feb-25	3,204	\$19,629	\$21,294	\$2,552	\$23,846	-\$4,216	121.48%
Mar-25	3,219	\$19,710	\$18,354	\$2,562	\$20,917	-\$1,206	106.12%
Apr-25	3,200	\$19,633	\$18,103	\$2,552	\$20,655	-\$1,023	105.21%
May-25	3,212	\$19,697	\$18,805	\$2,561	\$21,365	-\$1,668	108.47%
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	3,103	\$227,190	\$207,625	\$29,535	\$237,160	-\$9,969	104.39%
2025 YTD	3,203	\$98,153	\$92,094	\$12,760	\$104,853	-\$6,700	106.83%
Current 12 Months	3,148	\$231,104	\$203,765	\$30,043	\$233,809	-\$2,705	101.17%

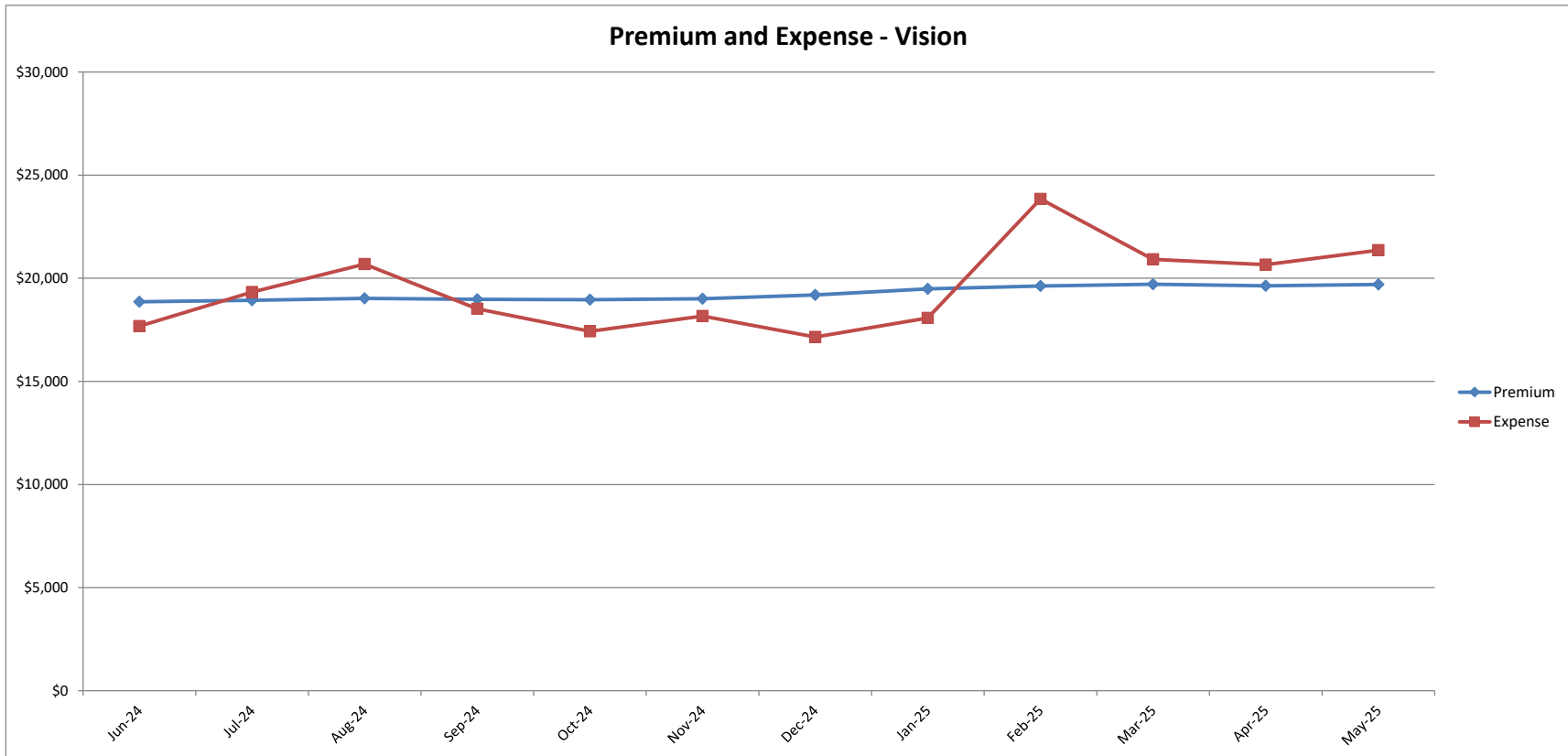
Data Source: VSP SJVIA Utilization Reports

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 May 2025
County of Tulare





BOARD OF DIRECTORS

GARRY BREDEFELD

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 18, 2025 9:00 AM

AGENDA DATE: July 18, 2025

ITEM NUMBER: Item 10

SUBJECT: Adopt Proposed Budget for Fiscal Year 2025-2026
(A)

REQUEST(S): That the Board adopt the proposed 2025-2026
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,
- Claims cost, and
- Fully-insured premium

Projections are based on 2025 contracts in place, 2026 renewal requests, and current enrollment.

FISCAL IMPACT/FINANCING:

The budget proposes revenue and expense projections of \$155,460,652 and \$153,025,493, respectively, resulting in a \$2,435,159 surplus balance for the 2025-2026 fiscal year. The balance is based on the margin applied to the SJVIA coverage.

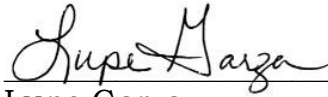
AGENDA: San Joaquin Valley Insurance Authority

DATE: July 18, 2025

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in cursive script, reading "Hollis Magill", written over a horizontal line.

Hollis Magill
SJVIA Manager

A handwritten signature in cursive script, reading "Lupe Garza", written over a horizontal line.

Lupe Garza
SJVIA Assistant Manager

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
2025/2026 FISCAL YEAR FINAL BUDGET - 07.18.25

	July 1, 2025 - Dec 31,2025	Jan 1, 2026 - June 30, 2026	July 1, 2025 - June 30, 2026
RECEIPTS			
SJVIA Health Plan Revenue			
1 Medical	\$ 70,279,782	\$ 77,541,523	\$ 147,821,305
2 Dental	\$ 3,329,641	\$ 3,397,396	\$ 6,727,037
3 Vision	\$ 456,155	\$ 456,155	\$ 912,310
Total SJVIA Revenue	\$ 74,065,578	\$ 81,395,074	\$ 155,460,652
DISBURSEMENTS: Fixed			
4 Specific Stop Loss Insurance	\$ 1,796,429	\$ 2,155,746	\$ 3,952,175
5 Anthem Claims Administration & Network Fees	\$ 1,889,876	\$ 1,936,268	\$ 3,826,144
6 EmpiRx Administration Fee	\$ 407,764	\$ 284,214	\$ 691,978
7 SJVIA Administration	\$ 222,174	\$ 222,174	\$ 444,348
8 Myworkplace Administration	\$ 179,743	\$ 179,743	\$ 359,486
9 Navia Administration	\$ 77,244	\$ 77,244	\$ 154,488
10 Wellness	\$ 147,330	\$ 147,330	\$ 294,660
11 Communications	\$ 29,466	\$ 29,466	\$ 58,932
12 ACA Reinsurance/PCORI	\$ 21,975	\$ 22,952	\$ 44,927
13 98.6 Rider	\$ 92,785	\$ 92,785	\$ 185,570
14 Keenan Consulting	\$ 144,973	\$ 143,794	\$ 288,767
15 Keenan Pharmacy Services	\$ 65,437	\$ 60,554	\$ 125,991
16 Delta Dental Claims Administration	\$ 220,704	\$ 220,704	\$ 441,408
TOTAL FIXED DISBURSEMENTS	\$ 5,295,900	\$ 5,572,974	\$ 10,868,874
DISBURSEMENTS: Claims			
17 Projected Paid Claims EPO/PPO/HDHP & RX	\$ 49,840,102	\$ 54,168,196	\$ 104,008,298
18 Projected Paid Claims Dental	\$ 2,631,992	\$ 2,699,747	\$ 5,331,740
TOTAL CLAIMS DISBURSEMENTS	\$ 52,472,094	\$ 56,867,943	\$ 109,340,037
DISBURSEMENTS: Premium			
19 Delta Dental DHMO	\$ 416,742	\$ 416,742	\$ 833,484
20 VSP	\$ 434,614	\$ 434,614	\$ 869,228
21 Kaiser Permanente	\$ 14,989,278	\$ 16,074,531	\$ 31,063,809
22 Kaiser Permanente - Senior Advantage	\$ 24,083	\$ 25,978	\$ 50,061
TOTAL PREMIUM DISBURSEMENTS	\$ 15,864,717	\$ 16,951,865	\$ 32,816,582
TOTAL DISBURSEMENTS	\$ 73,632,711	\$ 79,392,782	\$ 153,025,493
Balance	\$ 432,867	\$ 2,002,292	\$ 2,435,159

Glossary of Terms:

Specific Stop Loss Insurance (PPO)

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

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.

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.

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.

Myworkplace (Hourglass) Administration

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

ASI Administration

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

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.

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.

Wellness (EPO/PPO/HDHP/Kaiser)

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

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.

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.

ACA Reinsurance/PCORI (EPO/PPO)

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

Projected Paid Claims EPO/PPO/HDHP & Rx

Projected self-insured paid claims for medical and prescription drugs

Projected Paid Claims Dental

Projected self-insured paid claims for dental

Delta Dental

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

VSP

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

Kaiser Permanente

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

Kaiser Permanente - Senior Advantage

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



BOARD OF DIRECTORS

GARRY BREDEFELD
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

AGENDA DATE: July 18, 2025

ITEM NUMBER: Item 11

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

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

DESCRIPTION:

Keenan Pharmacy Services (KPS) has completed their analysis of the EmpiRx pharmacy utilization reports for Q1 2025 and will also provide an update on the Patient Saver Plus Program (formerly known as VCAP aka bWell). The Consultant's report is a summary of this data and will also include the results of the KPS annual audit.

FISCAL IMPACT/FINANCING:

Informational only, no financial impact.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



Keenan[®]

Keenan Pharmacy Services
San Joaquin Valley Insurance Authority
(SJVIA)
Consultants Report: Q1 2025

SJVIA- EmpiRx Health – Q1 2025 Highlights

- SJVIA's total plan cost increased by 2% in Q1 2025

	Q4 2024	Q1 2025	QoQ Change
SJVIA	\$8,004,962	\$8,191,247	2%
Tulare	\$3,468,350	\$3,505,469	1%
Fresno	\$4,536,612	\$4,685,776	3%

- This increase is primarily due to a higher number of prescriptions filled

Category	SJVIA Q4 2024	SJVIA Q1 2025	QoQ Change	Tulare Q4 2024	Tulare Q1 2025	QoQ Change	Fresno Q4 2024	Fresno Q1 2025	QoQ Change
Retail Brand	4,562	4,074	(488)	1,922	1,762	(160)	2,640	2,312	(328)
Retail Generic	17,008	20,740	3,732	6,964	8,202	1,238	10,044	12,538	2,494
Retail 90 Brand	1,007	1,049	42	370	384	14	637	665	28
Retail 90 Generic	8,585	8,838	253	3,425	3,453	28	5,160	5,385	225
Mail Brand	94	85	(9)	43	36	(7)	51	49	(2)
Mail Generic	287	227	(60)	135	77	(58)	152	150	(2)
Speciaty	633	607	(26)	226	221	(5)	407	386	(21)
TOTAL	32,176	35,620	3,444	13,085	14,135	1,050	19,091	21,485	2,394

- Specialty claims plan cost decreased in Q1 2025

Category	SJVIA Q4 2024	SJVIA Q1 2025	QoQ Change	Tulare Q4 2024	Tulare Q1 2025	QoQ Change	Fresno Q4 2024	Fresno Q1 2025	QoQ Change
Retail Brand	\$2,971,403	\$3,323,880	\$352,477	\$1,350,569	\$1,515,481	\$164,912	\$1,620,834	\$1,808,399	\$187,565
Retail Generic	\$567,332	\$654,613	\$87,281	\$218,766	\$258,208	\$39,442	\$348,566	\$396,404	\$47,838
Retail 90 Brand	\$1,269,022	\$1,240,063	(\$28,959)	\$465,349	\$452,297	(\$13,052)	\$803,673	\$787,765	(\$15,908)
Retail 90 Generic	\$514,681	\$529,693	\$15,012	\$213,192	\$216,035	\$2,843	\$301,489	\$313,658	\$12,169
Mail Brand	\$153,170	\$157,014	\$3,844	\$66,170	\$58,646	(\$7,524)	\$87,000	\$98,368	\$11,368
Mail Generic	\$21,668	\$19,874	(\$1,794)	\$7,681	\$5,541	(\$2,140)	\$13,987	\$14,332	\$345
Speciaty	\$2,507,686	\$2,266,110	(\$241,576)	\$1,146,623	\$999,261	(\$147,362)	\$1,361,063	\$1,266,850	(\$94,213)



SJVIA- EmpiRx Health – Q1 2025 Highlights

- Enrollment Changes

	Dec-24	Mar-24	QoQ Change
SJVIA	12,425	13,604	1,179
Tulare	4,455	4,791	336
Fresno	7,970	8,813	843

- Patient Saver Plus Program Savings *(formerly known as Variable Copay Assistance (VCAP) aka bWell)*

	May 2024 - March 2025
SJVIA	\$521,121
Tulare	\$241,376
Fresno	\$279,745

- Rebates

Q1 - 2025	\$1,755,770
Q2 - 2025	Pending
Q3 - 2025	Pending
Q4 - 2025	Pending

- Estimated Clinical Savings: Annual Guarantee is \$1,800,000

Q1 - 2025	\$1,051,335
Q2 - 2025	Pending
Q3 - 2025	Pending
Q4 - 2025	Pending



Top Clinical Cost Drivers by Drug Q1 2025

Top Drugs by Ingredient Cost							
Based on Paid Date: 01/01/2025-03/31/2025							
Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost
WEGOVY	ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS	B	3	N	680	292	\$967,691.34
MOUNJARO	ANTIDIABETICS	B	2	N	471	212	\$606,865.66
ZEPBOUND	ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS	B	3	N	452	218	\$521,374.82
OZEMPIC (2 MG/DOSE)	ANTIDIABETICS	B	2	N	304	161	\$406,426.37
DUPIXENT	DERMATOLOGICALS	B	2	Y	65	29	\$276,785.64
OZEMPIC (1 MG/DOSE)	ANTIDIABETICS	B	2	N	204	122	\$274,717.34
JARDIANCE	ANTIDIABETICS	B	2	N	134	119	\$201,186.51
OZEMPIC (0.25 OR 0.5 MG/DOSE)	ANTIDIABETICS	B	2	N	175	113	\$192,662.41
HUMIRA (2 PEN)	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	17	10	\$127,099.29
EMPAVELI	HEMATOLOGICAL AGENTS - MISC.	B	2	Y	3	1	\$121,748.16
SKYRIZI PEN	DERMATOLOGICALS	B	2	Y	5	5	\$114,155.80
JYNARQUE	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	3	Y	5	2	\$112,600.30
ELIQUIS	ANTICOAGULANTS	B	2	N	87	64	\$104,166.51
TREMFYA	DERMATOLOGICALS	B	2	Y	7	6	\$102,589.37
BIKTARVY	ANTIVIRALS	B	2	Y	23	10	\$99,516.80
TRULICITY	ANTIDIABETICS	B	2	N	63	35	\$94,367.54
RYBELSUS	ANTIDIABETICS	B	2	N	56	35	\$94,044.40
RINVOQ	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	13	7	\$89,541.66
STELARA	DERMATOLOGICALS	B	2	Y	4	4	\$89,203.50
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	3	Y	6	2	\$86,812.47
FARXIGA	ANTIDIABETICS	B	2	N	53	55	\$80,184.39
INLYTA	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	3	1	\$66,279.39
TALTZ	DERMATOLOGICALS	B	2	Y	8	3	\$59,776.76
TRELEGY ELLIPTA	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	B	2	N	70	49	\$58,570.29
VUMERITY	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	B	2	Y	6	3	\$56,729.10

Medi-Span which is a comprehensive drug database and decision support solution used in healthcare. They are the source that reports drug information and drug pricing data to EmpiRx. Medi-Span has changed their format for how certain medications are listed like Ozempic being reported by dosage but not other GLP-1's. We have reached out to Medi-Span directly to understand their data and reasoning behind this specific breakout.



Update on Stelara Biosimilar's

- Starting 7/1/25, the EmpiRx Health P&T Committee is designating the following 3 preferred biosimilars—Steqeyma, Yesintek, and Selarsdi— to be placed at parity on the formulary with Stelara
 - This will allow for monitoring of any supply chain, distribution channel, or access issues to Stelara biosimilars- ensuring members still have access to Stelara if needed during this time.
 - This strategy will be re-evaluated by the EmpiRx P&T Committee for 1/1/26
- **Current Stelara utilization**
 - SJVIA Tulare: 2 members currently on Stelara (4 claims since 1/1/25)
 - No Stelara biosimilar utilization currently.
 - SJVIA Fresno: 1 member currently on Stelara (3 claims since 1/1/25)
 - No Stelara biosimilar utilization currently.

Drug Name	Annual Therapy Cost
Stelara SC Ustekinumab	\$189,484
Selarsdi SC Ustekinumab	\$27,147
Steqeyma SC Ustekinumab	\$27,147
Yesintek SC Ustekinumab	\$19,500



New Medications Available in the Market

New to Market Brands -

Brand (generic)	Indication	Approval Date	Projected Utilizers	Projected Annual Impact
OmvoH (Mirikizumab)	Ulcerative colitis	12/2/2024	22	\$8,426,857
Aucatzyl (Obecabtagene Autoleucl)	Acute lymphocytic leukemia	11/8/2024	3	\$583,357
Revuforj (Revumenib)	Acute myeloid leukemia*	11/15/2024	1	\$567,148

- Omvoh has the largest potential to increase costs for SJVIA Tulare and Fresno, since Ulcerative Colitis utilization is very prevalent in the current drug mix. This will require a Clinical Review to ensure clinical efficacy and safety. The 22 projected utilizers would likely be switching to Omvoh from an existing high cost therapy.
- The new agents for Leukemia are less of a concern for SJVIA, since most patients stable on current leukemia therapy are unlikely to change therapy.

New Drug Indications -

Brand (generic)	Indication	Approval Date	Projected Utilizers	Projected Annual Impact
Nubeqa (Darolutamide)	Prostate cancer*	7/1/2025	5	\$864,718
Opdivo (Nivolumab)	Colorectal cancer*	6/23/2025	3	\$607,410
Keytruda (Pembrolizumab)	Squamous cell carcinoma*	6/23/2025	3	\$601,567

- These high cost specialty brands are already on the market, they are just receiving expanded indications for their use.
- This represents areas of additional high-cost specialty utilization.

New to Market Brands -

Brand (generic)	Indication	Approval Date	Projected Utilizers	Projected Annual Impact
Jynarque (tolvaptan)	Autosomal dominant polycystic kidney disease	1/1/2025	1	(\$177,965)
Entresto (sacubitril; valsartan)	Chronic heart failure	7/16/2025	27	(\$105,662)
Brilinta 90-mg Tablets (ticagrelor)	Reduce risk of myocardial infarction, stroke	5/1/2025	12	(\$85,667)

- This represents an area of significant potential cost avoidance for SJVIA. EmpiRx Health will direct to the generic when appropriate, we will likely see prescribing patterns favor the generic as prescriber awareness increases for these medications.
- This is an area of cost savings for the plan, and the patient (dependent on plan design).

Note: Financial impacts are estimated based on the assumption that ALL eligible members, according to current utilization trends, switch to the new medications.



SJVIA- KPS – 2024 Audit Results

- **2024 Pharmacy Audit Results**

- Based on the final adjusted annual results, there was a net overperformance of \$2,222,305.
- 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.
- The clinical audit conducted by KPS resulted in a variance of \$113 higher reported on final EmpiRx report vs audit.
- KPS audit determined an additional guaranteed reconciliation amount of \$12.9k not reported. However, KPS did not request an adjustment, as EmpiRx's clinical savings offset the calculated shortfall.
- Rebate audit found that EmpiRx reported a lower reconciliation value of \$9,900.
- KPS requested an adjustment, which will result in an additional \$9,900 included in SJVIA's 2025 Q2 rebate payment.
- EmpiRx provided the below 12-month contract period reconciliation summary, which includes adjusted rebate numbers based on KPS audit findings.
- EmpiRx met their annual reconciliation obligations for contracting period 1/1/2024 – 12/31/2024

KPS Reconciliation Audit Summary Jan 2024 – Dec 2024

Net Clinical Savings	\$6,939,481
Less Clinical Guarantee	\$1,800,000
Clinical Guarantee Overage/Shortfall	\$5,139,481
Discount Performance Overage/Shortfall	(\$2,917,176)
Total Guarantee Overage/Shortfall	\$2,222,305

KPS Audit

KPS conducts a yearly financial audit of EmpiRx clinical savings, Average Wholesale Price (AWP) discounts and rebate performance against the client's aggregate contractual guarantees. 2025 Audit is expected to be completed by 5/30/26



SJVIA- KPS – 2024 Audit Results

AWP Discount Audit Result for 12-month period 01/01/2024 – 12/31/2024.

- ◆ During the AWP Audit, KPS calculated a shortfall in guarantee of \$2,917,176 vs EmpiRx reported shortfall of \$2,904,257. KPS audit determined the difference is due to EmpiRx classifying brand claims as generic resulting in variance of guaranteed reconciliation amount of \$12.9k not reported.

Channel	Type	Claims	AWP	Ingredient Cost	Discount Achieved	Guaranteed Discount	Guarantee Overage/Shortfall \$	EmpiRx Reported \$	KPS vs. EmpiRx
Mail	Brand	375	\$869,570	\$685,046	21.22%	25.50%	(\$37,216)	(\$37,243)	\$27
Mail	Generic	982	\$410,223	\$129,666	68.39%	90.00%	(\$88,644)	(\$88,186)	(\$458)
Retail 90	Brand	2618	\$5,694,673	\$4,669,129	18.01%	23.00%	(\$284,231)	(\$284,012)	(\$219)
Retail 90	Generic	27516	\$10,320,304	\$1,981,922	80.80%	86.00%	(\$537,079)	(\$532,373)	(\$4,706)
Retail	Brand	9291	\$10,357,031	\$8,907,961	13.99%	20.00%	(\$622,336)	(\$617,294)	(\$5,042)
Retail	Generic	49771	\$6,141,236	\$1,959,882	68.09%	85.00%	(\$1,038,697)	(\$1,029,260)	(\$9,437)
Specialty	Mail	1920	\$8,600,067	\$6,930,509	19.41%	23.00%	(\$308,457)	(\$315,619)	\$7,162
Specialty	Retail	267	\$933,254	\$751,784	19.44%	19.50%	(\$515)	(\$268)	(\$247)
Grand Total		92,740	\$43,326,359	\$26,015,900			(\$2,917,176)	(\$2,904,257)	(\$12,919)

EmpiRx AWP Audit Adjustment:

- ◆ KPS did not request an adjustment due to EmpiRx clinical savings offsetting KPS calculated guarantee shortfall amount.



**BOARD OF DIRECTORS**

GARRY BREDEFELD

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

AGENDA DATE: July 18, 2025

ITEM NUMBER: Item 12

SUBJECT: Receive Update on Plan Year 2026 Dental Marketing (I)

PURPOSE: That the Board receive a summary of the 2026 Dental RFP process conducted by Keenan on behalf of SJVIA. The RFP was initiated to evaluate competitive options for both Dental PPO and DHMO plans for the upcoming plan year.

DESCRIPTION:

Keenan conducted a Dental Request for Proposal (RFP) on behalf of SJVIA to evaluate competitive options for both DPPO and DHMO dental plans for the 2026 plan year. Five carriers submitted proposals, with four fully evaluated across key areas including provider network strength, administrative capabilities, financial cost, and performance guarantees. All DPPO carriers were able to match the current benefit design with minor adjustments, and the evaluation included a detailed analysis of in-network coverage, out-of-network exposure, and projected costs. Based on combined scores, Carrier 853 received the highest overall ranking.

For the DHMO plan, limited data availability restricted the depth of analysis, particularly around network and pricing comparisons. However, all carriers attempted to replicate the current plan design, and Keenan assessed DHMO network strength by estimating overlap with PPO providers. Only three carriers offered performance guarantees for the DHMO plan. The 2026 PPO plan is projected to cost approximately \$5.81 million, while the DHMO plan is estimated at \$830,709.

AGENDA: San Joaquin Valley Insurance Authority

DATE: July 18, 2025

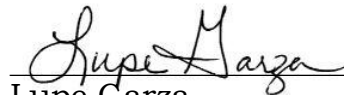
FISCAL IMPACT/FINANCING:

This report is presented for informational purposes only; staff will return with a recommendation for board action at a future meeting.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721

AGENDA DATE: July 18, 2025

ITEM NUMBER: Item 13

SUBJECT: Receive Update on Plan Year 2026 PBM Marketing
(I)

REQUEST(S): That the Board receive the update on
Plan Year 2026 PBM Marketing.

DESCRIPTION:

Keenan & Associates will present an update on the Pharmacy Benefit Manager (PBM) marketing process for Plan Year 2026. The objective of this initiative is to evaluate the current PBM arrangement and explore alternative vendors that may offer improved pricing, enhanced clinical programs, and better member service.

The SJVIA Board requested that Keenan conduct a PBM marketing process for the 2026 plan year. This preliminary report evaluates the following components of the PBM proposals:

- Ingredient Cost Repricing
- Dispensing Fees
- Administration Fees
- Prescription Drug Rebates
- Questionnaire Responses Outlining Capabilities, Terms, and Conditions

Seven PBMs were invited to submit bids. Six PBMs responded with proposals. Optum Rx declined to quote, citing previous unsuccessful bids and a perceived lack of fit with SJVIA.

AGENDA: San Joaquin Valley Insurance Authority

DATE: July 18, 2025

Keenan requested each PBM to reprice the 2024 SJVIA prescription drug usage based on a common valuation date of April 1, 2025. The repricing included 119,581 prescriptions with an AWP value of \$54.4 million. Ingredient cost estimates varied by \$2.2 million, ranging from \$27.2 million to \$29.5 million. Dispensing fee estimates ranged from \$15,000 to \$120,000. Administrative fees varied from \$0 to \$770,000 annually, with differing pricing models (e.g., PEPM, PMPM, per script).

Rebate estimates ranged from \$10.9 million to \$19.0 million, with current rebates under \$8.0 million. Each PBM also provided minimum rebate guarantees. Questionnaire responses were evaluated by Keenan and SJVIA staff from Tulare County and Fresno County, using a 1–5 point scoring system based on implementation, operations, satisfaction, contract requirements, clinical management, and financial cost.

The final report will include total cost proposals, performance guarantees, references, finalist interviews, and an updated report based on executable contract terms. PBMs were asked to duplicate current benefits including an open formulary and network, and also offered clinical management and cost containment programs to be evaluated among finalists.

Updated RFP Timeline:


Milestone	Updated Date Range
Keenan provides recommendation to SJVIA Staff	July 14 – July 18, 2025
Finalist selection and interview scheduling	July 21 – July 25, 2025
Finalist presentations	July 28 – August 1, 2025
Final recommendation submitted to SJVIA Board for contract award decision	August 22, 2025
Carrier Notification	August 25, 2025

FISCAL IMPACT/FINANCING:

To be determined.

ADMINISTRATIVE SIGN-OFF:


Hollis Magill
SJVIA Manager


Lupe Garza
SJVIA Assistant Manager



BOARD OF DIRECTORS

GARRY BREDEFELD

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

AGENDA DATE: July 18, 2025

ITEM NUMBER: Item 14

SUBJECT: Receive Consultant's Report on the SJVIA Stop Loss Historical Rate and Utilization Review, and the Marketing and Renewal Process (I)

REQUEST(S): That the Board receive the Consultant's report on historical Stop Loss rates and utilization, and the marketing and renewal process.

DESCRIPTION: SJVIA has a concern that SJVIA's Reinsurance projections approved in the August SJVIA Board meeting vary from the reinsurance amounts approved for contracting in the December SJVIA Board meeting. Keenan reviewed the pooling levels, and projected and contracted rates of the SJVIA from 2019 through 2026.

FISCAL IMPACT/FINANCING: Over the last seven years, renewal projections have exceeded contracted rates resulting in \$581,266 in saving to the SJVIA.

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink, reading "Hollis Magill", written over a horizontal line.

Hollis Magill
SJVIA Manager

A handwritten signature in black ink, reading "Lupe Garza", written over a horizontal line.

Lupe Garza
SJVIA Assistant Manager



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

AGENDA DATE: July 18, 2025

ITEM NUMBER: Item 15

SUBJECT: Receive Consultant's Report on Plan Year 2026 Preliminary Renewal and Provide Direction to Staff to Finalize the 2026 Renewal (I)

REQUEST(S): That the Board receive the consultant's report on the Plan Year 2026 preliminary renewal and provide direction to finalize the 2026 renewal.

DESCRIPTION:

The preliminary renewal is presented to the SJVIA Board to provide a preview of the final plan year 2026 renewal and an opportunity for the Board to give direction to Staff and Keenan in preparing the final renewal.

On an overall basis, the SJVIA contract renewals have resulted in an increase of 9.89%:

- County of Fresno 5.78%
- County of Tulare 20.79%

FISCAL IMPACT/FINANCING:

Based on the preliminary 2026 plan year renewal, the increase in cost would be \$14,663,255 or 9.89%. Keenan will work with SJVIA Staff to mitigate the cost increase in the final 2026 renewal.

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink, reading "Hollis Magill", written over a horizontal line.

Hollis Magill
SJVIA Manager

A handwritten signature in black ink, reading "Lupe Garza", written over a horizontal line.

Lupe Garza
SJVIA Assistant Manager

July 18, 2025

SJVIA Board Meeting: Consultant's Report – Plan Year 2026 Preliminary Renewal

Introduction

Keenan is pleased to present the SJVIA Plan Year 2026 preliminary renewal. The preliminary renewal is prepared in accordance with SJVIA Board direction and standard insurance industry underwriting guidelines. Anthem Blue Cross medical, EmpiRx pharmacy, and Delta Dental PPO dental coverages are self-funded. Kaiser medical, Delta Dental DHMO, and VSP vision coverages are fully-insured.

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

- The self-funded medical plans are underwritten on the most recent 12 months of plan experience available from June 1, 2024 through May 31, 2025
- All self-funded coverage is underwritten based on its own claim experience; the plan experience is considered 100% credible
- Fixed cost components continue to be blended for both participating entities to receive overall economies of scale and reduced fixed costs
- The preliminary renewal assumes the continuation of the \$475,000 specific stop-loss deductible and a 20% increase in reinsurance cost:
 - Keenan is using 20% to be conservative
 - Keenan will look at the captive market to secure captive reinsurance proposals for inclusion in the August SJVIA Board meeting
 - Stop Loss proposals require SJVIA plan experience through September 2025; Keenan will provide stop loss proposals at the December SJVIA Board meeting
- The preliminary renewal includes a change in IBNR reserve developed based on underwriting formulas and the SJVIA's plan experience.
 - The last actuarial certified IBNR reserve is based on a December 31, 2024 valuation; the valuation was approved at the SJVIA Board meeting on February 28, 2025
 - The final renewal will update the IBNR reserve with the June 30, 2025 actuarially certified IBNR reserve valuation

- The 2026 preliminary renewals include 3% margin in the medical underwriting and 2.0% margin in the dental and vision underwriting
 - The current 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 fluctuation; if unused, margin can be applied to the SJIA reserves

The preliminary renewal is presented to the SJIA Board to provide a preview of the Plan Year 2026 final renewal and provide an opportunity for the Board to give direction to Staff and Keenan in preparing the final renewal. The final renewal will be based on the plan experience from July 1, 2024 through June 30, 2025 for the self-funded coverage. We will work with Keenan's underwriting team to ensure renewal projections accurately reflect the instructions, objectives, and goals of the SJIA.

Executive Summary

Keenan is pleased to present the preliminary renewal for Plan Year 2026. On an overall basis, the SJVIA renewal is 9.89% (County of Fresno 5.78% and County of Tulare 20.79%). The following table illustrates the 2026 preliminary rate adjustments based on carrier requested renewals and standard underwriting practices:

Preliminary Renewal				
Coverage	Fresno County	Tulare County	SJVIA	Comments
Self-Funded Medical/RX				
EPO	5.69%	N/A	5.69%	The renewal includes a 20.0% increase for reinsurance, 3.0% margin, and \$3.77 pepm for SJVIA Administration.
PPO/HDPPO	4.40%	22.03%	20.01%	
Total	5.60%	22.03%	11.17%	
Kaiser				
HMO	7.29%	7.30%	7.29%	Kaiser provided a 3.0% renewal option with a 5.5% renewal cap for 2027 for the non-KPSA coverage. The renewal option would require Fresno County to have employee contribution parity for the Kaiser plans with the EPO and HDPPO plans. The annual savings would be \$1,284,873.
HDHMO	7.32%	7.32%	7.32%	
Senior Advantage	N/A	7.87%	7.87%	
Delta Dental				
PPO	0.00%	7.42%	2.27%	The PPO renewal includes 2.0% margin. The ASO fee and DHMO rates are in the third year of a three-year rate guarantee for 2026.
DHMO	0.00%	0.00%	0.00%	
VSP	0.00%	0.00%	0.00%	2026 will be the third year of a three-year rate guarantee.
County and SJVIA Total	5.78%	20.79%	9.89%	

The following chart illustrates the projected cost for 2025 and 2026.

County of Fresno	2025	2026	\$ Difference	% Difference
EPO	\$ 68,029,154	\$ 71,898,419	\$ 3,869,265	5.69%
PPO/HDHP	\$ 4,849,762	\$ 5,063,337	\$ 213,576	4.40%
Total Anthem	\$ 72,878,916	\$ 76,961,756	\$ 4,082,841	5.60%
Kaiser - HMO	\$ 27,378,795	\$ 29,375,101	\$ 1,996,307	7.29%
Kaiser - HDHMO	\$ 1,983,128	\$ 2,128,218	\$ 145,090	7.32%
Kaiser - KPSA	\$ -	\$ -	\$ -	0.00%
Total Kaiser	\$ 29,361,923	\$ 31,503,319	\$ 2,141,396	7.29%
Total Medical	\$ 102,240,839	\$ 108,465,076	\$ 6,224,237	6.09%
Delta Dental PPO	\$ 4,000,175	\$ 4,000,175	\$ -	0.00%
Delta Dental DHMO	\$ 726,000	\$ 726,000	\$ -	0.00%
Total Dental	\$ 4,726,176	\$ 4,726,176	\$ -	0.00%
Vision	\$ 676,039	\$ 676,039	\$ -	0.00%
Grand Total	\$ 107,643,053	\$ 113,867,290	\$ 6,224,237	5.78%
County of Tulare	2025	2026	\$ Difference	% Difference
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 37,314,557	\$ 45,536,366	\$ 8,221,809	22.03%
Total Anthem	\$ 37,314,557	\$ 45,536,366	\$ 8,221,809	22.03%
Kaiser - HMO	\$ 1,130,531	\$ 1,213,100	\$ 82,570	7.30%
Kaiser - HDHMO	\$ 45,201	\$ 48,511	\$ 3,311	7.32%
Kaiser - KPSA	\$ 48,165	\$ 51,956	\$ 3,791	7.87%
Total Kaiser	\$ 1,223,896	\$ 1,313,567	\$ 89,671	7.33%
Total Medical	\$ 38,493,252	\$ 46,801,422	\$ 8,308,170	21.58%
Delta Dental PPO	\$ 1,762,837	\$ 1,893,685	\$ 130,848	7.42%
Delta Dental DHMO	\$ 107,484	\$ 107,484	\$ -	0.00%
Total Dental	\$ 1,870,322	\$ 2,001,170	\$ 130,848	7.00%
Vision	\$ 236,272	\$ 236,272	\$ -	0.00%
Grand Total	\$ 40,599,846	\$ 49,038,864	\$ 8,439,018	20.79%
SJVIA	2025	2026	\$ Difference	% Difference
EPO	\$ 68,029,154	\$ 71,898,419	\$ 3,869,265	5.69%
PPO/HDHP	\$ 42,164,318	\$ 50,599,704	\$ 8,435,385	20.01%
Total Anthem	\$ 110,193,472	\$ 122,498,122	\$ 12,304,650	11.17%
Kaiser - HMO	\$ 28,509,325	\$ 30,588,201	\$ 2,078,876	7.29%
Kaiser - HDHMO	\$ 2,028,329	\$ 2,176,730	\$ 148,401	7.32%
Kaiser - KPSA	\$ 48,165	\$ 51,956	\$ 3,791	7.87%
Total Kaiser	\$ 30,585,819	\$ 32,816,887	\$ 2,231,067	7.29%
Total Medical	\$ 140,734,091	\$ 155,266,498	\$ 14,532,407	10.33%
Delta Dental PPO	\$ 5,763,013	\$ 5,893,861	\$ 130,848	2.27%
Delta Dental DHMO	\$ 833,485	\$ 833,485	\$ -	0.00%
Total Dental	\$ 6,596,497	\$ 6,727,345	\$ 130,848	1.98%
Vision	\$ 912,311	\$ 912,311	\$ -	0.00%
Grand Total	\$ 148,242,899	\$ 162,906,154	\$ 14,663,255	9.89%

Preliminary Renewal Analysis

Tulare County's higher self-funded renewal increase is based, in part, on its renewal buy-down strategy utilized over the past three years. Buy-down of the renewal rates were made from excess reserves. While this strategy helped on a short-term basis, the hope was that plan experience would improve and mitigate future renewal increases. Plan experience has not improved resulting in the higher renewal for Plan Year 2026.

The self-funded program will utilize the most recent available twelve months of plan experience (through June 30, 2025) in the final renewal.

As Keenan prepares the final renewal, we will work with the SJIA and each County to minimize the renewal impact. This includes:

- Further negotiations with carriers
- Reviewing margin requirements
- The reduction of the trend factor by one-month
- Using any cost-savings from the results of the 2026 RFP for both dental and PBM
- Applying any cost savings from the updated June 30, 2025 actuarially certified IBNR reserve
- Evaluating excess reserves for possible buy-down application

Self-funded Medical Underwriting EPO and PPO/HDHP

Line	EPO and PPO/HDHP	Fresno			Tulare			Total		
	Line Item/Description	EPO	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2024 through May 2025)	\$43,550,358	\$19,057,286	\$62,607,644	\$24,664,421	\$14,381,218	\$39,045,639	\$68,214,779	\$33,438,504	\$101,653,283
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	(\$3,932,747)	(\$3,932,747)	\$0	(\$2,967,773)	(\$2,967,773)	\$0	(\$6,900,520)	(\$6,900,520)
5	Large Claim Adjustment (Pooling Level: \$475,000)	<u>(\$1,055,856)</u>	<u>\$0</u>	<u>(\$1,055,856)</u>	<u>(\$1,795,498)</u>	<u>\$0</u>	<u>(\$1,795,498)</u>	<u>(\$2,851,354)</u>	<u>\$0</u>	<u>(\$2,851,354)</u>
6	Adjusted Paid Claims	\$42,494,502	\$15,124,539	\$57,619,041	\$22,868,923	\$11,413,445	\$34,282,368	\$65,363,425	\$26,537,984	\$91,901,409
7	Beginning Reserves @ 6/01/2024	(\$3,864,995)	(\$911,621)	(\$4,776,616)	(\$2,341,460)	(\$687,954)	(\$3,029,414)	(\$6,206,455)	(\$1,599,575)	(\$7,806,030)
8	Ending Reserves @ 5/31/2025	<u>\$3,072,090</u>	<u>\$1,143,437</u>	<u>\$4,215,527</u>	<u>\$2,681,971</u>	<u>\$862,873</u>	<u>\$3,544,844</u>	<u>\$5,754,061</u>	<u>\$2,006,310</u>	<u>\$7,760,372</u>
9	Incurred Claims (Jun 2021 through May 2022)	\$41,701,597	\$15,356,355	\$57,057,952	\$23,209,434	\$11,588,364	\$34,797,798	\$64,911,031	\$26,944,719	\$91,855,751
10	Total Covered Employees (Apr 2024 through Mar 2025)	<u>55,017</u>	<u>55,017</u>	<u>55,017</u>	<u>38,953</u>	<u>38,953</u>	<u>38,953</u>	<u>93,970</u>	<u>93,970</u>	<u>93,970</u>
11	Claims Cost PEPM	\$757.98	\$279.12	\$1,037.10	\$595.83	\$297.50	\$893.33	\$690.76	\$286.74	\$977.50
12	Trend Factor	<u>1.1249</u>	<u>1.1296</u>	<u>1.1261</u>	<u>1.1296</u>	<u>1.1296</u>	<u>1.1296</u>	<u>1.1266</u>	<u>1.1296</u>	<u>1.1275</u>
13	Projected Claims Cost Per Employee	\$852.62	\$315.29	\$1,167.92	\$673.05	\$336.05	\$1,009.10	\$778.19	\$323.90	\$1,102.08
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$878.20	\$324.75	\$1,202.95	\$693.24	\$346.13	\$1,039.38	\$801.53	\$333.62	\$1,135.15
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$44.09			\$44.09			\$44.09
17	Aggregate Stop-Loss Premium PEPM			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$39.65			\$39.65			\$39.65
19	All Other Program Fees			<u>\$25.32</u>			<u>\$23.32</u>			<u>\$24.49</u>
	Total Fixed Costs			\$109.06			\$107.06			\$108.23
20	Required Premium PEPM			\$1,312.01			\$1,146.43			\$1,243.38
21	Current Premium PEPM			\$1,242.81			\$939.44			\$1,117.05
22	Required Increase			5.57%			22.03%			11.31%

23	Current Subscribers (May 2025)	4,828	4,828	3,310	3,310	8,138	8,138
24	Base Trend	7.71%	8.00%	8.00%	8.00%	7.82%	8.00%
25	Months Trended	19	19	19	19	19	19

Self-funded Medical Underwriting EPO

Line	EPO	Fresno			Tulare			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2024 through May 2025)	\$39,317,856	\$17,598,850	\$56,916,706				\$39,317,856	\$17,598,850	\$56,916,706
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	(\$3,631,778)	(\$3,631,778)				\$0	(\$3,631,778)	(\$3,631,778)
5	Large Claim Adjustment (Pooling Level: \$475,000)	<u>(\$918,428)</u>	<u>\$0</u>	<u>(\$918,428)</u>				<u>(\$918,428)</u>	<u>\$0</u>	<u>(\$918,428)</u>
6	Adjusted Paid Claims	\$38,399,428	\$13,967,072	\$52,366,500				\$38,399,428	\$13,967,072	\$52,366,500
7	Beginning Reserves @ 6/01/2024	(\$3,432,534)	(\$857,145)	(\$4,289,679)				(\$3,432,534)	(\$857,145)	(\$4,289,679)
8	Ending Reserves @ 5/31/2025	<u>\$2,731,669</u>	<u>\$1,055,931</u>	<u>\$3,787,600</u>				<u>\$2,731,669</u>	<u>\$1,055,931</u>	<u>\$3,787,600</u>
9	Incurred Claims (Jun 2021 through May 2022)	\$37,698,563	\$14,165,859	\$51,864,421				\$37,698,563	\$14,165,859	\$51,864,421
10	Total Covered Employees (Apr 2024 through Mar 2025)	<u>47,792</u>	<u>47,792</u>	<u>47,792</u>				<u>47,792</u>	<u>47,792</u>	<u>47,792</u>
11	Claims Cost PEPM	\$788.80	\$296.41	\$1,085.21				\$788.80	\$296.41	\$1,085.21
12	Trend Factor	<u>1.1296</u>	<u>1.1296</u>	<u>1.1296</u>				<u>1.1296</u>	<u>1.1296</u>	<u>1.1296</u>
13	Projected Claims Cost Per Employee	\$891.03	\$334.82	\$1,225.85				\$891.03	\$334.82	\$1,225.85
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>				<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$917.77	\$344.87	\$1,262.63				\$917.77	\$344.87	\$1,262.63
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$44.09						\$44.09
17	Aggregate Stop-Loss Premium PEPM			\$0.00						\$0.00
18	Anthem Network & Administrative Fees			\$39.65						\$39.65
19	All Other Program Fees			<u>\$25.32</u>						<u>\$25.32</u>
	Total Fixed Costs			\$109.06						\$109.06
20	Required Premium PEPM			\$1,371.69						\$1,371.69
21	Current Premium PEPM			\$1,297.87						\$1,297.87
22	Required Increase			5.69%						5.69%
23	Current Subscribers (May 2025)	4,368	4,368					4,368	4,368	
24	Base Trend	8.00%	8.00%					8.00%	8.00%	
25	Months Trended	19	19					19	19	

Self-funded Medical Underwriting PPO/HDHP

Line	PPO/HDHP	Fresno			Tulare			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2024 through May 2025)	\$4,232,502	\$1,458,436	\$5,690,938	\$24,664,421	\$14,381,218	\$39,045,639	\$28,896,923	\$15,839,654	\$44,736,577
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	(\$300,970)	(\$300,970)	\$0	(\$2,967,773)	(\$2,967,773)	\$0	(\$3,268,742)	(\$3,268,742)
5	Large Claim Adjustment (Pooling Level: \$475,000)	<u>(\$137,427)</u>	<u>\$0</u>	<u>(\$137,427)</u>	<u>(\$1,795,498)</u>	<u>\$0</u>	<u>(\$1,795,498)</u>	<u>(\$1,932,926)</u>	<u>\$0</u>	<u>(\$1,932,926)</u>
6	Adjusted Paid Claims	\$4,095,075	\$1,157,466	\$5,252,541	\$22,868,923	\$11,413,445	\$34,282,368	\$26,963,997	\$12,570,912	\$39,534,909
7	Beginning Reserves @ 6/01/2024	(\$432,461)	(\$54,476)	(\$486,937)	(\$2,341,460)	(\$687,954)	(\$3,029,414)	(\$2,773,921)	(\$742,430)	(\$3,516,351)
8	Ending Reserves @ 5/31/2025	<u>\$340,421</u>	<u>\$87,506</u>	<u>\$427,927</u>	<u>\$2,681,971</u>	<u>\$862,873</u>	<u>\$3,544,844</u>	<u>\$3,022,392</u>	<u>\$950,379</u>	<u>\$3,972,772</u>
9	Incurred Claims (Jun 2021 through May 2022)	\$4,003,035	\$1,190,496	\$5,193,531	\$23,209,434	\$11,588,364	\$34,797,798	\$27,212,469	\$12,778,861	\$39,991,329
10	Total Covered Employees (Apr 2024 through Mar 2025)	<u>7,225</u>	<u>7,225</u>	<u>7,225</u>	<u>38,953</u>	<u>38,953</u>	<u>38,953</u>	<u>46,178</u>	<u>46,178</u>	<u>46,178</u>
11	Claims Cost PEPM	\$554.05	\$164.77	\$718.83	\$595.83	\$297.50	\$893.33	\$589.30	\$276.73	\$866.03
12	Trend Factor	<u>1.0803</u>	<u>1.1296</u>	<u>1.0916</u>	<u>1.1296</u>	<u>1.1296</u>	<u>1.1296</u>	<u>1.1223</u>	<u>1.1296</u>	<u>1.1247</u>
13	Projected Claims Cost Per Employee	\$598.54	\$186.13	\$784.67	\$673.05	\$336.05	\$1,009.10	\$661.39	\$312.59	\$973.99
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$616.50	\$191.71	\$808.21	\$693.24	\$346.13	\$1,039.38	\$681.24	\$321.97	\$1,003.21
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$44.09			\$44.09			\$44.09
17	Aggregate Stop-Loss Premium PEPM			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$39.65			\$39.65			\$39.65
19	All Other Program Fees			<u>\$25.32</u>			<u>\$23.32</u>			<u>\$23.63</u>
	Total Fixed Costs			\$109.06			\$107.06			\$107.37
20	Required Premium PEPM			\$917.27			\$1,146.43			\$1,110.58
21	Current Premium PEPM			\$878.58			\$939.44			\$929.92
22	Required Increase			4.40%			22.03%			19.43%
23	Current Subscribers (May 2025)	460	460		3,310	3,310		3,770	3,770	
24	Base Trend	5.00%	8.00%		8.00%	8.00%		7.56%	8.00%	
25	Months Trended	19	19		19	19		19	19	

Self-funded Dental Underwriting Total SJVIA

	County of Fresno	County of Tulare	SJVIA
1 Paid Claims (6/1/2024 - 5/31/2025)	\$3,237,259	\$1,577,455	\$4,814,714
2 Beginning Reserve	(164,320)	(80,796)	(245,117)
3 Ending Reserve	192,909	102,658	295,568
4 Incurred Claims	\$3,265,848	\$1,599,317	\$4,865,165
5 Covered Employees	63,230	35,455	98,685
6 Incurred Claims/EE/Month	\$51.65	\$45.11	\$49.30
7 Trend Factor: 5% Annual - Compounded 19 Months	1.0803	1.0803	1.0803
8 Expected Incurred Claims (1/1/2026 - 12/31/2026)	\$55.80	\$48.73	\$53.26
9 Administration	\$4.40	\$4.40	\$4.40
10 Plan Adjustments	\$0.00	\$0.00	\$0.00
11 Calculated Funding Level Without Margin	\$60.20	\$53.13	\$57.66
12 Current Average Funding Level	\$62.07	\$49.46	\$57.54
13 Calculated Funding Action Without Margin = (11)/(12)	-3.01%	7.43%	0.20%
14 Recommended Margin = Margin % x (8) 2.0%	\$1.12	\$0.97	\$1.07
15 Calculated Funding Level With Margin = (10)+(14)	\$61.32	\$54.10	\$58.73
16 Current Average Funding Level = (12)	\$62.07	\$49.46	\$57.54
17 Calculated Funding Action With Margin = (15)/(16)	-1.22%	9.40%	2.06%

Fully Insured Vision Underwriting Total SJVIA

	County of Fresno	County of Tulare	SJVIA
1 Paid Claims (6/1/2024 - 5/31/2025)	\$452,466	\$203,765	\$656,231
2 Beginning Reserve 5%	(19,523)	(10,605)	(30,128)
3 Ending Reserve 5%	22,623	10,188	32,812
4 Incurred Claims	\$455,566	\$203,348	\$658,914
5 Covered Employees	60,470	37,775	98,245
6 Incurred Claims/EE/Month	\$7.53	\$5.38	\$6.71
7 Trend Factor: 3.5% Annual - Compounded 19 Months	1.0560	1.0560	1.0560
8 Expected Incurred Claims (1/1/2026 - 12/31/2026)	\$7.96	\$5.68	\$7.08
9 Administration	\$1.36	\$1.36	\$1.36
10 Plan Adjustments	\$0.00	\$0.00	\$0.00
11 Calculated Funding Level Without Margin	\$9.32	\$7.04	\$8.44
12 Current Average Funding Level	\$10.77	\$6.13	\$9.00
13 Calculated Funding Action Without Margin = (11)/(12)	-13.48%	14.88%	-6.22%
14 Recommended Margin = Margin % x (8) 2.0%	\$0.16	\$0.11	\$0.14
15 Calculated Funding Level With Margin = (11)+(14)	\$9.48	\$7.15	\$8.58
16 Current Average Funding Level = (12)	\$10.77	\$6.13	\$9.00
17 Calculated Funding Action With Margin = (15)/(16)	-12.00%	16.73%	-4.65%

Self-funded SJVIA Preliminary Rates

County of Fresno 2026 Rates	Monthly Rates				Bi-Weekly Rates			
	EE	ES	EC	FA	EE	ES	EC	FA
Anthem EPO 0 (excludes VSP Vision)	\$1,107.04	\$2,008.01	\$1,758.64	\$2,645.03	\$510.94	\$926.77	\$811.68	\$1,220.78
Anthem EPO 500 (excludes VSP Vision)	\$958.58	\$1,736.26	\$1,520.41	\$2,285.84	\$442.42	\$801.35	\$701.73	\$1,055.01
Anthem EPO 1000 (excludes VSP Vision)	\$902.91	\$1,635.48	\$1,432.15	\$2,153.15	\$416.73	\$754.84	\$661.00	\$993.76
Anthem HDPPO	\$681.82	\$1,444.23	\$1,294.80	\$1,973.11	\$314.68	\$666.56	\$597.60	\$910.66
Anthem HDPPO Retiree	\$954.47	\$1,689.72	\$1,491.02	\$2,224.43	N/A	N/A	N/A	N/A
County of Fresno 2025 Rates	Monthly Rates				Bi-Weekly Rates			
	EE	ES	EC	FA	EE	ES	EC	FA
Anthem EPO 0 (excludes VSP Vision)	\$1,047.44	\$1,899.91	\$1,663.96	\$2,502.63	\$483.43	\$876.88	\$767.98	\$1,155.06
Anthem EPO 500 (excludes VSP Vision)	\$906.97	\$1,642.79	\$1,438.56	\$2,162.78	\$418.60	\$758.21	\$663.95	\$998.21
Anthem EPO 1000 (excludes VSP Vision)	\$854.30	\$1,547.43	\$1,355.05	\$2,037.23	\$394.29	\$714.20	\$625.41	\$940.26
Anthem HDPPO	\$653.08	\$1,383.36	\$1,240.23	\$1,889.95	\$301.42	\$638.47	\$572.41	\$872.28
Anthem HDPPO Retiree	\$914.24	\$1,618.51	\$1,428.18	\$2,130.68	N/A	N/A	N/A	N/A

County of Tulare 2026 Rates	Monthly Rates			
	EE	ES	EC	FA
Anthem \$0	\$1,329.37	\$2,657.31	\$2,425.72	\$4,028.74
Anthem \$500	\$1,001.05	\$2,003.05	\$1,834.57	\$3,159.32
Anthem \$750	\$879.32	\$1,757.42	\$1,612.54	\$2,679.02
Anthem \$2,500	\$833.39	\$1,665.48	\$1,528.18	\$2,538.92
County of Tulare 2025 Rates	Monthly Rates			
	EE	ES	EC	FA
Anthem \$0	\$1,089.38	\$2,177.59	\$1,987.81	\$3,301.43
Anthem \$500	\$820.33	\$1,641.44	\$1,503.38	\$2,588.97
Anthem \$750	\$720.58	\$1,440.15	\$1,321.43	\$2,195.38
Anthem \$2,500	\$682.94	\$1,364.81	\$1,252.30	\$2,080.57

Kaiser – SJVIA – Option 1

County of Fresno Bi-Weekly HMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	970	\$ 529.57	\$ 5.30	\$ 5.80	\$ -	\$ 540.67	\$ 567.91	\$ 5.68	\$ 6.58	\$ -	\$ 580.17
Subscriber & Spouse	76	\$ 950.39	\$ 9.50	\$ 5.80	\$ -	\$ 965.69	\$ 1,019.19	\$ 10.19	\$ 6.58	\$ -	\$ 1,035.96
Subscriber & Child(ren)	371	\$ 837.85	\$ 8.38	\$ 5.80	\$ -	\$ 852.03	\$ 898.50	\$ 8.99	\$ 6.58	\$ -	\$ 914.07
Subscriber & Family	109	\$ 1,257.63	\$ 12.58	\$ 5.80	\$ -	\$ 1,276.01	\$ 1,348.68	\$ 13.49	\$ 6.58	\$ -	\$ 1,368.75
Annual Amount	1,526	\$26,879,751	\$ 268,923	\$ 230,121	\$ -	\$27,378,795	\$28,825,700	\$ 288,333	\$ 261,068	\$ -	\$29,375,101
\$ Difference							\$ 1,945,949	\$ 19,410	\$ 30,947	\$ -	\$ 1,996,307
% Difference							7.24%	7.22%	13.45%	0.00%	7.29%
County of Fresno Bi-Weekly DHMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	82	\$ 381.47	\$ 3.81	\$ 5.80	\$ -	\$ 391.08	\$ 409.13	\$ 4.09	\$ 6.58	\$ -	\$ 419.80
Subscriber & Spouse	7	\$ 684.61	\$ 6.85	\$ 5.80	\$ -	\$ 697.26	\$ 734.23	\$ 7.34	\$ 6.58	\$ -	\$ 748.15
Subscriber & Child(ren)	25	\$ 603.53	\$ 6.04	\$ 5.80	\$ -	\$ 615.37	\$ 647.29	\$ 6.47	\$ 6.58	\$ -	\$ 660.34
Subscriber & Family	26	\$ 905.93	\$ 9.06	\$ 5.80	\$ -	\$ 920.79	\$ 971.60	\$ 9.72	\$ 6.58	\$ -	\$ 987.90
Annual Amount	140	\$ 1,942,596	\$ 19,420	\$ 21,112	\$ -	\$ 1,983,128	\$ 2,083,435	\$ 20,832	\$ 23,951	\$ -	\$ 2,128,218
\$ Difference							\$ 140,839	\$ 1,412	\$ 2,839	\$ -	\$ 145,090
% Difference							7.25%	7.27%	13.45%	0.00%	7.32%
County of Tulare Monthly HMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	45	\$ 1,205.49	\$ 12.05	\$ 10.51	\$ -	\$ 1,228.05	\$ 1,292.77	\$ 12.93	\$ 12.26	\$ -	\$ 1,317.96
Subscriber & Spouse	6	\$ 2,410.98	\$ 24.11	\$ 10.51	\$ -	\$ 2,445.60	\$ 2,585.54	\$ 25.86	\$ 12.26	\$ -	\$ 2,623.66
Subscriber & Child(ren)	6	\$ 2,181.94	\$ 21.82	\$ 10.51	\$ -	\$ 2,214.27	\$ 2,339.92	\$ 23.40	\$ 12.26	\$ -	\$ 2,375.58
Subscriber & Family	3	\$ 3,616.47	\$ 36.16	\$ 10.51	\$ -	\$ 3,663.14	\$ 3,878.31	\$ 38.78	\$ 12.26	\$ -	\$ 3,929.35
Annual Amount	60	\$ 1,111,848	\$ 11,116	\$ 7,567	\$ -	\$ 1,130,531	\$ 1,192,348	\$ 11,925	\$ 8,827	\$ -	\$ 1,213,100
\$ Difference							\$ 80,500	\$ 809	\$ 1,260	\$ -	\$ 82,570
% Difference							7.24%	7.28%	16.65%	0.00%	7.30%
County of Tulare Monthly DHMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	2	\$ 924.55	\$ 9.25	\$ 10.51	\$ -	\$ 944.31	\$ 991.54	\$ 9.92	\$ 12.26	\$ -	\$ 1,013.72
Subscriber & Spouse	1	\$ 1,849.10	\$ 18.49	\$ 10.51	\$ -	\$ 1,878.10	\$ 1,983.08	\$ 19.83	\$ 12.26	\$ -	\$ 2,015.17
Subscriber & Child(ren)	0	\$ 1,673.44	\$ 16.73	\$ 10.51	\$ -	\$ 1,700.68	\$ 1,794.69	\$ 17.95	\$ 12.26	\$ -	\$ 1,824.90
Subscriber & Family	0	\$ 2,773.65	\$ 27.74	\$ 10.51	\$ -	\$ 2,811.90	\$ 2,974.62	\$ 29.75	\$ 12.26	\$ -	\$ 3,016.63
Annual Amount	3	\$ 44,378	\$ 444	\$ 378	\$ -	\$ 45,201	\$ 47,594	\$ 476	\$ 441	\$ -	\$ 48,511
\$ Difference							\$ 3,216	\$ 32	\$ 63	\$ -	\$ 3,311
% Difference							7.25%	7.25%	16.65%	0.00%	7.32%

Kaiser – SJVIA – Option 2

County of Fresno Bi-Weekly HMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	970	\$ 529.57	\$ 5.30	\$ 5.80	\$ -	\$ 540.67	\$ 545.44	\$ 5.45	\$ 6.58	\$ -	\$ 557.47
Subscriber & Spouse	76	\$ 950.39	\$ 9.50	\$ 5.80	\$ -	\$ 965.69	\$ 978.87	\$ 9.79	\$ 6.58	\$ -	\$ 995.24
Subscriber & Child(ren)	371	\$ 837.85	\$ 8.38	\$ 5.80	\$ -	\$ 852.03	\$ 862.96	\$ 8.63	\$ 6.58	\$ -	\$ 878.17
Subscriber & Family	109	\$ 1,257.63	\$ 12.58	\$ 5.80	\$ -	\$ 1,276.01	\$ 1,295.33	\$ 12.95	\$ 6.58	\$ -	\$ 1,314.86
Annual Amount	1,526	\$26,879,751	\$ 268,923	\$ 230,121	\$ -	\$27,378,795	\$27,685,321	\$ 276,739	\$ 261,068	\$ -	\$28,223,129
\$ Difference		\$ 2,072,450	\$ 20,802	\$ 4,364	\$ -	\$ 2,097,616	\$ 805,571	\$ 7,816	\$ 30,947	\$ -	\$ 844,334
% Difference		8.35%	8.38%	1.93%	0.00%	8.30%	3.00%	2.91%	13.45%	0.00%	3.08%
County of Fresno Bi-Weekly DHMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	82	\$ 381.47	\$ 3.81	\$ 5.80	\$ -	\$ 391.08	\$ 392.91	\$ 3.93	\$ 6.58	\$ -	\$ 403.42
Subscriber & Spouse	7	\$ 684.61	\$ 6.85	\$ 5.80	\$ -	\$ 697.26	\$ 705.14	\$ 7.05	\$ 6.58	\$ -	\$ 718.77
Subscriber & Child(ren)	25	\$ 603.53	\$ 6.04	\$ 5.80	\$ -	\$ 615.37	\$ 621.64	\$ 6.22	\$ 6.58	\$ -	\$ 634.44
Subscriber & Family	26	\$ 905.93	\$ 9.06	\$ 5.80	\$ -	\$ 920.79	\$ 933.10	\$ 9.33	\$ 6.58	\$ -	\$ 949.01
Annual Amount	140	\$ 1,942,596	\$ 19,420	\$ 21,112	\$ -	\$ 1,983,128	\$ 2,000,861	\$ 20,012	\$ 23,951	\$ -	\$ 2,044,824
\$ Difference		\$ 124,863	\$ 1,237	\$ 400	\$ -	\$ 126,501	\$ 58,265	\$ 592	\$ 2,839	\$ -	\$ 61,696
% Difference		6.87%	6.80%	1.93%	0.00%	6.81%	3.00%	3.05%	13.45%	0.00%	3.11%
County of Tulare Monthly HMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	45	\$ 1,205.49	\$ 12.05	\$ 10.51	\$ -	\$ 1,228.05	\$ 1,241.67	\$ 12.42	\$ 12.26	\$ -	\$ 1,266.35
Subscriber & Spouse	6	\$ 2,410.98	\$ 24.11	\$ 10.51	\$ -	\$ 2,445.60	\$ 2,483.33	\$ 24.83	\$ 12.26	\$ -	\$ 2,520.42
Subscriber & Child(ren)	6	\$ 2,181.94	\$ 21.82	\$ 10.51	\$ -	\$ 2,214.27	\$ 2,247.41	\$ 22.47	\$ 12.26	\$ -	\$ 2,282.14
Subscriber & Family	3	\$ 3,616.47	\$ 36.16	\$ 10.51	\$ -	\$ 3,663.14	\$ 3,725.02	\$ 37.25	\$ 12.26	\$ -	\$ 3,774.53
Annual Amount	60	\$ 1,111,848	\$ 11,116	\$ 7,567	\$ -	\$ 1,130,531	\$ 1,145,216	\$ 11,453	\$ 8,827	\$ -	\$ 1,165,496
\$ Difference							\$ 33,368	\$ 338	\$ 1,260	\$ -	\$ 34,966
% Difference							3.00%	3.04%	16.65%	0.00%	3.09%
County of Tulare Monthly DHMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	2	\$ 924.55	\$ 9.25	\$ 10.51	\$ -	\$ 944.31	\$ 952.29	\$ 9.52	\$ 12.26	\$ -	\$ 974.07
Subscriber & Spouse	1	\$ 1,849.10	\$ 18.49	\$ 10.51	\$ -	\$ 1,878.10	\$ 1,904.57	\$ 19.05	\$ 12.26	\$ -	\$ 1,935.88
Subscriber & Child(ren)	0	\$ 1,673.44	\$ 16.73	\$ 10.51	\$ -	\$ 1,700.68	\$ 1,723.64	\$ 17.24	\$ 12.26	\$ -	\$ 1,753.14
Subscriber & Family	0	\$ 2,773.65	\$ 27.74	\$ 10.51	\$ -	\$ 2,811.90	\$ 2,856.88	\$ 28.57	\$ 12.26	\$ -	\$ 2,897.71
Annual Amount	3	\$ 44,378	\$ 444	\$ 378	\$ -	\$ 45,201	\$ 45,710	\$ 457	\$ 441	\$ -	\$ 46,608
\$ Difference							\$ 1,331	\$ 13	\$ 63	\$ -	\$ 1,408
% Difference							3.00%	2.97%	16.65%	0.00%	3.11%

Kaiser Senior Advantage – County of Tulare

County of Tulare Kaiser Senior Advantage	Enrollment	Kaiser KPSA Rates	
		2025	2026
Subscriber with Medicare	11	\$308.75	\$333.05
Subscriber with Medicare + Spouse with Medicare	<u>1</u>	<u>\$617.50</u>	<u>\$666.10</u>
Total	12	\$48,165.00	\$51,955.80
\$ Difference		\$3,781.44	\$3,790.80
% Difference		8.52%	7.87%

Delta Dental – Self-Funded PPO

COF - Dental PPO	Enrollment	2025	2026
Employee Only	3,219	\$ 50.29	\$ 50.29
Employee + Spouse	452	\$ 80.19	\$ 80.19
Employee + Children	1,157	\$ 69.88	\$ 69.88
Employee + Family	<u>530</u>	<u>\$ 102.58</u>	<u>\$ 102.58</u>
Total	5,358	\$ 4,000,175	\$ 4,000,175
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%
COT - Dental PPO	Enrollment	2025	2026
Employee Only	2,216	\$ 40.30	\$ 43.29
Employee + Spouse	225	\$ 69.87	\$ 75.06
Employee + Children	333	\$ 79.17	\$ 85.05
Employee + Family	<u>132</u>	<u>\$ 117.53</u>	<u>\$ 126.26</u>
Total	2,906	\$ 1,762,837	\$ 1,893,685
\$ Difference		\$ -	\$ 130,848
% Difference		0.00%	7.42%

Delta Dental – Fully Insured DHMO

County of Fresno - DHMO	Enrollment	2025	2026
Employee Only	1,229	\$ 27.38	\$ 27.38
Employee + Spouse	136	\$ 47.51	\$ 47.51
Employee + Children	285	\$ 47.83	\$ 47.83
Employee + Family	<u>98</u>	<u>\$ 68.95</u>	<u>\$ 68.95</u>
Total	1,748	\$ 726,000	\$ 726,000
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%
County of Tulare - DHMO	Enrollment	2025	2026
Employee Only	197	\$ 27.38	\$ 27.38
Employee + Spouse	19	\$ 47.51	\$ 47.51
Employee + Children	34	\$ 47.83	\$ 47.83
Employee + Family	<u>15</u>	<u>\$ 68.95</u>	<u>\$ 68.95</u>
Total	265	\$ 107,484	\$ 107,484
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%

Vision Service Plan – VSP

County of Fresno	Enrollment	2025	2026
Employee Only	3,210	\$ 7.89	\$ 7.89
Employee + Spouse	454	\$ 14.18	\$ 14.18
Employee + Children	1,046	\$ 13.90	\$ 13.90
<u>Employee + Family</u>	<u>493</u>	<u>\$ 20.35</u>	<u>\$ 20.35</u>
Total	5,203	\$ 676,039	\$ 676,039
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%
County of Tulare	Enrollment	2025	2026
Employee Only	2,427	\$ 5.02	\$ 5.02
Employee + Spouse	247	\$ 8.47	\$ 8.47
Employee + Children	388	\$ 8.96	\$ 8.96
<u>Employee + Family</u>	<u>145</u>	<u>\$ 13.36</u>	<u>\$ 13.36</u>
Total	3,207	\$ 236,272	\$ 236,272
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%

VSP rates are guaranteed through 2026.

SJVIA – Fixed Costs

Fixed Cost Schedule										
SJVIA Total Fixed Costs Built into Rates	2025					2026				
	EPO	PPO/HDHP		Kaiser		EPO	PPO/HDHP		Kaiser	
	Fresno	Fresno	Tulare	Fresno	Tulare	Fresno	Fresno	Tulare	Fresno	Tulare
Specific Stop-Loss Premium PEPM	\$39.00	\$33.99	\$34.31	\$0.00	\$0.00	\$46.80	\$40.79	\$41.17	\$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	\$38.70	\$38.70	\$38.70	\$0.00	\$0.00	\$39.65	\$39.65	\$39.65	\$0.00	\$0.00
EmpiRX Admin Fee	\$8.35	\$8.35	\$8.35	\$0.00	\$0.00	\$5.82	\$5.82	\$5.82	\$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	\$2.46	\$2.46	\$2.46	\$2.46	\$2.46	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44
KPS Fee	\$1.34	\$1.34	\$1.34	\$0.00	\$0.00	\$1.24	\$1.24	\$1.24	\$0.00	\$0.00
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77
MyWorkplace - Benefit Administration	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$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	\$2.00	\$2.00	\$0.00
PCORI Fees	\$0.45	\$0.45	\$0.45	\$0.00	\$0.00	\$0.47	\$0.47	\$0.47	\$0.00	\$0.00
98.6 Rider	\$1.90	\$1.90	\$1.90	\$0.00	\$0.00	\$1.90	\$1.90	\$1.90	\$0.00	\$0.00
Total Fixed Cost	\$102.25	\$97.24	\$95.56	\$12.51	\$10.51	\$110.14	\$104.13	\$104.51	\$14.26	\$12.26
Total Fixed Costs From Reserves	EPO	PPO/HDHP		Kaiser		EPO	PPO/HDHP		Kaiser	
	Fresno	Fresno	Tulare	Fresno	Tulare	Fresno	Fresno	Tulare	Fresno	Tulare
SVIA Fee	\$1.77	\$1.77	\$1.77	\$1.77	\$1.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Specific Stop Loss is shown as composite rates based on actual rates for 2025 and projected cost (+20%) for 2026.



BOARD OF DIRECTORS

GARRY BREDEFELD

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

AGENDA DATE: July 18, 2025

ITEM NUMBER: Item 16

SUBJECT: Receive Update and Timeline on Request For Proposal (RFP) for Consultant Services (I)

REQUEST(S): That the Board of Directors receive update on the timeline for an RFP for Consultant Services.

DESCRIPTION:

FISCAL IMPACT/FINANCING:

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink, reading "Hollis Magill", written over a horizontal line.

Hollis Magill
SJVIA Manager

A handwritten signature in black ink, reading "Lupe Garza", written over a horizontal line.

Lupe Garza
SJVIA Assistant Manager