

Question Set 1:

- 1) What was the YE 2026, 2025, 2024 surplus/deficit for the JPA on your medical/rx program?**
 - a. This information can be found on the [SJVIA website](#)
 - i. [2024](#)
 - ii. [2025 – through September 2025](#)
 - iii. 2026 data will not be reported until the May 2026 Board Meeting
- 2) We noticed a report showing a CY 2025 medical deficit of >\$5M through Q3 for the JPA. What were the factors driving the shortfall? Large claims? Utilization? Other?**
 - a. This is primarily driven due to an increase in utilization and a higher volume of large claims that fell under the stop-loss deductible amount. We have also experienced an increase in claims that are being approved through the No Surprises Act Independent Dispute Resolution process.
- 3) Can you please confirm whether early retirees and retirees on Medicare 65+ are covered through your JPA. If so, how many enrollees in each category on your self funded medical plan? How about on Kaiser?**
 - a. For the County of Fresno, only the pre-65 population is covered under an Anthem HDPPPO plan. Current enrollment is 70 subscribers and a total of 100 covered members.
 - b. For the County of Tulare, pre-65 and Medicare options are available.
 - i. Retiree Enrollment Counts for Anthem Blue Cross: Blue Cross Self-Funded Medical Plans
 1. Medicare enrolled retirees (65+): 114
 2. Retirees not enrolled in Medicare (primarily early retirees): 77
 3. Total Blue Cross retiree covered members: 242
 - ii. Kaiser Medical Plans
 1. Medicare enrolled retirees (65+): 12
 2. Retirees not enrolled in Medicare (primarily early retirees): 3

3. Total Kaiser retiree covered members: 17

4) If the JPA covers retirees, what is the monthly retiree contribution requirement?

- a. Retiree participants cover the full cost of premiums.

5) Does the JPA have a budget forecast for Plan year 2026? 2027? 2028? If so, what does the forecast show relative to your year end surplus/deficit for each year as well as reserve balance (not including IBNR)?

- a. The 2025 – 2026 Fiscal Year Budget is posted on the SJVIA website [here](#).
Fiscal Year 2026 – 2027 preliminary budget will be presented at the February 27, 2026 SJVIA Board Meeting. Budgets for future fiscal years have not yet been generated.

6) What year did the JPA last complete a network discount analysis?

- a. The [last network discount analysis](#) was completed in 2022.

7) What year did the JPA last complete a dependent audit?

- a. The last [dependent audit](#) was presented in February 2025 for Fiscal Year 2023 – 2024.

8) What percentage of the JPA enrollment is in the Kaiser plan?

- a. 26% – County of Fresno, 1.94% - County of Tulare

9) What were the last two year Kaiser renewal %'s?

- a. [2026](#)
- b. [2025](#)

10) The documents you shared include an “Underwriting Methodology” pdf. What are the JPA’s intentions/goals with regard to growing your pool?

- a. At this time there is no interest in growing the SJVIA pool.

11) How does the Board voting rights work? Is it a majority vote?

- a. Please refer to Article 6 of the [Amended & Restated Joint Exercise of Powers Agreement](#).

Question Set 2:

- 1. For the Statement of Work section, should proposers provide a single consolidated response to each numbered item, or should the responses address each bullet point individually as separate sub-responses?**
 - a. The responses can be answered in a consolidated response for each numbered item.
- 2. Could you clarify the current PBM agreement term, including remaining contract duration, renewal options and any termination provisions or clauses that allow for early termination without penalty?**
 - a. The current PBM contract duration term date is December 31, 2026. There is a 1 year renewal option, with a 30 day advance written termination notice to the consultant without penalty clause.
- 3. We understand that the SJVIA does not currently offer any other ancillary lines of coverage outside of Dental and Vision, and that each County procure these coverages independently. Can you share the rationale for this structure and whether there have been prior evaluations of consolidating ancillary benefits under SJVIA for potential purchasing power, administrative efficiencies, or strategic alignment across the membership?**
 - a. The JPA agreement is currently written to purchase health, pharmacy, vision, dental and life insurance for County of Fresno and certain employees of County of Tulare. At this time, we are not looking to expand to include additional ancillary benefits. At this time, the SJVIA is no longer providing life insurance for either County.
- 4. Can you please confirm that the RFP is for both benefits consulting and pharmacy consulting? If so, can you clarify whether you want fees separated or all inclusive? Based on the information we have, it appears the incumbent broker has separate contracts for each, so we want to be sure we are responding correctly.**
 - a. Yes. The RFP is for both benefit and pharmacy consulting. We would like to see the fees separated.
- 5. We understand that organizational continuity is important to the SJVIA Employee Benefit's program success, and we would like to better understand the long-term structure of the SJVIA. Have there been any discussions around mergers, consolidation, or dissolution of the SJVIA? Additionally, are there any**

contractual, statutory, or governance obligations that speak to the long-term continuity of the SJVIA?

- a. Currently there are no plans to dissolve the SJVIA. There are also no plans to grow the JPA.

6. Are there any issues SJVIA is experiencing with any of its incumbent insurance carriers?

- a. The SJVIA is currently facing challenges with the No Surprises Act Independent Dispute Resolution appeals process.

7. What are the major areas of focus in SJVIA benefits programs in the next 3-5 years?

- a. The mission of the SJVIA to deliver quality health benefits. The vision of the SJVIA is to address basic and critical health needs while improving long term wellness.

8. Are there any services that the current benefits consultant pays for on behalf of the SJVIA? If so, please provide a list of the services covered and the cost associated.

- a. There are no services currently being paid by the SJVIA consultant.

9. Does the SJVIA have a Wellness Committee? If so, how long has it been in place?

- a. No. The County of Fresno and the County of Tulare handle their wellness initiatives independently. Overall wellness strategic decisions are discussed at the annual strategic planning meeting.

10. What wellness programs does the SJVIA offer outside the carrier offer tools? How have these programs impacted your medical costs?

- a. The SJVIA has a wellness coordinator that works with each county team and tailors a wellness approach that work with that County's wellness needs. The programs include various challenges throughout the year with incentives.

11. Do you have a formal communication strategy to provide education to employees regarding the benefits and wellness programs?

- a. Currently there is not a formal communication strategy through the SJVIA. There are formal communication strategies through the individual counties.

Question Set 3:

1. **Page 3 Finalist Interviews: February 17-25, 2026:** *Will finalist interviews be conducted in-person, virtually, or both? If in person, will SJVIA provide at least one week notice to ensure all major stakeholders from the consultant can attend?*
 - a. Finalist interviews will be conducted in person. Advance notice will be given to allow time for appropriate accommodations.
2. **Page 10 SCOPE OF SERVICES – 1st paragraph:** *“Ideally, the selected vendor will have at least 1 consultant dedicated to the SJVIA with additional support-based specialty (e.g. – underwriting, marketing, wellness, compliance, legal review).*
How does SJVIA define “dedicated”?
 - a. SJVIA would like dedicated to mean staff would not be rotated without discussion.
3. **Page 11 1. Strategic Planning – 3rd bullet.** *“Quarterly meetings covering the progress of strategic initiatives”. Are these meetings to be held with SJVIA staff, presented at SJVIA Board Meetings or both?*
 - a. Quarterly meetings would be held with SJVIA staff to ensure tracking of strategic initiatives. Annual reporting would be presented to the SJVIA Board after the annual Strategic Planning Meeting is held.
4. **Page 11 2. Financial Monitoring and Reporting – 3rd bullet .** *“Provide quarterly reports covering actual versus budgeted costs”. This is currently being provided by the auditor’s office on a semi-annual basis since they have both the budget and actual costs. Are you asking the consultant to take over these responsibilities? If so, is it the expectation of the SJVIA that the SJVIA’s auditor’s office to provide timely actual costs and revenue to the consultant on a quarterly basis?*
 - a. Yes. The SJVIA staff will work with the Auditor’s office to provide timely actual costs and revenues to the consultants on a quarterly basis.
5. **Page 12 2. Financial Monitoring and Reporting – 2nd bullet.** *“Develop and present Executive Claims Report at SJVIA Board meetings”. What does the SJVIA anticipate an Executive Claim Report to include, which is not currently being presented to the SJVIA Board?*

- a. The SJVIA would like to see outlier claims and an explanation behind any trends reported.

6. **Page 12 3. Renewal Services – 9th bullet.** “Coordinate bids for stop-loss and actuarial audit (GASB 10)”. *A GASB 10 actuarial audit evaluates the reasonableness of actuarial assumptions, methodologies, and data for the SJVIA liabilities including Incurred But Not Reported (IBNR) claims. The SJVIA’s IBNR reserve is actuarially certified twice a year. Is the ask to conduct an RFP to secure an independent actuarial firm to conduct an actuarial GASB10 audit?*

- a. We will remove the GASB 10 requirement.

7. **Page 13 7. Participating Entity Support Services – 1st bullet.** “Assistance with difficult service/vendor issues, Dedicated claims manager/advocate”. *Define what SJVIA means by “dedicated”. Is SJVIA asking that the consultant assure that the carriers have a dedicated claims manager / advocate? Or that the consultant assign a member from the consultants staff as the dedicated claims manager / advocate? SJVIA Wellness Program - what would be considered "all aspects" of the health management program?”*

- a. The SJVIA would like the consultants to assign a member from the consultants’ staff as the dedicated claims manager/advocate.
- b. SJVIA wellness program – All aspects of a health program would be program strategy, governance, needs assessment, population analysis, program design, services, engagement, participation strategies, wellness incentives, compliance, vendor management, integration, technology and tools, communication, education, measurement reporting, and outcomes.

8. **Page 15 9. PBM Management Services – Underwriting Services 8th-9th bullets.** “Supply monthly/quarterly reports on premium, claims and lives loss ratio and funding, claims and lives loss ratio perform claims lag analysis”. *8th bullet – Confirm that the last phrase of the bullet “claims and lives loss ratio” duplicates from earlier in the sentence. How is the reference to premium and funding differentiated? Or do they both reference the same thing? Since this section deals with prescription drugs and premium is developed for medical and prescription drug coverage combined, a specific prescription drug loss ratio would not be available based on premium and claims. Is a combined medical prescription drug loss ratio sufficient, or is there a preference for a budget-based prescription drug loss ratio?*

- a. Confirmed that the “claims and lives loss ratio” duplicates from earlier in sentence. The SJVIA would like to see a budget-based prescription drug loss ratio. Regarding premium and funding, they are referring to the same thing.

9th Bullet – A claim lag analysis is used as part of the actuarial certified IBNR calculation. Does SJVIA want to see the prescription drug claim lag report as part of the actuarial IBNR certification?

- b. Yes, the SJVIA would like to see the drug claim lag report as part of the IBNR.

9. Page 20 20. Eligibility, Billing, and Data Accuracy – 1st bullet. “Describe the processes used to ensure accuracy and timeliness in: Eligibility management”. *SJVIA maintains its own eligibility enrollment system via a third-party vendor. Most of the eligibility process is between SJVIA and the vendor. Are you asking how the consultant can support SJVIA and the third-party vendor for eligibility management?*

- c. Yes

10. Page 21. PROPOSAL CONTENT REQUIREMENTS – last Paragraph. “Vendors are instructed not to submit confidential, proprietary and related information within the request for proposal. If you are submitting trade secrets, it must be electronically submitted in a separate .pdf file clearly named “TRADE SECRETS” and marked as Confidential, see Trade Secret Acknowledgement section.”*The first sentence provides instructions not to submit confidential, proprietary and related information within the request for proposal. However, the balance of the paragraph contradicts the first sentence and indicates how to submit confidential, proprietary and related information within the request for proposal. What is the direction SJVIA wants bidders to follow?*

- a. The request is to not submit confidential, proprietary and related information within the request for proposal. If the bidder is going to submit trade secrets, they must be electronically submitted in separate .pdf file clearly named “TRADE SECRETS” and marked as Confidential. The SJVIA is a public entity and is subject to Public Records Act requests.

11. Between the Scope of Services and the vendor response section, SJVIA is asking to respond to over 250 detailed questions and statements. Would it be possible to have an extension on the due date of the RFP to February 6th?

- a. At this time, we will not be extending the RFP deadline.

12. Confirm whether multiple PDFs are preferred (e.g. *Proposal, Vendor Responses Section, Reports samples, Trade Secrets*) or if a single consolidated PDF is preferred.

- a. A single consolidated PDF is preferred, apart from any information that is considered “Trade Secret”. “Trade secret” submissions should follow the process outlined in the Trade Secret Acknowledgment section of the RFP.