



Health care you can count on.
Service you can trust.

Finance Committee Report

**Tuesday, December 10, 2024
8:00am to 9:00am**

**Video Conference Call
and
1240 S. Loop Road
Alameda, CA 94502**

AGENDA

Finance Committee Meeting

December 10th, 2024
8:00 a.m. – 9:00 a.m.

1240 S. Loop Road
Alameda, CA 94502

or

Join the Teams Meeting

YOU MAY SUBMIT COMMENTS ON ANY AGENDA ITEM OR ON ANY ITEM NOT ON THE AGENDA, IN WRITING VIA MAIL TO “ATTN: ALLIANCE BOARD,” 1240 SOUTH LOOP ROAD, ALAMEDA, CA 94502; OR THROUGH E-COMMENT AT brmartinez@alamedaalliance.org YOU MAY WATCH THE MEETING LIVE BY LOGGING IN VIA COMPUTER AT THE FOLLOWING LINK: [Click here to join the meeting](#) OR MAY LISTEN TO THE MEETING BY CALLING IN TO THE FOLLOWING TELEPHONE NUMBER: [1-510-210-0967](tel:1-510-210-0967) [Conference ID 981914305#](#). IF YOU USE THE LINK AND PARTICIPATE VIA COMPUTER, YOU MAY, THROUGH THE USE OF THE CHAT FUNCTION, REQUEST AN OPPORTUNITY TO SPEAK ON ANY AGENDIZED ITEM, INCLUDING GENERAL PUBLIC COMMENT. YOUR REQUEST TO SPEAK MUST BE RECEIVED BEFORE THE ITEM IS CALLED ON THE AGENDA. IF YOU PARTICIPATE BY TELEPHONE, YOU MAY SUBMIT ANY COMMENTS VIA THE E-COMMENT EMAIL ADDRESS DESCRIBED ABOVE OR PROVIDE COMMENTS [DURING THE MEETING AT THE END OF EACH TOPIC](#).

PLEASE NOTE: THE ALAMEDA ALLIANCE FOR HEALTH IS MAKING EVERY EFFORT TO FOLLOW THE SPIRIT AND INTENT OF THE BROWN ACT AND OTHER APPLICABLE LAWS REGULATING THE CONDUCT OF PUBLIC MEETINGS, IN ORDER TO MAXIMIZE TRANSPARENCY AND PUBLIC ACCESS. DURING EACH AGENDA ITEM, YOU WILL BE PROVIDED A REASONABLE AMOUNT OF TIME TO PROVIDE PUBLIC COMMENT. THE BOARD WOULD APPRECIATE, HOWEVER, IF COMMUNICATIONS OF PUBLIC COMMENTS RELATED TO ITEMS ON THE AGENDA, OR ITEMS NOT ON THE AGENDA, ARE PROVIDED PRIOR TO THE COMMENCEMENT OF THE MEETING.

1. CALL TO ORDER

A regular meeting of the Alameda Alliance for Health Finance Committee will be called to order on December 10th, 2024, at 8:00 a.m. in Alameda County, California, by Dr. R. Ferguson, Presiding Officer. This meeting is hybrid and is to take place by video conference call and in person.

2. ROLL CALL

3. AGENDA APPROVAL

4. INTRODUCTIONS

5. CONSENT CALENDAR

(All matters listed on the Consent Calendar are to be approved with one motion unless a member of the Finance Committee removes an item for separate action. Any consent calendar item for which separate action is requested shall be heard as the next agenda item.)

6. COMMITTEE BUSINESS

a) CEO UPDATE

b) REVIEW AND APPROVE THE OCTOBER 2024 MONTHLY FINANCIAL STATEMENTS

c) REVIEW AND APPROVE FISCAL YEAR 2025 FINAL BUDGET

7. UNFINISHED BUSINESS

8. PUBLIC COMMENT

9. ADJOURNMENT

NOTICE TO THE PUBLIC

The agenda may also be accessed through the Alameda Alliance for Health's Web page at www.alamedaalliance.org

NOTICE TO THE PUBLIC

The Committee meets regularly each month on the Tuesday before the Board of Governors' Meeting. Meetings begin at 8:00 a.m., unless otherwise noted. All meetings are scheduled to terminate at 9:00 a.m. Meeting agendas and approved minutes are kept current on the Alameda Alliance for Health's website at www.alamedaalliance.org.

An agenda is provided for each Committee meeting, which lists the items submitted for consideration. Prior to the listed agenda items, the Committee may hold a study session to receive information or meet with another committee. A study session is open to the public; however, no public testimony is taken and no decisions are made. Following a study session, the regular meeting will begin at 8:00 a.m. At this time, the Committee allows oral communications from the public to address the Committee on items NOT listed on the agenda. Oral comments to address the Committee are limited to three minutes per person.

Staff Reports are available. Please call the Clerk of the Board at 510-995-1207 to obtain a document.

Additions and Deletions to the Agenda: Additions to the agenda are limited by California Government Code Section 54954.2 and confined to items that arise after the posting of the Agenda and must be acted upon prior to the next Committee meeting. For special meeting agendas, only those items listed on the published agenda may be discussed. The items on the agenda are arranged in three categories. **Consent Calendar:** These are relatively minor in nature, do not have any outstanding issues or concerns, and do not require a public hearing. All consent calendar items are considered by the Committee as one item, and a single vote is taken for their

approval unless an item is pulled from the consent calendar for individual discussion. There is no public discussion of consent calendar items unless requested by the Committee. **Public Hearings:** This category is for matters that require, by law, a hearing open to public comment because of the particular nature of the request. Public hearings are formally conducted and public input/testimony is requested at a specific time. This is your opportunity to speak on the item(s) that concern you. If, in the future, you wish to challenge in court any of the matters on this agenda for which a public hearing is to be conducted, you may be limited to raising only those issues which you (or someone else) raised orally at the public hearing or in written correspondence received by the Committee at or before the hearing. **Committee Business:** Items in this category are general in nature and may require Committee action. Public input will be received on each item of Committee Business.

Public Input: If you are interested in addressing the Committee, you may submit comments on any agenda item or on any item not on the agenda in writing via mail to "Attn: Alliance Finance Committee," 1240 S. Loop Road, Alameda, CA 94502; or through e-comment at brmartinez@alamedaalliance.org. You may also provide comments during the meeting at the end of each topic.

Supplemental Material Received After the Posting of The Agenda: Any supplemental writings or documents distributed to a majority of the Committee regarding any item on this agenda after the posting of the agenda will be available for public review. To obtain a document, please call the Clerk of the Board at 510-995-1207.

Submittal of Information by Members of the Public for Dissemination or Presentation at Public Meetings (Written Materials/handouts): Any member of the public who desires to submit documentation in hard copy form may do so prior to the meeting by sending to: Clerk of the Board 1240 S. Loop Road Alameda, CA 94502. This information will be disseminated to the Committee at the time testimony is given.

Americans With Disabilities Act (ADA): It is the intention of the Alameda Alliance for Health to comply with the Americans with Disabilities Act (ADA) in all respects. If, as an attendee or a participant at this meeting, you will need special assistance beyond what is normally provided, the Alameda Alliance for Health will attempt to accommodate you in every reasonable manner. Please contact the Clerk of the Board, Brenda Martinez, at 510-995-1207 at least 48 hours prior to the meeting to inform us of your needs and to determine if accommodation is feasible. Please advise us at that time if you will need accommodations to attend or participate in meetings on a regular basis.

I hereby certify that the agenda for the Finance Committee Meeting was posted on the Alameda Alliance for Health's web page at www.alamedaalliance.org on December 6th, 2024.



Brenda Martinez, Clerk of the Board

To: Alameda Alliance for Health, Finance Committee

From: Gil Riojas, Chief Financial Officer

Date: December 10th, 2024

Subject: Finance Report – October 2024

Executive Summary

- For the month ended October 31st, 2024, the Alliance had enrollment of 406,153 members, a Net Loss of \$27.0 million and 252% of required Tangible Net Equity (TNE).

<u>Overall Results: (in Thousands)</u>		
	Month	YTD
Revenue	\$221,702	\$1,021,011
Medical Expense	177,222	704,112
Admin. Expense	9,983	39,175
MCO Tax Expense	63,537	351,752
Other Inc. / (Exp.)	2,056	12,981
Net Income	(\$26,984)	(\$61,048)

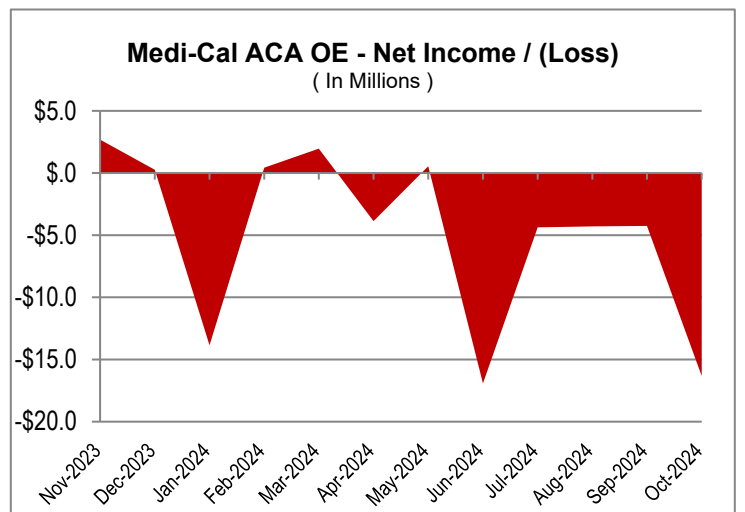
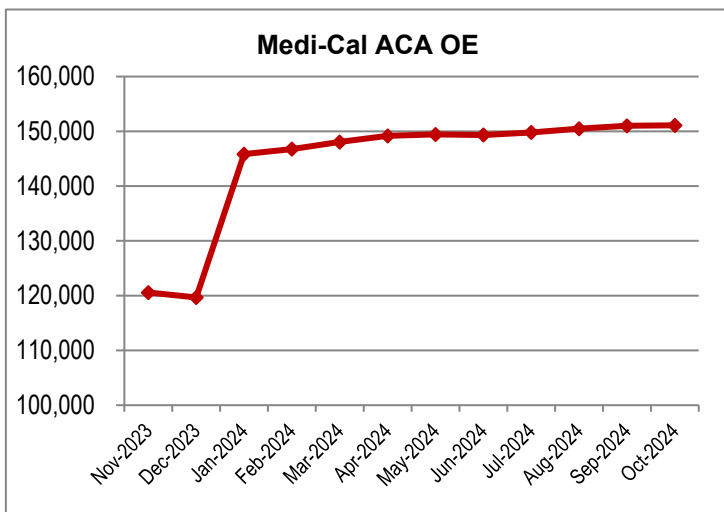
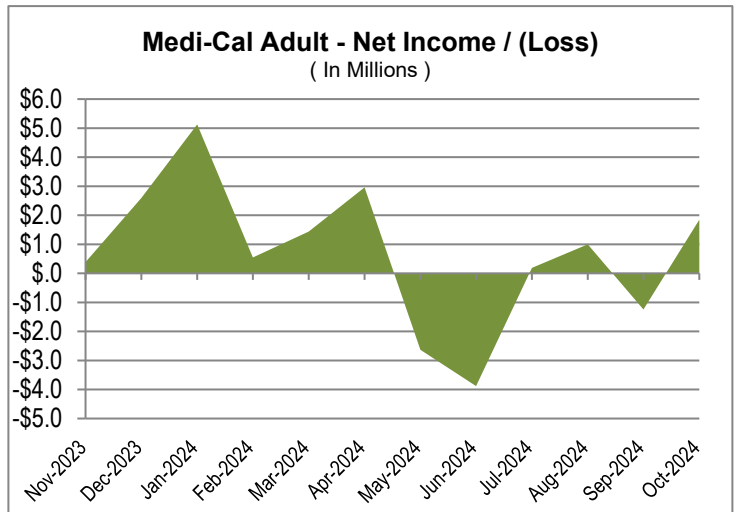
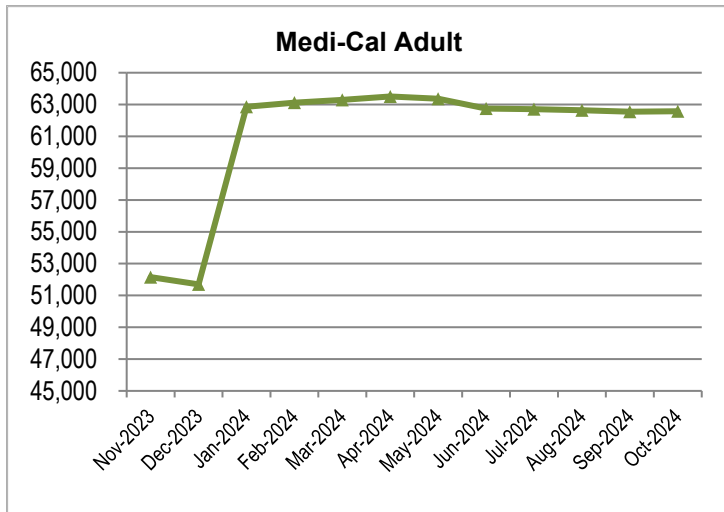
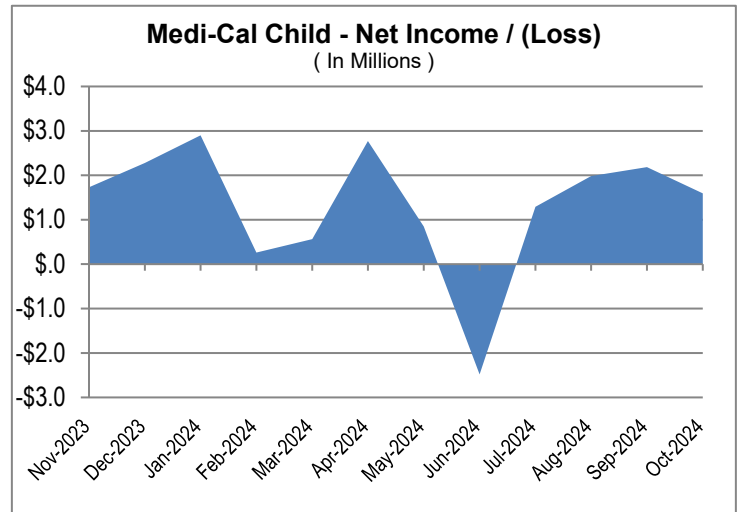
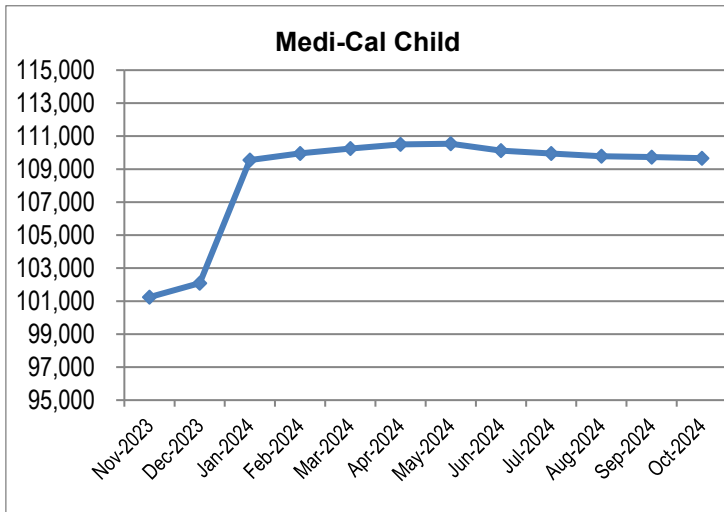
<u>Net Income by Program: (in Thousands)</u>		
	Month	YTD
Medi-Cal*	(\$25,864)	(\$58,491)
Group Care	238	(156)
Medicare	(1,358)	(2,401)
	(\$26,984)	(\$61,048)

Enrollment

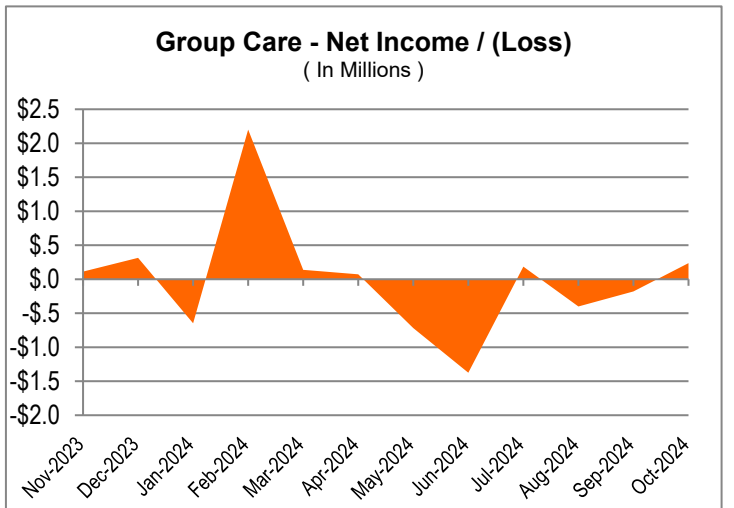
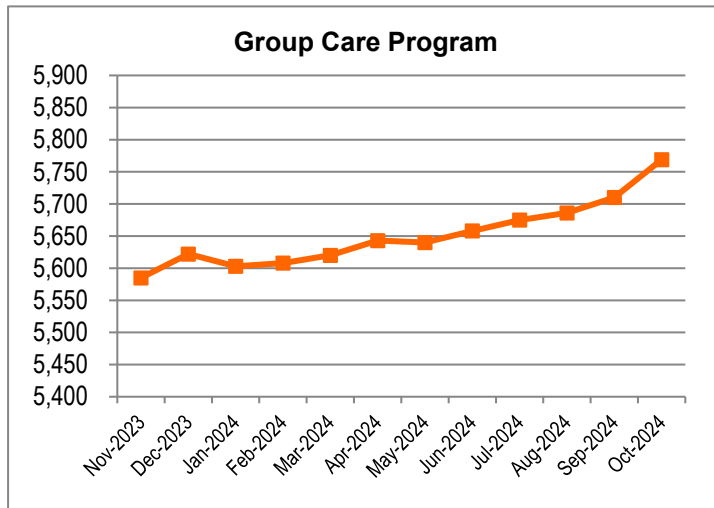
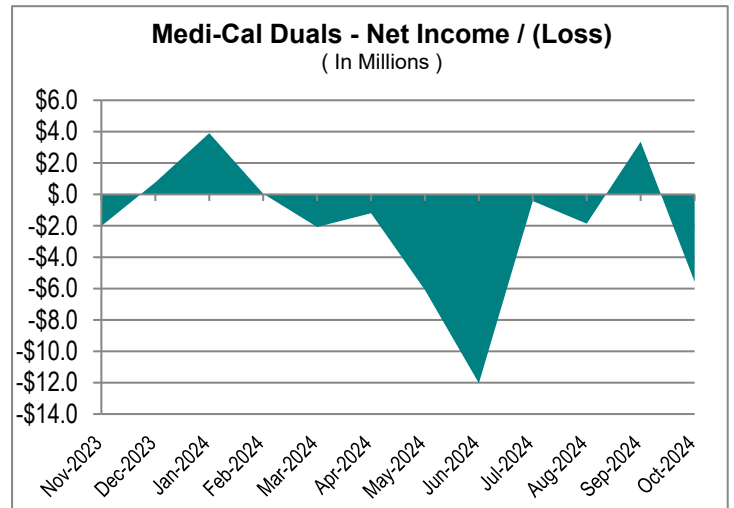
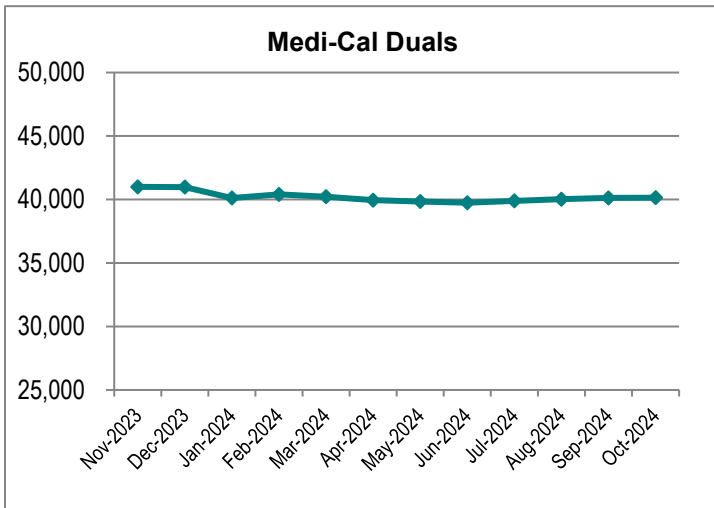
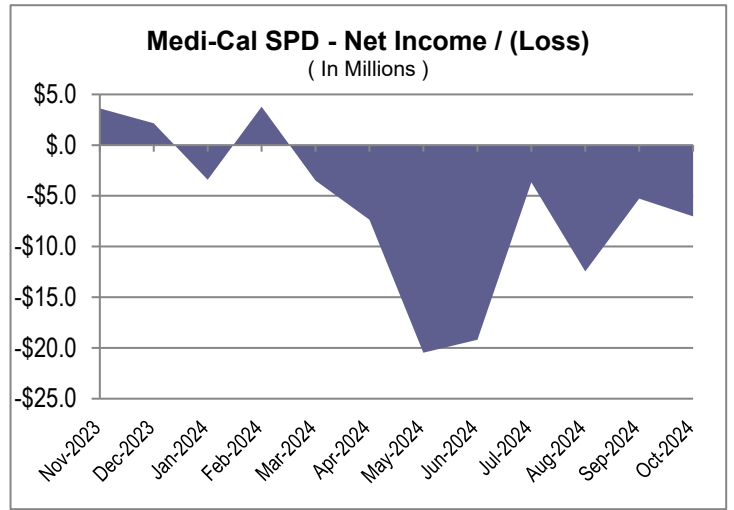
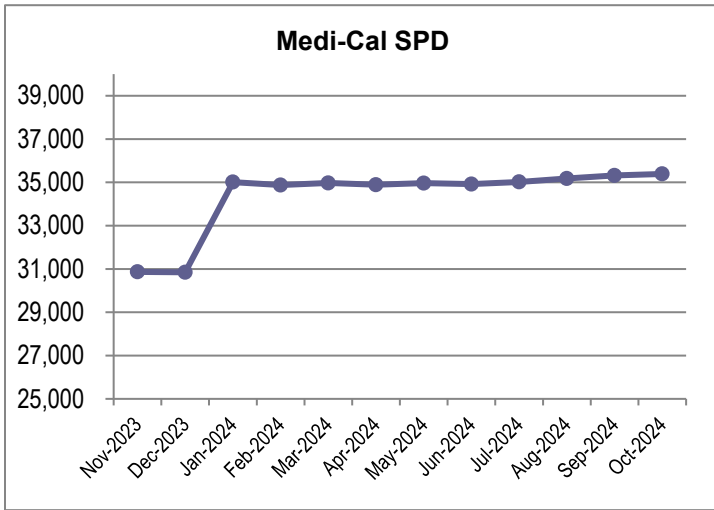
- Total enrollment increased by 220 members since September 2024.
- Total enrollment increased by 2,163 members since June 2024.

Monthly Membership and YTD Member Months								
Actual vs. Budget								
For the Month and Fiscal Year-to-Date								
Enrollment					Member Months			
Current Month					Year-to-Date			
Actual	Budget	Variance	Variance %		Actual	Budget	Variance	Variance %
				Medi-Cal:				
62,578	63,763	(1,185)	-1.9%	Adult	250,477	254,668	(4,191)	-1.6%
109,662	111,388	(1,726)	-1.5%	Child	439,128	444,221	(5,093)	-1.1%
35,388	34,848	540	1.5%	SPD	140,902	139,392	1,510	1.1%
40,144	39,791	353	0.9%	Duals	160,184	159,164	1,020	0.6%
151,098	149,765	1,333	0.9%	ACA OE	602,386	598,163	4,223	0.7%
249	224	25	11.2%	LTC	937	896	41	4.6%
1,265	1,285	(20)	-1.6%	LTC Duals	5,007	5,140	(133)	-2.6%
400,384	401,064	(680)	-0.2%	Medi-Cal Total	1,599,021	1,601,644	(2,623)	-0.2%
5,769	5,643	126	2.2%	Group Care	22,840	22,572	268	1.2%
406,153	406,707	(554)	-0.1%	Total	1,621,861	1,624,216	(2,355)	-0.1%

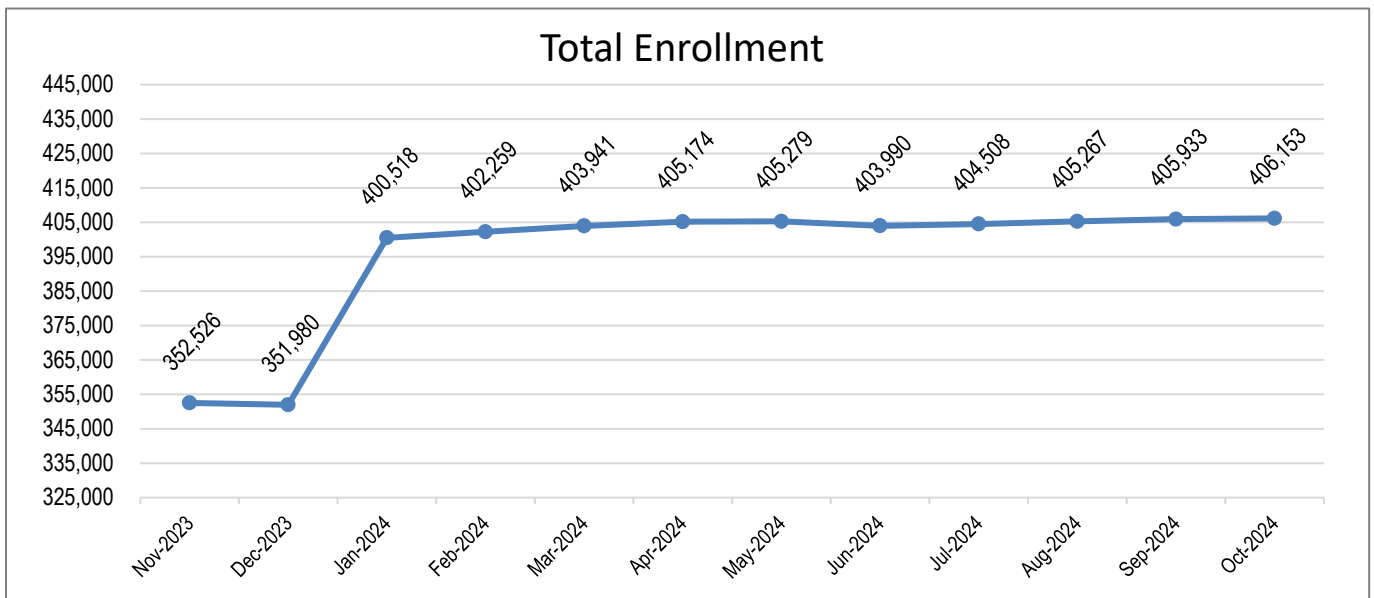
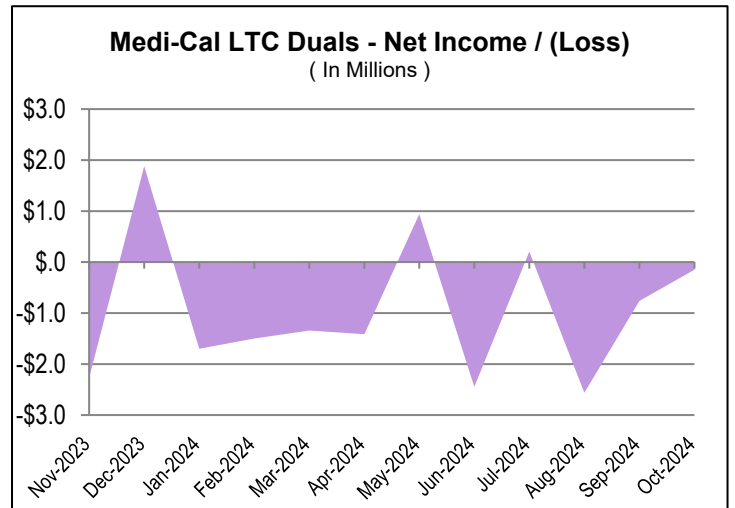
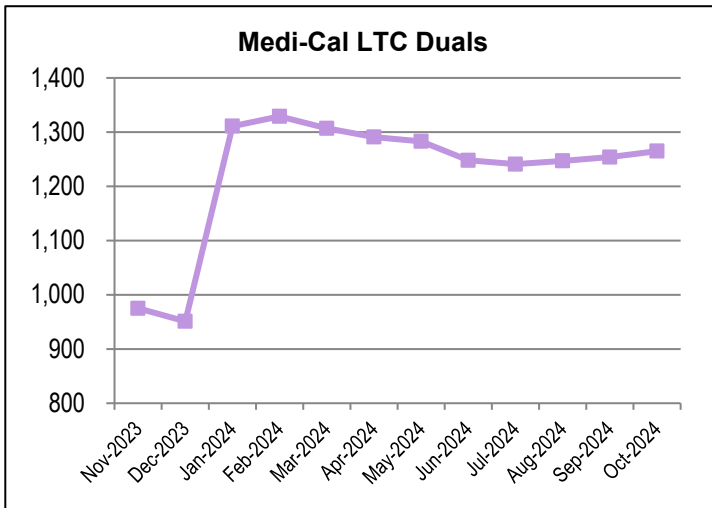
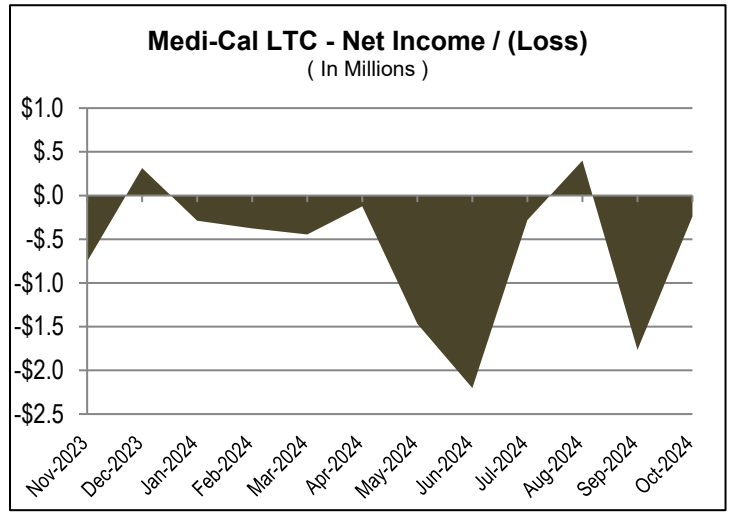
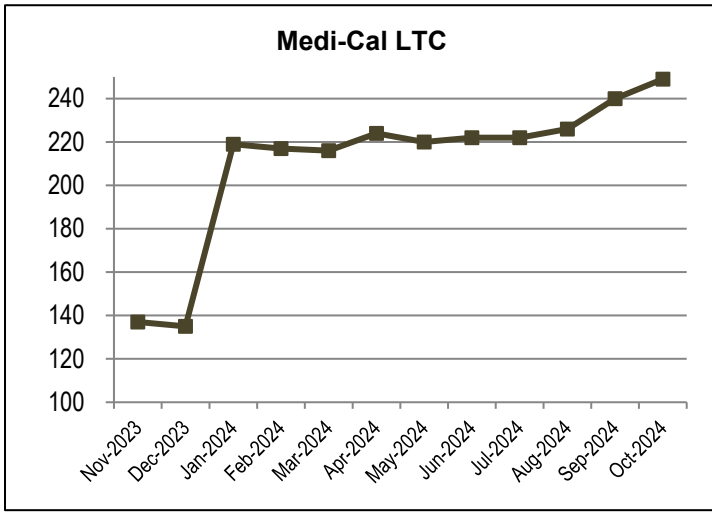
Enrollment and Profitability by Program and Category of Aid

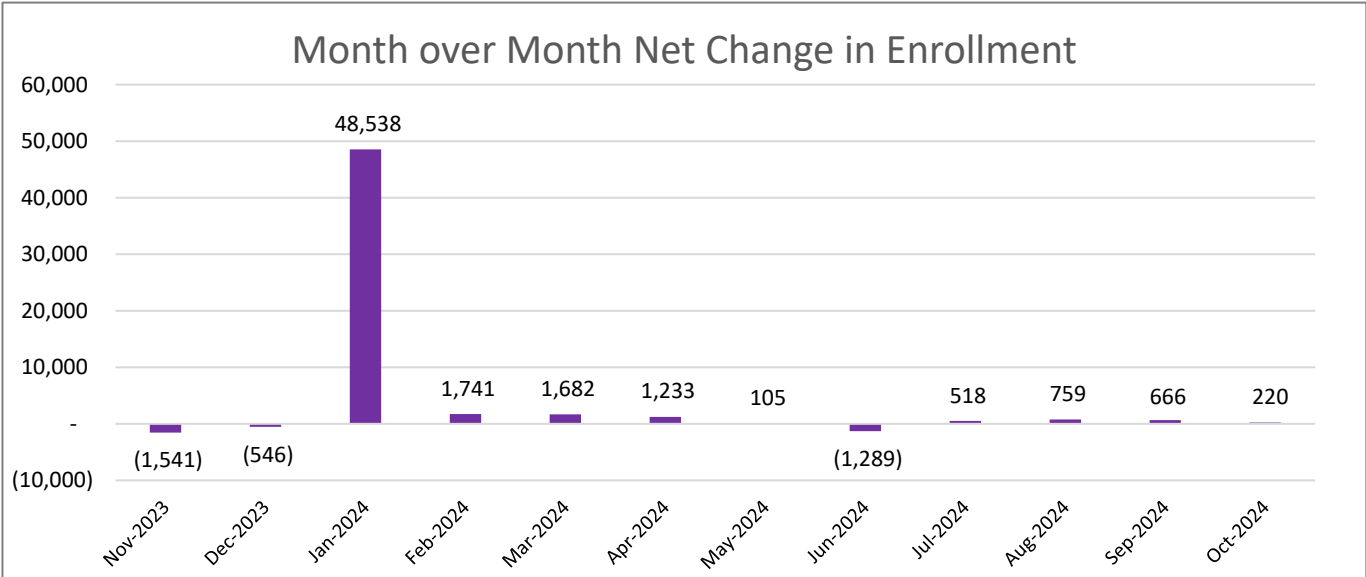


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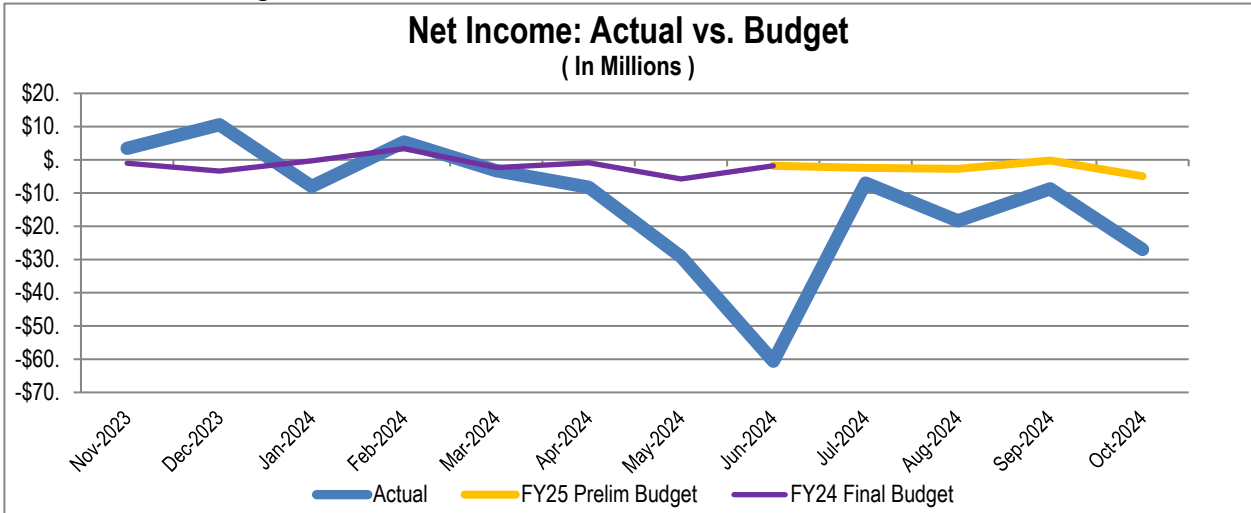




- The Public Health Emergency (PHE) ended May 2023. Disenrollments related to redetermination started July 2023 and ended May 2024. In preparation for the Single Plan Model, effective October 2023 DHCS no longer assigned members to Anthem, and instead new members were assigned to the Alliance.
- In January 2024, enrollment significantly increased due to transition to Single Plan Model and expansion of full scope Medi-Cal to California residents 26-49 regardless of immigration status. Kaiser’s transition to a direct contract with the State resulted in a partially offsetting membership reduction.

Net Income

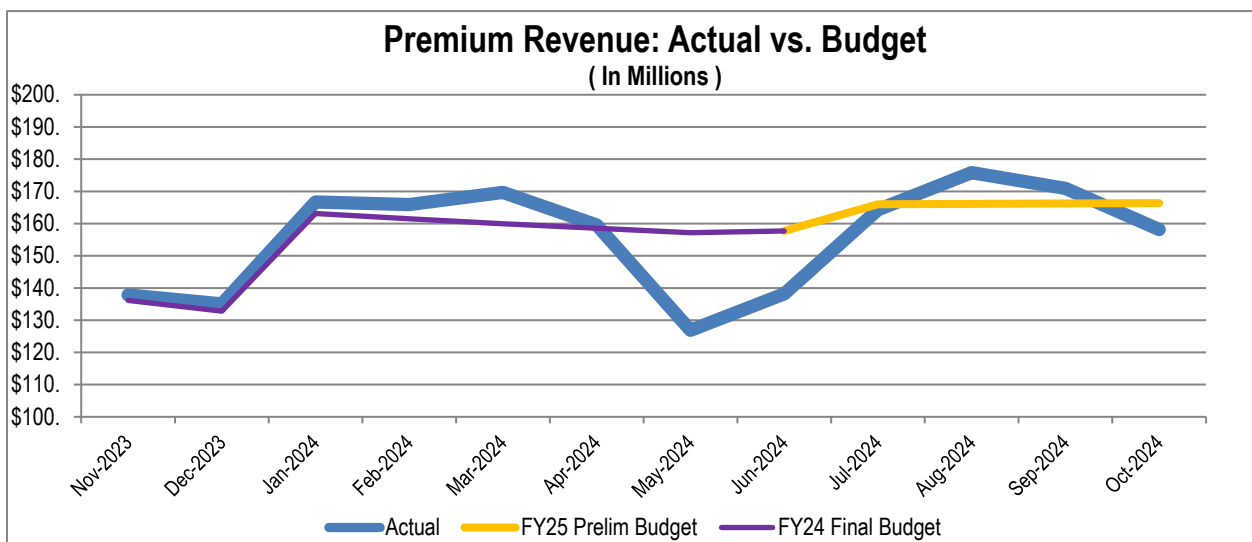
- For the month ended October 31st, 2024:
 - Actual Net Loss \$27.0 million.
 - Budgeted Net Loss \$4.9 million.
- For the fiscal YTD ended October 31st, 2024:
 - Actual Net Loss \$61.0 million.
 - Budgeted Net Loss \$10.3 million.



- The unfavorable variance of \$22.1 million in the current month is primarily due to:
 - Unfavorable \$13.0 million higher than anticipated Medical Expense.
 - Unfavorable \$8.2 million lower than anticipated Premium Revenue.

Premium Revenue

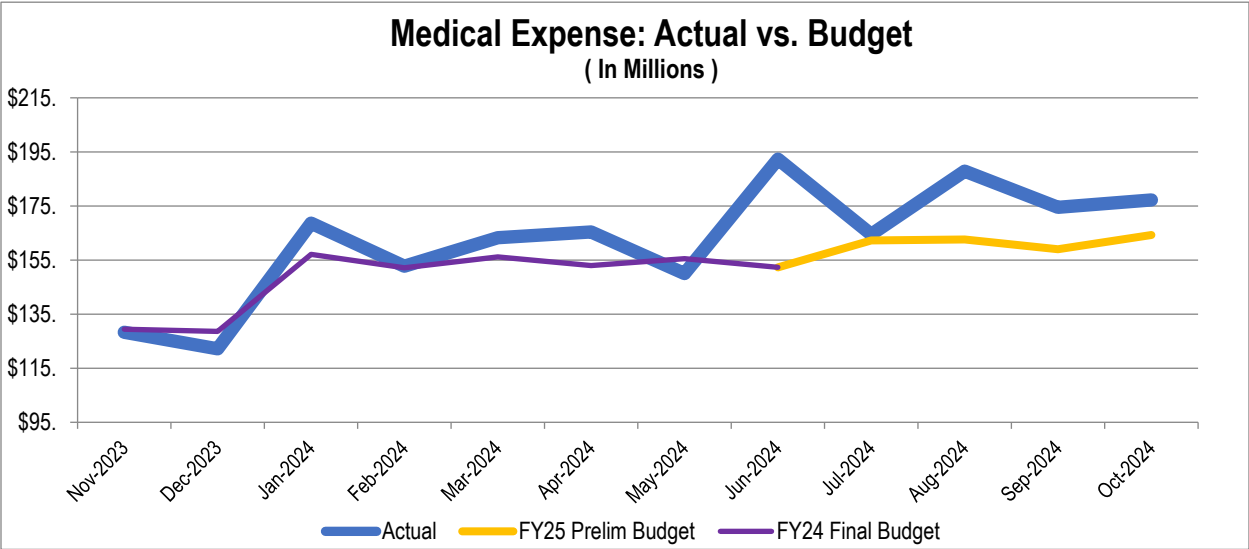
- For the month ended October 31st, 2024:
 - Actual Revenue: \$158.2 million.
 - Budgeted Revenue: \$166.3 million.
- For the fiscal YTD ended October 31st, 2024:
 - Actual Revenue: \$669.3 million
 - Budgeted Revenue: \$664.7 million.



- For the month ended October 31st, 2024, the unfavorable Premium Revenue variance of \$8.2 million is primarily due to the following:
 - Unfavorable \$11.6 million reduction in CY2022 Prop56 revenue via MEP (Medical Expenditure Percentage) reconciliation.
 - Partially offset by \$1.2 million in Medi-Cal capitation volume variance for the current month.

Medical Expense

- For the month ended October 31st, 2024:
 - Actual Medical Expense: \$177.2 million.
 - Budgeted Medical Expense: \$164.3 million.
- For the fiscal YTD ended October 31st, 2024:
 - Actual Medical Expense: \$704.1 million.
 - Budgeted Medical Expense: \$648.1 million.



- Reported financial results include medical expense, which contains estimates for Incurred-But-Not-Paid (IBNP) claims. Calculation of monthly IBNP is based on historical trends and claims payment. The Alliance’s IBNP reserves are reviewed by our actuarial consultants.
- For October, updates to Fee-For-Service (FFS) increased the estimate for prior period unpaid Medical Expenses by \$8.9 million. Year to date, the estimate for prior years increased by \$24.8 million (per table below).

Medical Expense - Actual vs. Budget (In Dollars)						
Adjusted to Eliminate the Impact of Prior Period IBNP Estimates						
	Actual			Budget	Variance Actual vs. Budget Favorable/(Unfavorable)	
	Adjusted	Change in IBNP	Reported		\$	%
Capitated Medical Expense	\$72,340,775	\$0	\$72,340,775	\$79,345,342	\$7,004,567	8.8%
Primary Care FFS	\$8,524,550	\$100,267	\$8,624,817	\$24,369,731	\$15,845,181	65.0%
Specialty Care FFS	\$31,925,503	\$1,251,545	\$33,177,048	\$31,889,871	(\$35,632)	-0.1%
Outpatient FFS	\$48,581,626	\$741,132	\$49,322,759	\$45,656,575	(\$2,925,052)	-6.4%
Ancillary FFS	\$71,513,814	\$3,044,387	\$74,558,201	\$67,599,332	(\$3,914,482)	-5.8%
Pharmacy FFS	\$55,156,320	\$1,526,119	\$56,682,439	\$48,198,887	(\$6,957,433)	-14.4%
ER Services FFS	\$41,122,546	\$809,700	\$41,932,246	\$34,889,170	(\$6,233,376)	-17.9%
Inpatient Hospital & SNF FFS	\$202,390,858	\$14,201,921	\$216,592,779	\$181,495,417	(\$20,895,441)	-11.5%
Long Term Care FFS	\$131,152,702	\$3,137,751	\$134,290,453	\$116,104,135	(\$15,048,568)	-13.0%
Other Benefits & Services	\$16,305,188	\$0	\$16,305,188	\$17,004,914	\$699,726	4.1%
Net Reinsurance	\$285,638	\$0	\$285,638	\$1,543,478	\$1,257,840	81.5%
Provider Incentive	\$0	\$0	\$0	\$0	\$0	-
	\$679,299,520	\$24,812,823	\$704,112,343	\$648,096,852	(\$31,202,668)	-4.8%

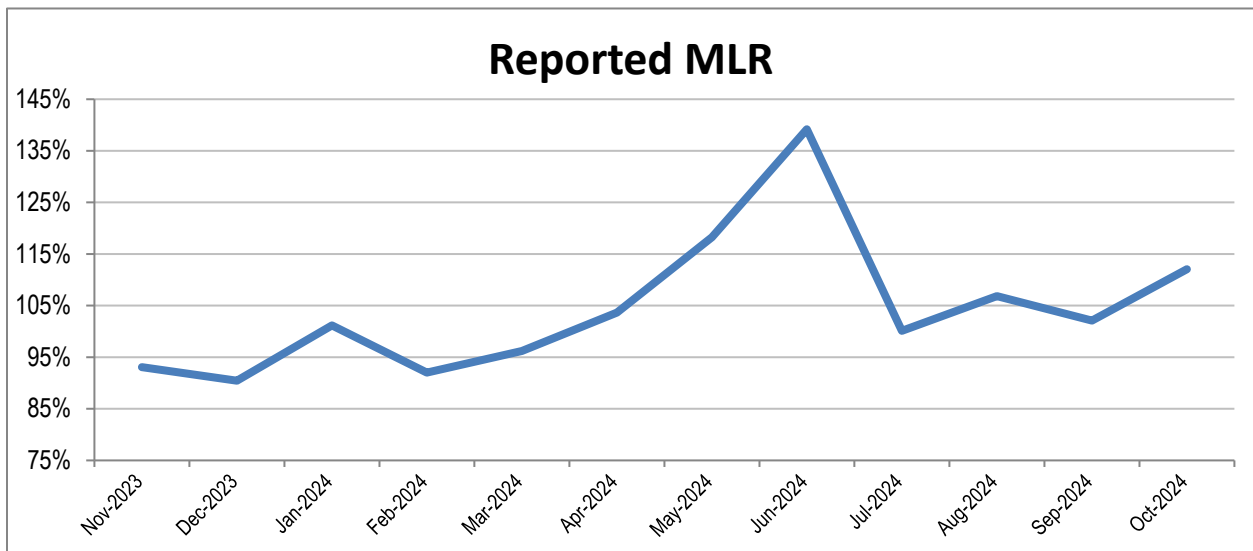
Medical Expense - Actual vs. Budget (Per Member Per Month)						
Adjusted to Eliminate the Impact of Prior Year IBNP Estimates						
	Actual			Budget	Variance Actual vs. Budget Favorable/(Unfavorable)	
	Adjusted	Change in IBNP	Reported		\$	%
Capitated Medical Expense	\$44.60	\$0.00	\$44.60	\$48.85	\$4.25	8.7%
Primary Care FFS	\$5.26	\$0.06	\$5.32	\$15.00	\$9.75	65.0%
Specialty Care FFS	\$19.68	\$0.77	\$20.46	\$19.63	(\$0.05)	-0.3%
Outpatient FFS	\$29.95	\$0.46	\$30.41	\$28.11	(\$1.84)	-6.6%
Ancillary FFS	\$44.09	\$1.88	\$45.97	\$41.62	(\$2.47)	-5.9%
Pharmacy FFS	\$34.01	\$0.94	\$34.95	\$29.68	(\$4.33)	-14.6%
ER Services FFS	\$25.36	\$0.50	\$25.85	\$21.48	(\$3.87)	-18.0%
Inpatient Hospital & SNF FFS	\$124.79	\$8.76	\$133.55	\$111.74	(\$13.05)	-11.7%
Long Term Care FFS	\$80.87	\$1.93	\$82.80	\$71.48	(\$9.38)	-13.1%
Other Benefits & Services	\$10.05	\$0.00	\$10.05	\$10.47	\$0.42	4.0%
Net Reinsurance	\$0.18	\$0.00	\$0.18	\$0.95	\$0.77	81.5%
Provider Incentive	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-
	\$418.84	\$15.30	\$434.14	\$399.02	(\$19.82)	-5.0%

- Excluding the impact of prior year estimates for IBNP, year-to-date medical expense variance is \$31.2 million unfavorable to budget. On a PMPM basis, medical expense is 5.0% unfavorable to budget. For per-member-per-month expense:
 - Capitated Expense is slightly under budget, mostly due to favorable FQHC PCP Capitation expense.

- Primary Care Expense is under budget due to a reduction in Prop56 expense in the SPD, ACA OE, Child and Adult aid code categories.
- Specialty Care Expense is below budget, driven by lower than expected Dual and ACA OE unit cost and utilization offset by higher utilization in the SPD and Group Care populations.
- Outpatient Expense is over budget mostly driven by utilization and unit cost in the SPD, ACA OE, LTC Duals and Group Care populations.
- Ancillary Expense is over budget mostly due to higher lab and radiology, Behavioral Health, Home Health, DME and CBAS expense in the Child and Dual aid code categories.
- Pharmacy Expense is above budget due to Non-PBM expense driven by high unit cost and utilization in the SPD and ACA OE aid code categories and to a lesser degree the Adult and Group Care populations.
- Emergency Room Expense is over budget driven by high utilization and unit cost in the SPD and ACA OE aid code categories.
- Inpatient Expense is over budget driven by higher utilization and unit cost in the SPD and ACA OE aid code categories.
- Long Term Care Expense is over budget due to high utilization in the SPD, ACA OE and Duals aid code categories.
- Other Benefits & Services is under budget, due to lower than expected community relations expense.
- Net Reinsurance is under budget because more recoveries were received than expected.

Medical Loss Ratio (MLR)

The Medical Loss Ratio (total reported medical expense divided by Premium revenue) was 112.0% for the month and 105.2% for the fiscal year-to-date.



Administrative Expense

- For the month ended October 31st, 2024:
 - Actual Administrative Expense: \$10.0 million.
 - Budgeted Administrative Expense: \$9.5 million.

- For the fiscal YTD ended October 31st, 2024:
 - Actual Administrative Expense: \$39.2 million.
 - Budgeted Administrative Expense: \$36.9 million.

Summary of Administrative Expense (In Dollars)								
For the Month and Fiscal Year-to-Date								
Current Month					Year-to-Date			
Actual	Budget	Variance \$	Variance %		Actual	Budget	Variance \$	Variance %
\$5,971,370	\$6,072,836	\$101,466	1.7%	Employee Expense	\$23,030,935	\$23,140,731	\$109,797	0.5%
77,643	74,625	(3,017)	-4.0%	Medical Benefits Admin Expense	304,856	298,162	(6,694)	-2.2%
2,470,858	1,796,098	(674,761)	-37.6%	Purchased & Professional Services	8,844,117	6,849,139	(1,994,977)	-29.1%
1,463,117	1,565,373	102,256	6.5%	Other Admin Expense	6,994,901	6,647,684	(347,219)	-5.2%
\$9,982,988	\$9,508,932	(\$474,056)	-5.0%	Total Administrative Expense	\$39,174,808	\$36,935,715	(\$2,239,093)	-6.1%

The year-to-date variances include:

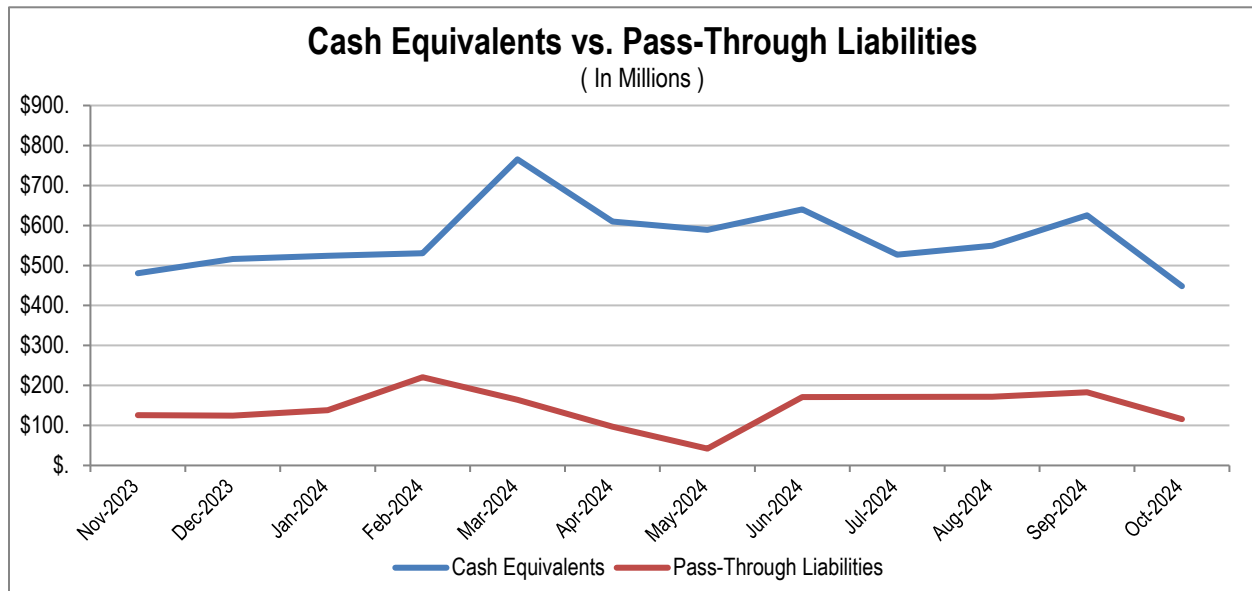
- Unfavorable in Purchased & Professional Services, primarily for the timing for Consulting Services, Other Purchased Services, Legal Fees, and HMS Recovery Fees.
- Unfavorable in Licenses, Insurance & Fees, for IT-related Licenses and Subscriptions as well as increases in Bank Fees and the timing of Insurance Premiums (early payments for the remainder of CY24).
- Unfavorable in Supplies & Other Expenses
- Favorable Employee and Temporary Services and delayed training, travel, and other employee-related expenses.
- Favorable Building Occupancy costs.
- Favorable Printing/Postage/Promotion and Supplies & Other Expenses.

The Administrative Loss Ratio (ALR) is 6.3% of net revenue for the month and 5.9% of net revenue year-to-date. Fiscal year-to-date claims interest expense, due to delayed payment of certain claims, or recalculated interest on previously paid claims is \$553,000.

Other Income / (Expense)

Other Income & Expense is comprised of investment income and claims interest. Fiscal year-to-date net investments show a gain of \$13.0 million.

- To ensure appropriate liquidity and limit risk, the majority of Alliance financial assets are kept in short-term investments.
- Key Metrics
 - Cash & Cash Equivalents \$448.2 million
 - Pass-Through Liabilities \$115.6 million
 - Uncommitted Cash \$332.6 million
 - Working Capital \$135.6 million
 - Current Ratio 1.17 (regulatory minimum is 1.00)



Capital Investment

- Fiscal year-to-date capital assets acquired: \$530,000.
- Annual capital budget: \$1.7 million.
- A summary of year-to-date capital asset acquisitions is included in this monthly financial statement package.

Caveats to Financial Statements

- We continue to caveat these financial statements that, due to challenges of projecting medical expense and liabilities based on incomplete claims experience, financial results are subject to revision.
- The full set of financial statements and reports are included in the Board of Governors Report. This is a high-level summary of key components of those statements, which are unaudited.

Finance

Supporting Documents

ALAMEDA ALLIANCE FOR HEALTH
STATEMENT OF REVENUE & EXPENSES
ACTUAL VS. BUDGET
COMBINED BASIS (RESTRICTED & UNRESTRICTED FUNDS)
FOR THE MONTH AND FISCAL YTD ENDED OCTOBER 31, 2024

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance	% Variance	Account Description	Actual	Budget	\$ Variance	% Variance
		(Unfavorable)	(Unfavorable)				(Unfavorable)	(Unfavorable)
				MEMBERSHIP				
400,384	401,064	(680)	(0.2%)	1. Medi-Cal	1,599,021	1,601,644	(2,623)	(0.2%)
5,769	5,643	126	2.2%	2. GroupCare	22,840	22,572	268	1.2%
406,153	406,707	(554)	(0.1%)	3. TOTAL MEMBER MONTHS	1,621,861	1,624,216	(2,355)	(0.1%)
				REVENUE				
\$158,165,425	\$166,343,156	(\$8,177,731)	(4.9%)	4. Premium Revenue	\$669,258,396	\$664,719,815	\$4,538,581	0.7%
\$63,536,937	\$47,189,190	\$16,347,747	34.6%	5. MCO Tax Revenue AB119	\$351,752,408	\$188,449,433	\$163,302,975	86.7%
\$221,702,362	\$213,532,346	\$8,170,016	3.8%	6. TOTAL REVENUE	\$1,021,010,804	\$853,169,248	\$167,841,556	19.7%
				MEDICAL EXPENSES				
				<u>Capitated Medical Expenses</u>				
\$19,050,817	\$19,868,598	\$817,781	4.1%	7. Capitated Medical Expense	\$72,340,775	\$79,345,343	\$7,004,567	8.8%
				<u>Fee for Service Medical Expenses</u>				
\$55,151,176	\$46,259,484	(\$8,891,692)	(19.2%)	8. Inpatient Hospital Expense	\$216,592,779	\$181,495,417	(\$35,097,362)	(19.3%)
(\$6,170,677)	\$6,151,615	\$12,322,292	200.3%	9. Primary Care Physician Expense	\$8,624,817	\$24,369,731	\$15,744,914	64.6%
\$9,027,183	\$8,061,119	(\$966,064)	(12.0%)	10. Specialty Care Physician Expense	\$33,177,048	\$31,889,871	(\$1,287,177)	(4.0%)
\$21,777,951	\$17,128,250	(\$4,649,701)	(27.1%)	11. Ancillary Medical Expense	\$74,558,201	\$67,599,332	(\$6,958,869)	(10.3%)
\$12,489,328	\$11,588,104	(\$901,224)	(7.8%)	12. Outpatient Medical Expense	\$49,322,759	\$45,656,575	(\$3,666,184)	(8.0%)
\$10,109,923	\$8,867,764	(\$1,242,158)	(14.0%)	13. Emergency Expense	\$41,932,246	\$34,889,170	(\$7,043,076)	(20.2%)
\$15,044,760	\$12,219,602	(\$2,825,158)	(23.1%)	14. Pharmacy Expense	\$56,682,439	\$48,198,887	(\$8,483,552)	(17.6%)
\$36,003,205	\$29,332,395	(\$6,670,810)	(22.7%)	15. Long Term Care Expense	\$134,290,453	\$116,104,135	(\$18,186,318)	(15.7%)
\$153,432,849	\$139,608,333	(\$13,824,516)	(9.9%)	16. Total Fee for Service Expense	\$615,180,741	\$550,203,117	(\$64,977,624)	(11.8%)
\$5,020,702	\$4,403,259	(\$617,443)	(14.0%)	17. Other Benefits & Services	\$16,305,188	\$17,004,915	\$699,727	4.1%
(\$281,983)	\$386,239	\$668,222	173.0%	18. Reinsurance Expense	\$285,638	\$1,543,478	\$1,257,840	81.5%
\$177,222,385	\$164,266,429	(\$12,955,957)	(7.9%)	20. TOTAL MEDICAL EXPENSES	\$704,112,343	\$648,096,853	(\$56,015,490)	(8.6%)
\$44,479,977	\$49,265,918	(\$4,785,941)	(9.7%)	21. GROSS MARGIN	\$316,898,461	\$205,072,394	\$111,826,067	54.5%
				ADMINISTRATIVE EXPENSES				
\$5,971,370	\$6,072,837	\$101,467	1.7%	22. Personnel Expense	\$23,030,935	\$23,140,731	\$109,797	0.5%
\$77,643	\$74,625	(\$3,017)	(4.0%)	23. Benefits Administration Expense	\$304,856	\$298,162	(\$6,694)	(2.2%)
\$2,470,858	\$1,796,098	(\$674,760)	(37.6%)	24. Purchased & Professional Services	\$8,844,117	\$6,849,139	(\$1,994,977)	(29.1%)
\$1,463,117	\$1,565,372	\$102,255	6.5%	25. Other Administrative Expense	\$6,994,901	\$6,647,682	(\$347,219)	(5.2%)
\$9,982,988	\$9,508,932	(\$474,056)	(5.0%)	26. TOTAL ADMINISTRATIVE EXPENSES	\$39,174,808	\$36,935,715	(\$2,239,093)	(6.1%)
\$63,536,937	\$47,189,190	(\$16,347,747)	(34.6%)	27. MCO TAX EXPENSES	\$351,752,408	\$188,449,433	(\$163,302,975)	(86.7%)
(\$29,039,948)	(\$7,432,205)	\$21,607,743	(290.7%)	28. NET OPERATING INCOME / (LOSS)	(\$74,028,755)	(\$20,312,754)	\$53,716,001	(264.4%)
\$2,055,610	\$2,500,000	(\$444,390)	(17.8%)	OTHER INCOME / EXPENSES				
(\$26,984,338)	(\$4,932,205)	(\$22,052,133)	(447.1%)	29. TOTAL OTHER INCOME / (EXPENSES)	\$12,981,002	\$10,000,000	\$2,981,002	29.8%
				30. NET SURPLUS (DEFICIT)	(\$61,047,753)	(\$10,312,754)	(\$50,734,999)	(492.0%)
112.0%	98.8%	-13.2%	-13.4%	31. Medical Loss Ratio	105.2%	97.5%	-7.7%	-7.9%
6.3%	5.7%	-0.6%	-10.5%	32. Administrative Expense Ratio	5.9%	5.6%	-0.3%	-5.4%
-12.2%	-2.3%	-9.9%	-430.4%	33. Net Surplus (Deficit) Ratio	-6.0%	-1.2%	-4.8%	-400.0%

**ALAMEDA ALLIANCE FOR HEALTH
BALANCE SHEETS
CURRENT MONTH VS. PRIOR MONTH
FOR THE MONTH AND FISCAL YTD ENDED OCTOBER 31, 2024**

	10/31/2024	9/30/2024	Difference	% Difference
CURRENT ASSETS				
Cash and Cash Equivalent				
Cash	\$8,277,790	\$367,885	\$7,909,905	2,150.10%
CNB Short-Term Investment	439,944,665	625,052,479	(185,107,814)	-29.61%
Interest Receivable	5,190,880	5,107,654	83,227	1.63%
Premium Receivables	476,503,745	464,364,872	12,138,873	2.61%
Reinsurance Recovery Receivable	6,581,946	7,223,012	(641,067)	-8.88%
Other Receivables	4,916,251	4,922,657	(6,406)	-0.13%
Prepaid Expenses	788,964	797,015	(8,051)	-1.01%
TOTAL CURRENT ASSETS	942,204,241	1,107,835,574	(165,631,333)	-14.95%
OTHER ASSETS				
CNB Long-Term Investment	44,106,913	47,159,283	(3,052,370)	-6.47%
CalPERS Net Pension Asset	(6,144,132)	(6,144,132)	0	0.00%
Deferred Outflow	14,319,532	14,319,532	0	0.00%
Restricted Asset-Bank Note	350,000	350,000	0	0.00%
GASB 87-Lease Assets (Net)	543,269	609,183	(65,913)	-10.82%
GASB 96-SBITA Assets (Net)	3,563,561	3,792,137	(228,577)	-6.03%
TOTAL OTHER ASSETS	56,739,142	60,086,003	(3,346,861)	-5.57%
PROPERTY AND EQUIPMENT				
Land, Building & Improvements	9,842,648	9,842,648	0	0.00%
Furniture And Equipment	13,071,003	13,071,003	0	0.00%
Leasehold Improvement	902,447	902,447	0	0.00%
Internally Developed Software	14,824,002	14,824,002	0	0.00%
Fixed Assets at Cost	38,640,099	38,640,099	0	0.00%
Less: Accumulated Depreciation	(32,900,631)	(32,836,374)	(64,258)	0.20%
PROPERTY AND EQUIPMENT (NET)	5,739,467	5,803,725	(64,258)	-1.11%
TOTAL ASSETS	1,004,682,851	1,173,725,302	(169,042,451)	-14.40%
CURRENT LIABILITIES				
Trade Accounts Payable	7,057,073	5,257,431	1,799,642	34.23%
Incurred But Not Reported Claims	300,812,101	315,432,746	(14,620,645)	-4.64%
Other Medical Liabilities	109,795,018	108,836,933	958,085	0.88%
Pass-Through Liabilities	115,603,841	183,131,713	(67,527,872)	-36.87%
MCO Tax Liabilities	260,598,240	322,530,053	(61,931,813)	-19.20%
GASB 87 and 96 ST Liabilities	2,425,565	3,016,225	(590,660)	-19.58%
Payroll Liabilities	10,358,458	10,500,034	(141,575)	-1.35%
TOTAL CURRENT LIABILITIES	806,650,296	948,705,135	(142,054,838)	-14.97%
LONG TERM LIABILITIES				
GASB 87 and 96 LT Liabilities	377,634	380,908	(3,275)	-0.86%
Deferred Inflow	3,327,530	3,327,530	0	0.00%
TOTAL LONG TERM LIABILITIES	3,705,163	3,708,438	(3,275)	-0.09%
TOTAL LIABILITIES	810,355,460	952,413,573	(142,058,113)	-14.92%
NET WORTH				
Contributed Capital	840,233	840,233	0	0.00%
Restricted & Unrestricted Funds	254,534,911	254,534,911	0	0.00%
Year-To-Date Net Surplus (Deficit)	(61,047,753)	(34,063,414)	(26,984,338)	79.22%
TOTAL NET WORTH	194,327,391	221,311,730	(26,984,338)	-12.19%
TOTAL LIABILITIES AND NET WORTH	1,004,682,851	1,173,725,302	(169,042,451)	-14.40%
Cash Equivalents	448,222,455	625,420,363	(177,197,908)	-28.33%
Pass-Through	115,603,841	183,131,713	(67,527,872)	-36.87%
Uncommitted Cash	332,618,614	442,288,650	(109,670,036)	-24.80%
Working Capital	135,553,945	159,130,439	(23,576,495)	-14.82%
Current Ratio	116.8%	116.8%	0.0%	0.0%

**ALAMEDA ALLIANCE FOR HEALTH
CASH FLOW STATEMENT
FOR THE MONTH AND FISCAL YTD ENDED**

October 31, 2024

	MONTH	3 MONTHS	6 MONTHS	YTD
CASH FLOWS FROM OPERATING ACTIVITIES				
Commercial Premium Cash Flows				
Commercial Premium Revenue	\$3,152,819	\$9,389,125	\$17,659,539	\$12,492,384
GroupCare Receivable	48,756	25,804	2,048,552	(3,060,536)
Total	3,201,575	9,414,929	19,708,091	9,431,848
Medi-Cal Premium Cash Flows				
Medi-Cal Revenue	218,549,543	800,369,648	1,496,882,411	1,008,518,420
Premium Receivable	(12,187,629)	(107,458,459)	(236,133,062)	(106,499,689)
Total	206,361,914	692,911,189	1,260,749,349	902,018,731
Investment & Other Income Cash Flows				
Other Revenues	(1,057,676)	617,359	1,136,327	1,481,407
Interest Income	3,124,799	8,383,557	17,838,233	11,548,018
Interest Receivable	(83,227)	(1,677,516)	(3,988,550)	(3,274,817)
Total	1,983,896	7,323,400	14,986,010	9,754,608
Medical & Hospital Cash Flows				
Total Medical Expenses	(177,222,386)	(539,601,688)	(1,046,455,661)	(704,112,349)
Other Health Care Receivables	648,270	(1,383,927)	(6,470,885)	(535,750)
Capitation Payable	-	-	-	-
IBNP Payable	(14,620,645)	31,524,752	38,935,490	4,507,842
Other Medical Payable	(66,568,788)	(133,931,152)	20,221,880	(110,441,897)
Risk Share Payable	(1,000)	(2,680,192)	(2,680,192)	(2,680,192)
New Health Program Payable	-	-	-	-
Total	(257,764,549)	(646,072,207)	(996,449,368)	(813,262,346)
Administrative Cash Flows				
Total Administrative Expenses	(9,994,502)	(28,390,733)	(57,649,412)	(39,223,233)
Prepaid Expenses	8,052	(512,664)	241,852	(550,347)
Other Receivables	(797)	(3,484)	(27,421)	32,095
CalPERS Pension	-	-	637,208	-
Trade Accounts Payable	1,799,641	2,227,777	594,352	566,777
Payroll Liabilities	(141,576)	1,632,278	(642,107)	2,259,233
GASB Assets and Liabilities	(299,445)	(983,675)	(444,277)	(802,146)
Depreciation Expense	64,258	187,413	(190,841)	237,959
Total	(8,564,369)	(25,843,088)	(57,480,646)	(37,479,662)
MCO Tax AB119 Cash Flows				
MCO Tax Expense AB119	(63,536,937)	(304,825,717)	(580,237,512)	(351,752,408)
MCO Tax Liabilities	(61,931,813)	179,356,967	203,817,763	100,814,726
Total	(125,468,750)	(125,468,750)	(376,419,749)	(250,937,682)
Net Cash Flows from Operating Activities	(180,250,283)	(87,734,527)	(134,906,313)	(180,474,503)

**ALAMEDA ALLIANCE FOR HEALTH
CASH FLOW STATEMENT
FOR THE MONTH AND FISCAL YTD ENDED**

October 31, 2024

	MONTH	3 MONTHS	6 MONTHS	YTD
CASH FLOWS FROM INVESTING ACTIVITIES				
Investment Cash Flows				
Long Term Investments	3,052,374	9,032,659	(26,929,335)	(11,114,658)
Total	3,052,374	9,032,659	(26,929,335)	(11,114,658)
Restricted Cash & Other Asset Cash Flows				
Restricted Assets-Treasury Account	-	-	-	-
Total	-	-	-	-
Fixed Asset Cash Flows				
Fixed Asset Acquisitions	-	(264,510)	214,393	(529,610)
Purchases of Property and Equipment	-	(264,510)	214,393	(529,610)
Net Cash Flows from Investing Activities	3,052,374	8,768,149	(26,714,942)	(11,644,268)
Net Change in Cash	(177,197,909)	(78,966,378)	(161,621,255)	(192,118,771)
Rounding	-	-	-	-
Cash @ Beginning of Period	625,420,363	527,188,832	609,843,709	640,341,225
Cash @ End of Period	\$448,222,454	\$448,222,454	\$448,222,454	\$448,222,454
Variance	-	-	-	-

**ALAMEDA ALLIANCE FOR HEALTH
CASH FLOW STATEMENT
FOR THE MONTH AND FISCAL YTD ENDED**

October 31, 2024

	MONTH	3 MONTHS	6 MONTHS	YTD
NET INCOME RECONCILIATION				
Net Income / (Loss)	(\$26,984,340)	(\$54,058,450)	(\$150,826,074)	(\$61,047,761)
Add back: Depreciation & Amortization	64,258	187,413	(190,841)	237,959
Receivables				
Premiums Receivable	(12,187,629)	(107,458,459)	(236,133,062)	(106,499,689)
Interest Receivable	(83,227)	(1,677,516)	(3,988,550)	(3,274,817)
Other Health Care Receivables	648,270	(1,383,927)	(6,470,885)	(535,750)
Other Receivables	(797)	(3,484)	(27,421)	32,095
GroupCare Receivable	48,756	25,804	2,048,552	(3,060,536)
Total	<u>(11,574,627)</u>	<u>(110,497,582)</u>	<u>(244,571,366)</u>	<u>(113,338,697)</u>
Prepaid Expenses	8,052	(512,664)	241,852	(550,347)
Trade Payables	1,799,641	2,227,777	594,352	566,777
Claims Payable and Shared Risk Pool				
IBNP Payable	(14,620,645)	31,524,752	38,935,490	4,507,842
Capitation Payable & Other Medical Payable	(66,568,788)	(133,931,152)	20,221,880	(110,441,897)
Risk Share Payable	(1,000.00)	(2,680,192.00)	(2,680,192)	(2,680,192)
Claims Payable				
Total	<u>(81,190,433)</u>	<u>(105,086,592)</u>	<u>56,477,178</u>	<u>(108,614,247)</u>
Other Liabilities				
CalPERS Pension	-	-	637,208.00	-
Payroll Liabilities	(141,576)	1,632,279	(642,108)	2,259,233
GASB Assets and Liabilities	(299,445)	(983,675)	(444,277)	(802,146)
New Health Program	-	-	-	-
MCO Tax Liabilities	(61,931,813)	179,356,967	203,817,763	100,814,726
Total	<u>(62,372,834)</u>	<u>180,005,571</u>	<u>203,368,586</u>	<u>102,271,813</u>
Rounding	-	-	-	-
Cash Flows from Operating Activities	<u>(180,250,283)</u>	<u>(87,734,527)</u>	<u>(134,906,313)</u>	<u>(180,474,503)</u>
Variance	-	-	-	-

**ALAMEDA ALLIANCE FOR HEALTH
CASH FLOW STATEMENT
FOR THE MONTH AND FISCAL YTD ENDED**

October 31, 2024

	MONTH	3 MONTHS	6 MONTHS	YTD
CASH FLOW STATEMENT:				
Cash Flows from Operating Activities:				
Cash Received				
Capitation Received from State of CA	\$206,361,914	\$692,911,189	\$1,260,749,349	\$902,018,731
Medicare Revenue	\$0	\$0	\$0	\$0
GroupCare Premium Revenue	3,201,575	9,414,929	19,708,091	9,431,848
Other Income	(1,057,676)	617,359	1,136,327	1,481,407
Interest Income	3,041,572	6,706,041	13,849,683	8,273,201
Less Cash Paid				
Medical Expenses	(257,764,549)	(646,072,207)	(996,449,368)	(813,262,346)
Vendor & Employee Expenses	(8,564,369)	(25,843,088)	(57,480,646)	(37,479,662)
MCO Tax Expense AB119	(125,468,750)	(125,468,750)	(376,419,749)	(250,937,682)
Net Cash Flows from Operating Activities	(180,250,283)	(87,734,527)	(134,906,313)	(180,474,503)
Cash Flows from Investing Activities:				
Long Term Investments	3,052,374	9,032,659	(26,929,335)	(11,114,658)
Restricted Assets-Treasury Account	0	0	0	0
Purchases of Property and Equipment	0	(264,510)	214,393	(529,610)
Net Cash Flows from Investing Activities	3,052,374	8,768,149	(26,714,942)	(11,644,268)
Net Change in Cash	(177,197,909)	(78,966,378)	(161,621,255)	(192,118,771)
Rounding	-	-	-	-
Cash @ Beginning of Period	625,420,363	527,188,832	609,843,709	640,341,225
Cash @ End of Period	\$448,222,454	\$448,222,454	\$448,222,454	\$448,222,454
Variance	\$0	-	-	-

RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES:

Net Income / (Loss)	(\$26,984,340)	(\$54,058,449)	(\$150,826,075)	(\$61,047,761)
Add Back: Depreciation	64,258	187,413	(190,841)	237,959
Net Change in Operating Assets & Liabilities				
Premium & Other Receivables	(11,574,627)	(110,497,582)	(244,571,366)	(113,338,697)
Prepaid Expenses	8,052	(512,665)	241,853	(550,347)
Trade Payables	1,799,641	2,227,777	594,352	566,777
Claims Payable, IBNP and Risk Sharing	(81,190,433)	(105,086,592)	56,477,178	(108,614,247)
Deferred Revenue	0	0	0	0
Other Liabilities	(62,372,834)	180,005,571	203,368,586	102,271,813
Total	(180,250,283)	(87,734,527)	(134,906,313)	(180,474,503)
Rounding	-	-	-	-
Cash Flows from Operating Activities	(\$180,250,283)	(\$87,734,527)	(\$134,906,313)	(\$180,474,503)
Variance	\$0	-	-	-

**ALAMEDA ALLIANCE FOR HEALTH
OPERATING STATEMENT BY CATEGORY OF AID**

**GAAP BASIS
FOR THE MONTH OF OCTOBER 2024**

	Medi-Cal Child	Medi-Cal Adult	Medi-Cal SPD	Medi-Cal ACA OE	Medi-Cal Duals	Medi-Cal LTC	Medi-Cal LTC Duals	Medi-Cal Total	Group Care	Medicare	Grand Total
Enrollments/Member Months	109,662	62,578	35,388	151,098	40,144	249	1,265	400,384	5,769	-	406,153
Revenue	\$28,562,145	\$30,572,143	\$48,218,357	\$76,500,064	\$20,762,462	\$2,680,650	\$11,253,722	\$218,549,543	\$3,152,819	\$0	\$221,702,362
Medical Expense	\$9,201,194	\$17,963,192	\$47,840,273	\$66,614,200	\$19,363,144	\$2,756,415	\$10,634,121	\$174,372,540	\$2,800,269	\$49,576	\$177,222,385
Gross Margin	\$19,360,951	\$12,608,951	\$378,083	\$9,885,864	\$1,399,318	(\$75,765)	\$619,601	\$44,177,003	\$352,550	(\$49,576)	\$44,479,977
Administrative Expense	\$468,943	\$1,092,622	\$2,337,150	\$2,931,162	\$788,254	\$163,190	\$750,916	\$8,532,236	\$142,254	\$1,308,497	\$9,982,988
MCO Tax Expense	\$17,402,263	\$9,930,503	\$5,615,722	\$23,977,742	\$6,370,451	\$39,514	\$200,743	\$63,536,937	\$0	\$0	\$63,536,937
Operating Income / (Expense)	\$1,489,745	\$1,585,826	(\$7,574,789)	(\$17,023,039)	(\$5,759,387)	(\$278,468)	(\$332,058)	(\$27,892,171)	\$210,295	(\$1,358,073)	(\$29,039,948)
Other Income / (Expense)	\$103,909	\$258,219	\$552,316	\$702,539	\$188,790	\$39,739	\$182,646	\$2,028,158	\$27,451	\$0	\$2,055,610
Net Income / (Loss)	\$1,593,654	\$1,844,046	(\$7,022,473)	(\$16,320,500)	(\$5,570,597)	(\$238,730)	(\$149,412)	(\$25,864,013)	\$237,747	(\$1,358,073)	(\$26,984,338)
PMPM Metrics:											
Revenue PMPM	\$260.46	\$488.54	\$1,362.56	\$506.29	\$517.20	\$10,765.66	\$8,896.22	\$545.85	\$546.51	\$0.00	\$545.86
Medical Expense PMPM	\$83.91	\$287.05	\$1,351.88	\$440.87	\$482.34	\$11,069.94	\$8,406.42	\$435.51	\$485.40	\$0.00	\$436.34
Gross Margin PMPM	\$176.55	\$201.49	\$10.68	\$65.43	\$34.86	(\$304.28)	\$489.80	\$110.34	\$61.11	\$0.00	\$109.52
Administrative Expense PMPM	\$4.28	\$17.46	\$66.04	\$19.40	\$19.64	\$655.38	\$593.61	\$21.31	\$24.66	\$0.00	\$24.58
MCO Tax Expense PMPM	\$158.69	\$158.69	\$158.69	\$158.69	\$158.69	\$158.69	\$158.69	\$158.69	\$0.00	\$0.00	\$156.44
Operating Income / (Expense) PMPM	\$13.58	\$25.34	(\$214.05)	(\$112.66)	(\$143.47)	(\$1,118.35)	(\$262.50)	(\$69.66)	\$36.45	\$0.00	(\$71.50)
Other Income / (Expense) PMPM	\$0.95	\$4.13	\$15.61	\$4.65	\$4.70	\$159.59	\$144.38	\$5.07	\$4.76	\$0.00	\$5.06
Net Income / (Loss) PMPM	\$14.53	\$29.47	(\$198.44)	(\$108.01)	(\$138.77)	(\$958.75)	(\$118.11)	(\$64.60)	\$41.21	\$0.00	(\$66.44)
Ratio:											
Medical Loss Ratio	82.4%	87.0%	112.3%	126.8%	134.5%	104.4%	96.2%	112.5%	88.8%	0.0%	112.0%
Administrative Expense Ratio	4.2%	5.3%	5.5%	5.6%	5.5%	6.2%	6.8%	5.5%	4.5%	0.0%	6.3%
Net Income Ratio	5.6%	6.0%	-14.6%	-21.3%	-26.8%	-8.9%	-1.3%	-11.8%	7.5%	0.0%	-12.2%

**ALAMEDA ALLIANCE FOR HEALTH
OPERATING STATEMENT BY CATEGORY OF AID**

**GAAP BASIS
FOR THE FISCAL YEAR TO DATE OCTOBER 2024**

	Medi-Cal Child	Medi-Cal Adult	Medi-Cal SPD	Medi-Cal ACA OE	Medi-Cal Duals	Medi-Cal LTC	Medi-Cal LTC Duals	Medi-Cal Total	Group Care	Medicare	Grand Total
Enrollments/Member Months	439,128	250,477	140,902	602,386	160,184	937	5,007	1,599,021	22,840	-	1,621,861
Revenue	\$155,665,898	\$141,544,288	\$202,039,914	\$360,336,737	\$95,832,261	\$10,019,472	\$43,079,851	\$1,008,518,421	\$12,492,383	\$0	\$1,021,010,804
Medical Expense	\$50,527,300	\$81,468,658	\$193,150,411	\$249,468,006	\$62,838,424	\$11,251,639	\$43,132,637	\$691,837,074	\$12,227,693	\$47,576	\$704,112,343
Gross Margin	\$105,138,599	\$60,075,630	\$8,889,503	\$110,868,731	\$32,993,837	(\$1,232,167)	(\$52,786)	\$316,681,347	\$264,690	(\$47,576)	\$316,898,461
Administrative Expense	\$1,925,063	\$4,591,109	\$9,851,182	\$12,492,509	\$3,412,103	\$699,974	\$3,255,113	\$36,227,053	\$594,589	\$2,353,165	\$39,174,808
MCO Tax Expense	\$96,818,320	\$55,325,194	\$30,959,667	\$132,044,548	\$35,286,740	\$202,852	\$1,115,087	\$351,752,408	\$0	\$0	\$351,752,408
Operating Income / (Expense)	\$6,395,215	\$159,328	(\$31,921,347)	(\$33,668,326)	(\$5,705,005)	(\$2,134,993)	(\$4,422,986)	(\$71,298,114)	(\$329,900)	(\$2,400,741)	(\$74,028,755)
Other Income / (Expense)	\$656,399	\$1,626,743	\$3,489,025	\$4,437,993	\$1,192,603	\$251,033	\$1,153,793	\$12,807,589	\$173,413	\$0	\$12,981,002
Net Income / (Loss)	\$7,051,614	\$1,786,071	(\$28,432,321)	(\$29,230,333)	(\$4,512,402)	(\$1,883,960)	(\$3,269,193)	(\$58,490,525)	(\$156,487)	(\$2,400,741)	(\$61,047,753)
PMPM Metrics:											
Revenue PMPM	\$354.49	\$565.10	\$1,433.90	\$598.18	\$598.26	\$10,693.14	\$8,603.92	\$630.71	\$546.95	\$0.00	\$629.53
Medical Expense PMPM	\$115.06	\$325.25	\$1,370.81	\$414.13	\$392.29	\$12,008.15	\$8,614.47	\$432.66	\$535.36	\$0.00	\$434.14
Gross Margin PMPM	\$239.43	\$239.84	\$63.09	\$184.05	\$205.97	(\$1,315.01)	(\$10.54)	\$198.05	\$11.59	\$0.00	\$195.39
Administrative Expense PMPM	\$4.38	\$18.33	\$69.92	\$20.74	\$21.30	\$747.04	\$650.11	\$22.66	\$26.03	\$0.00	\$24.15
MCO Tax Expense PMPM	\$220.48	\$220.88	\$219.72	\$219.20	\$220.29	\$216.49	\$222.71	\$219.98	\$0.00	\$0.00	\$216.88
Operating Income / (Expense) PMPM	\$14.56	\$0.64	(\$226.55)	(\$55.89)	(\$35.62)	(\$2,278.54)	(\$883.36)	(\$44.59)	(\$14.44)	\$0.00	(\$45.64)
Other Income / (Expense) PMPM	\$1.49	\$6.49	\$24.76	\$7.37	\$7.45	\$267.91	\$230.44	\$8.01	\$7.59	\$0.00	\$8.00
Net Income / (Loss) PMPM	\$16.06	\$7.13	(\$201.79)	(\$48.52)	(\$28.17)	(\$2,010.63)	(\$652.92)	(\$36.58)	(\$6.85)	\$0.00	(\$37.64)
Ratio:											
Medical Loss Ratio	85.9%	94.5%	112.9%	109.3%	103.8%	114.6%	102.8%	105.3%	97.9%	0.0%	105.2%
Administrative Expense Ratio	3.3%	5.3%	5.8%	5.5%	5.6%	7.1%	7.8%	5.5%	4.8%	0.0%	5.9%
Net Income Ratio	4.5%	1.3%	-14.1%	-8.1%	-4.7%	-18.8%	-7.6%	-5.8%	-1.3%	0.0%	-6.0%

ALAMEDA ALLIANCE FOR HEALTH
ADMINISTRATIVE EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED October 31, 2024

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
ADMINISTRATIVE EXPENSES SUMMARY (ADMIN. DEPT. ONLY)								
\$5,971,370	\$6,072,837	\$101,467	1.7%	Personnel Expenses	\$23,030,935	\$23,140,731	\$109,797	0.5%
\$77,643	\$74,625	(\$3,017)	(4.0%)	Benefits Administration Expense	\$304,856	\$298,162	(\$6,694)	(2.2%)
\$2,470,858	\$1,796,098	(\$674,760)	(37.6%)	Purchased & Professional Services	\$8,844,117	\$6,849,139	(\$1,994,977)	(29.1%)
\$523,986	\$580,291	\$56,305	9.7%	Occupancy	\$1,984,299	\$2,293,486	\$309,187	13.5%
\$454,498	\$475,134	\$20,636	4.3%	Printing Postage & Promotion	\$1,531,039	\$2,129,363	\$598,324	28.1%
\$298,479	\$371,375	\$72,896	19.6%	Licenses Insurance & Fees	\$2,713,003	\$1,688,918	(\$1,024,084)	(60.6%)
\$186,154	\$138,572	(\$47,581)	(34.3%)	Other Administrative Expense	\$766,561	\$535,915	(\$230,646)	(43.0%)
<u>\$4,011,618</u>	<u>\$3,436,095</u>	<u>(\$575,522)</u>	<u>(16.7%)</u>	Total Other Administrative Expenses (excludes Personnel Expenses)	<u>\$16,143,873</u>	<u>\$13,794,983</u>	<u>(\$2,348,890)</u>	<u>(17.0%)</u>
<u>\$9,982,988</u>	<u>\$9,508,932</u>	<u>(\$474,056)</u>	<u>(5.0%)</u>	Total Administrative Expenses	<u>\$39,174,808</u>	<u>\$36,935,715</u>	<u>(\$2,239,093)</u>	<u>(6.1%)</u>

ALAMEDA ALLIANCE FOR HEALTH
ADMINISTRATIVE EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED October 31, 2024

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
3,954,379	4,288,183	333,804	7.8%	Salaries & Wages	15,050,700	15,784,133	733,434	4.6%
405,231	374,503	(30,729)	(8.2%)	Paid Time Off	1,360,898	1,410,225	49,327	3.5%
2,232	3,705	1,473	39.7%	Compensated Incentives	5,789	17,660	11,871	67.2%
0	0	0	0.0%	Severance	0	400,000	400,000	100.0%
63,459	60,385	(3,074)	(5.1%)	Payroll Taxes	246,955	237,729	(9,227)	(3.9%)
102,591	24,960	(77,631)	(311.0%)	Overtime	314,619	99,840	(214,779)	(215.1%)
312,352	289,961	(22,391)	(7.7%)	CalPERS ER Match	1,282,033	1,121,908	(160,125)	(14.3%)
938,861	681,855	(257,006)	(37.7%)	Employee Benefits	3,832,196	2,580,739	(1,251,457)	(48.5%)
(979)	0	979	0.0%	Personal Floating Holiday	3,894	0	(3,894)	0.0%
25,225	33,000	7,775	23.6%	Language Pay	86,009	116,500	30,491	26.2%
4,420	0	(4,420)	0.0%	Med Ins Opted Out Stipend	16,010	0	(16,010)	0.0%
0	0	0	0.0%	Holiday Bonus	248,810	0	(248,810)	0.0%
84,501	0	(84,501)	0.0%	Sick Leave	270,728	0	(270,728)	0.0%
59	35,275	35,216	99.8%	Compensated Employee Relations	84	90,350	90,266	99.9%
20,230	25,550	5,320	20.8%	Work from Home Stipend	78,970	96,800	17,830	18.4%
1,423	5,953	4,531	76.1%	Mileage, Parking & Local Travel	4,992	25,229	20,237	80.2%
3,557	39,697	36,140	91.0%	Travel & Lodging	12,317	149,881	137,564	91.8%
43,393	116,738	73,345	62.8%	Temporary Help Services	112,645	702,606	589,962	84.0%
8,859	56,498	47,639	84.3%	Staff Development/Training	43,258	201,681	158,422	78.6%
1,578	36,574	34,996	95.7%	Staff Recruitment/Advertisement	60,028	105,449	45,422	43.1%
5,971,370	6,072,837	101,467	1.7%	Personnel Expense	23,030,935	23,140,731	109,797	0.5%
25,157	21,753	(3,403)	(15.6%)	Pharmacy Administrative Fees	95,132	87,014	(8,119)	(9.3%)
52,486	52,872	386	0.7%	Telemedicine Admin. Fees	209,723	211,148	1,425	0.7%
77,643	74,625	(3,017)	(4.0%)	Benefits Administration Expense	304,856	298,162	(6,694)	(2.2%)
470,697	275,494	(195,203)	(70.9%)	Consultant Fees - Non Medical	2,479,124	894,998	(1,584,126)	(177.0%)
502,891	396,830	(106,061)	(26.7%)	Computer Support Services	2,068,670	1,801,029	(267,640)	(14.9%)
26,623	15,000	(11,623)	(77.5%)	Audit Fees	68,158	60,000	(8,158)	(13.6%)
0	8	8	100.0%	Consultant Fees - Medical	(15,355)	33	15,388	46,183.4%
216,165	195,225	(20,940)	(10.7%)	Other Purchased Services	1,017,453	742,091	(275,362)	(37.1%)
0	2,454	2,454	100.0%	Maint.&Repair-Office Equipment	0	9,816	9,816	100.0%
130,848	45,067	(85,782)	(190.3%)	Legal Fees	331,286	180,267	(151,019)	(83.8%)
0	0	0	0.0%	Member Health Education	320	0	(320)	0.0%
23,714	28,133	4,419	15.7%	Translation Services	87,064	112,533	25,470	22.6%
300,690	161,698	(138,992)	(86.0%)	Medical Refund Recovery Fees	1,115,371	646,792	(468,579)	(72.4%)
664,721	524,066	(140,654)	(26.8%)	Software - IT Licenses & Subsc	1,346,856	1,951,806	604,950	31.0%
36,474	101,822	65,348	64.2%	Hardware (Non-Capital)	157,057	248,574	91,517	36.8%
98,035	50,300	(47,735)	(94.9%)	Provider Credentialing	188,113	201,200	13,087	6.5%
2,470,858	1,796,098	(674,760)	(37.6%)	Purchased & Professional Services	8,844,117	6,849,139	(1,994,977)	(29.1%)
64,258	105,504	41,246	39.1%	Depreciation	237,959	403,650	165,691	41.0%
62,638	76,371	13,733	18.0%	Lease Building	249,401	305,484	56,083	18.4%
5,761	5,960	199	3.3%	Lease Rented Office Equipment	17,965	23,840	5,875	24.6%
26,414	17,508	(8,906)	(50.9%)	Utilities	63,073	69,537	6,464	9.3%
105,467	91,065	(14,402)	(15.8%)	Telephone	347,665	364,260	16,595	4.6%
30,871	34,748	3,877	11.2%	Building Maintenance	144,455	130,173	(14,282)	(11.0%)
228,577	249,136	20,559	8.3%	GASB96 SBITA Amort. Expense	923,781	996,542	72,761	7.3%
523,986	580,291	56,305	9.7%	Occupancy	1,984,299	2,293,486	309,187	13.5%

ALAMEDA ALLIANCE FOR HEALTH
ADMINISTRATIVE EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED October 31, 2024

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
88,035	104,818	16,783	16.0%	Postage	276,771	277,017	246	0.1%
4,769	5,300	532	10.0%	Design & Layout	26,180	21,200	(4,980)	(23.5%)
112,076	118,935	6,859	5.8%	Printing Services	389,400	334,766	(54,634)	(16.3%)
3,924	6,910	2,986	43.2%	Mailing Services	34,383	27,640	(6,743)	(24.4%)
4,675	11,334	6,659	58.8%	Courier/Delivery Service	22,598	45,912	23,315	50.8%
29	20	(9)	(45.2%)	Pre-Printed Materials & Public	29	560	531	94.8%
6,573	10,000	3,427	34.3%	Promotional Products	43,118	10,000	(33,118)	(331.2%)
0	150	150	100.0%	Promotional Services	0	600	600	100.0%
234,417	217,667	(16,750)	(7.7%)	Community Relations	738,560	1,411,668	673,108	47.7%
454,498	475,134	20,636	4.3%	Printing Postage & Promotion	1,531,039	2,129,363	598,324	28.1%
200,000	50,000	(150,000)	(300.0%)	Regulatory Penalties	285,000	150,000	(135,000)	(90.0%)
36,686	36,000	(686)	(1.9%)	Bank Fees	132,981	144,000	11,019	7.7%
0	95,133	95,133	100.0%	Insurance Premium	976,663	385,770	(590,893)	(153.2%)
20,052	115,089	95,037	82.6%	License,Permits, & Fee - NonIT	962,873	780,476	(182,398)	(23.4%)
41,741	75,153	33,412	44.5%	Subscriptions and Dues - NonIT	355,486	228,673	(126,813)	(55.5%)
298,479	371,375	72,896	19.6%	License Insurance & Fees	2,713,003	1,688,918	(1,024,084)	(60.6%)
6,809	10,788	3,979	36.9%	Office and Other Supplies	32,375	49,102	16,728	34.1%
0	1,050	1,050	100.0%	Furniture & Equipment	0	4,200	4,200	100.0%
20,437	26,483	6,046	22.8%	Ergonomic Supplies	124,215	105,933	(18,281)	(17.3%)
15,399	30,251	14,853	49.1%	Meals and Entertainment	51,463	91,829	40,366	44.0%
4,300	0	(4,300)	0.0%	Miscellaneous	5,300	0	(5,300)	0.0%
0	0	0	0.0%	Member Incentive	0	4,850	4,850	100.0%
139,209	70,000	(69,209)	(98.9%)	Provider Interest (All Depts)	553,208	280,000	(273,208)	(97.6%)
186,154	138,572	(47,581)	(34.3%)	Other Administrative Expense	766,561	535,915	(230,646)	(43.0%)
4,011,618	3,436,095	(575,522)	(16.7%)	Total Other Administrative ExpenseS (excludes Personnel Expenses)	16,143,873	13,794,983	(2,348,890)	(17.0%)
9,982,988	9,508,932	(474,056)	(5.0%)	TOTAL ADMINISTRATIVE EXPENSES	39,174,808	36,935,715	(2,239,093)	(6.1%)

ALAMEDA ALLIANCE FOR HEALTH
 CAPITAL SPENDING INCLUDING CONSTRUCTION-IN-PROCESS
 ACTUAL VS. BUDGET
 FOR THE FISCAL YEAR-TO-DATE ENDED JUNE 30, 2025

	Project ID	Prior YTD Acquisitions	Current Month Acquisitions	Fiscal YTD Acquisitions	Capital Budget Total	\$ Variance Fav/(Unf.)
1. Hardware:						
	Cisco UCS-X M6 or M7 Blades x 6	\$ 265,100	\$ -	\$ 265,100	\$ -	\$ (265,100)
	Cisco Routers	\$ -	\$ -	\$ -	\$ 120,000	\$ 120,000
	Cisco UCS Blades	\$ 264,510	\$ -	\$ 264,510	\$ 873,000	\$ 608,490
	PURE Storage	\$ -	\$ -	\$ -	\$ 150,000	\$ 150,000
	Exagrid Immutable Storage	\$ -	\$ -	\$ -	\$ 500,000	\$ 500,000
	Network Cabling	\$ -	\$ -	\$ -	\$ 40,000	\$ 40,000
	Hardware Subtotal	\$ 529,610	\$ -	\$ 529,610	\$ 1,683,000	\$ 1,418,490
2. Software:						
	Zerto renewal and Tier 2 add	\$ -	\$ -	\$ -	\$ -	\$ -
	Software Subtotal	\$ -	\$ -	\$ -	\$ -	\$ -
3. Building Improvement:						
	1240 Exterior lighting update	\$ -	\$ -	\$ -	\$ 30,000	\$ 30,000
	Building Improvement Subtotal	\$ -	\$ -	\$ -	\$ 30,000	\$ 30,000
4. Furniture & Equipment:						
	Office desks, cabinets, shelvings (all building/suites: new or replacement)	\$ -	\$ -	\$ -	\$ -	\$ -
	Replace, reconfigure, re-design workstations	\$ -	\$ -	\$ -	\$ -	\$ -
	Furniture & Equipment Subtotal	\$ -	\$ -	\$ -	\$ -	\$ -
5. Leasehold Improvement:						
	ExacqVision NVR Upgrade, Cameras/Video System upgrade	\$ -	\$ -	\$ -	\$ -	\$ -
	Leasehold Improvement Subtotal	\$ -	\$ -	\$ -	\$ -	\$ -
6. Contingency:						
		\$ -	\$ -	\$ -	\$ -	\$ -
	Contingency Subtotal	\$ -	\$ -	\$ -	\$ -	\$ -
	GRAND TOTAL	\$ 529,610	\$ -	\$ 529,610	\$ 1,713,000	\$ 1,448,490
6. Reconciliation to Balance Sheet:						
	Fixed Assets @ Cost - 10/31/24			\$ 38,640,099		
	Fixed Assets @ Cost - 6/30/24			\$ 38,110,489		
	Fixed Assets Acquired YTD			\$ 529,610		

**ALAMEDA ALLIANCE FOR HEALTH
TANGIBLE NET EQUITY (TNE) AND LIQUID TNE ANALYSIS
SUMMARY - FISCAL YEAR 2025**

<u>TANGIBLE NET EQUITY (TNE)</u>	QTR. END			QTR. END	
	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24
Current Month Net Income / (Loss)	(\$60,614,028)	(\$6,989,303)	(\$18,354,879)	(\$8,719,232)	(\$26,984,338)
YTD Net Income / (Loss)	(\$68,581,898)	(\$6,989,303)	(\$25,344,182)	(\$34,063,414)	(\$61,047,752)
Actual TNE					
Net Assets	\$255,375,144	\$248,385,841	\$230,030,961	\$221,311,730	\$194,327,391
Subordinated Debt & Interest	\$0	\$0	\$0	\$0	\$0
Total Actual TNE	\$255,375,144	\$248,385,841	\$230,030,961	\$221,311,730	\$194,327,391
Increase/(Decrease) in Actual TNE	(\$60,614,028)	(\$6,989,303)	(\$18,354,879)	(\$8,719,232)	(\$26,984,338)
Required TNE⁽¹⁾	\$63,328,179	\$68,750,939	\$71,470,183	\$70,224,330	\$77,225,115
Min. Req'd to Avoid Monthly Reporting (Increased from 130% to 150% of Required TNE effective July-2022)	\$94,992,268	\$103,126,409	\$107,205,274	\$105,336,495	\$115,837,673
TNE Excess / (Deficiency)	\$192,046,965	\$179,634,902	\$158,560,778	\$151,087,400	\$117,102,276
Actual TNE as a Multiple of Required	4.03	3.61	3.22	3.15	2.52

Note 1: Required TNE reflects quarterly DMHC calculations for quarter-end months (underlined) and monthly DMHC calculations (not underlined). Quarterly and Monthly Required TNE calculations differ slightly in calculation methodology.

LIQUID TANGIBLE NET EQUITY

Net Assets	\$255,375,144	\$248,385,841	\$230,030,961	\$221,311,730	\$194,327,391
Fixed Assets at Net Book Value	(5,447,816)	(5,662,370)	(5,863,098)	(5,803,725)	(5,739,467)
Net Lease Assets/Liabilities/Interest	(501,485)	(319,957)	(496,877)	(1,004,186)	(1,303,630)
CD Pledged to DMHC	(350,000)	(350,000)	(350,000)	(350,000)	(350,000)
Liquid TNE (Liquid Reserves)	\$249,075,843	\$242,053,514	\$223,320,986	\$214,153,819	\$186,934,294
Liquid TNE as Multiple of Required	3.93	3.52	3.12	3.05	2.42

**ALAMEDA ALLIANCE FOR HEALTH
TRENDED ENROLLMENT REPORTING
FOR THE FISCAL YEAR 2025**

	Actual Jul-24	Actual Aug-24	Actual Sep-24	Actual Oct-24	Actual Nov-24	Actual Dec-24	Actual Jan-25	Actual Feb-25	Actual Mar-25	Actual Apr-25	Actual May-25	Actual Jun-25	YTD Member Months
Enrollment by Plan & Aid Category:													
Medi-Cal Program:													
Child	109,951	109,784	109,731	109,662									439,128
Adult	62,708	62,641	62,550	62,578									250,477
SPD	35,018	35,177	35,319	35,388									140,902
ACA OE	149,801	150,482	151,005	151,098									602,386
Duals	39,892	40,024	40,124	40,144									160,184
MCAL LTC	222	226	240	249									937
MCAL LTC Duals	1,241	1,247	1,254	1,265									5,007
Medi-Cal Program	398,833	399,581	400,223	400,384									1,599,021
Group Care Program	5,675	5,686	5,710	5,769									22,840
Total	404,508	405,267	405,933	406,153									1,621,861

Month Over Month Enrollment Change:													
Medi-Cal Monthly Change													
Child	(173)	(167)	(53)	(69)									(462)
Adult	(38)	(67)	(91)	28									(168)
SPD	98	159	142	69									468
ACA OE	477	681	523	93									1,774
Duals	144	132	100	20									396
MCAL LTC	0	4	14	9									27
MCAL LTC Duals	(7)	6	7	11									17
Medi-Cal Program	501	748	642	161									2,052
Group Care Program	17	11	24	59									111
Total	518	759	666	220									2,163

Enrollment Percentages:													
Medi-Cal Program:													
Child % of Medi-Cal	27.6%	27.5%	27.4%	27.4%									27.5%
Adult % of Medi-Cal	15.7%	15.7%	15.6%	15.6%									15.7%
SPD % of Medi-Cal	8.8%	8.8%	8.8%	8.8%									8.8%
ACA OE % of Medi-Cal	37.6%	37.7%	37.7%	37.7%									37.7%
Duals % of Medi-Cal	10.0%	10.0%	10.0%	10.0%									10.0%
Medi-Cal Program % of Total	98.6%	98.6%	98.6%	98.6%									98.6%
Group Care Program % of Total	1.4%	1.4%	1.4%	1.4%									1.4%
Total	100.0%	100.0%	100.0%	100.0%									100.0%

**ALAMEDA ALLIANCE FOR HEALTH
TRENDED ENROLLMENT REPORTING
FOR THE FISCAL YEAR 2025**

	Actual Jul-24	Actual Aug-24	Actual Sep-24	Actual Oct-24	Actual Nov-24	Actual Dec-24	Actual Jan-25	Actual Feb-25	Actual Mar-25	Actual Apr-25	Actual May-25	Actual Jun-25	YTD Member Months
Current Direct/Delegate Enrollment:													
Directly-Contracted													
Directly Contracted (DCP)	87,980	88,518	89,634	89,724									355,856
Alameda Health System	91,091	91,170	91,024	90,756									364,041
	<u>179,071</u>	<u>179,688</u>	<u>180,658</u>	<u>180,480</u>									<u>719,897</u>
Delegated:													
CFMG	44,087	43,956	43,837	43,910									175,790
CHCN	181,350	181,623	181,438	181,763									726,174
Kaiser	0	0	0	0									0
Delegated Subtotal	<u>225,437</u>	<u>225,579</u>	<u>225,275</u>	<u>225,673</u>									<u>901,964</u>
Total	404,508	405,267	405,933	406,153									1,621,861
Direct/Delegate Month Over Month Enrollment Change:													
Directly-Contracted	167	617	970	(178)									1,576
Delegated:													
CFMG	96	(131)	(119)	73									(81)
CHCN	255	273	(185)	325									668
Kaiser	0	0	0	0									0
Delegated Subtotal	<u>351</u>	<u>142</u>	<u>(304)</u>	<u>398</u>									<u>587</u>
Total	518	759	666	220									2,163
Direct/Delegate Enrollment Percentages:													
Directly-Contracted	44.3%	44.3%	44.5%	44.4%									44.4%
Delegated:													
CFMG	10.9%	10.8%	10.8%	10.8%									10.8%
CHCN	44.8%	44.8%	44.7%	44.8%									44.8%
Kaiser	0.0%	0.0%	0.0%	0.0%									0.0%
Delegated Subtotal	<u>55.7%</u>	<u>55.7%</u>	<u>55.5%</u>	<u>55.6%</u>									<u>55.6%</u>
Total	100.0%	100.0%	100.0%	100.0%									100.0%

**ALAMEDA ALLIANCE FOR HEALTH
TRENDED ENROLLMENT REPORTING
FOR THE FISCAL YEAR 2025**

	PRELIMINARY BUDGET												YTD Member
	Budget Jul-24	Budget Aug-24	Budget Sep-24	Budget Oct-24	Budget Nov-24	Budget Dec-24	Budget Jan-25	Budget Feb-25	Budget Mar-25	Budget Apr-25	Budget May-25	Budget Jun-25	Months
Enrollment by Plan & Aid Category:													
Medi-Cal Program by Category of Aid:													
Child	110,723	110,944	111,166	111,388	111,611	111,834	112,058	112,282	112,507	112,732	112,957	113,183	1,343,385
Adult	63,571	63,635	63,699	63,763	63,827	63,891	63,955	64,019	64,083	64,147	64,211	64,275	767,076
SPD	34,848	34,848	34,848	34,848	34,848	34,848	34,848	34,848	34,848	34,848	34,848	34,848	418,176
ACA OE	149,317	149,466	149,615	149,765	149,915	150,065	150,215	150,365	150,515	150,666	150,817	150,968	1,801,689
Duals	39,791	39,791	39,791	39,791	39,791	39,791	39,791	39,791	39,791	39,791	39,791	39,791	477,492
MCAL LTC	224	224	224	224	224	224	224	224	224	224	224	224	2,688
MCAL LTC Duals	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	15,420
Medi-Cal Program	399,759	400,193	400,628	401,064	401,501	401,938	402,376	402,814	403,253	403,693	404,133	404,574	4,825,926
Group Care Program	5,643	5,643	5,643	5,643	5,643	5,643	5,643	5,643	5,643	5,643	5,643	5,643	67,716
Total	405,402	405,836	406,271	406,707	407,144	407,581	408,019	408,457	408,896	409,336	409,776	410,217	4,893,642

Month Over Month Enrollment Change:

Medi-Cal Monthly Change													
Child	(1,207)	221	222	222	223	223	224	224	225	225	225	226	1,253
Adult	(624)	64	64	64	64	64	64	64	64	64	64	64	80
SPD	(225)	0	0	0	0	0	0	0	0	0	0	0	(225)
ACA OE	(1,260)	149	149	150	150	150	150	150	150	151	151	151	391
Duals	(43)	0	0	0	0	0	0	0	0	0	0	0	(43)
MCAL LTC	(9)	0	0	0	0	0	0	0	0	0	0	0	(9)
MCAL LTC Duals	4	0	0	0	0	0	0	0	0	0	0	0	4
Medi-Cal Program	(3,364)	434	435	436	437	437	438	438	439	440	440	441	1,451
Group Care Program	(15)	0	0	0	0	0	0	0	0	0	0	0	(15)
Total	(3,379)	434	435	436	437	437	438	438	439	440	440	441	1,436

Enrollment Percentages:

Medi-Cal Program:													
Child % (Medi-Cal)	27.7%	27.7%	27.7%	27.8%	27.8%	27.8%	27.8%	27.9%	27.9%	27.9%	28.0%	28.0%	27.8%
Adult % (Medi-Cal)	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%
SPD % (Medi-Cal)	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.6%	8.6%	8.6%	8.6%	8.7%
ACA OE % (Medi-Cal)	37.4%	37.3%	37.3%	37.3%	37.3%	37.3%	37.3%	37.3%	37.3%	37.3%	37.3%	37.3%	37.3%
Duals % (Medi-Cal)	10.0%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.8%	9.8%	9.9%
MCAL LTC % (Medi-Cal)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
MCAL LTC Duals % (Medi-Cal)	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Medi-Cal Program % of Total	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%
Group Care Program % of Total	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

ALAMEDA ALLIANCE FOR HEALTH
 TRENDED ENROLLMENT REPORTING
 FOR THE FISCAL YEAR 2025

	PRELIMINARY BUDGET												
	Budget Jul-24	Budget Aug-24	Budget Sep-24	Budget Oct-24	Budget Nov-24	Budget Dec-24	Budget Jan-25	Budget Feb-25	Budget Mar-25	Budget Apr-25	Budget May-25	Budget Jun-25	YTD Member Months
Current Direct/Delegate Enrollment:													
Directly-Contracted													
Directly Contracted (DCP)	89,482	89,539	89,596	89,654	89,712	89,770	89,828	89,886	89,944	90,002	90,060	90,119	1,077,592
Alameda Health System	90,708	90,803	90,898	90,994	91,090	91,186	91,282	91,378	91,475	91,572	91,669	91,766	1,094,821
	180,190	180,342	180,494	180,648	180,802	180,956	181,110	181,264	181,419	181,574	181,729	181,885	2,172,413
Delegated:													
CFMG	43,781	43,864	43,948	44,032	44,116	44,200	44,284	44,368	44,453	44,538	44,623	44,708	530,915
CHCN	181,431	181,630	181,829	182,027	182,226	182,425	182,625	182,825	183,024	183,224	183,424	183,624	2,190,314
Kaiser	0	0	0	0	0	0	0	0	0	0	0	0	0
Delegated Subtotal	225,212	225,494	225,777	226,059	226,342	226,625	226,909	227,193	227,477	227,762	228,047	228,332	2,721,229
Total	405,402	405,836	406,271	406,707	407,144	407,581	408,019	408,457	408,896	409,336	409,776	410,217	4,893,642
Direct/Delegate Month Over Month Enrollment Change:													
Directly-Contracted													
Directly Contracted (DCP)	305	57	57	58	58	58	58	58	58	58	58	59	942
Alameda Health System	(1,244)	95	95	96	96	96	96	96	97	97	97	97	(186)
	(939)	152	152	154	154	154	154	154	155	155	155	156	756
Delegated:													
CFMG	(441)	83	84	84	84	84	84	84	85	85	85	85	486
CHCN	(1,721)	199	199	198	199	199	200	200	199	200	200	200	472
Kaiser	(278)	0	0	0	0	0	0	0	0	0	0	0	(278)
Delegated Subtotal	(2,440)	282	283	282	283	283	284	284	284	285	285	285	680
Total	(3,379)	434	435	436	437	437	438	438	439	440	440	441	1,436
Direct/Delegate Enrollment Percentages:													
Directly-Contracted													
Directly Contracted (DCP)	22.1%	22.1%	22.1%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
Alameda Health System	22.4%	22.4%	22.4%	22.4%	22.4%	22.4%	22.4%	22.4%	22.4%	22.4%	22.4%	22.4%	22.4%
	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.3%	44.3%	44.4%
Delegated:													
CFMG	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.8%
CHCN	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%
Kaiser	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Delegated Subtotal	55.6%	55.6%	55.6%	55.6%	55.6%	55.6%	55.6%	55.6%	55.6%	55.6%	55.7%	55.7%	55.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

ALAMEDA ALLIANCE FOR HEALTH
TRENDING ENROLLMENT REPORTING
FOR THE FISCAL YEAR 2025

	Variance Jul-24	Variance Aug-24	Variance Sep-24	Variance Oct-24	Variance Nov-24	Variance Dec-24	Variance Jan-25	Variance Feb-25	Variance Mar-25	Variance Apr-25	Variance May-25	Variance Jun-25	YTD Member Month Variance
Enrollment Variance by Plan & Aid Category - Favorable/(Unfavorable)													
Medi-Cal Program:													
Child	(772)	(1,160)	(1,435)	(1,726)									(5,093)
Adult	(863)	(994)	(1,149)	(1,185)									(4,191)
SPD	170	329	471	540									1,510
ACA OE	484	1,016	1,390	1,333									4,223
Duals	101	233	333	353									1,020
MCAL LTC	(2)	2	16	25									41
MCAL LTC Duals	(44)	(38)	(31)	(20)									(133)
Medi-Cal Program	(926)	(612)	(405)	(680)									(2,623)
Group Care Program	32	43	67	126									268
Total	(894)	(569)	(338)	(554)									(2,355)
Current Direct/Delegate Enrollment Variance - Favorable/(Unfavorable)													
Directly-Contracted													
Directly Contracted (DCP)	(1,502)	(1,021)	38	70									(2,415)
Alameda Health System	383	367	126	(238)									638
	(1,119)	(654)	164	(168)									(1,777)
Delegated:													
CFMG	306	92	(111)	(122)									165
CHCN	(81)	(7)	(391)	(264)									(743)
Kaiser	0	0	0	0									0
Delegated Subtotal	225	85	(502)	(386)									(578)
Total	(894)	(569)	(338)	(554)									(2,355)

**ALAMEDA ALLIANCE FOR HEALTH
MEDICAL EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED OCTOBER 31, 2024**

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
<u>CAPITATED MEDICAL EXPENSES</u>								
\$4,615,273	\$1,986,269	(\$2,629,004)	(132.4%)	PCP Capitation	\$14,675,610	\$7,922,903	(\$6,752,707)	(85.2%)
6,147,059	9,535,602	3,388,543	35.5%	PCP Capitation FQHC	24,618,289	38,080,669	13,462,380	35.4%
386,198	381,735	(4,463)	(1.2%)	Specialty Capitation	1,506,563	1,522,575	16,012	1.1%
5,415,803	5,579,633	163,830	2.9%	Specialty Capitation FQHC	21,603,417	22,289,520	686,103	3.1%
752,520	709,785	(42,735)	(6.0%)	Laboratory Capitation	2,998,285	2,834,558	(163,727)	(5.8%)
339,396	342,019	2,624	0.8%	Vision Capitation	1,356,883	1,365,584	8,701	0.6%
112,391	110,982	(1,409)	(1.3%)	CFMG Capitation	438,444	442,659	4,214	1.0%
266,926	276,391	9,465	3.4%	ANC IPA Admin Capitation FQHC	1,065,530	1,103,951	38,421	3.5%
0	0	0	0.0%	Kaiser Capitation	(995)	0	995	0.0%
0	0	0	0.0%	Maternity Supplemental Expense	27,953	0	(27,953)	0.0%
1,015,252	946,182	(69,070)	(7.3%)	DME Capitation	4,050,796	3,782,925	(267,871)	(7.1%)
19,050,817	19,868,598	817,781	4.1%	7. TOTAL CAPITATED EXPENSES	72,340,775	79,345,343	7,004,567	8.8%
<u>FEE FOR SERVICE MEDICAL EXPENSES</u>								
(8,716,801)	0	8,716,801	0.0%	IBNR Inpatient Services	(3,303,163)	0	3,303,163	0.0%
(261,503)	0	261,503	0.0%	IBNR Settlement (IP)	(99,094)	0	99,094	0.0%
(697,345)	0	697,345	0.0%	IBNR Claims Fluctuation (IP)	(264,254)	0	264,254	0.0%
59,455,387	46,259,484	(13,195,903)	(28.5%)	Inpatient Hospitalization FFS	200,878,083	181,495,417	(19,382,666)	(10.7%)
3,206,631	0	(3,206,631)	0.0%	IP OB - Mom & NB	12,540,164	0	(12,540,164)	0.0%
225,216	0	(225,216)	0.0%	IP Behavioral Health	1,070,307	0	(1,070,307)	0.0%
1,939,590	0	(1,939,590)	0.0%	Inpatient Facility Rehab FFS	5,770,736	0	(5,770,736)	0.0%
55,151,176	46,259,484	(8,891,692)	(19.2%)	8. Inpatient Hospital Expense	216,592,779	181,495,417	(35,097,362)	(19.3%)
(593,845)	0	593,845	0.0%	IBNR PCP	(293,439)	0	293,439	0.0%
(17,815)	0	17,815	0.0%	IBNR Settlement (PCP)	(8,801)	0	8,801	0.0%
(47,509)	0	47,509	0.0%	IBNR Claims Fluctuation (PCP)	44,791	0	(44,791)	0.0%
4,680,311	3,752,312	(927,999)	(24.7%)	PCP FFS	15,067,759	14,840,007	(227,752)	(1.5%)
452,575	1,443,421	990,846	68.6%	PCP FQHC FFS	1,638,422	5,712,971	4,074,549	71.3%
0	0	0	0.0%	Physician Extended Hrs. Incent	12,000	0	(12,000)	0.0%
(4,621,564)	955,882	5,577,446	583.5%	Prop 56 Physician Pmt	(4,620,603)	3,816,754	8,437,357	221.1%
16,264	0	(16,264)	0.0%	Prop 56 Hyde	64,923	0	(64,923)	0.0%
(107,221)	0	107,221	0.0%	Prop 56 Trauma Screening	110,133	0	(110,133)	0.0%
(152,739)	0	152,739	0.0%	Prop 56 Developmentl Screening	96,040	0	(96,040)	0.0%
(3,060,393)	0	3,060,393	0.0%	Prop 56 Family Planning	(767,666)	0	767,666	0.0%
(2,718,741)	0	2,718,741	0.0%	Prop 56 VBP	(2,718,741)	0	2,718,741	0.0%
(6,170,677)	6,151,615	12,322,292	200.3%	9. Primary Care Physician Expense	8,624,817	24,369,731	15,744,914	64.6%
(720,463)	0	720,463	0.0%	IBNR Specialist	(747,176)	0	747,176	0.0%
(21,613)	0	21,613	0.0%	IBNR Settlement (SCP)	(22,414)	0	22,414	0.0%
(57,637)	0	57,637	0.0%	IBNR Claims Fluctuation (SCP)	(59,775)	0	59,775	0.0%
507,690	0	(507,690)	0.0%	Psychiatrist FFS	1,559,071	0	(1,559,071)	0.0%
4,455,136	7,959,076	3,503,940	44.0%	Specialty Care FFS	15,254,426	31,486,298	16,231,872	51.6%
382,597	0	(382,597)	0.0%	Specialty Anesthesiology	1,061,004	0	(1,061,004)	0.0%
1,866,314	0	(1,866,314)	0.0%	Specialty Imaging FFS	6,843,037	0	(6,843,037)	0.0%
73,489	0	(73,489)	0.0%	Obstetrics FFS	181,208	0	(181,208)	0.0%
417,273	0	(417,273)	0.0%	Specialty IP Surgery FFS	1,679,499	0	(1,679,499)	0.0%
1,245,319	0	(1,245,319)	0.0%	Specialty OP Surgery FFS	4,353,452	0	(4,353,452)	0.0%
717,191	0	(717,191)	0.0%	Specialty IP Physician	2,543,833	0	(2,543,833)	0.0%
161,888	102,043	(59,845)	(58.6%)	Specialist FQHC FFS	530,883	403,573	(127,310)	(31.5%)
9,027,183	8,061,119	(966,064)	(12.0%)	10. Specialty Care Physician Expense	33,177,048	31,889,871	(1,287,177)	(4.0%)

**ALAMEDA ALLIANCE FOR HEALTH
MEDICAL EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED OCTOBER 31, 2024**

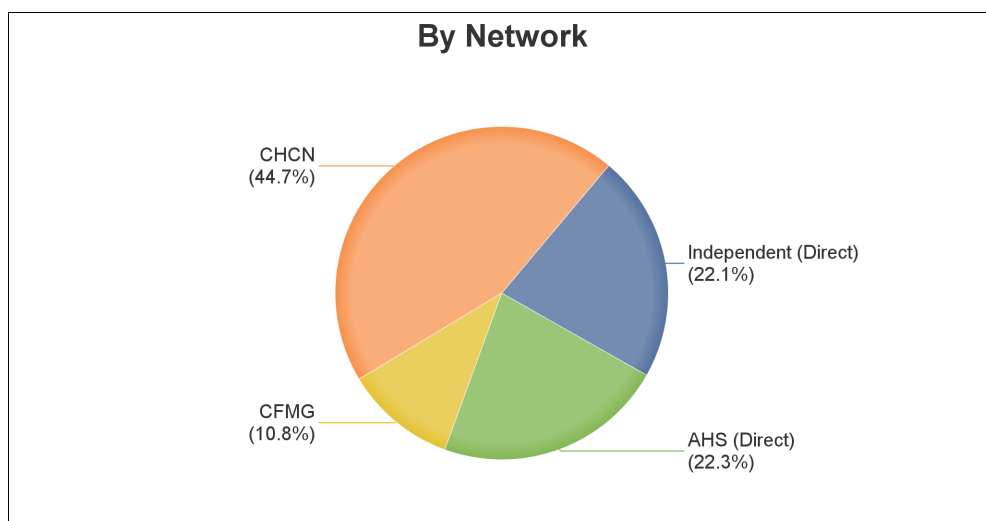
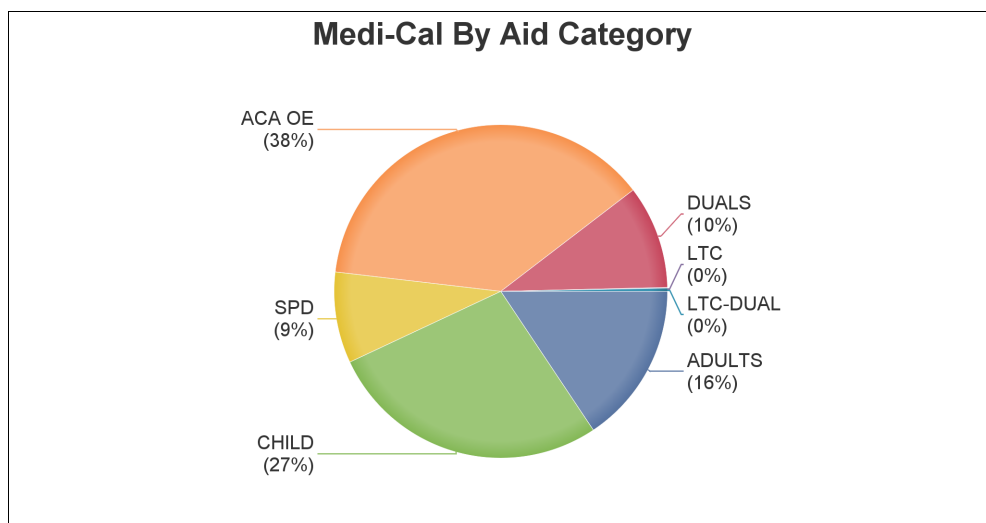
CURRENT MONTH				FISCAL YEAR TO DATE					
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	
(287,117)	0	287,117	0.0%	IBNR Ancillary (ANC)	904,191	0	(904,191)	0.0%	
(8,616)	0	8,616	0.0%	IBNR Settlement (ANC)	114,188	0	(114,188)	0.0%	
(22,969)	0	22,969	0.0%	IBNR Claims Fluctuation (ANC)	236,248	0	(236,248)	0.0%	
46,127	0	(46,127)	0.0%	IBNR Transportation FFS	207,856	0	(207,856)	0.0%	
2,446,565	0	(2,446,565)	0.0%	Behavioral Health Therapy FFS	8,190,565	0	(8,190,565)	0.0%	
2,239,494	0	(2,239,494)	0.0%	Psychologist & Other MH Prof	7,234,250	0	(7,234,250)	0.0%	
511,680	0	(511,680)	0.0%	Other Medical Professional	1,865,835	0	(1,865,835)	0.0%	
192,427	0	(192,427)	0.0%	Hearing Devices	674,558	0	(674,558)	0.0%	
28,830	0	(28,830)	0.0%	ANC Imaging	228,147	0	(228,147)	0.0%	
70,405	0	(70,405)	0.0%	Vision FFS	280,298	0	(280,298)	0.0%	
10	0	(10)	0.0%	Family Planning	10	0	(10)	0.0%	
2,578,553	0	(2,578,553)	0.0%	Laboratory FFS	6,593,456	0	(6,593,456)	0.0%	
218,641	0	(218,641)	0.0%	ANC Therapist	644,262	0	(644,262)	0.0%	
1,144,011	0	(1,144,011)	0.0%	Transp/Ambulance FFS	5,962,027	0	(5,962,027)	0.0%	
1,551,590	0	(1,551,590)	0.0%	Non-ER Transportation FFS	8,526,483	0	(8,526,483)	0.0%	
2,438,259	0	(2,438,259)	0.0%	Hospice FFS	9,250,960	0	(9,250,960)	0.0%	
2,124,118	0	(2,124,118)	0.0%	Home Health Services	7,088,754	0	(7,088,754)	0.0%	
0	12,584,162	12,584,162	100.0%	Other Medical FFS	128	49,620,225	49,620,097	100.0%	
40,357	0	(40,357)	0.0%	Medical Refunds through HMS	290,192	0	(290,192)	0.0%	
44,899	0	(44,899)	0.0%	DME & Medical Supplies FFS	187,833	0	(187,833)	0.0%	
1,816,004	1,782,192	(33,812)	(1.9%)	ECM Base/Outreach FFS ANC	3,198,634	7,121,332	3,922,698	55.1%	
180,601	45,939	(134,662)	(293.1%)	CS Housing Deposits FFS ANC	491,192	181,045	(310,147)	(171.3%)	
1,346,137	652,348	(693,789)	(106.4%)	CS Housing Tenancy FFS ANC	3,213,206	2,552,468	(660,738)	(25.9%)	
832,019	473,600	(358,420)	(75.7%)	CS Housing Navi Servic FFS ANC	1,908,073	1,878,478	(29,595)	(1.6%)	
658,204	550,061	(108,143)	(19.7%)	CS Medical Respite FFS ANC	2,523,657	2,179,810	(343,847)	(15.8%)	
545,781	214,052	(331,729)	(155.0%)	CS Med. Tailored Meals FFS ANC	877,869	834,607	(43,262)	(5.2%)	
12,383	38,407	26,025	67.8%	CS Asthma Remediation FFS ANC	27,459	139,864	112,405	80.4%	
0	10,000	10,000	100.0%	MOT Wrap Around (Non Med MOT)	0	40,000	40,000	100.0%	
0	15,000	15,000	100.0%	CS Home Modifications FFS ANC	24,053	60,000	35,947	59.9%	
307,253	498,723	191,470	38.4%	CS P.Care & Hmker Svcs FFS ANC	1,500,318	1,973,002	472,684	24.0%	
8,626	89,376	80,750	90.3%	CS Cgiver Respite Svcs FFS ANC	42,347	331,968	289,621	87.2%	
0	137,176	137,176	100.0%	CS Sobering Center FFS ANC	0	544,279	544,279	100.0%	
679,466	0	(679,466)	0.0%	CommunityBased Adult Svc(CBAS)	2,203,374	0	(2,203,374)	0.0%	
34,214	22,840	(11,374)	(49.8%)	CS LTC Diversion FFS ANC	67,778	88,503	20,725	23.4%	
0	14,375	14,375	100.0%	CS LTC Transition FFS ANC	0	53,750	53,750	100.0%	
21,777,951	17,128,250	(4,649,701)	(27.1%)	11. Ancillary Medical Expense	74,558,201	67,599,332	(6,958,869)	(10.3%)	
(1,214,265)	0	1,214,265	0.0%	IBNR Outpatient	231,629	0	(231,629)	0.0%	
(36,427)	0	36,427	0.0%	IBNR Settlement (OP)	6,949	0	(6,949)	0.0%	
(97,143)	0	97,143	0.0%	IBNR Claims Fluctuation (OP)	18,527	0	(18,527)	0.0%	
2,993,296	11,588,104	8,594,808	74.2%	Outpatient FFS	10,488,110	45,656,575	35,168,465	77.0%	
3,098,578	0	(3,098,578)	0.0%	OP Ambul Surgery FFS	11,593,959	0	(11,593,959)	0.0%	
3,023,461	0	(3,023,461)	0.0%	Imaging Services FFS	10,130,403	0	(10,130,403)	0.0%	
26,235	0	(26,235)	0.0%	Behavioral Health FFS	97,460	0	(97,460)	0.0%	
837,834	0	(837,834)	0.0%	Outpatient Facility Lab FFS	2,863,424	0	(2,863,424)	0.0%	
281,581	0	(281,581)	0.0%	Outpatient Facility Cardio FFS	844,453	0	(844,453)	0.0%	
113,995	0	(113,995)	0.0%	OP Facility PT/OT/ST FFS	400,408	0	(400,408)	0.0%	
3,462,184	0	(3,462,184)	0.0%	OP Facility Dialysis Ctr FFS	12,647,437	0	(12,647,437)	0.0%	
12,489,328	11,588,104	(901,224)	(7.8%)	12. Outpatient Medical Expense	49,322,759	45,656,575	(3,666,184)	(8.0%)	
(2,347,204)	0	2,347,204	0.0%	IBNR Emergency	(165,803)	0	165,803	0.0%	
(70,416)	0	70,416	0.0%	IBNR Settlement (ER)	(4,974)	0	4,974	0.0%	
(187,777)	0	187,777	0.0%	IBNR Claims Fluctuation (ER)	(13,266)	0	13,266	0.0%	

**ALAMEDA ALLIANCE FOR HEALTH
MEDICAL EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED OCTOBER 31, 2024**

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
11,343,315	8,867,764	(2,475,551)	(27.9%)	ER Facility	37,235,897	34,889,170	(2,346,728)	(6.7%)
1,372,005	0	(1,372,005)	0.0%	Specialty ER Physician FFS	4,880,392	0	(4,880,392)	0.0%
10,109,923	8,867,764	(1,242,158)	(14.0%)	13. Emergency Expense	41,932,246	34,889,170	(7,043,076)	(20.2%)
550,855	0	(550,855)	0.0%	IBNR Pharmacy (OP)	1,991,773	0	(1,991,773)	0.0%
16,525	0	(16,525)	0.0%	IBNR Settlement Rx (OP)	59,755	0	(59,755)	0.0%
44,068	0	(44,068)	0.0%	IBNR Claims Fluctuation Rx(OP)	159,342	0	(159,342)	0.0%
809,730	391,366	(418,364)	(106.9%)	Pharmacy FFS (OP)	3,039,935	1,551,278	(1,488,657)	(96.0%)
103,918	11,778,334	11,674,415	99.1%	Pharmacy Non PBM FFS Other-ANC	543,892	46,450,137	45,906,246	98.8%
10,607,868	0	(10,607,868)	0.0%	Pharmacy Non PBM FFS OP-FAC	39,326,556	0	(39,326,556)	0.0%
254,879	0	(254,879)	0.0%	Pharmacy Non PBM FFS PCP	985,563	0	(985,563)	0.0%
2,669,838	0	(2,669,838)	0.0%	Pharmacy Non PBM FFS SCP	10,617,727	0	(10,617,727)	0.0%
23,764	0	(23,764)	0.0%	Pharmacy Non PBM FFS FQHC	82,575	0	(82,575)	0.0%
17,314	0	(17,314)	0.0%	Pharmacy Non PBM FFS HH	91,629	0	(91,629)	0.0%
0	0	0	0.0%	RX Refunds HMS	(306)	0	306	0.0%
(54,000)	49,902	103,902	208.2%	Medical Expenses Pharm Rebate	(216,000)	197,471	413,471	209.4%
15,044,760	12,219,602	(2,825,158)	(23.1%)	14. Pharmacy Expense	56,682,439	48,198,887	(8,483,552)	(17.6%)
(2,083,592)	0	2,083,592	0.0%	IBNR LTC	(3,756,936)	0	3,756,936	0.0%
(62,508)	0	62,508	0.0%	IBNR Settlement (LTC)	(112,709)	0	112,709	0.0%
(166,687)	0	166,687	0.0%	IBNR Claims Fluctuation (LTC)	(300,555)	0	300,555	0.0%
1,635,904	0	(1,635,904)	0.0%	LTC - ICF/DD	6,755,726	0	(6,755,726)	0.0%
27,716,203	0	(27,716,203)	0.0%	LTC Custodial Care	99,683,289	0	(99,683,289)	0.0%
8,963,885	29,332,395	20,368,510	69.4%	LTC SNF	32,021,639	116,104,135	84,082,496	72.4%
36,003,205	29,332,395	(6,670,810)	(22.7%)	15. Long Term Care Expense	134,290,453	116,104,135	(18,186,318)	(15.7%)
153,432,849	139,608,333	(13,824,516)	(9.9%)	16. TOTAL FFS MEDICAL EXPENSES	615,180,741	550,203,117	(64,977,624)	(11.8%)
531,200	0	(531,200)	0.0%	Medical Exp. OthClinicalGrants	(278,321)	0	278,321	0.0%
0	169,914	169,914	100.0%	Clinical Vacancy #102	0	533,334	533,334	100.0%
182,182	193,423	11,241	5.8%	Quality Analytics #123	589,367	748,947	159,580	21.3%
320,325	345,865	25,540	7.4%	LongTerm Services and Support #139	836,825	1,316,534	479,708	36.4%
978,815	869,697	(109,118)	(12.5%)	Utilization Management #140	4,066,469	3,380,330	(686,138)	(20.3%)
698,350	623,018	(75,333)	(12.1%)	Case & Disease Management #185	2,745,152	2,321,679	(423,473)	(18.2%)
558,566	429,099	(129,467)	(30.2%)	Medical Management #230	1,719,313	1,908,548	189,235	9.9%
1,266,474	1,095,769	(170,705)	(15.6%)	Quality Improvement #235	4,578,559	4,160,924	(417,635)	(10.0%)
324,169	377,725	53,556	14.2%	HCS Behavioral Health #238	1,298,841	1,437,523	138,682	9.6%
124,391	239,677	115,286	48.1%	Pharmacy Services #245	472,319	958,098	485,779	50.7%
36,229	59,072	22,843	38.7%	Regulatory Readiness #268	276,665	239,000	(37,666)	(15.8%)
5,020,702	4,403,259	(617,443)	(14.0%)	17. Other Benefits & Services	16,305,188	17,004,915	699,727	4.1%
(2,037,489)	(1,158,717)	878,773	(75.8%)	Reinsurance Recoveries	(6,711,986)	(4,630,434)	2,081,552	(45.0%)
1,755,506	1,544,956	(210,551)	(13.6%)	Reinsurance Premium	6,997,625	6,173,913	(823,712)	(13.3%)
(281,983)	386,239	668,222	173.0%	18. Reinsurance Expense	285,638	1,543,478	1,257,840	81.5%
177,222,385	164,266,429	(12,955,957)	(7.9%)	20. TOTAL MEDICAL EXPENSES	704,112,343	648,096,853	(56,015,490)	(8.6%)

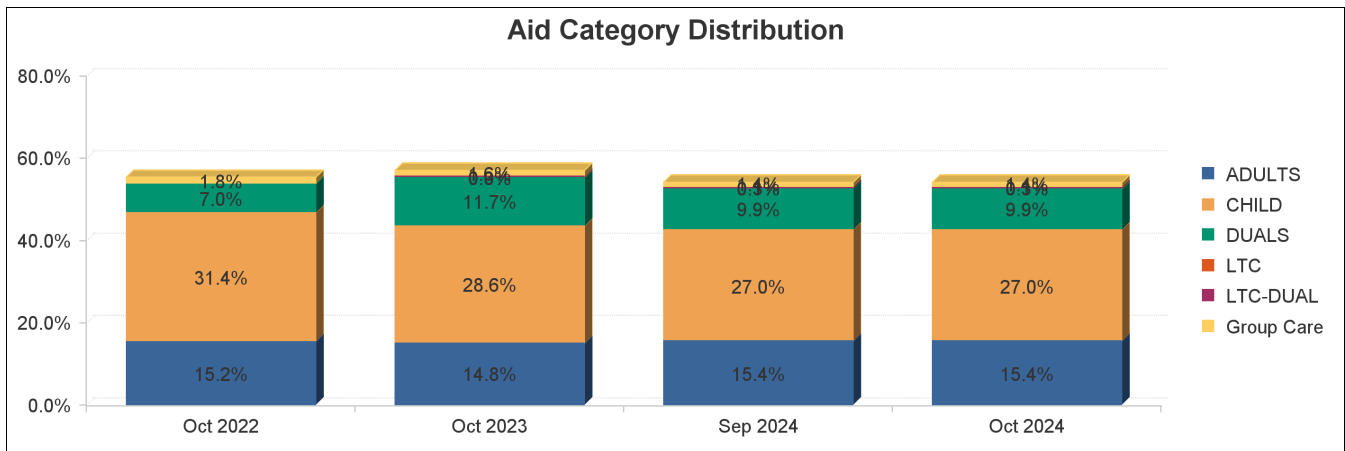
Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

Category of Aid Trend						
Category of Aid	Oct 2024	% of Medi-Cal	Independent (Direct)	AHS (Direct)	CFMG	CHCN
ADULTS	62,608	16%	12,945	14,279	7	35,377
CHILD	109,680	27%	9,208	13,554	40,986	45,932
SPD	35,389	9%	11,549	5,593	1,424	16,823
ACA OE	151,098	38%	26,103	53,525	1,490	69,980
DUALS	40,144	10%	26,290	2,883	6	10,965
LTC	249	0%	231	8	0	10
LTC-DUAL	1,265	0%	1,264	0	0	1
Medi-Cal	400,433		87,590	89,842	43,913	179,088
Group Care	5,769		2,166	920	0	2,683
Total	406,202	100%	89,756	90,762	43,913	181,771
Medi-Cal %	98.6%		97.6%	99.0%	100.0%	98.5%
Group Care %	1.4%		2.4%	1.0%	0.0%	1.5%
Network Distribution			22.1%	22.3%	10.8%	44.7%
			% Direct:	44%	% Delegated:	56%

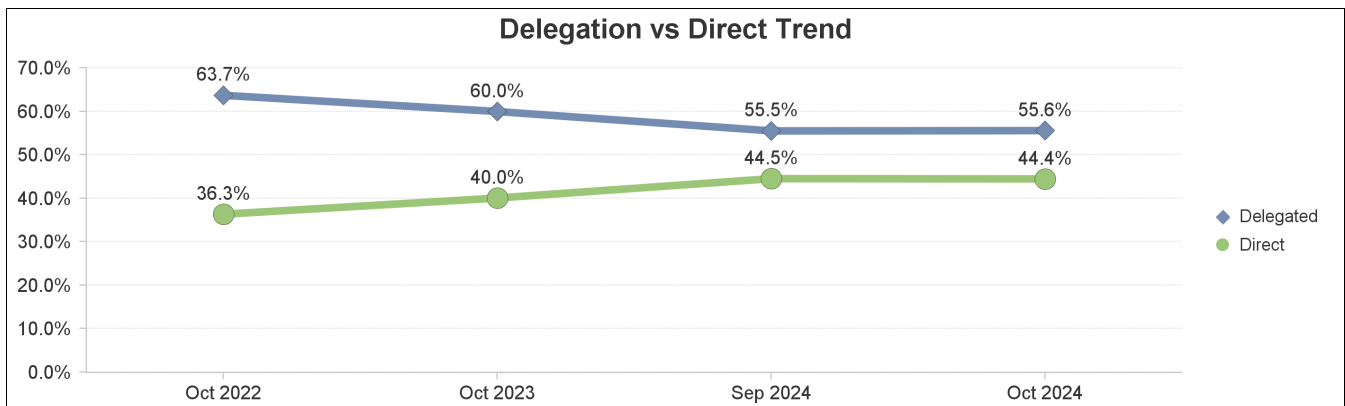


Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

Category of Aid Trend												
Category of Aid	Members				% of Total (ie.Distribution)				% Growth (Loss)			
	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022 to Oct 2023	Oct 2023 to Oct 2024	Sep 2024 to Oct 2024	
ADULTS	49,162	52,396	62,572	62,608	15.2%	14.8%	15.4%	15.4%	6.6%	19.5%	0.1%	
CHILD	101,323	101,120	109,739	109,680	31.4%	28.6%	27.0%	27.0%	-0.2%	8.5%	-0.1%	
SPD	28,237	30,888	35,322	35,389	8.7%	8.7%	8.7%	8.7%	9.4%	14.6%	0.2%	
ACA OE	116,205	121,430	150,999	151,098	36.0%	34.3%	37.2%	37.2%	4.5%	24.4%	0.1%	
DUALS	22,482	41,496	40,117	40,144	7.0%	11.7%	9.9%	9.9%	84.6%	-3.3%	0.1%	
LTC	0	135	240	249	0.0%	0.0%	0.1%	0.1%	0.0%	84.4%	3.8%	
LTC-DUAL	0	997	1,254	1,265	0.0%	0.3%	0.3%	0.3%	0.0%	26.9%	0.9%	
Medi-Cal	317,409	348,462	400,243	400,433	98.2%	98.4%	98.6%	98.6%	9.8%	14.9%	0.0%	
Group Care	5,789	5,605	5,710	5,769	1.8%	1.6%	1.4%	1.4%	-3.2%	2.9%	1.0%	
Total	323,198	354,067	405,953	406,202	100.0%	100.0%	100.0%	100.0%	9.6%	14.7%	0.1%	

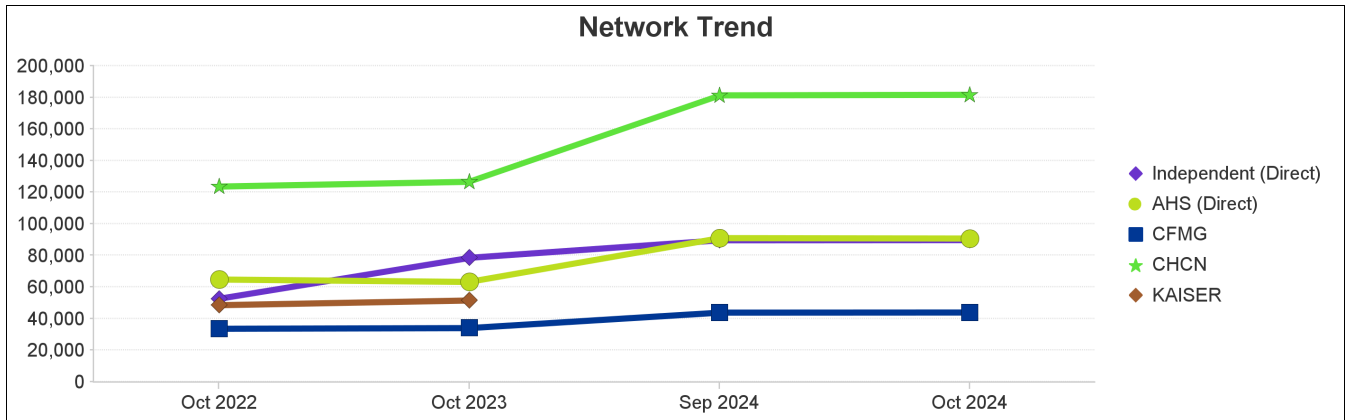


Delegation vs Direct Trend												
Members	Members				% of Total (ie.Distribution)				% Growth (Loss)			
	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022 to Oct 2023	Oct 2023 to Oct 2024	Sep 2024 to Oct 2024	
Delegated	205,828	212,266	225,266	225,684	63.7%	60.0%	55.5%	55.6%	3.1%	6.3%	0.2%	
Direct	117,370	141,801	180,687	180,518	36.3%	40.0%	44.5%	44.4%	20.8%	27.3%	-0.1%	
Total	323,198	354,067	405,953	406,202	100.0%	100.0%	100.0%	100.0%	9.6%	14.7%	0.1%	



Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

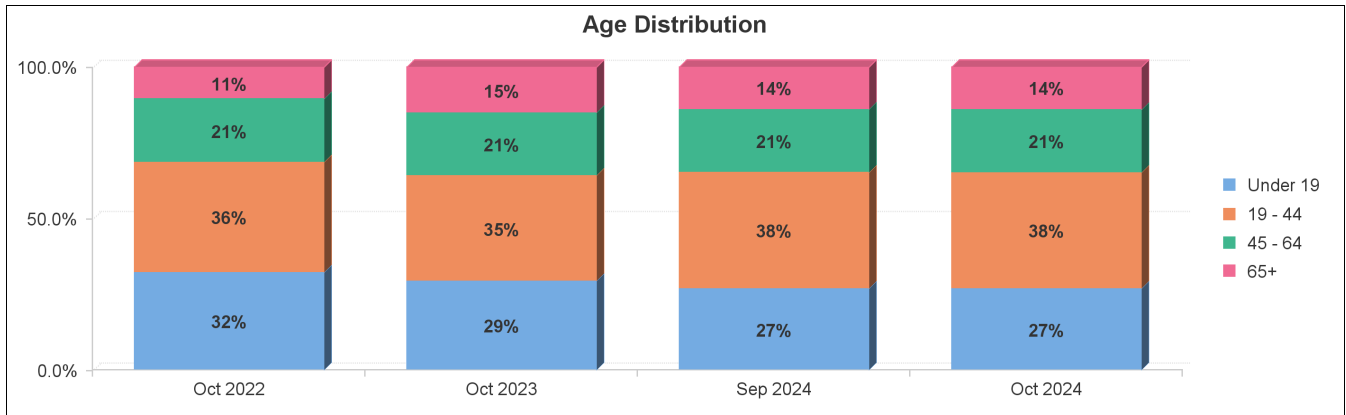
Network Trend											
Network	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022 to Oct 2023	Oct 2023 to Oct 2024	Sep 2024 to Oct 2024
Independent (Direct)	52,571	78,530	89,659	89,756	16.3%	22.2%	22.1%	22.1%	49.4%	14.3%	0.1%
AHS (Direct)	64,799	63,271	91,028	90,762	20.0%	17.9%	22.4%	22.3%	-2.4%	43.4%	-0.3%
CFMG	33,617	34,035	43,838	43,913	10.4%	9.6%	10.8%	10.8%	1.2%	29.0%	0.2%
CHCN	123,666	126,705	181,428	181,771	38.3%	35.8%	44.7%	44.7%	2.5%	43.5%	0.2%
KAISER	48,545	51,526	0	0	15.0%	14.6%	0.0%	0.0%	6.1%	-100.0%	0.0%
Total	323,198	354,067	405,953	406,202	100.0%	100.0%	100.0%	100.0%	9.6%	14.7%	0.1%



Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

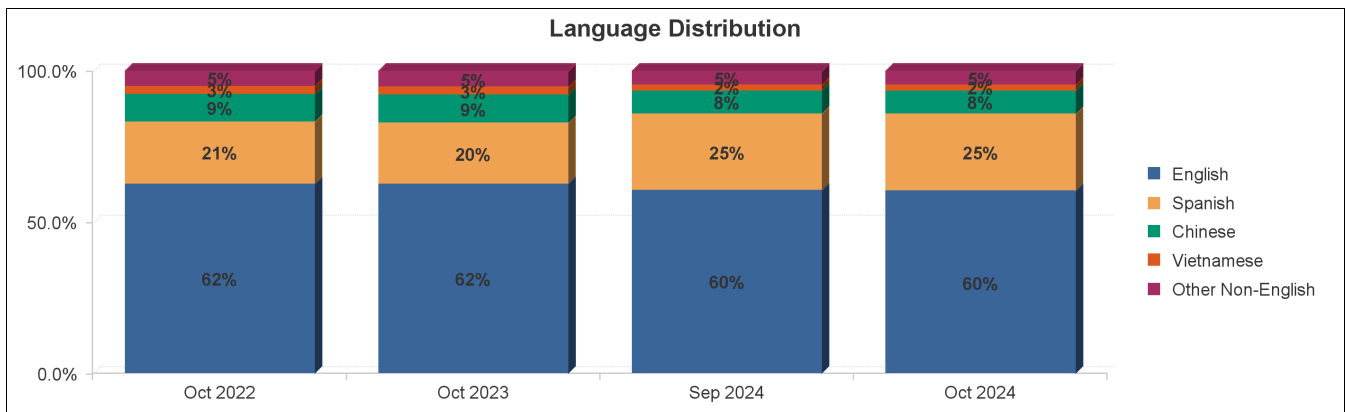
Age Category Trend

Age Category	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022 to Oct 2023	Oct 2023 to Oct 2024	Sep 2024 to Oct 2024
Under 19	103,541	103,512	108,338	108,379	32%	29%	27%	27%	0%	5%	0%
19 - 44	117,664	123,390	155,780	155,783	36%	35%	38%	38%	5%	26%	0%
45 - 64	67,687	73,229	84,362	84,315	21%	21%	21%	21%	8%	15%	0%
65+	34,306	53,936	57,473	57,725	11%	15%	14%	14%	57%	7%	0%
Total	323,198	354,067	405,953	406,202	100%	100%	100%	100%	10%	15%	0%



Language Trend

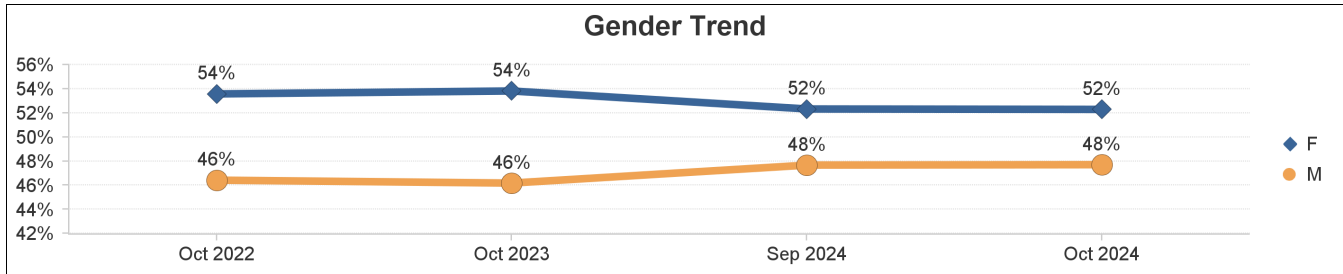
Language	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022 to Oct 2023	Oct 2023 to Oct 2024	Sep 2024 to Oct 2024
English	201,780	221,283	245,070	244,693	62%	62%	60%	60%	10%	11%	0%
Spanish	66,629	71,409	102,701	103,228	21%	20%	25%	25%	7%	45%	1%
Chinese	29,052	32,770	30,727	30,669	9%	9%	8%	8%	13%	-6%	0%
Vietnamese	8,934	9,405	8,280	8,243	3%	3%	2%	2%	5%	-12%	0%
Other Non-English	16,803	19,200	19,175	19,369	5%	5%	5%	5%	14%	1%	1%
Total	323,198	354,067	405,953	406,202	100%	100%	100%	100%	10%	15%	0%



Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

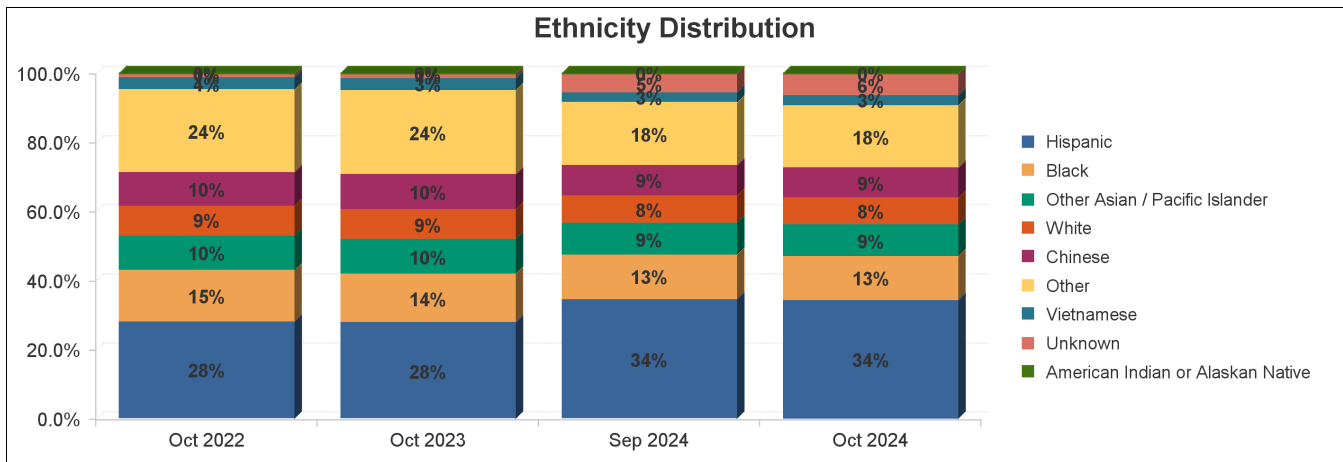
Gender Trend

Gender	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022 to Oct 2023	Oct 2023 to Oct 2024	Sep 2024 to Oct 2024
F	173,160	190,566	212,422	212,415	54%	54%	52%	52%	10%	11%	0%
M	150,038	163,501	193,531	193,787	46%	46%	48%	48%	9%	19%	0%
Total	323,198	354,067	405,953	406,202	100%	100%	100%	100%	10%	15%	0%



Ethnicity Trend

Ethnicity	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022	Oct 2023	Sep 2024	Oct 2024	Oct 2022 to Oct 2023	Oct 2023 to Oct 2024	Sep 2024 to Oct 2024
Hispanic	90,312	98,158	139,641	138,637	28%	28%	34%	34%	9%	41%	-1%
Black	48,088	49,717	52,255	51,748	15%	14%	13%	13%	3%	4%	-1%
Other Asian / Pacific Islander	32,221	35,487	37,604	37,202	10%	10%	9%	9%	10%	5%	-1%
White	27,881	30,637	32,080	31,678	9%	9%	8%	8%	10%	3%	-1%
Chinese	31,624	35,807	35,544	35,243	10%	10%	9%	9%	13%	-2%	-1%
Other	77,437	86,487	74,071	73,399	24%	24%	18%	18%	12%	-15%	-1%
Vietnamese	11,427	12,050	11,649	11,527	4%	3%	3%	3%	5%	-4%	-1%
Unknown	3,514	4,980	22,311	25,982	1%	1%	5%	6%	42%	422%	16%
American Indian or Alaskan Native	694	744	798	786	0%	0%	0%	0%	7%	6%	-2%
Total	323,198	354,067	405,953	406,202	100%	100%	100%	100%	10%	15%	0%



Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile By City

Medi-Cal By City						
City	Oct 2024	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	160,318	40%	23,682	42,378	17,268	76,990
HAYWARD	64,357	16%	13,117	17,481	7,500	26,259
FREMONT	37,526	9%	15,440	6,662	2,200	13,224
SAN LEANDRO	33,098	8%	8,260	5,683	4,218	14,937
UNION CITY	14,665	4%	5,597	2,614	858	5,596
ALAMEDA	13,799	3%	3,267	2,501	2,067	5,964
BERKELEY	14,977	4%	4,036	2,275	1,765	6,901
LIVERMORE	13,016	3%	1,854	602	2,249	8,311
NEWARK	9,387	2%	2,718	4,110	527	2,032
CASTRO VALLEY	9,508	2%	2,600	1,617	1,417	3,874
SAN LORENZO	7,366	2%	1,464	1,667	858	3,377
PLEASANTON	7,596	2%	1,748	407	824	4,617
DUBLIN	7,541	2%	1,966	433	908	4,234
EMERYVILLE	2,836	1%	631	614	455	1,136
ALBANY	2,545	1%	688	298	568	991
PIEDMONT	463	0%	102	185	62	114
SUNOL	85	0%	27	14	6	38
ANTIOCH	27	0%	8	5	2	12
Other	1,323	0%	385	296	161	481
Total	400,433	100%	87,590	89,842	43,913	179,088

Group Care By City						
City	Oct 2024	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	1,818	32%	356	341	0	1,121
HAYWARD	655	11%	313	149	0	193
FREMONT	655	11%	432	75	0	148
SAN LEANDRO	610	11%	244	96	0	270
UNION CITY	304	5%	188	51	0	65
ALAMEDA	302	5%	91	25	0	186
BERKELEY	152	3%	50	12	0	90
LIVERMORE	100	2%	32	4	0	64
NEWARK	133	2%	77	31	0	25
CASTRO VALLEY	191	3%	83	30	0	78
SAN LORENZO	137	2%	46	24	0	67
PLEASANTON	72	1%	25	2	0	45
DUBLIN	116	2%	38	4	0	74
EMERYVILLE	31	1%	13	3	0	15
ALBANY	20	0%	10	1	0	9
PIEDMONT	9	0%	2	0	0	7
SUNOL	2	0%	2	0	0	0
ANTIOCH	26	0%	6	5	0	15
Other	436	8%	158	67	0	211
Total	5,769	100%	2,166	920	0	2,683

Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile By City

Total By City						
City	Oct 2024	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	162,136	40%	24,038	42,719	17,268	78,111
HAYWARD	65,012	16%	13,430	17,630	7,500	26,452
FREMONT	38,181	9%	15,872	6,737	2,200	13,372
SAN LEANDRO	33,708	8%	8,504	5,779	4,218	15,207
UNION CITY	14,969	4%	5,785	2,665	858	5,661
ALAMEDA	14,101	3%	3,358	2,526	2,067	6,150
BERKELEY	15,129	4%	4,086	2,287	1,765	6,991
LIVERMORE	13,116	3%	1,886	606	2,249	8,375
NEWARK	9,520	2%	2,795	4,141	527	2,057
CASTRO VALLEY	9,699	2%	2,683	1,647	1,417	3,952
SAN LORENZO	7,503	2%	1,510	1,691	858	3,444
PLEASANTON	7,668	2%	1,773	409	824	4,662
DUBLIN	7,657	2%	2,004	437	908	4,308
EMERYVILLE	2,867	1%	644	617	455	1,151
ALBANY	2,565	1%	698	299	568	1,000
PIEDMONT	472	0%	104	185	62	121
SUNOL	87	0%	29	14	6	38
ANTIOCH	53	0%	14	10	2	27
Other	1,759	0%	543	363	161	692
Total	406,202	100%	89,756	90,762	43,913	181,771

FY 2025 Final Budget

Presented to the Alameda Alliance Board of Governors

December 10th, 2024

- ❑ Preliminary Budget presented to Finance Committee on June 11th and to the Board of Governors on June 14th.
- ❑ Draft 2025 Medi-Cal rates were received on October 21st. They were in line with the estimates in the Preliminary Budget but did not support the Alliance's most recent expense experience.
- ❑ The Plan shared data with the State, and had multiple conversations with DHCS leadership, sharing findings regarding medical expense trends and the Alliance's financial challenges.
- ❑ High-level final Medi-Cal base rates were received on December 2nd. The rates were favorable to those received on October 21st.
- ❑ Final Budget presented to Finance Committee on December 10th and to the Board of Governors on December 13th.

- ❑ Details for the high-level CY 2025 Final Medi-Cal rates received on December 2nd are not yet available and may differ from assumptions that were made based on Preliminary rates.
- ❑ DHCS informed the Plans on November 27th that revised Medi-Cal rates will be sent for CY 2024. The revised rates will include changes to the population acuity and TRI adjustments.
- ❑ It is unclear whether the significant increase in utilization trends will continue.
- ❑ The ratio of members with Satisfactory versus Unsatisfactory Immigration Status may vary from DHCS projections.
- ❑ Contract changes for hospitals and delegated providers in projections have not been finalized.

Highlights

- ❑ 2025 Projected Net Loss of \$65.3 million.
- ❑ Projected TNE excess at 6/30/25 of \$26.6 million is 134% of required TNE.
- ❑ Year-end enrollment is slightly lower than the Preliminary Budget.
- ❑ Revenue is \$2.1 billion in FY 2024, \$86 million higher than Preliminary, due favorable new rates.
- ❑ PMPM Fee-for-Service and Capitated Medical Expense increases by 6.2%.
- ❑ Administrative expenses represent 5.6% of revenue, \$7.8 million higher than Preliminary. Increases include Purchased & Professional Services(\$ 9.2 million), Licenses, Insurance & Fees (\$600K), and Other Expense (\$400K). These were offset by reductions in Employee Expense (\$2.4 million).
- ❑ Clinical expenses comprise 2.8% of revenue, \$8.7 million higher than Preliminary. CalAIM Incentives (\$5.2 million), Community Relations (\$2.1 million), Purchased & Professional Services (\$2.3 million), Licenses, Insurance & Fees (\$500K), other (\$900K).
- ❑ A CY 2024 Major Organ Transplant Risk Corridor Payment to DHCS of \$21.0 million is planned for December 2024.

Staffing:

- ❑ Staffing includes 718 full-time equivalent employees by June 30, 2025. This includes 480 Administrative employees and 238 Clinical employees.
- ❑ There are 87 new positions requested for FY 2025, a reduction of 13 from the Preliminary Budget. The new positions are in Operations (40), Healthcare Services (21), Compliance (7), Analytics (6), Finance/Vendor Management (6), Information Technology (5), Integrated Planning (3), and a decrease in Executive/Legal (-1).

Enrollment:

- ❑ Enrollment at year-end is 409,000, 1,100 lower than in the Preliminary Budget.
- ❑ Member Months of 4,885,000 are 8,800 lower than in the Preliminary Budget.
- ❑ As a Single Plan County, Alameda will have responsibility for Foster Children and Youth as of January 2025.
- ❑ LTC and LTC Duals will be combined by DHCS with the SPD and SPD Duals COAs beginning January 2025.
- ❑ Total Medi-Cal enrollment is projected to grow very slightly throughout the year.
- ❑ Group Care enrollment is projected to be virtually unchanged.

Revenue:

- ❑ 98% of Revenue for Medi-Cal, 2% for Group Care.
- ❑ High-level final Medi-Cal base rates were received 12/2/24. The rates were favorable compared to the previous draft rates.
- ❑ Details for ECM, MOT, GEMT, Community Supports etc., are not yet available.
- ❑ Final PMPM Medi-Cal base rates are 5.8% higher than Preliminary Budget. This is driven by higher rates for SIS members in the SPD and ACA OE Categories of Aid.
- ❑ The Supplemental Maternity Kick payment per delivery was reduced by 4.4%.
- ❑ Per-member-per-month Group Care rates are unchanged.

Medical Expense:

- ❑ 98% of Expense for Medi-Cal, 2% for Group Care.
- ❑ Medical loss ratio is 97.9%, an increase of 2.0% over the Preliminary Budget.
- ❑ Material increases in the Inpatient and Long-term Care Categories of Service were partially offset by decreases in Capitated Expense.
- ❑ \$3.0 million has been added to the Provider Incentive Pool.

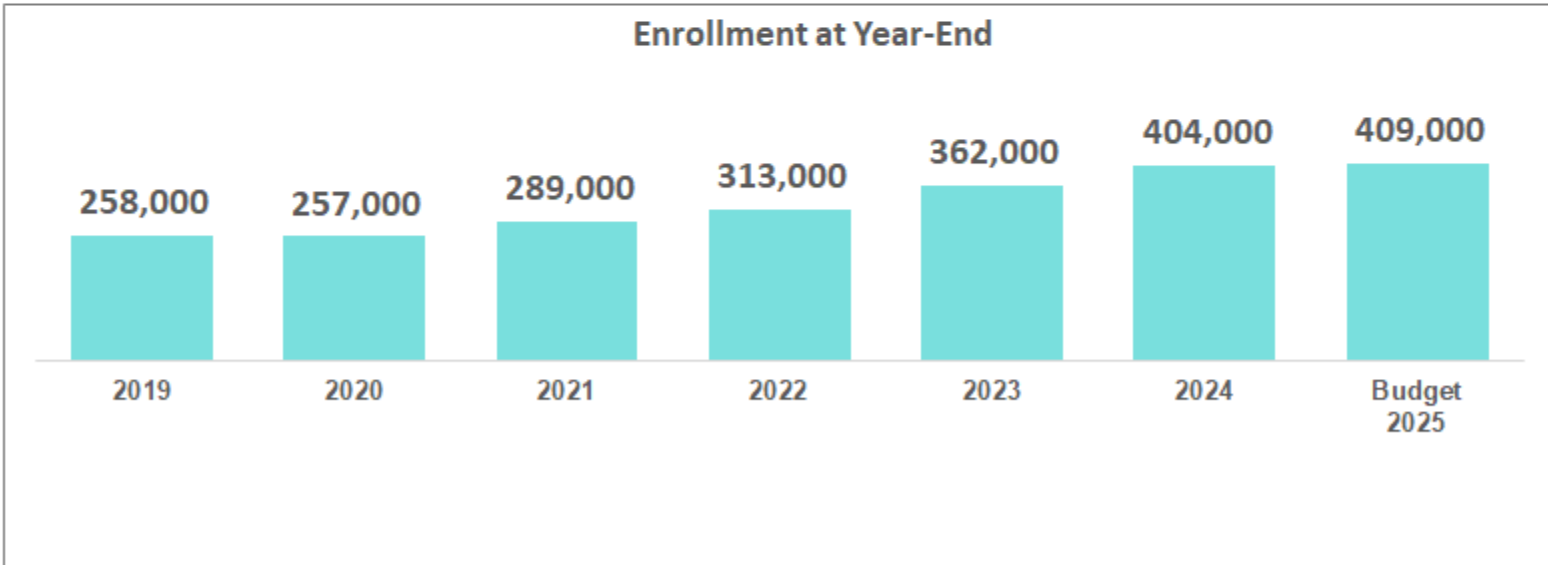
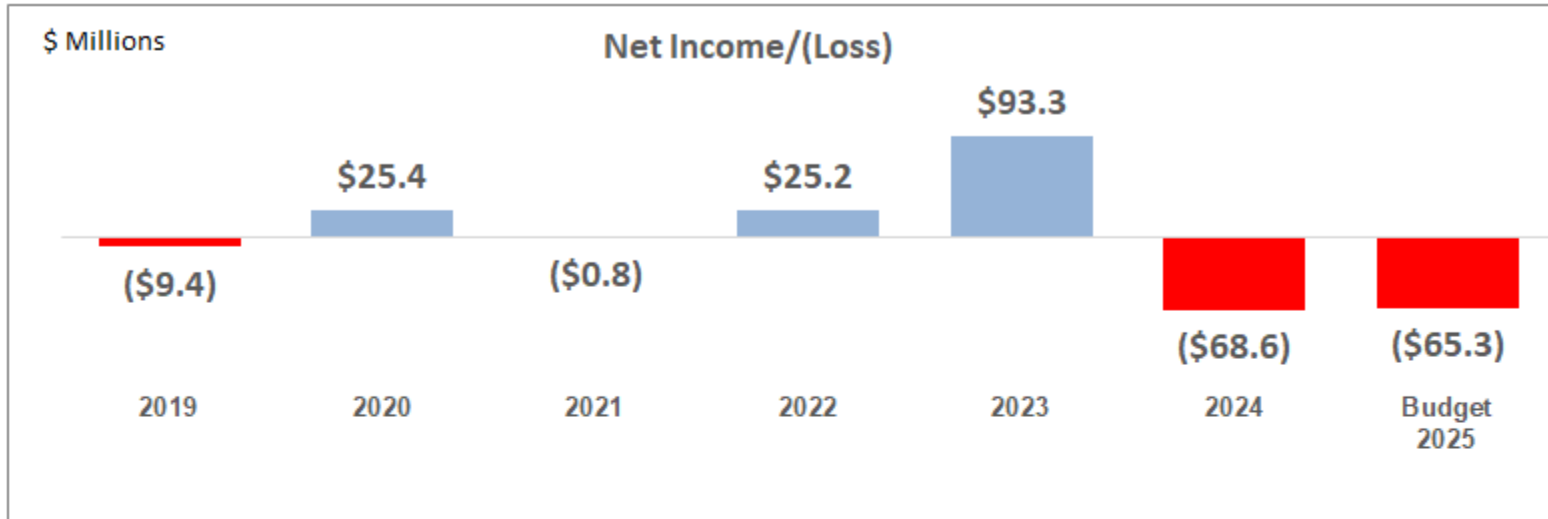
Hospital and Provider Rates:

- ❑ FY 2025 Hospital and SNF contract rates increase by \$3.3 million compared to the Preliminary Budget.
- ❑ Professional capitation decreased by \$26.8 million, as current rates will be largely sufficient to cover the new TRI fee schedule.

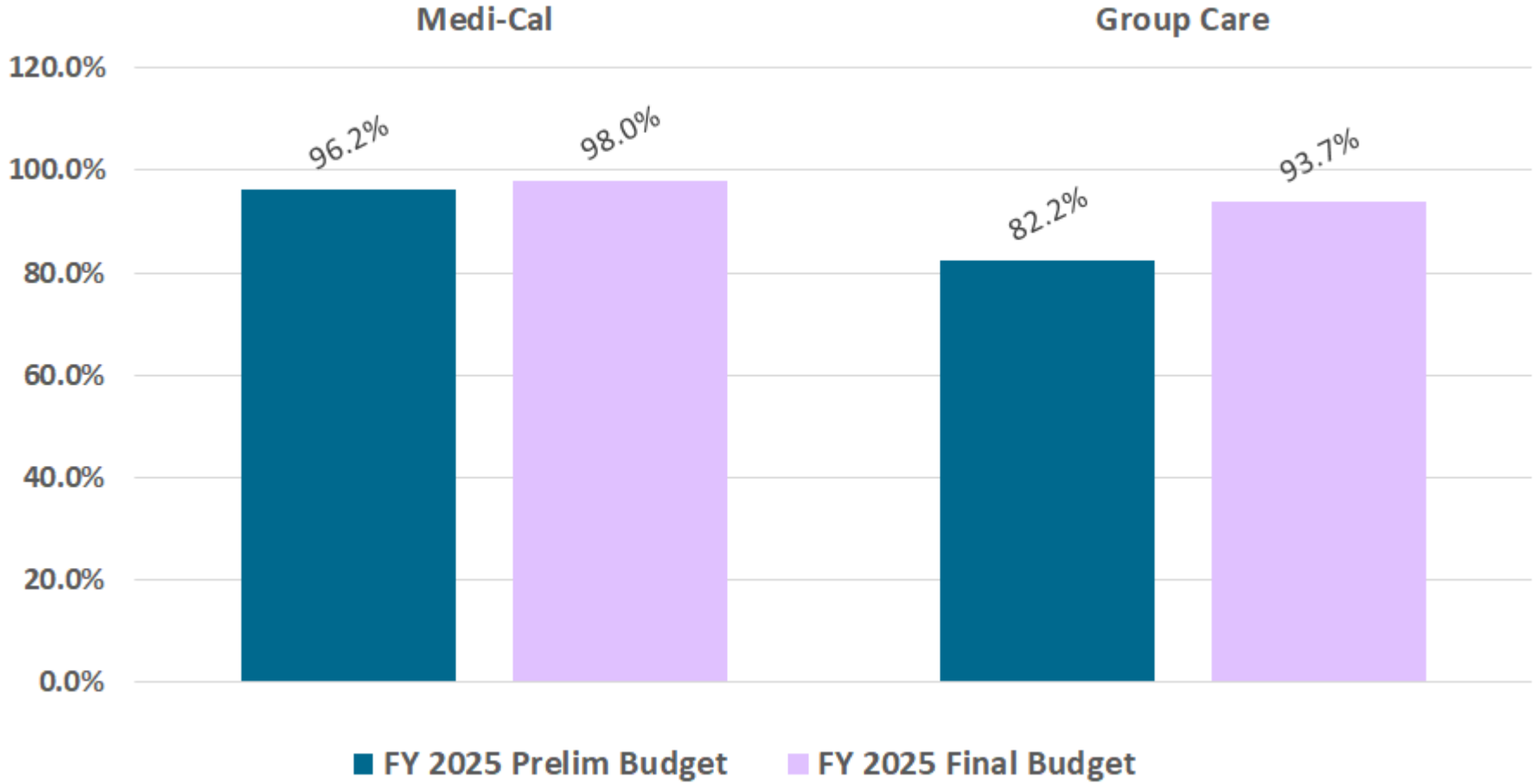
FY 2025 Final Budget Comparison to Preliminary Budget

\$ in Thousands	FY 2025 Final Budget				FY 2025 Preliminary Budget				Variance F/(U)			
	Medi-Cal	Group Care	Medicare	Total	Medi-Cal	Group Care	Medicare	Total	Medi-Cal	Group Care	Medicare	Total
<i>Enrollment at Year-End</i>	403,393	5,769	0	409,162	404,574	5,643	0	410,217	(1,181)	126	0	(1,055)
<i>Member Months</i>	4,815,809	68,992	0	4,884,801	4,825,926	67,716	0	4,893,642	(10,117)	1,276	0	(8,841)
Premium Revenue	\$2,085,255	\$37,724	\$0	\$2,122,979	\$1,999,833	\$37,020	\$0	\$2,036,854	\$85,422	\$703	\$0	\$86,125
MCO Tax Revenue	\$862,224	\$0	\$0	\$862,224	\$567,818	\$0	\$0	\$567,818	\$294,406	\$0	\$0	\$294,406
Total Revenue	2,947,480	37,724	0	2,985,203	2,567,652	37,020	0	2,604,672	379,828	703	0	380,531
Medical Expense	2,043,579	35,347	366	2,079,292	1,923,598	30,443	371	1,954,412	(119,981)	(4,904)	5	(124,880)
Gross Margin	903,901	2,376	(366)	905,911	644,054	6,577	(371)	650,260	259,847	(4,201)	5	255,651
Administrative Expense	109,431	1,835	8,676	119,942	104,729	1,670	4,826	111,226	(4,702)	(165)	(3,850)	(8,717)
Operating Margin	794,470	541	(9,042)	785,969	539,325	4,907	(5,197)	539,034	255,145	(4,366)	(3,845)	246,934
MCO Tax Expense	877,224	0	0	877,224	567,818	0	0	567,818	(309,406)	0	0	(309,406)
Other Income / (Expense)	25,620	361	0	25,981	28,770	390	0	29,160	(3,150)	(29)	0	(3,179)
Net Income / (Loss)	(\$57,135)	\$902	(\$9,042)	(\$65,275)	\$277	\$5,296	(\$5,197)	\$376	(\$57,411)	(\$4,394)	(\$3,845)	(\$65,651)
Admin. Expense % of Revenue	5.2%	4.9%		5.6%	5.2%	4.5%		5.5%	0.0%	-0.4%		-0.2%
Medical Loss Ratio	98.0%	93.7%		97.9%	96.2%	82.2%		96.0%	-1.8%	-11.5%		-2.0%
TNE at Year-End				\$105,123				\$317,414				(\$212,292)
TNE Percent of Required at YE				134%				439%				(305%)

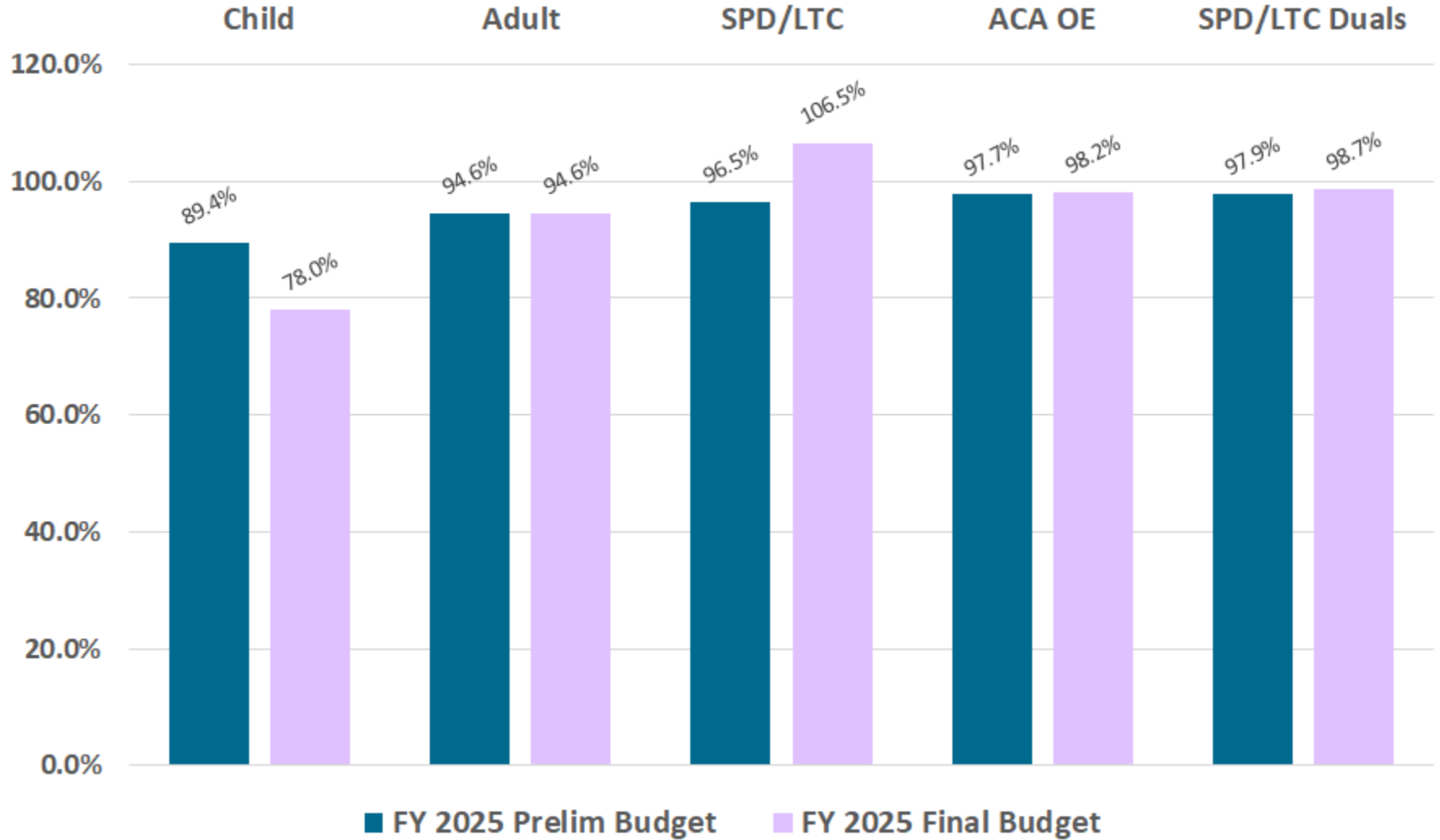
Operating Performance: 2019 to 2025



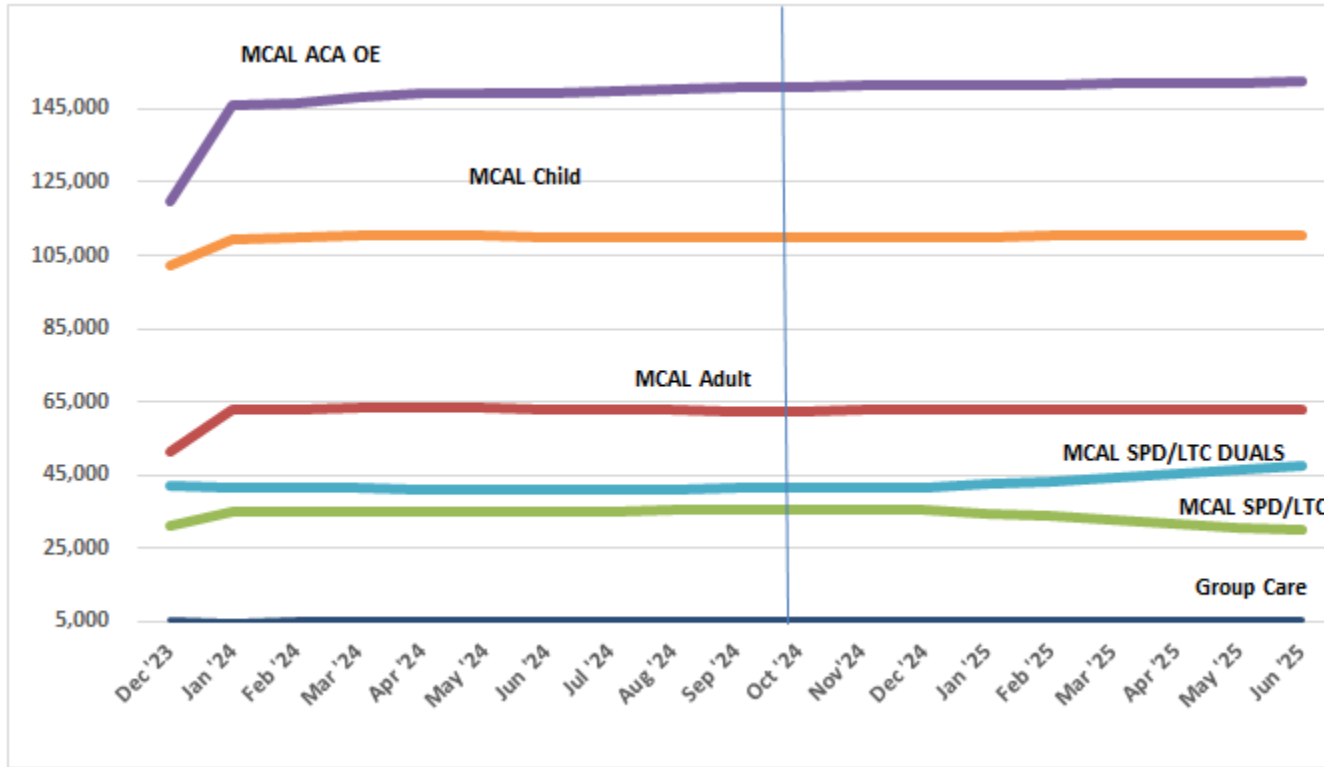
Medical Loss Ratio by Line of Business



Medi-Cal Loss Ratio by Category of Aid

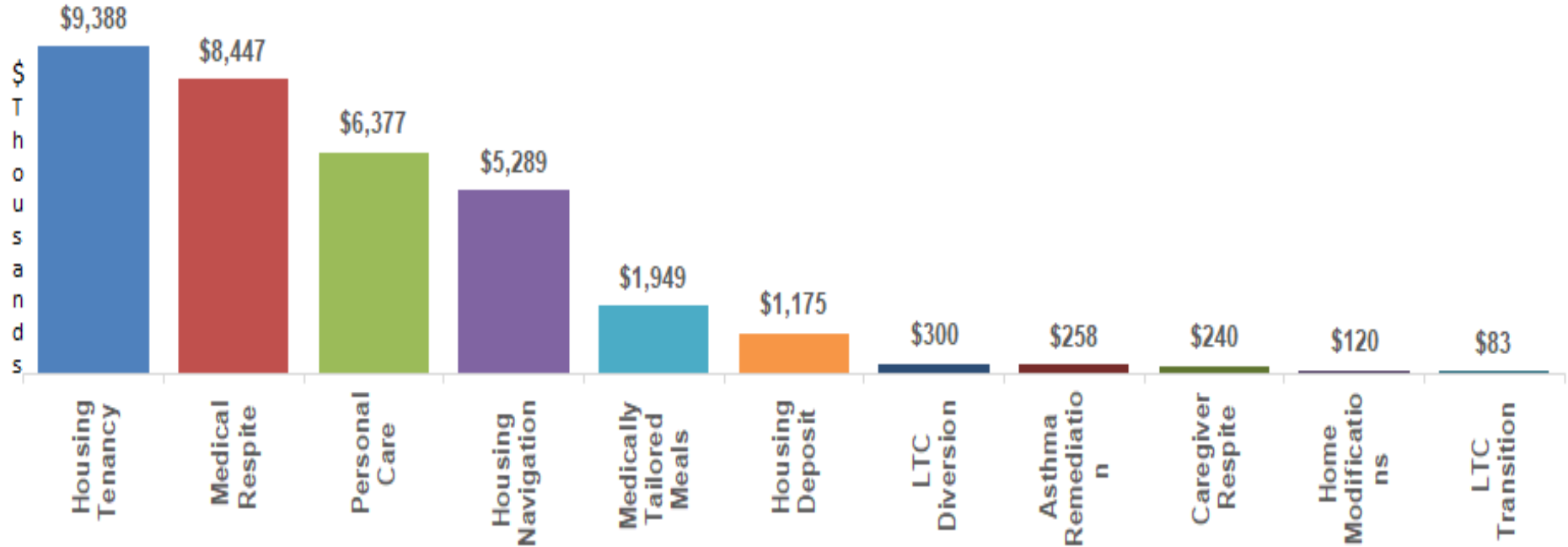


FY 2025 Final Budget Enrollment by Month and Population



- ❑ Medi-Cal disenrollments started in July 2023, on the member's anniversary date, effective over 12 months. The Final Budget assumes that disenrollments are virtually complete.
- ❑ In January 2025, California will have a Medicare Part A Buy-In Agreement. The projection assumes that 1,000 members will transition from the SPD to the SPD Dual Category of Aid each month.
- ❑ New responsibility for Foster Children and Youth, causing a very slight uptick in the Child COA.
- ❑ Other Categories of Aid are projected to be virtually flat.
- ❑ LTC and LTC Duals will be combined by DHCS with the SPD and SPD Duals COAs beginning January 2025.

FY 2025 Final Budget Community Supports



- ❑ The Alliance anticipates spending \$33.6 million for Community Supports in FY25.
- ❑ CS Revenue is included in FY 2025 Medi-Cal Base Rates is \$11.5 million.

FY 2025 Final Budget Department Expenses by Line of Business

\$ In Thousands

FY 2025 Final	Administrative Departments				Clinical Departments				Total
	Group				Group				
	Medi-Cal	Care	Medicare	Total	Medi-Cal	Care	Medicare	Total	
Employee Expense	\$63,587	\$911	\$6,223	\$70,721	\$37,657	\$541	\$368	\$38,566	109,287
Member Benefits Admin.	\$625	\$280	\$0	\$905	\$5,693	\$0	\$0	\$5,693	6,598
Purchased & Prof. Svcs.	\$25,865	\$333	\$2,448	\$28,646	\$7,741	\$1,158	(\$2)	\$8,898	37,544
Other	\$19,354	\$310	\$6	\$19,670	\$6,445	\$73	\$0	\$6,518	26,188
Total	\$109,431	\$1,835	\$8,676	\$119,942	\$57,537	\$1,771	\$366	\$59,675	\$179,617

Variance vs Prelim F/(U)	Administrative Departments				Clinical Departments				Total
	Group				Group				
	Medi-Cal	Care	Medicare	Total	Medi-Cal	Care	Medicare	Total	
Employee Expense	\$5,575	\$25	(\$3,204)	\$2,397	\$178	(\$28)	\$3	\$153	2,550
Member Benefits Admin.	\$2	(\$10)	\$0	(\$8)	(\$4,580)	\$0	\$0	(\$4,580)	(4,588)
Purchased & Prof. Svcs.	(\$8,478)	(\$115)	(\$640)	(\$9,234)	(\$2,750)	\$9	\$2	(\$2,740)	(11,973)
Other	(\$961)	(\$65)	(\$6)	(\$1,032)	(\$1,527)	(\$26)	\$0	(\$1,553)	(2,585)
Total	(\$3,862)	(\$165)	(\$3,850)	(\$7,877)	(\$8,680)	(\$46)	\$5	(\$8,720)	(\$16,597)

Full Year budget is \$2.0 million for capitalized purchases, compared to the Preliminary Budget of \$1.7 million.

Information Technology:

- ❑ Hardware \$1,948,700

Facilities:

- ❑ Building Improvements \$30,000

FY 2025 Final Budget Staffing: Full-time Employees at Year-end

Administrative FTEs	FY25 Final	FY25 Prelim	Increase/Decrease
Administrative Vacancy	(59.0)	(65.5)	6.5
Operations	8.0	9.0	(1.0)
Medicare Operations	18.0	17.0	1.0
Executive	2.0	2.0	0.0
Finance	37.0	37.0	0.0
Healthcare Analytics	20.0	20.0	0.0
Claims	53.0	53.0	0.0
Information Technology	15.0	15.0	0.0
IT Infrastructure	9.0	9.0	0.0
Apps Mgmt., IT Quality & Process Imp.	23.0	23.0	0.0
IT Development	17.0	18.0	(1.0)
IT Data Exchange	10.0	11.0	(1.0)
IT-Ops and Quality Apps Mgt.	14.0	15.0	(1.0)
Member Services	108.0	110.0	(2.0)
Provider Services	42.0	45.0	(3.0)
Credentialing	11.0	11.0	0.0
Health Plan Operations	1.0	1.0	0.0
Human Resources	13.0	12.0	1.0
Vendor Management	10.0	10.0	0.0
Legal Services	4.0	7.0	(3.0)
Facilities & Support Services	8.0	9.0	(1.0)
Marketing & Communication	12.0	14.0	(2.0)
Privacy and SIU	17.0	17.0	0.0
Regulatory Affairs & Compliance	11.0	11.0	0.0
Risk Mgmt. & Operations Oversight	4.0	4.0	0.0
Grievance and Appeals	27.0	27.0	0.0
Integrated Planning	23.0	23.0	0.0
State Directed & Special Programs	9.0	9.0	0.0
Portfolio Mgmt. & Svc Excellence	0.0	0.0	0.0
Workforce Development	9.0	10.0	(1.0)
Health Equity	4.0	4.0	0.0
Total Administrative FTEs	480.0	487.5	(7.5)

Clinical FTEs	FY25 Final	FY25 Prelim	Increase/Decrease
Clinical Vacancy	(6.0)	(5.1)	(0.9)
Utilization Management	7.0	8.0	(1.0)
Case/Disease Management	28.0	28.0	0.0
Medical Services	67.0	68.9	(1.8)
Quality Management	56.0	54.0	2.0
HCS Behavioral Health	8.0	6.0	2.0
Pharmacy Services	39.0	39.0	0.0
Regulatory Readiness	27.0	27.0	0.0
Total Clinical FTEs	8.0	9.0	(1.0)
0.0	4.0	4.0	0.0
Total Clinical FTEs	238.0	238.8	(0.8)

Total FTEs	718.0	726.3	(8.3)
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**FTE = Full-Time Equivalent Personnel working approximately 2,080 hours per year. Includes Temporary Employees.*