



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

# **Finance Committee Report**

**Tuesday, November 12, 2024  
8:00am to 9:00am**

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

# AGENDA

## Finance Committee Meeting

November 12<sup>th</sup>, 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](mailto: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 169308720#](#). 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 November 12<sup>th</sup>, 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 SEPTEMBER 2024 MONTHLY FINANCIAL STATEMENTS

##### c) DHCS FINANCIAL PRESENTATION

#### 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](http://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](http://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](mailto: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](http://www.alamedaalliance.org) by November 8<sup>th</sup>, 2024.



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Brenda Martinez, Clerk of the Board

**To: Alameda Alliance for Health, Finance Committee**

**From: Gil Riojas, Chief Financial Officer**

**Date: November 5<sup>th</sup>, 2024**

**Subject: Finance Report – September 2024**

**Executive Summary**

- For the month ended September 30<sup>th</sup>, 2024, the Alliance had enrollment of 405,933 members, a Net Loss of \$8.7 million and 315% of required Tangible Net Equity (TNE).

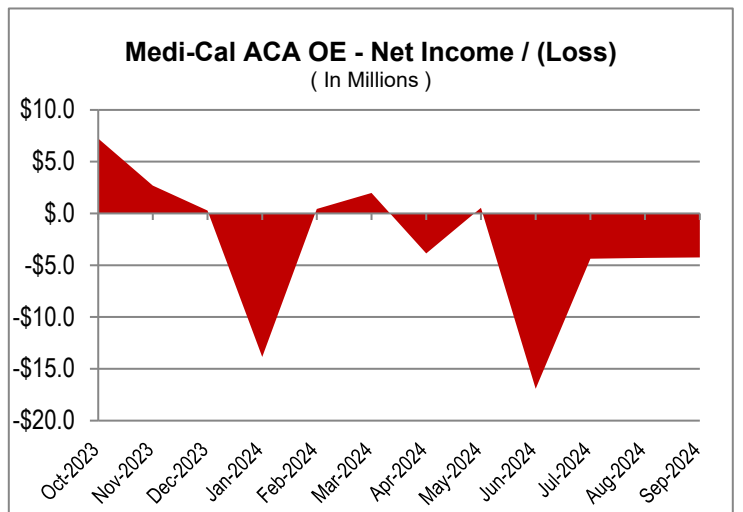
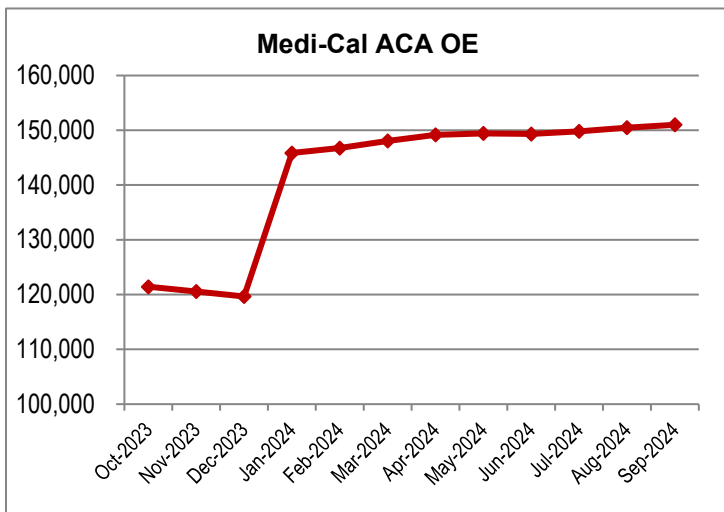
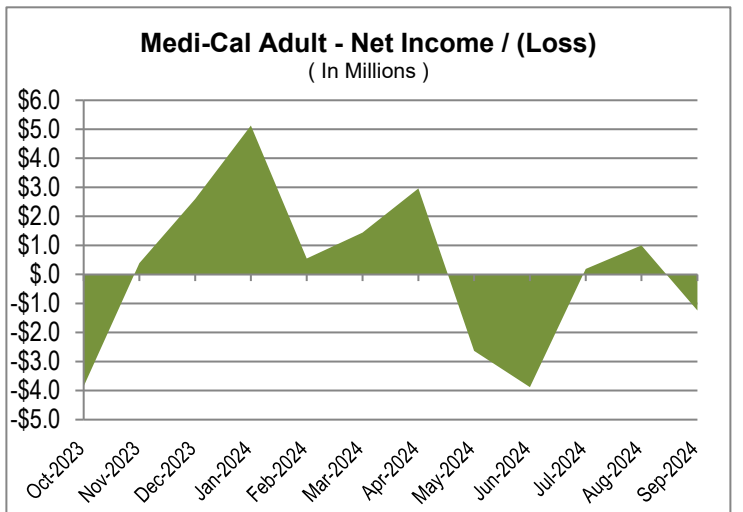
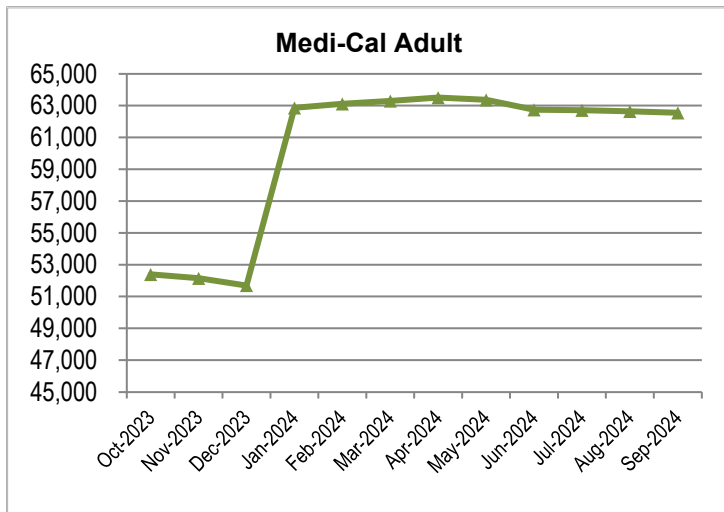
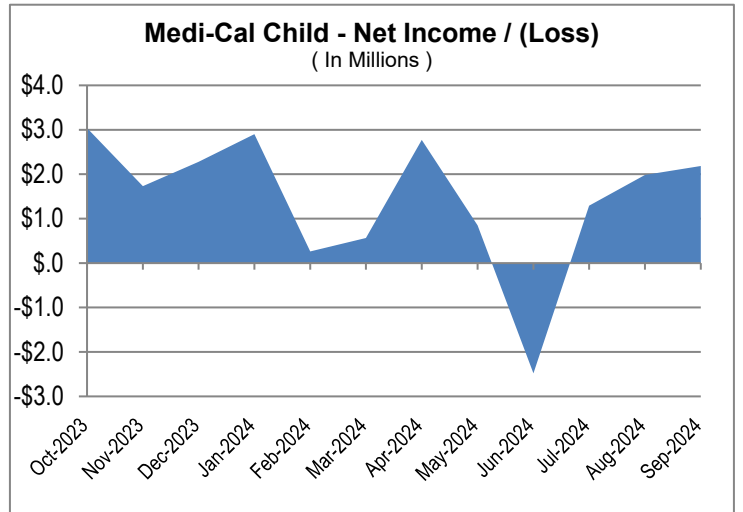
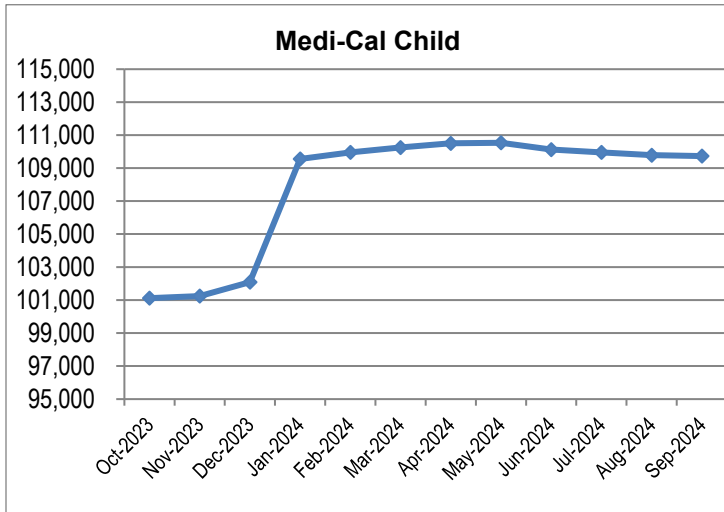
<b>Overall Results: (in Thousands)</b>			<b>Net Income by Program: (in Thousands)</b>		
	<b>Month</b>	<b>YTD</b>		<b>Month</b>	<b>YTD</b>
Revenue	\$365,222	\$799,308	Medi-Cal*	(\$7,766)	(\$32,627)
Medical Expense	174,523	526,890	Group Care	(178)	(394)
Admin. Expense	8,882	29,192	Medicare	(775)	(1,043)
MCO Tax Expense	194,274	288,215		<b>(\$8,719)</b>	<b>(\$34,063)</b>
Other Inc. / (Exp.)	3,738	10,925			
Net Income	<b>(\$8,719)</b>	<b>(\$34,063)</b>			

**Enrollment**

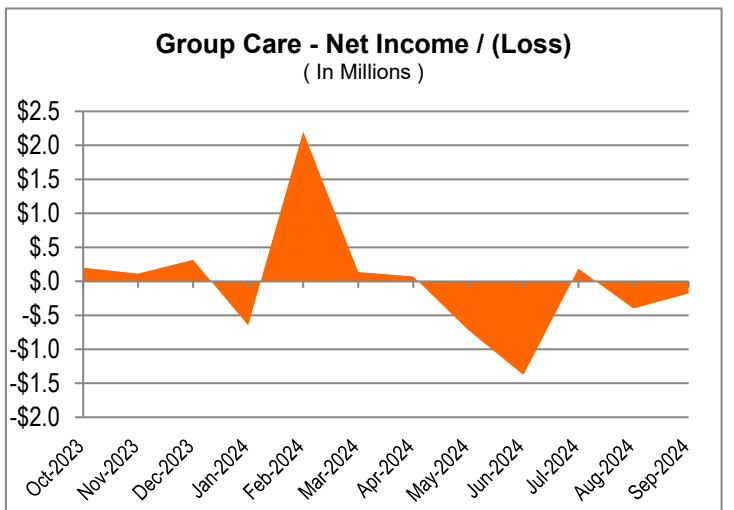
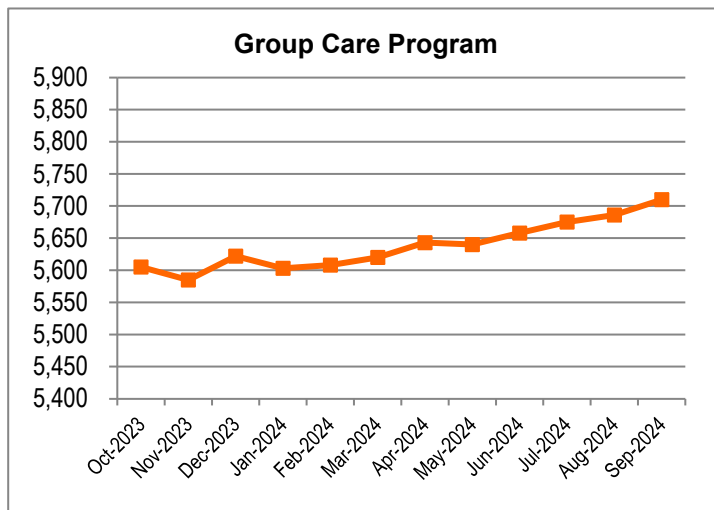
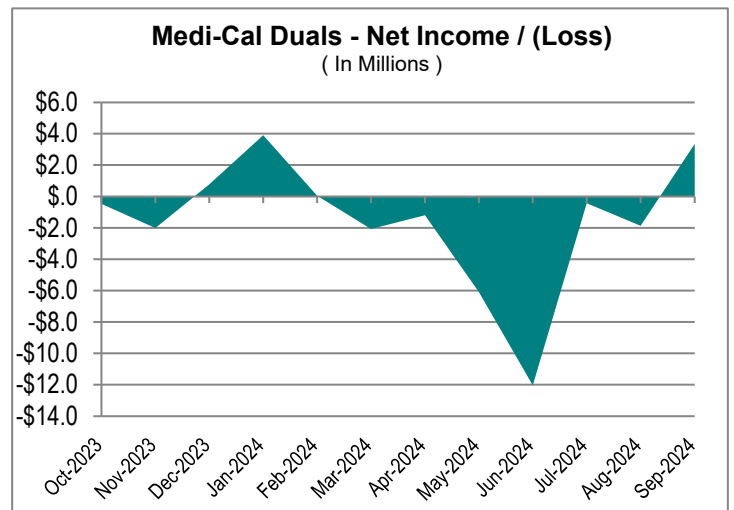
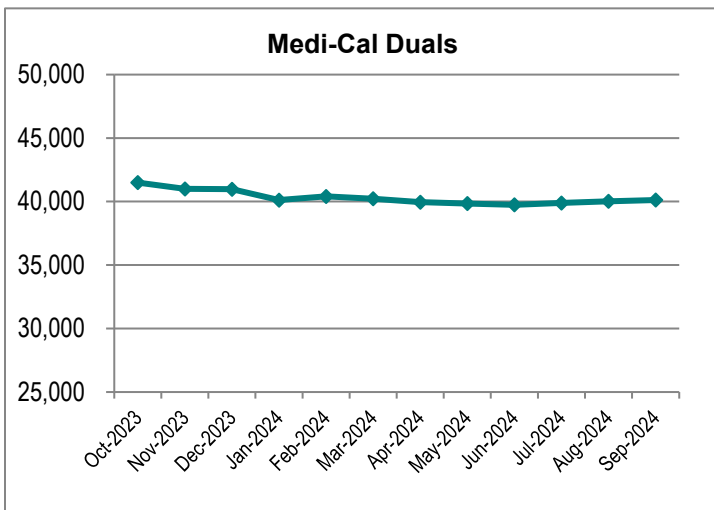
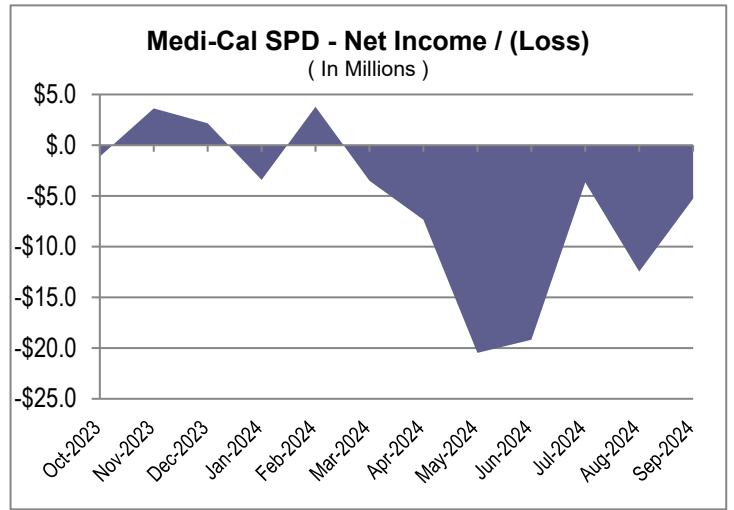
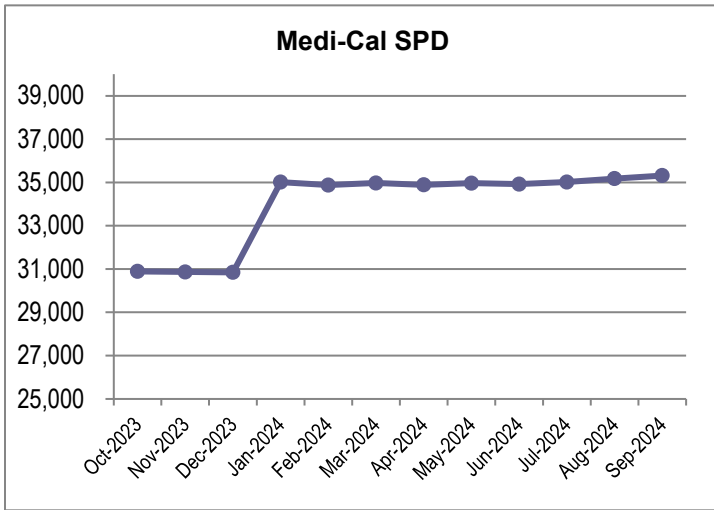
- Total enrollment increased by 666 members since August 2024.
- Total enrollment increased by 1,943 members since June 2024.

<b>Monthly Membership and YTD Member Months</b>								
<b>Actual vs. Budget</b>								
<b>For the Month and Fiscal Year-to-Date</b>								
<b>Enrollment</b>					<b>Member Months</b>			
<b>Current Month</b>					<b>Year-to-Date</b>			
Actual	Budget	Variance	Variance %		Actual	Budget	Variance	Variance %
				<b>Medi-Cal:</b>				
62,550	63,699	(1,149)	-1.8%	Adult	187,899	190,905	(3,006)	-1.6%
109,731	111,166	(1,435)	-1.3%	Child	329,466	332,833	(3,367)	-1.0%
35,319	34,848	471	1.4%	SPD	105,514	104,544	970	0.9%
40,124	39,791	333	0.8%	Duals	120,040	119,373	667	0.6%
151,005	149,615	1,390	0.9%	ACA OE	451,288	448,398	2,890	0.6%
240	224	16	7.1%	LTC	688	672	16	2.4%
1,254	1,285	(31)	-2.4%	LTC Duals	3,742	3,855	(113)	-2.9%
<b>400,223</b>	<b>400,628</b>	<b>(405)</b>	<b>-0.1%</b>	<b>Medi-Cal Total</b>	<b>1,198,637</b>	<b>1,200,580</b>	<b>(1,943)</b>	<b>-0.2%</b>
5,710	5,643	67	1.2%	Group Care	17,071	16,929	142	0.8%
<b>405,933</b>	<b>406,271</b>	<b>(338)</b>	<b>-0.1%</b>	<b>Total</b>	<b>1,215,708</b>	<b>1,217,509</b>	<b>(1,801)</b>	<b>-0.1%</b>

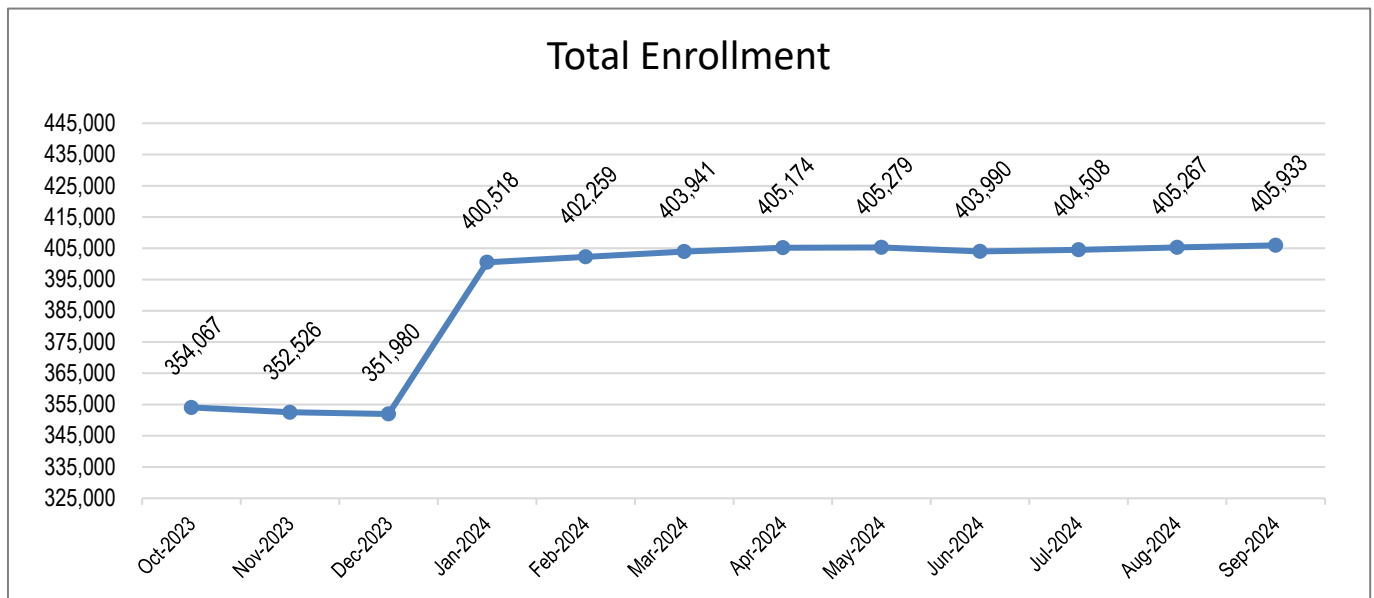
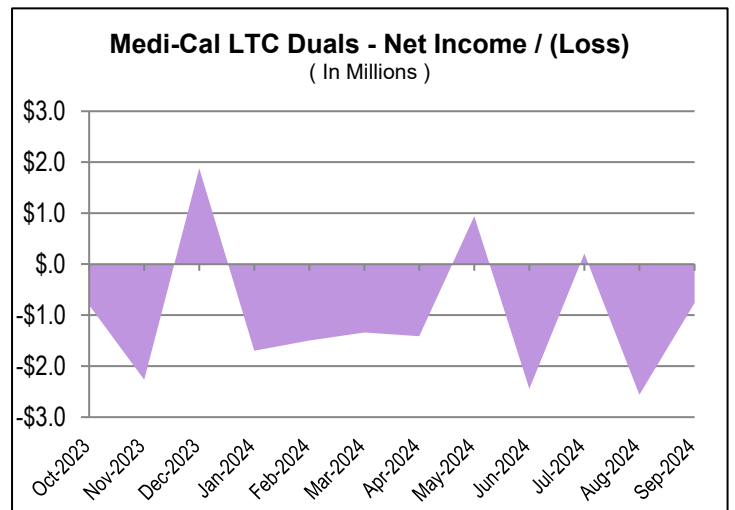
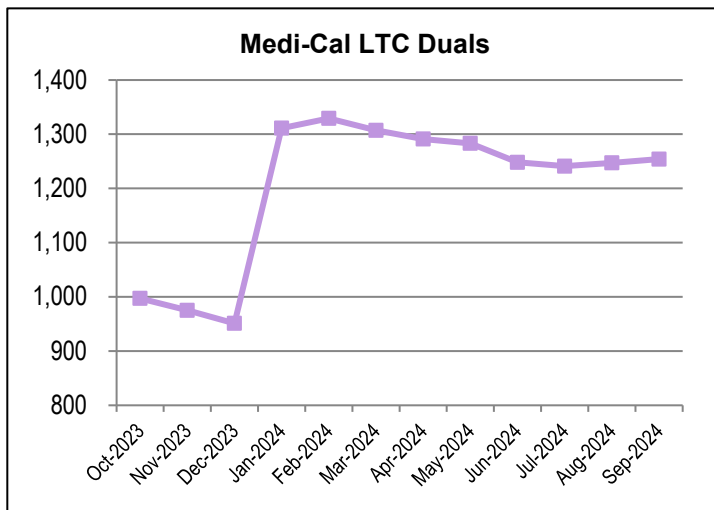
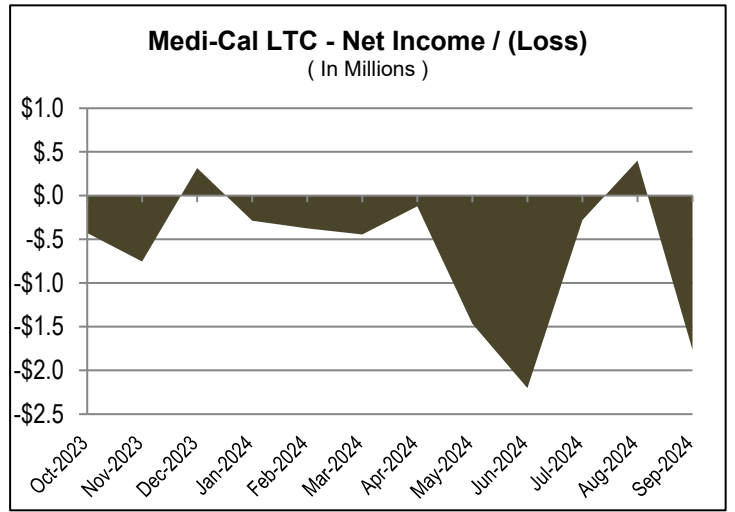
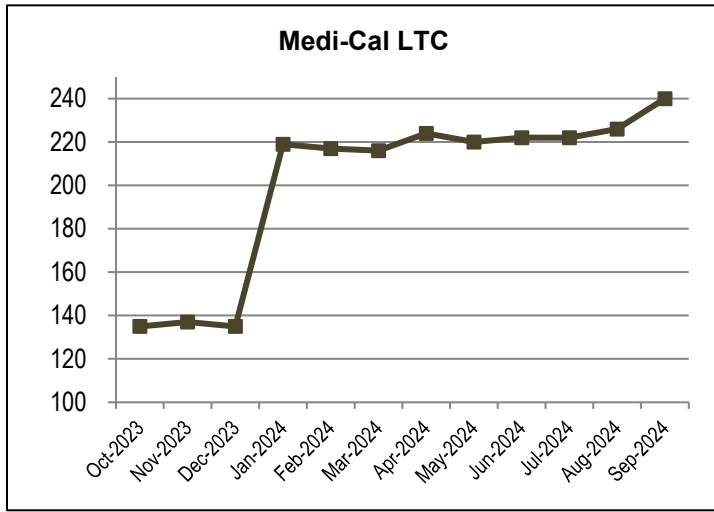
# Enrollment and Profitability by Program and Category of Aid



# Enrollment and Profitability by Program and Category of Aid

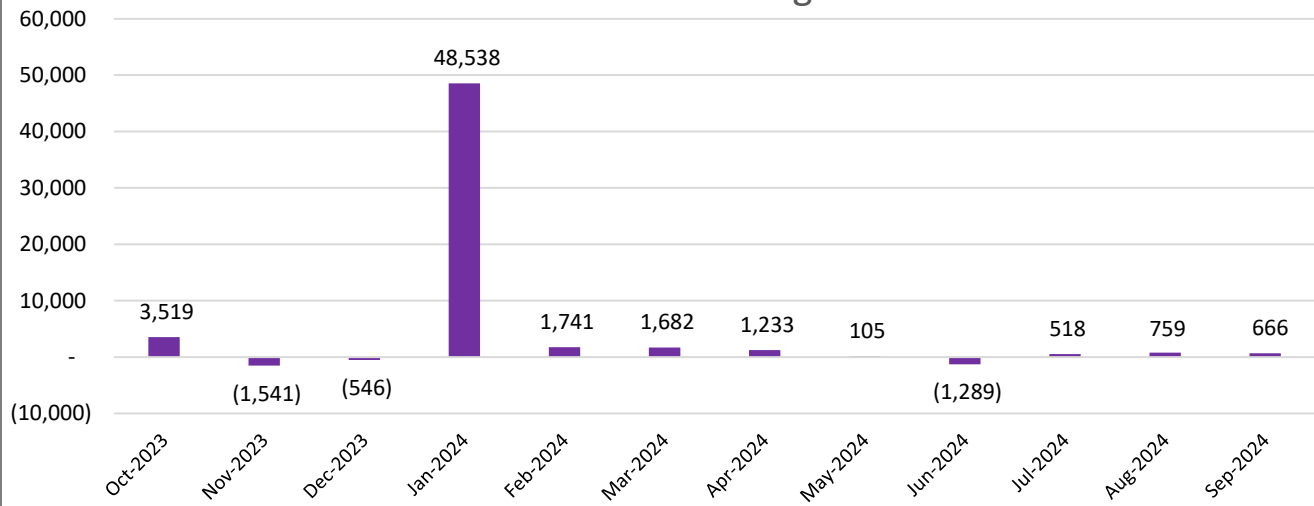


## Enrollment and Profitability by Program and Category of Aid





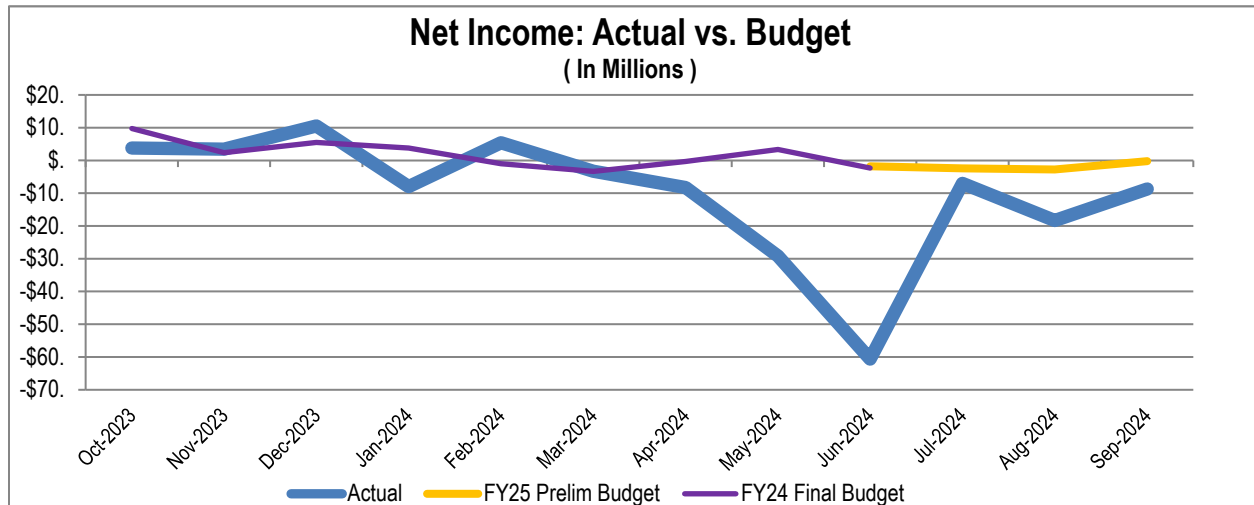
## Month over Month Net Change in Enrollment



- 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

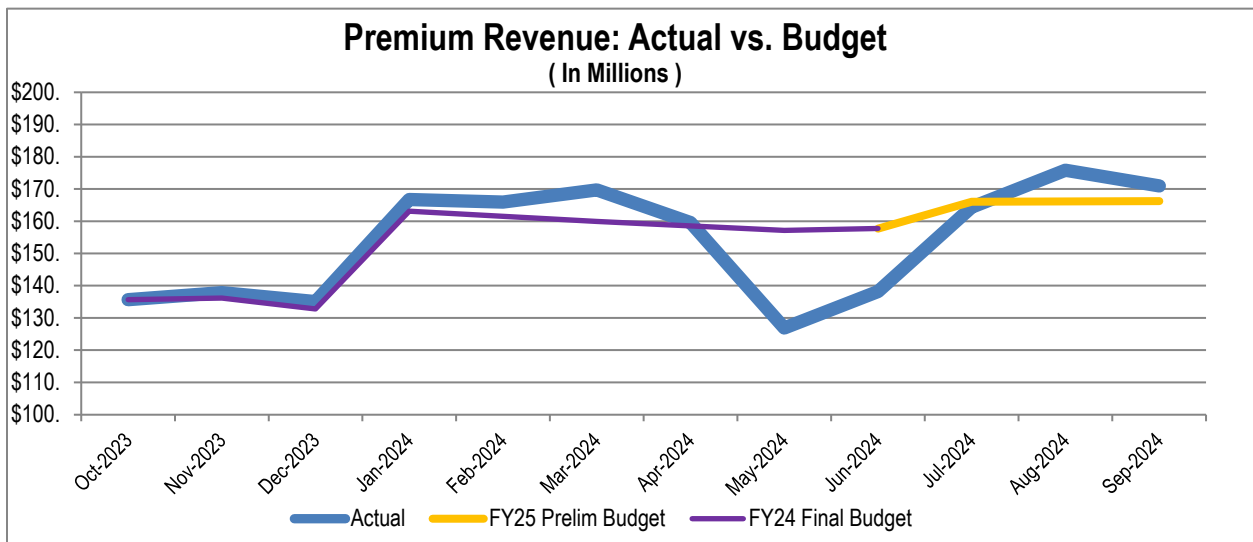
- For the month ended September 30<sup>th</sup>, 2024:
  - Actual Net Loss \$8.7 million.
  - Budgeted Net Loss \$215,000.
- For the fiscal YTD ended September 30<sup>th</sup>, 2024:
  - Actual Net Loss \$34.1 million.
  - Budgeted Net Loss \$5.4 million.



- The unfavorable variance of \$8.5 million in the current month is primarily due to:
  - Unfavorable \$15.5 million higher than anticipated Medical Expense.
  - Partially offset by favorable \$4.7 million Premium Revenue.

**Premium Revenue**

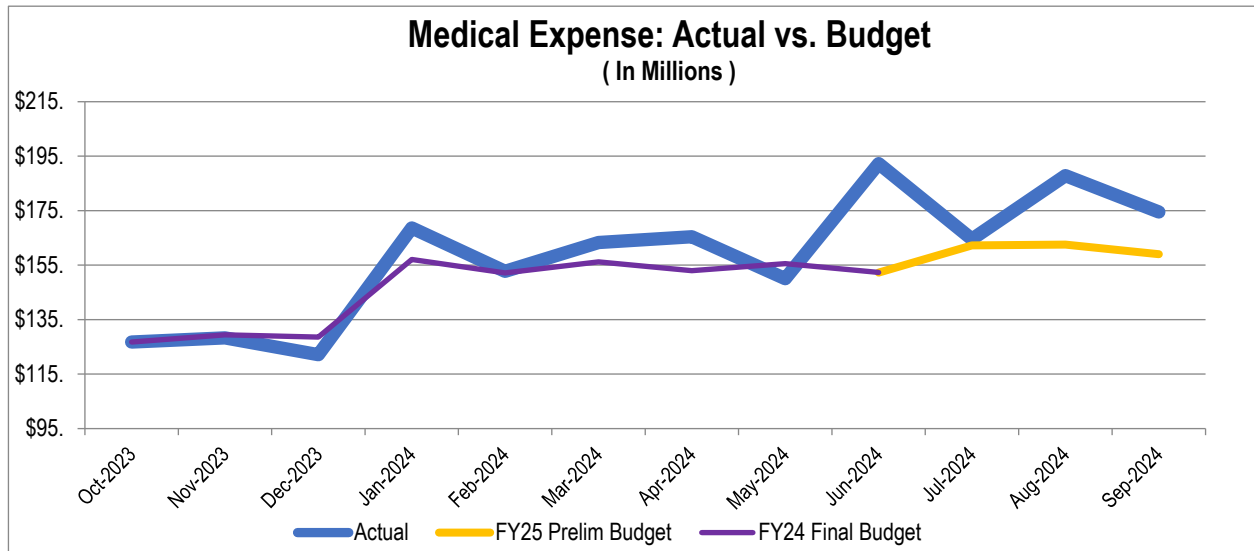
- For the month ended September 30<sup>th</sup>, 2024:
  - Actual Revenue: \$170.9 million.
  - Budgeted Revenue: \$166.2 million.
- For the fiscal YTD ended September 30<sup>th</sup>, 2024:
  - Actual Revenue: \$511.1 million
  - Budgeted Revenue: \$498.4 million.



- For the month ended September 30<sup>th</sup>, 2024, the favorable Premium Revenue variance of \$4.7 million is primarily due to the following:
  - Favorable \$1.5 million in rate changes for CY2024.
  - Favorable retroactive Medi-Cal member months for August 2023 through July 2024.

**Medical Expense**

- For the month ended September 30<sup>th</sup>, 2024:
  - Actual Medical Expense: \$174.5 million.
  - Budgeted Medical Expense: \$159.0 million.
- For the fiscal YTD ended September 30<sup>th</sup>, 2024:
  - Actual Medical Expense: \$526.9 million.
  - Budgeted Medical Expense: \$483.8 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 September, updates to Fee-For-Service (FFS) increased the estimate for prior period unpaid Medical Expenses by \$6.6 million. Year to date, the estimate for prior years increased by \$17.8 million (per table below).

<b>Medical Expense - Actual vs. Budget</b> (In Dollars)						
<b>Adjusted to Eliminate the Impact of Prior Period IBNP Estimates</b>						
	Actual			Budget	Variance Actual vs. Budget Favorable/(Unfavorable)	
	<u>Adjusted</u>	<u>Change in IBNP</u>	<u>Reported</u>		\$	%
Capitated Medical Expense	\$53,289,958	\$0	\$53,289,958	\$59,476,745	\$6,186,786	10.4%
Primary Care FFS	\$14,788,058	\$7,436	\$14,795,494	\$18,218,116	\$3,430,058	18.8%
Specialty Care FFS	\$23,170,005	\$979,860	\$24,149,864	\$23,828,752	\$658,747	2.8%
Outpatient FFS	\$36,159,429	\$674,002	\$36,833,430	\$34,068,471	(\$2,090,958)	-6.1%
Ancillary FFS	\$50,418,367	\$2,361,883	\$52,780,250	\$50,471,083	\$52,715	0.1%
Pharmacy FFS	\$40,457,477	\$1,180,202	\$41,637,679	\$35,979,285	(\$4,478,192)	-12.4%
ER Services FFS	\$31,158,188	\$664,136	\$31,822,324	\$26,021,405	(\$5,136,782)	-19.7%
Inpatient Hospital & SNF FFS	\$153,011,371	\$8,430,231	\$161,441,603	\$135,235,933	(\$17,775,438)	-13.1%
Long Term Care FFS	\$94,804,097	\$3,483,151	\$98,287,248	\$86,771,740	(\$8,032,357)	-9.3%
Other Benefits & Services	\$11,284,486	\$0	\$11,284,486	\$12,601,656	\$1,317,170	10.5%
Net Reinsurance	\$567,621	\$0	\$567,621	\$1,157,239	\$589,618	51.0%
Provider Incentive	\$0	\$0	\$0	\$0	\$0	-
	<b>\$509,109,057</b>	<b>\$17,780,901</b>	<b>\$526,889,958</b>	<b>\$483,830,424</b>	<b>(\$25,278,633)</b>	<b>-5.2%</b>

<b>Medical Expense - Actual vs. Budget</b> (Per Member Per Month)						
<b>Adjusted to Eliminate the Impact of Prior Year IBNP Estimates</b>						
	Actual			Budget	Variance Actual vs. Budget Favorable/(Unfavorable)	
	<u>Adjusted</u>	<u>Change in IBNP</u>	<u>Reported</u>		\$	%
Capitated Medical Expense	\$43.83	\$0.00	\$43.83	\$48.85	\$5.02	10.3%
Primary Care FFS	\$12.16	\$0.01	\$12.17	\$14.96	\$2.80	18.7%
Specialty Care FFS	\$19.06	\$0.81	\$19.86	\$19.57	\$0.51	2.6%
Outpatient FFS	\$29.74	\$0.55	\$30.30	\$27.98	(\$1.76)	-6.3%
Ancillary FFS	\$41.47	\$1.94	\$43.42	\$41.45	(\$0.02)	0.0%
Pharmacy FFS	\$33.28	\$0.97	\$34.25	\$29.55	(\$3.73)	-12.6%
ER Services FFS	\$25.63	\$0.55	\$26.18	\$21.37	(\$4.26)	-19.9%
Inpatient Hospital & SNF FFS	\$125.86	\$6.93	\$132.80	\$111.08	(\$14.79)	-13.3%
Long Term Care FFS	\$77.98	\$2.87	\$80.85	\$71.27	(\$6.71)	-9.4%
Other Benefits & Services	\$9.28	\$0.00	\$9.28	\$10.35	\$1.07	10.3%
Net Reinsurance	\$0.47	\$0.00	\$0.47	\$0.95	\$0.48	50.9%
Provider Incentive	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-
	<b>\$418.78</b>	<b>\$14.63</b>	<b>\$433.40</b>	<b>\$397.39</b>	<b>(\$21.38)</b>	<b>-5.4%</b>

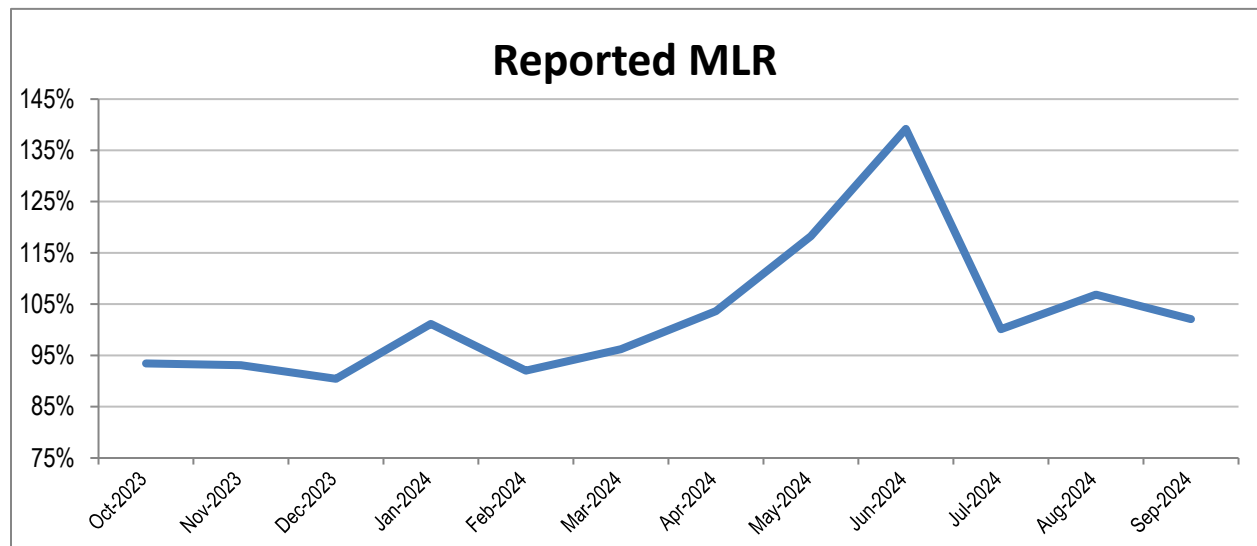
- Excluding the impact of prior year estimates for IBNP, year-to-date medical expense variance is \$25.3 million unfavorable to budget. On a PMPM basis, medical expense is 5.4% unfavorable to budget. For per-member-per-month expense:
  - Capitated Expense is slightly under budget, largely driven by favorable PCP Capitation FQHC expense, partially offset by unfavorable PCP

Capitation expense due to inception of Provider Targeted Rate Increases (TRI).

- Primary Care Expense is under budget driven by the low utilization in the ACA OE, Child, Adult and Duals aid code categories.
- Specialty Care Expense is below budget, driven mostly by less than expected ACA OE, Adult and Duals aid code category utilization.
- Outpatient Expense is over budget mostly driven by utilization in the SPD, ACA OE and LTC Duals aid code categories.
- Ancillary Expense is under budget mostly due to lower than expected ACA OE utilization offset by higher utilization in the Child, Dual and Group Care populations.
- Pharmacy Expense is above budget due to Non-PBM expense driven by high utilization and unit cost in the ACA OE and SPD aid code categories.
- Emergency Room Expense is over budget driven by high utilization and unit cost in the SPD, ACA OE and Adult aid code categories.
- Inpatient Expense is over budget driven by higher utilization and unit cost due to increased catastrophic case and contract change expense in the ACA OE, SPD, Adult and Child aid code categories.
- Long Term Care Expense is over budget due to high utilization in the SPD, ACA OE, Child and Duals aid code categories.
- Other Benefits & Services is under budget, due to lower than planned community relations and grant expense.
- Net Reinsurance year-to-date 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 102.1% for the month and 103.1% for the fiscal year-to-date.



## Administrative Expense

- For the month ended September 30<sup>th</sup>, 2024:
  - Actual Administrative Expense: \$8.9 million.
  - Budgeted Administrative Expense: \$10.0 million.
  
- For the fiscal YTD ended September 30<sup>th</sup>, 2024:
  - Actual Administrative Expense: \$29.2 million.
  - Budgeted Administrative Expense: \$27.4 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 %
\$6,158,741	\$5,930,951	(\$227,789)	-3.8%	Employee Expense	\$17,059,564	\$17,067,893	\$8,329	0.0%
78,173	74,569	(3,604)	-4.8%	Medical Benefits Admin Expense	227,213	223,536	(3,677)	-1.6%
1,368,656	1,916,111	547,455	28.6%	Purchased & Professional Services	6,373,258	5,053,041	(1,320,217)	-26.1%
1,276,071	2,029,916	753,845	37.1%	Other Admin Expense	5,531,784	5,082,309	(449,475)	-8.8%
\$8,881,640	\$9,951,547	\$1,069,907	10.8%	Total Administrative Expense	\$29,191,820	\$27,426,780	(\$1,765,040)	-6.4%

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 5.2% of net revenue for the month and 5.7% 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 \$414,000.

## Other Income / (Expense)

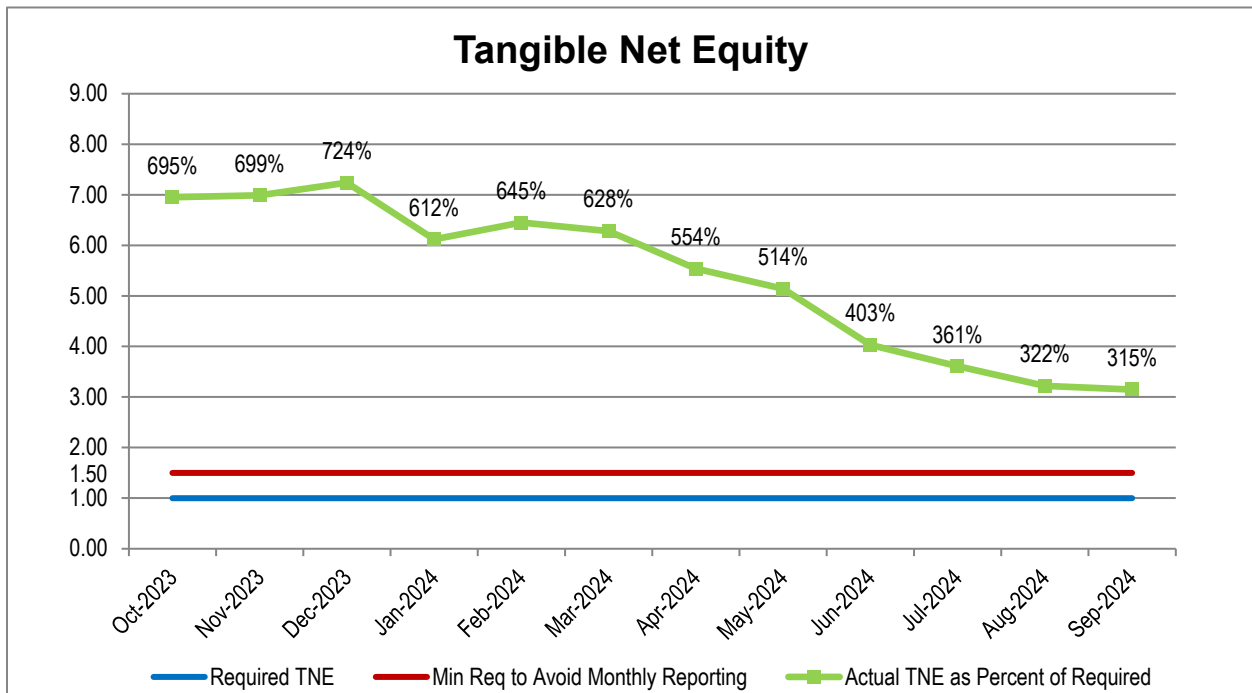
Other Income & Expense is comprised of investment income and claims interest. Fiscal year-to-date net investments show a gain of \$10.9 million.

## Managed Care Organization (MCO) Provider Tax

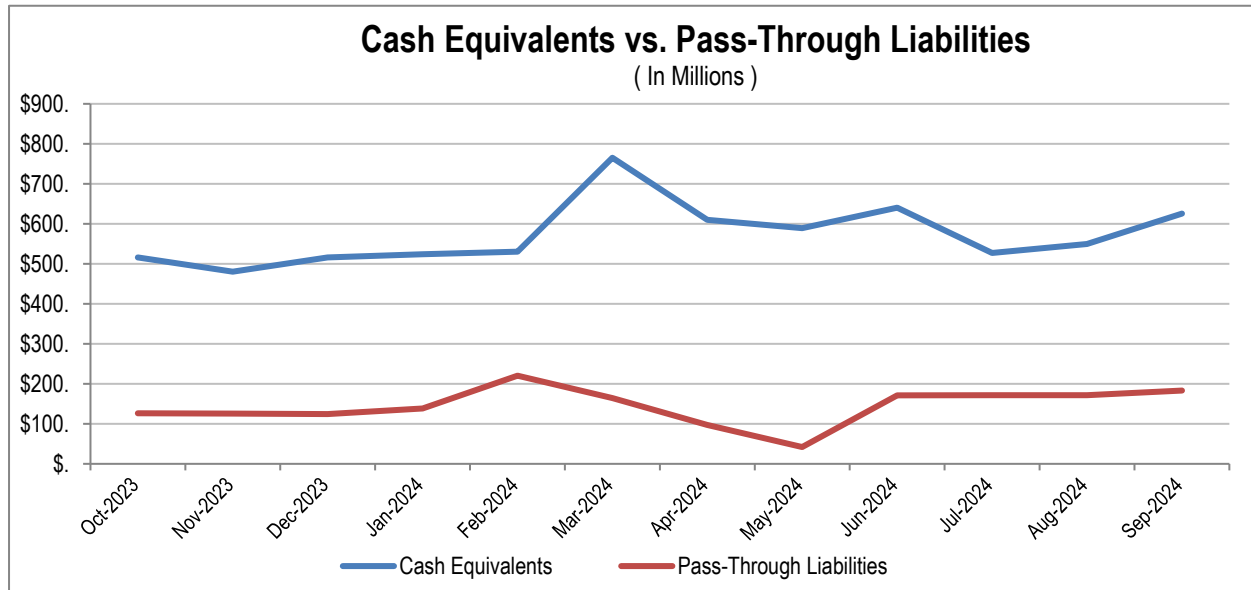
- Revenue:
  - For the month ended September 30<sup>th</sup>, 2024:
    - Actual: \$194.3 million.
    - Budgeted: \$47.1 million.
  - For the fiscal YTD ended September 30<sup>th</sup>, 2024:
    - Actual: \$288.2 million.
    - Budgeted: \$141.3 million.
- Expense:
  - For the month ended September 30<sup>th</sup>, 2024:
    - Actual: \$194.3 million.
    - Budgeted: \$47.1 million.
  - For the fiscal YTD ended September 30<sup>th</sup>, 2024:
    - Actual: \$288.2 million.
    - Budgeted: \$141.3 million.

## Tangible Net Equity (TNE)

- The Department of Managed Health Care (DMHC) monitors the financial stability of health plans to ensure that they can meet their financial obligations to providers. TNE is a calculation of a company's total tangible assets minus a percentage of fee-for-service medical expenses. The Alliance exceeds DMHC's required TNE.
  - Required TNE                                 \$70.2 million
  - Actual TNE                                    \$221.3 million
  - Excess TNE                                   \$151.1 million
  - TNE % of Required TNE                 315%



- To ensure appropriate liquidity and limit risk, the majority of Alliance financial assets are kept in short-term investments.
- Key Metrics
  - Cash & Cash Equivalents \$625.4 million
  - Pass-Through Liabilities \$183.1 million
  - Uncommitted Cash \$442.3 million
  - Working Capital \$159.1 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 SEPTEMBER 30, 2024**

CURRENT MONTH				Account Description	FISCAL YEAR TO DATE			
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)		Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
				<b>MEMBERSHIP</b>				
400,223	400,628	(405)	(0.1%)	1. Medi-Cal	1,198,637	1,200,580	(1,943)	(0.2%)
5,710	5,643	67	1.2%	2. GroupCare	17,071	16,929	142	0.8%
<b>405,933</b>	<b>406,271</b>	<b>(338)</b>	<b>(0.1%)</b>	<b>3. TOTAL MEMBER MONTHS</b>	<b>1,215,708</b>	<b>1,217,509</b>	<b>(1,801)</b>	<b>(0.1%)</b>
				<b>REVENUE</b>				
\$170,947,560	\$166,234,116	\$4,713,443	2.8%	4. Premium Revenue	\$511,092,971	\$498,376,659	\$12,716,312	2.6%
\$194,274,080	\$47,137,890	\$147,136,189	312.1%	5. MCO Tax Revenue AB119	\$288,215,471	\$141,260,243	\$146,955,228	104.0%
<b>\$365,221,640</b>	<b>\$213,372,007</b>	<b>\$151,849,633</b>	<b>71.2%</b>	<b>6. TOTAL REVENUE</b>	<b>\$799,308,442</b>	<b>\$639,636,902</b>	<b>\$159,671,540</b>	<b>25.0%</b>
				<b>MEDICAL EXPENSES</b>				
				<u>Capitated Medical Expenses</u>				
\$14,174,687	\$19,847,112	\$5,672,425	28.6%	7. Capitated Medical Expense	\$53,289,958	\$59,476,745	\$6,186,787	10.4%
				<u>Fee for Service Medical Expenses</u>				
\$55,176,143	\$44,079,182	(\$11,096,960)	(25.2%)	8. Inpatient Hospital Expense	\$161,441,603	\$135,235,933	(\$26,205,670)	(19.4%)
\$2,608,833	\$5,972,343	\$3,363,509	56.3%	9. Primary Care Physician Expense	\$14,795,494	\$18,218,116	\$3,422,622	18.8%
\$7,897,040	\$7,787,809	(\$109,231)	(1.4%)	10. Specialty Care Physician Expense	\$24,149,864	\$23,828,752	(\$321,112)	(1.3%)
\$21,004,958	\$16,603,808	(\$4,401,150)	(26.5%)	11. Ancillary Medical Expense	\$52,780,250	\$50,471,082	(\$2,309,168)	(4.6%)
\$12,354,058	\$11,131,245	(\$1,222,813)	(11.0%)	12. Outpatient Medical Expense	\$36,833,430	\$34,068,471	(\$2,764,960)	(8.1%)
\$9,129,136	\$8,522,652	(\$606,484)	(7.1%)	13. Emergency Expense	\$31,822,324	\$26,021,405	(\$5,800,918)	(22.3%)
\$14,674,368	\$11,741,636	(\$2,932,732)	(25.0%)	14. Pharmacy Expense	\$41,637,679	\$35,979,285	(\$5,658,394)	(15.7%)
\$32,967,578	\$28,383,488	(\$4,584,090)	(16.2%)	15. Long Term Care Expense	\$98,287,248	\$86,771,740	(\$11,515,508)	(13.3%)
\$155,812,113	\$134,222,163	(\$21,589,951)	(16.1%)	16. Total Fee for Service Expense	\$461,747,892	\$410,594,784	(\$51,153,108)	(12.5%)
\$4,185,938	\$4,542,108	\$356,170	7.8%	17. Other Benefits & Services	\$11,284,486	\$12,601,657	\$1,317,170	10.5%
\$350,350	\$385,992	\$35,642	9.2%	18. Reinsurance Expense	\$567,621	\$1,157,239	\$589,618	51.0%
<b>\$174,523,088</b>	<b>\$158,997,375</b>	<b>(\$15,525,713)</b>	<b>(9.8%)</b>	<b>20. TOTAL MEDICAL EXPENSES</b>	<b>\$526,889,958</b>	<b>\$483,830,425</b>	<b>(\$43,059,533)</b>	<b>(8.9%)</b>
<b>\$190,698,552</b>	<b>\$54,374,632</b>	<b>\$136,323,920</b>	<b>250.7%</b>	<b>21. GROSS MARGIN</b>	<b>\$272,418,484</b>	<b>\$155,806,477</b>	<b>\$116,612,007</b>	<b>74.8%</b>
				<b>ADMINISTRATIVE EXPENSES</b>				
\$6,158,741	\$5,930,952	(\$227,789)	(3.8%)	22. Personnel Expense	\$17,059,564	\$17,067,895	\$8,330	0.0%
\$78,173	\$74,569	(\$3,604)	(4.8%)	23. Benefits Administration Expense	\$227,213	\$223,536	(\$3,677)	(1.6%)
\$1,368,656	\$1,916,111	\$547,455	28.6%	24. Purchased & Professional Services	\$6,373,258	\$5,053,042	(\$1,320,217)	(26.1%)
\$1,276,071	\$2,029,916	\$753,845	37.1%	25. Other Administrative Expense	\$5,531,784	\$5,082,310	(\$449,474)	(8.8%)
<b>\$8,881,640</b>	<b>\$9,951,548</b>	<b>\$1,069,908</b>	<b>10.8%</b>	<b>26. TOTAL ADMINISTRATIVE EXPENSES</b>	<b>\$29,191,820</b>	<b>\$27,426,783</b>	<b>(\$1,765,037)</b>	<b>(6.4%)</b>
<b>\$194,274,080</b>	<b>\$47,137,890</b>	<b>(\$147,136,189)</b>	<b>(312.1%)</b>	<b>27. MCO TAX EXPENSES</b>	<b>\$288,215,471</b>	<b>\$141,260,243</b>	<b>(\$146,955,228)</b>	<b>(104.0%)</b>
<b>(\$12,457,168)</b>	<b>(\$2,714,807)</b>	<b>(\$9,742,362)</b>	<b>(358.9%)</b>	<b>28. NET OPERATING INCOME / (LOSS)</b>	<b>(\$44,988,807)</b>	<b>(\$12,880,549)</b>	<b>(\$32,108,258)</b>	<b>(249.3%)</b>
<b>\$3,737,936</b>	<b>\$2,500,000</b>	<b>\$1,237,936</b>	<b>49.5%</b>	<b>OTHER INCOME / EXPENSES</b>				
<b>(\$8,719,232)</b>	<b>(\$214,807)</b>	<b>(\$8,504,425)</b>	<b>(3,959.1%)</b>	<b>29. TOTAL OTHER INCOME / (EXPENSES)</b>	<b>\$10,925,393</b>	<b>\$7,500,000</b>	<b>\$3,425,393</b>	<b>45.7%</b>
				<b>30. NET SURPLUS (DEFICIT)</b>	<b>(\$34,063,414)</b>	<b>(\$5,380,549)</b>	<b>(\$28,682,865)</b>	<b>(533.1%)</b>
102.1%	95.6%	-6.5%	-6.8%	31. Medical Loss Ratio	103.1%	97.1%	-6.0%	-6.2%
5.2%	6.0%	0.8%	13.3%	32. Administrative Expense Ratio	5.7%	5.5%	-0.2%	-3.6%
-2.4%	-0.1%	-2.3%	-2,300.0%	33. Net Surplus (Deficit) Ratio	-4.3%	-0.8%	-3.5%	-437.5%

**ALAMEDA ALLIANCE FOR HEALTH  
BALANCE SHEETS  
CURRENT MONTH VS. PRIOR MONTH  
FOR THE MONTH AND FISCAL YTD ENDED SEPTEMBER 30, 2024**

	9/30/2024	8/31/2024	Difference	% Difference
<b>CURRENT ASSETS</b>				
Cash and Cash Equivalent				
Cash	\$367,885	\$41,187,550	(\$40,819,665)	-99.11%
CNB Short-Term Investment	625,052,479	508,214,755	116,837,724	22.99%
Interest Receivable	5,107,654	4,360,743	746,911	17.13%
Premium Receivables	464,364,872	373,395,728	90,969,144	24.36%
Reinsurance Recovery Receivable	7,223,012	5,820,012	1,403,000	24.11%
Other Receivables	4,922,657	4,489,020	433,638	9.66%
Prepaid Expenses	797,015	256,172	540,844	211.13%
<b>TOTAL CURRENT ASSETS</b>	<b>1,107,835,574</b>	<b>937,723,979</b>	<b>170,111,595</b>	<b>18.14%</b>
<b>OTHER ASSETS</b>				
CNB Long-Term Investment	47,159,283	56,176,155	(9,016,872)	-16.05%
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)	609,183	675,096	(65,913)	-9.76%
GASB 96-SBITA Assets (Net)	3,792,137	3,980,524	(188,386)	-4.73%
<b>TOTAL OTHER ASSETS</b>	<b>60,086,003</b>	<b>69,357,175</b>	<b>(9,271,172)</b>	<b>-13.37%</b>
<b>PROPERTY AND EQUIPMENT</b>				
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	(32,836,374)	(32,777,000)	(59,373)	0.18%
<b>PROPERTY AND EQUIPMENT (NET)</b>	<b>5,803,725</b>	<b>5,863,098</b>	<b>(59,373)</b>	<b>-1.01%</b>
<b>TOTAL ASSETS</b>	<b>1,173,725,302</b>	<b>1,012,944,252</b>	<b>160,781,050</b>	<b>15.87%</b>
<b>CURRENT LIABILITIES</b>				
Trade Accounts Payable	5,257,431	5,953,575	(696,144)	-11.69%
Incurred But Not Reported Claims	315,432,746	307,356,497	8,076,249	2.63%
Other Medical Liabilities	108,836,933	153,929,749	(45,092,817)	-29.29%
Pass-Through Liabilities	183,131,713	171,565,662	11,566,051	6.74%
MCO Tax Liabilities	322,530,053	128,255,973	194,274,080	151.47%
GASB 87 and 96 ST Liabilities	3,016,225	3,768,460	(752,235)	-19.96%
Payroll Liabilities	10,500,034	8,365,561	2,134,473	25.51%
<b>TOTAL CURRENT LIABILITIES</b>	<b>948,705,135</b>	<b>779,195,478</b>	<b>169,509,657</b>	<b>21.75%</b>
<b>LONG TERM LIABILITIES</b>				
GASB 87 and 96 LT Liabilities	380,908	390,283	(9,375)	-2.40%
Deferred Inflow	3,327,530	3,327,530	0	0.00%
<b>TOTAL LONG TERM LIABILITIES</b>	<b>3,708,438</b>	<b>3,717,813</b>	<b>(9,375)</b>	<b>-0.25%</b>
<b>TOTAL LIABILITIES</b>	<b>952,413,573</b>	<b>782,913,291</b>	<b>169,500,282</b>	<b>21.65%</b>
<b>NET WORTH</b>				
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)	(34,063,414)	(25,344,182)	(8,719,232)	34.40%
<b>TOTAL NET WORTH</b>	<b>221,311,730</b>	<b>230,030,961</b>	<b>(8,719,232)</b>	<b>-3.79%</b>
<b>TOTAL LIABILITIES AND NET WORTH</b>	<b>1,173,725,302</b>	<b>1,012,944,252</b>	<b>160,781,050</b>	<b>15.87%</b>
Cash Equivalents	625,420,363	549,402,305	76,018,059	13.84%
Pass-Through	183,131,713	171,565,662	11,566,051	6.74%
Uncommitted Cash	442,288,650	377,836,642	64,452,008	17.06%
Working Capital	159,130,439	158,528,501	601,939	0.38%
Current Ratio	116.8%	120.3%	-3.5%	-2.9%

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

**September 30, 2024**

	MONTH	3 MONTHS	6 MONTHS	YTD
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>				
<b>Commercial Premium Cash Flows</b>				
Commercial Premium Revenue	\$3,127,770	\$9,339,564	\$17,084,126	\$9,339,564
GroupCare Receivable	(15,039)	(3,109,292)	(564,807)	(3,109,292)
Total	3,112,731	6,230,272	16,519,319	6,230,272
<b>Medi-Cal Premium Cash Flows</b>				
Medi-Cal Revenue	362,093,868	789,968,878	1,549,041,941	789,968,877
Premium Receivable	(90,954,104)	(94,312,060)	(323,353,516)	(94,312,060)
Total	271,139,764	695,656,818	1,225,688,425	695,656,817
<b>Investment &amp; Other Income Cash Flows</b>				
Other Revenues	1,281,889	2,539,082	2,165,819	2,539,082
Interest Income	2,470,112	8,423,219	17,256,502	8,423,219
Interest Receivable	(746,911)	(3,191,590)	(2,604,196)	(3,191,590)
Total	3,005,090	7,770,711	16,818,125	7,770,711
<b>Medical &amp; Hospital Cash Flows</b>				
Total Medical Expenses	(174,523,089)	(526,889,958)	(1,034,625,358)	(526,889,960)
Other Health Care Receivables	(1,842,849)	(1,184,019)	(3,717,413)	(1,184,019)
Capitation Payable	-	-	-	-
IBNP Payable	8,076,249	19,128,487	78,384,431	19,128,487
Other Medical Payable	(30,847,574)	(43,873,111)	25,985,883	(43,873,111)
Risk Share Payable	(2,679,192)	(2,679,192)	(2,679,192)	(2,679,192)
New Health Program Payable	-	-	-	-
Total	(201,816,455)	(555,497,793)	(936,651,649)	(555,497,795)
<b>Administrative Cash Flows</b>				
Total Administrative Expenses	(8,895,706)	(29,228,728)	(58,013,195)	(29,228,728)
Prepaid Expenses	(540,843)	(558,398)	(501,897)	(558,398)
Other Receivables	6,212	32,891	(22,755)	32,891
CalPERS Pension	-	-	637,208	-
Trade Accounts Payable	(696,144)	(1,232,865)	(262,069)	(1,232,865)
Payroll Liabilities	2,134,474	2,400,808	219,919	2,400,808
GASB Assets and Liabilities	(507,311)	(502,701)	(124,690)	(502,701)
Depreciation Expense	59,373	173,701	(191,946)	173,701
Total	(8,439,945)	(28,915,292)	(58,259,425)	(28,915,292)
<b>MCO Tax AB119 Cash Flows</b>				
MCO Tax Expense AB119	(194,274,080)	(288,215,471)	(625,010,393)	(288,215,471)
MCO Tax Liabilities	194,274,080	162,746,539	262,692,504	162,746,539
Total	0	(125,468,932)	(362,317,889)	(125,468,932)
<b>Net Cash Flows from Operating Activities</b>	<b>67,001,185</b>	<b>(224,216)</b>	<b>(98,203,094)</b>	<b>(224,219)</b>

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

**September 30, 2024**

	<b>MONTH</b>	<b>3 MONTHS</b>	<b>6 MONTHS</b>	<b>YTD</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>				
<b>Investment Cash Flows</b>				
Long Term Investments	9,016,873	(14,167,038)	(41,967,559)	(14,167,035)
Total	9,016,873	(14,167,038)	(41,967,559)	(14,167,035)
<b>Restricted Cash &amp; Other Asset Cash Flows</b>				
Restricted Assets-Treasury Account	-	-	-	-
Total	-	-	-	-
<b>Fixed Asset Cash Flows</b>				
Fixed Asset Acquisitions	-	(529,610)	214,393	(529,610)
Purchases of Property and Equipment	-	(529,610)	214,393	(529,610)
<b>Net Cash Flows from Investing Activities</b>	<b>9,016,873</b>	<b>(14,696,648)</b>	<b>(41,753,166)</b>	<b>(14,696,645)</b>
<b>Net Change in Cash</b>	<b>76,018,058</b>	<b>(14,920,864)</b>	<b>(139,956,260)</b>	<b>(14,920,864)</b>
Rounding	3.00	2.00	2.00	2.00
<b>Cash @ Beginning of Period</b>	549,402,303	640,341,226	765,376,622	640,341,226
<b>Cash @ End of Period</b>	<b>\$625,420,364</b>	<b>\$625,420,364</b>	<b>\$625,420,364</b>	<b>\$625,420,364</b>
Variance	-	-	-	-

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

**September 30, 2024**

	<b>MONTH</b>	<b>3 MONTHS</b>	<b>6 MONTHS</b>	<b>YTD</b>
<b>NET INCOME RECONCILIATION</b>				
<b>Net Income / (Loss)</b>	(\$8,719,236)	(\$34,063,414)	(\$132,100,558)	(\$34,063,417)
Add back: Depreciation & Amortization	59,373	173,701	(191,946)	173,701
Receivables				
Premiums Receivable	(90,954,104)	(94,312,060)	(323,353,516)	(94,312,060)
Interest Receivable	(746,911)	(3,191,590)	(2,604,196)	(3,191,590)
Other Health Care Receivables	(1,842,849)	(1,184,019)	(3,717,413)	(1,184,019)
Other Receivables	6,212	32,891	(22,755)	32,891
GroupCare Receivable	(15,039)	(3,109,292)	(564,807)	(3,109,292)
<b>Total</b>	<b>(93,552,691)</b>	<b>(101,764,070)</b>	<b>(330,262,687)</b>	<b>(101,764,070)</b>
Prepaid Expenses	(540,843)	(558,398)	(501,897)	(558,398)
Trade Payables	(696,144)	(1,232,865)	(262,069)	(1,232,865)
Claims Payable and Shared Risk Pool				
IBNP Payable	8,076,249	19,128,487	78,384,431	19,128,487
Capitation Payable & Other Medical Payable	(30,847,574)	(43,873,111)	25,985,883	(43,873,111)
Risk Share Payable	(2,679,192.00)	(2,679,192.00)	(2,679,192)	(2,679,192)
Claims Payable				
<b>Total</b>	<b>(25,450,517)</b>	<b>(27,423,816)</b>	<b>101,691,122</b>	<b>(27,423,816)</b>
Other Liabilities				
CalPERS Pension	-	-	637,208.00	-
Payroll Liabilities	2,134,474	2,400,809	219,919	2,400,808
GASB Assets and Liabilities	(507,311)	(502,701)	(124,690)	(502,701)
New Health Program	-	-	-	-
MCO Tax Liabilities	194,274,080	162,746,539	262,692,504	162,746,539
<b>Total</b>	<b>195,901,243</b>	<b>164,644,647</b>	<b>263,424,941</b>	<b>164,644,646</b>
Rounding	-	(1.00)	-	-
<b>Cash Flows from Operating Activities</b>	<b>67,001,185</b>	<b>(224,216)</b>	<b>(98,203,094)</b>	<b>(224,219)</b>
Variance	-	-	-	-

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

**September 30, 2024**

	<b>MONTH</b>	<b>3 MONTHS</b>	<b>6 MONTHS</b>	<b>YTD</b>
<b>CASH FLOW STATEMENT:</b>				
<b>Cash Flows from Operating Activities:</b>				
Cash Received				
Capitation Received from State of CA	\$271,139,764	\$695,656,818	\$1,225,688,425	\$695,656,817
Medicare Revenue	\$0	\$0	\$0	\$0
GroupCare Premium Revenue	3,112,731	6,230,272	16,519,319	6,230,272
Other Income	1,281,889	2,539,082	2,165,819	2,539,082
Interest Income	1,723,201	5,231,629	14,652,306	5,231,629
Less Cash Paid				
Medical Expenses	(201,816,455)	(555,497,793)	(936,651,649)	(555,497,795)
Vendor & Employee Expenses	(8,439,945)	(28,915,292)	(58,259,425)	(28,915,292)
MCO Tax Expense AB119	0	(125,468,932)	(362,317,889)	(125,468,932)
<b>Net Cash Flows from Operating Activities</b>	<b>67,001,185</b>	<b>(224,216)</b>	<b>(98,203,094)</b>	<b>(224,219)</b>
<b>Cash Flows from Investing Activities:</b>				
Long Term Investments	9,016,873	(14,167,038)	(41,967,559)	(14,167,035)
Restricted Assets-Treasury Account	0	0	0	0
Purchases of Property and Equipment	0	(529,610)	214,393	(529,610)
<b>Net Cash Flows from Investing Activities</b>	<b>9,016,873</b>	<b>(14,696,648)</b>	<b>(41,753,166)</b>	<b>(14,696,645)</b>
<b>Net Change in Cash</b>	<b>76,018,058</b>	<b>(14,920,864)</b>	<b>(139,956,260)</b>	<b>(14,920,864)</b>
Rounding	3.00	2.00	2.00	2.00
<b>Cash @ Beginning of Period</b>	<b>549,402,303</b>	<b>640,341,226</b>	<b>765,376,622</b>	<b>640,341,226</b>
<b>Cash @ End of Period</b>	<b>\$625,420,364</b>	<b>\$625,420,364</b>	<b>\$625,420,364</b>	<b>\$625,420,364</b>
Variance	\$0	-	-	-

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

<b>Net Income / (Loss)</b>	<b>(\$8,719,236)</b>	<b>(\$34,063,413)</b>	<b>(\$132,100,559)</b>	<b>(\$34,063,417)</b>
Add Back: Depreciation	59,373	173,701	(191,946)	173,701
Net Change in Operating Assets & Liabilities				
Premium & Other Receivables	(93,552,691)	(101,764,070)	(330,262,687)	(101,764,070)
Prepaid Expenses	(540,843)	(558,399)	(501,896)	(558,398)
Trade Payables	(696,144)	(1,232,865)	(262,069)	(1,232,865)
Claims Payable, IBNP and Risk Sharing	(25,450,517)	(27,423,816)	101,691,122	(27,423,816)
Deferred Revenue	0	0	0	0
Other Liabilities	195,901,243	164,644,647	263,424,941	164,644,646
<b>Total</b>	<b>67,001,185</b>	<b>(224,215)</b>	<b>(98,203,094)</b>	<b>(224,219)</b>
Rounding	-	(1)	-	-
<b>Cash Flows from Operating Activities</b>	<b>\$67,001,185</b>	<b>(\$224,216)</b>	<b>(\$98,203,094)</b>	<b>(\$224,219)</b>
Variance	\$0	-	-	-

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

**GAAP BASIS  
FOR THE MONTH OF SEPTEMBER 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	109,731	62,550	35,319	151,005	40,124	240	1,254	400,223	5,710	-	405,933
Revenue	\$69,164,506	\$49,903,853	\$62,360,585	\$129,561,778	\$39,213,086	\$2,255,399	\$9,634,661	\$362,093,870	\$3,127,770	\$0	\$365,221,640
Medical Expense	13,179,964	19,960,674	49,396,116	59,589,474	15,949,486	3,828,921	9,401,743	171,306,378	3,216,710	-	\$174,523,088
Gross Margin	\$55,984,542	\$29,943,180	\$12,964,470	\$69,972,304	\$23,263,601	(\$1,573,522)	\$232,918	\$190,787,492	(\$88,940)	\$0	\$190,698,552
Administrative Expense	\$427,678	\$1,010,590	\$2,162,818	\$2,767,463	\$739,493	\$153,681	\$705,464	\$7,967,187	\$139,310	\$775,143	\$8,881,640
MCO Tax Expense	\$53,562,037	\$30,646,127	\$17,084,802	\$72,735,509	\$19,513,372	\$110,627	\$621,606	\$194,274,080	\$0	\$0	\$194,274,080
Operating Income / (Expense)	\$1,994,826	(\$1,713,538)	(\$6,283,150)	(\$5,530,667)	\$3,010,736	(\$1,837,830)	(\$1,094,152)	(\$11,453,775)	(\$228,250)	(\$775,143)	(\$12,457,168)
Other Income / (Expense)	\$189,025	\$468,216	\$1,004,745	\$1,278,022	\$343,437	\$72,291	\$332,261	\$3,687,998	\$49,938	\$0	\$3,737,936
Net Income / (Loss)	\$2,183,852	(\$1,245,322)	(\$5,278,405)	(\$4,252,645)	\$3,354,173	(\$1,765,539)	(\$761,891)	(\$7,765,777)	(\$178,311)	(\$775,143)	(\$8,719,232)
<b>PMPM Metrics:</b>											
Revenue PMPM	\$630.31	\$797.82	\$1,765.64	\$858.00	\$977.30	\$9,397.50	\$7,683.14	\$904.73	\$547.77	\$0.00	\$899.71
Medical Expense PMPM	\$120.11	\$319.12	\$1,398.57	\$394.62	\$397.50	\$15,953.84	\$7,497.40	\$428.03	\$563.35	\$0.00	\$429.93
Gross Margin PMPM	\$510.20	\$478.71	\$367.07	\$463.38	\$579.79	(\$6,556.34)	\$185.74	\$476.70	(\$15.58)	\$0.00	\$469.78
Administrative Expense PMPM	\$3.90	\$16.16	\$61.24	\$18.33	\$18.43	\$640.34	\$562.57	\$19.91	\$24.40	\$0.00	\$21.88
MCO Tax Expense PMPM	\$488.12	\$489.95	\$483.73	\$481.68	\$486.33	\$460.94	\$495.70	\$485.41	\$0.00	\$0.00	\$478.59
Operating Income / (Expense) PMPM	\$18.18	(\$27.39)	(\$177.90)	(\$36.63)	\$75.04	(\$7,657.63)	(\$872.53)	(\$28.62)	(\$39.97)	\$0.00	(\$30.69)
Other Income / (Expense) PMPM	\$1.72	\$7.49	\$28.45	\$8.46	\$8.56	\$301.21	\$264.96	\$9.21	\$8.75	\$0.00	\$9.21
Net Income / (Loss) PMPM	\$19.90	(\$19.91)	(\$149.45)	(\$28.16)	\$83.60	(\$7,356.41)	(\$607.57)	(\$19.40)	(\$31.23)	\$0.00	(\$21.48)
<b>Ratio:</b>											
Medical Loss Ratio	84.5%	103.7%	109.1%	104.9%	81.0%	178.5%	104.3%	102.1%	102.8%	0.0%	102.1%
Administrative Expense Ratio	2.7%	5.2%	4.8%	4.9%	3.8%	7.2%	7.8%	4.7%	4.5%	0.0%	5.2%
Net Income Ratio	3.2%	-2.5%	-8.5%	-3.3%	8.6%	-78.3%	-7.9%	-2.1%	-5.7%	0.0%	-2.4%



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

**GAAP BASIS  
FOR THE FISCAL YEAR TO DATE SEPTEMBER 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	329,466	187,899	105,514	451,288	120,040	688	3,742	1,198,637	17,071	-	1,215,708
Revenue	\$127,103,753	\$110,972,145	\$153,821,557	\$283,836,672	\$75,069,799	\$7,338,822	\$31,826,129	\$789,968,878	\$9,339,564	\$0	\$799,308,442
Medical Expense	41,326,106	63,505,466	145,310,138	182,853,805	43,475,280	8,495,223	32,498,516	517,464,533	9,427,425	(2,000)	\$526,889,958
Gross Margin	\$85,777,647	\$47,466,679	\$8,511,420	\$100,982,867	\$31,594,519	(\$1,156,402)	(\$672,386)	\$272,504,344	(\$87,860)	\$2,000	\$272,418,484
Administrative Expense	\$1,456,120	\$3,498,487	\$7,514,032	\$9,561,348	\$2,623,849	\$536,785	\$2,504,197	\$27,694,817	\$452,335	\$1,044,668	\$29,191,820
MCO Tax Expense	\$79,416,058	\$45,394,691	\$25,343,946	\$108,066,806	\$28,916,288	\$163,338	\$914,344	\$288,215,471	\$0	\$0	\$288,215,471
Operating Income / (Expense)	\$4,905,470	(\$1,426,498)	(\$24,346,558)	(\$16,645,287)	\$54,382	(\$1,856,525)	(\$4,090,928)	(\$43,405,944)	(\$540,195)	(\$1,042,668)	(\$44,988,807)
Other Income / (Expense)	\$552,490	\$1,368,524	\$2,936,709	\$3,735,455	\$1,003,813	\$211,294	\$971,146	\$10,779,431	\$145,961	\$0	\$10,925,393
Net Income / (Loss)	\$5,457,960	(\$57,975)	(\$21,409,848)	(\$12,909,832)	\$1,058,195	(\$1,645,230)	(\$3,119,782)	(\$32,626,512)	(\$394,234)	(\$1,042,668)	(\$34,063,414)
<b>PMPM Metrics:</b>											
Revenue PMPM	\$385.79	\$590.59	\$1,457.83	\$628.95	\$625.37	\$10,666.89	\$8,505.11	\$659.06	\$547.10	\$0.00	\$657.48
Medical Expense PMPM	\$125.43	\$337.98	\$1,377.16	\$405.18	\$362.17	\$12,347.71	\$8,684.80	\$431.71	\$552.25	\$0.00	\$433.40
Gross Margin PMPM	\$260.35	\$252.62	\$80.67	\$223.77	\$263.20	(\$1,680.82)	(\$179.69)	\$227.35	(\$5.15)	\$0.00	\$224.08
Administrative Expense PMPM	\$4.42	\$18.62	\$71.21	\$21.19	\$21.86	\$780.21	\$669.21	\$23.11	\$26.50	\$0.00	\$24.01
MCO Tax Expense PMPM	\$241.04	\$241.59	\$240.20	\$239.46	\$240.89	\$237.41	\$244.35	\$240.45	\$0.00	\$0.00	\$237.08
Operating Income / (Expense) PMPM	\$14.89	(\$7.59)	(\$230.74)	(\$36.88)	\$0.45	(\$2,698.44)	(\$1,093.25)	(\$36.21)	(\$31.64)	\$0.00	(\$37.01)
Other Income / (Expense) PMPM	\$1.68	\$7.28	\$27.83	\$8.28	\$8.36	\$307.11	\$259.53	\$8.99	\$8.55	\$0.00	\$8.99
Net Income / (Loss) PMPM	\$16.57	(\$0.31)	(\$202.91)	(\$28.61)	\$8.82	(\$2,391.32)	(\$833.72)	(\$27.22)	(\$23.09)	\$0.00	(\$28.02)
<b>Ratio:</b>											
Medical Loss Ratio	86.7%	96.8%	113.1%	104.0%	94.2%	118.4%	105.1%	103.1%	100.9%	0.0%	103.1%
Administrative Expense Ratio	3.1%	5.3%	5.8%	5.4%	5.7%	7.5%	8.1%	5.5%	4.8%	0.0%	5.7%
Net Income Ratio	4.3%	-0.1%	-13.9%	-4.5%	1.4%	-22.4%	-9.8%	-4.1%	-4.2%	0.0%	-4.3%

**ALAMEDA ALLIANCE FOR HEALTH**  
**ADMINISTRATIVE EXPENSE DETAIL**  
**ACTUAL VS. BUDGET**  
**FOR THE MONTH AND FISCAL YTD ENDED September 30, 2024**

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
<b>ADMINISTRATIVE EXPENSES SUMMARY (ADMIN. DEPT. ONLY)</b>								
\$6,158,741	\$5,930,952	(\$227,789)	(3.8%)	<b>Personnel Expenses</b>	\$17,059,564	\$17,067,895	\$8,330	0.0%
\$78,173	\$74,569	(\$3,604)	(4.8%)	Benefits Administration Expense	\$227,213	\$223,536	(\$3,677)	(1.6%)
\$1,368,656	\$1,916,111	\$547,455	28.6%	Purchased & Professional Services	\$6,373,258	\$5,053,042	(\$1,320,217)	(26.1%)
\$480,341	\$576,903	\$96,562	16.7%	Occupancy	\$1,460,312	\$1,713,195	\$252,882	14.8%
\$318,728	\$996,025	\$677,297	68.0%	Printing Postage & Promotion	\$1,076,541	\$1,654,229	\$577,689	34.9%
\$326,577	\$327,699	\$1,122	0.3%	Licenses Insurance & Fees	\$2,414,524	\$1,317,544	(\$1,096,980)	(83.3%)
\$150,424	\$129,289	(\$21,135)	(16.3%)	Other Administrative Expense	\$580,407	\$397,342	(\$183,065)	(46.1%)
<u>\$2,722,900</u>	<u>\$4,020,596</u>	<u>\$1,297,696</u>	<u>32.3%</u>	<b>Total Other Administrative Expenses (excludes Personnel Expenses)</b>	<u>\$12,132,255</u>	<u>\$10,358,888</u>	<u>(\$1,773,367)</u>	<u>(17.1%)</u>
<u>\$8,881,640</u>	<u>\$9,951,548</u>	<u>\$1,069,908</u>	<u>10.8%</u>	<b>Total Administrative Expenses</b>	<u>\$29,191,820</u>	<u>\$27,426,783</u>	<u>(\$1,765,037)</u>	<u>(6.4%)</u>

**ALAMEDA ALLIANCE FOR HEALTH**  
**ADMINISTRATIVE EXPENSE DETAIL**  
**ACTUAL VS. BUDGET**  
**FOR THE MONTH AND FISCAL YTD ENDED September 30, 2024**

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
3,836,603	3,759,858	(76,745)	(2.0%)	Salaries & Wages	11,096,321	11,495,950	399,629	3.5%
407,007	365,538	(41,469)	(11.3%)	Paid Time Off	955,667	1,035,722	80,055	7.7%
1,025	6,755	5,730	84.8%	Compensated Incentives	3,556	13,955	10,399	74.5%
0	400,000	400,000	100.0%	Severance	0	400,000	400,000	100.0%
63,427	61,047	(2,381)	(3.9%)	Payroll Taxes	183,496	177,343	(6,153)	(3.5%)
53,148	24,960	(28,188)	(112.9%)	Overtime	212,028	74,880	(137,148)	(183.2%)
332,553	286,808	(45,745)	(15.9%)	CalPERS ER Match	969,682	831,948	(137,734)	(16.6%)
1,071,076	665,439	(405,637)	(61.0%)	Employee Benefits	2,893,335	1,898,884	(994,451)	(52.4%)
3,116	0	(3,116)	0.0%	Personal Floating Holiday	4,872	0	(4,872)	0.0%
18,179	32,000	13,821	43.2%	Language Pay	60,785	83,500	22,715	27.2%
4,040	0	(4,040)	0.0%	Med Ins Opted Out Stipend	11,590	0	(11,590)	0.0%
248,810	0	(248,810)	0.0%	Holiday Bonus	248,810	0	(248,810)	0.0%
57,075	0	(57,075)	0.0%	Sick Leave	186,227	0	(186,227)	0.0%
0	21,017	21,017	100.0%	Compensated Employee Relations	25	55,075	55,050	100.0%
19,830	25,000	5,170	20.7%	Work from Home Stipend	58,740	71,250	12,510	17.6%
891	7,484	6,592	88.1%	Mileage, Parking & LocalTravel	3,569	19,276	15,707	81.5%
934	45,597	44,663	98.0%	Travel & Lodging	8,760	110,184	101,424	92.0%
25,829	146,730	120,900	82.4%	Temporary Help Services	69,252	585,869	516,617	88.2%
4,315	56,515	52,200	92.4%	Staff Development/Training	34,399	145,182	110,783	76.3%
10,883	26,206	15,323	58.5%	Staff Recruitment/Advertisement	58,450	68,875	10,425	15.1%
<b>6,158,741</b>	<b>5,930,952</b>	<b>(227,789)</b>	<b>(3.8%)</b>	<b>Personnel Expense</b>	<b>17,059,564</b>	<b>17,067,895</b>	<b>8,330</b>	<b>0.0%</b>
25,690	21,753	(3,936)	(18.1%)	Pharmacy Administrative Fees	69,976	65,260	(4,716)	(7.2%)
52,483	52,815	332	0.6%	Telemedicine Admin. Fees	157,237	158,276	1,039	0.7%
<b>78,173</b>	<b>74,569</b>	<b>(3,604)</b>	<b>(4.8%)</b>	<b>Benefits Administration Expense</b>	<b>227,213</b>	<b>223,536</b>	<b>(3,677)</b>	<b>(1.6%)</b>
612,872	189,038	(423,834)	(224.2%)	Consultant Fees - Non Medical	2,008,427	619,504	(1,388,923)	(224.2%)
729,336	519,809	(209,527)	(40.3%)	Computer Support Services	1,565,778	1,404,199	(161,580)	(11.5%)
12,500	15,000	2,500	16.7%	Audit Fees	41,535	45,000	3,465	7.7%
0	8	8	100.0%	Consultant Fees - Medical	(15,355)	25	15,380	61,544.6%
251,553	235,375	(16,177)	(6.9%)	Other Purchased Services	801,288	546,866	(254,422)	(46.5%)
0	2,454	2,454	100.0%	Maint.&Repair-Office Equipment	0	7,362	7,362	100.0%
47,728	45,067	(2,661)	(5.9%)	Legal Fees	200,437	135,200	(65,237)	(48.3%)
(8)	0	8	0.0%	Member Health Education	320	0	(320)	0.0%
19,032	28,133	9,101	32.4%	Translation Services	63,350	84,400	21,050	24.9%
2,000	161,698	159,698	98.8%	Medical Refund Recovery Fees	814,681	485,094	(329,587)	(67.9%)
(406,676)	615,644	1,022,320	166.1%	Software - IT Licenses & Subsc	682,135	1,427,740	745,604	52.2%
64,823	53,584	(11,239)	(21.0%)	Hardware (Non-Capital)	120,583	146,752	26,169	17.8%
35,497	50,300	14,803	29.4%	Provider Credentialing	90,078	150,900	60,822	40.3%
<b>1,368,656</b>	<b>1,916,111</b>	<b>547,455</b>	<b>28.6%</b>	<b>Purchased &amp; Professional Services</b>	<b>6,373,258</b>	<b>5,053,042</b>	<b>(1,320,217)</b>	<b>(26.1%)</b>
59,373	104,004	44,630	42.9%	Depreciation	173,701	298,146	124,445	41.7%
62,638	76,371	13,733	18.0%	Lease Building	186,763	229,113	42,350	18.5%
3,275	5,960	2,685	45.1%	Lease Rented Office Equipment	12,204	17,880	5,676	31.7%
4,282	17,343	13,061	75.3%	Utilities	36,659	52,029	15,370	29.5%
73,381	91,065	17,684	19.4%	Telephone	242,198	273,195	30,997	11.3%
42,125	33,025	(9,100)	(27.6%)	Building Maintenance	113,583	95,425	(18,158)	(19.0%)
235,268	249,136	13,868	5.6%	GASB96 SBITA Amort. Expense	695,204	747,407	52,203	7.0%
<b>480,341</b>	<b>576,903</b>	<b>96,562</b>	<b>16.7%</b>	<b>Occupancy</b>	<b>1,460,312</b>	<b>1,713,195</b>	<b>252,882</b>	<b>14.8%</b>

**ALAMEDA ALLIANCE FOR HEALTH**  
**ADMINISTRATIVE EXPENSE DETAIL**  
**ACTUAL VS. BUDGET**  
**FOR THE MONTH AND FISCAL YTD ENDED September 30, 2024**

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
43,973	92,151	48,178	52.3%	Postage	188,736	172,199	(16,537)	(9.6%)
11,127	5,300	(5,827)	(109.9%)	Design & Layout	21,412	15,900	(5,512)	(34.7%)
48,057	126,777	78,720	62.1%	Printing Services	277,324	215,831	(61,493)	(28.5%)
21,429	6,910	(14,519)	(210.1%)	Mailing Services	30,459	20,730	(9,729)	(46.9%)
5,788	11,550	5,761	49.9%	Courier/Delivery Service	17,923	34,578	16,655	48.2%
0	520	520	100.0%	Pre-Printed Materials & Public	0	540	540	100.0%
0	0	0	0.0%	Promotional Products	36,545	0	(36,545)	0.0%
0	150	150	100.0%	Promotional Services	0	450	450	100.0%
188,354	752,667	564,313	75.0%	Community Relations	504,143	1,194,001	689,858	57.8%
<b>318,728</b>	<b>996,025</b>	<b>677,297</b>	<b>68.0%</b>	<b>Printing Postage &amp; Promotion</b>	<b>1,076,541</b>	<b>1,654,229</b>	<b>577,689</b>	<b>34.9%</b>
85,000	0	(85,000)	0.0%	Regulatory Penalties	85,000	100,000	15,000	15.0%
(15,307)	36,000	51,307	142.5%	Bank Fees	96,294	108,000	11,706	10.8%
0	95,133	95,133	100.0%	Insurance Premium	976,663	290,637	(686,026)	(236.0%)
12,303	140,436	128,132	91.2%	License,Permits, & Fee - NonIT	942,822	665,387	(277,435)	(41.7%)
244,581	56,130	(188,451)	(335.7%)	Subscriptions and Dues - NonIT	313,745	153,520	(160,225)	(104.4%)
<b>326,577</b>	<b>327,699</b>	<b>1,122</b>	<b>0.3%</b>	<b>License Insurance &amp; Fees</b>	<b>2,414,524</b>	<b>1,317,544</b>	<b>(1,096,980)</b>	<b>(83.3%)</b>
4,262	10,688	6,426	60.1%	Office and Other Supplies	25,566	38,314	12,748	33.3%
0	1,050	1,050	100.0%	Furniture & Equipment	0	3,150	3,150	100.0%
19,260	26,483	7,223	27.3%	Ergonomic Supplies	103,777	79,450	(24,327)	(30.6%)
12,855	16,218	3,363	20.7%	Meals and Entertainment	36,065	61,578	25,513	41.4%
1,000	0	(1,000)	0.0%	Miscellaneous	1,000	0	(1,000)	0.0%
0	4,850	4,850	100.0%	Member Incentive	0	4,850	4,850	100.0%
113,048	70,000	(43,048)	(61.5%)	Provider Interest (All Depts)	413,999	210,000	(203,999)	(97.1%)
<b>150,424</b>	<b>129,289</b>	<b>(21,135)</b>	<b>(16.3%)</b>	<b>Other Administrative Expense</b>	<b>580,407</b>	<b>397,342</b>	<b>(183,065)</b>	<b>(46.1%)</b>
<b>2,722,900</b>	<b>4,020,596</b>	<b>1,297,696</b>	<b>32.3%</b>	<b>Total Other Administrative ExpenseS (excludes Personnel Expenses)</b>	<b>12,132,255</b>	<b>10,358,888</b>	<b>(1,773,367)</b>	<b>(17.1%)</b>
<b>8,881,640</b>	<b>9,951,548</b>	<b>1,069,908</b>	<b>10.8%</b>	<b>TOTAL ADMINISTRATIVE EXPENSES</b>	<b>29,191,820</b>	<b>27,426,783</b>	<b>(1,765,037)</b>	<b>(6.4%)</b>

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.)
<b>1. Hardware:</b>						
	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
	<b>Hardware Subtotal</b>	<b>\$ 529,610</b>	<b>\$ -</b>	<b>\$ 529,610</b>	<b>\$ 1,683,000</b>	<b>\$ 1,418,490</b>
<b>2. Software:</b>						
	Zerto renewal and Tier 2 add	\$ -	\$ -	\$ -	\$ -	\$ -
	<b>Software Subtotal</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>3. Building Improvement:</b>						
	1240 Exterior lighting update	\$ -	\$ -	\$ -	\$ 30,000	\$ 30,000
	<b>Building Improvement Subtotal</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 30,000</b>	<b>\$ 30,000</b>
<b>4. Furniture &amp; Equipment:</b>						
	Office desks, cabinets, shelvings (all building/suites: new or replacement)	\$ -	\$ -	\$ -	\$ -	\$ -
	Replace, reconfigure, re-design workstations	\$ -	\$ -	\$ -	\$ -	\$ -
	<b>Furniture &amp; Equipment Subtotal</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>5. Leasehold Improvement:</b>						
	ExacqVision NVR Upgrade, Cameras/Video System upgrade	\$ -	\$ -	\$ -	\$ -	\$ -
	<b>Leasehold Improvement Subtotal</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>6. Contingency:</b>						
		\$ -	\$ -	\$ -	\$ -	\$ -
	<b>Contingency Subtotal</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
	<b>GRAND TOTAL</b>	<b>\$ 529,610</b>	<b>\$ -</b>	<b>\$ 529,610</b>	<b>\$ 1,713,000</b>	<b>\$ 1,448,490</b>

**6. Reconciliation to Balance Sheet:**

Fixed Assets @ Cost - 9/30/24	\$ 38,640,099
Fixed Assets @ Cost - 6/30/24	\$ 38,110,489
<b>Fixed Assets Acquired YTD</b>	<b>\$ 529,610</b>

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

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

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
Fixed Assets at Net Book Value	(5,447,816)	(5,662,370)	(5,863,098)	(5,803,725)
Net Lease Assets/Liabilities/Interest	(501,485)	(319,957)	(496,877)	(1,004,186)
CD Pledged to DMHC	(350,000)	(350,000)	(350,000)	(350,000)
<b>Liquid TNE (Liquid Reserves)</b>	<b>\$249,577,328</b>	<b>\$242,373,471</b>	<b>\$223,817,863</b>	<b>\$215,158,005</b>
<b>Liquid TNE as Multiple of Required</b>	<b>3.94</b>	<b>3.53</b>	<b>3.13</b>	<b>3.06</b>

**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
<b>Enrollment by Plan &amp; Aid Category:</b>													
Medi-Cal Program:													
Child	109,951	109,784	109,731										329,466
Adult	62,708	62,641	62,550										187,899
SPD	35,018	35,177	35,319										105,514
ACA OE	149,801	150,482	151,005										451,288
Duals	39,892	40,024	40,124										120,040
MCAL LTC	222	226	240										688
MCAL LTC Duals	1,241	1,247	1,254										3,742
Medi-Cal Program	398,833	399,581	400,223										1,198,637
Group Care Program	5,675	5,686	5,710										17,071
<b>Total</b>	<b>404,508</b>	<b>405,267</b>	<b>405,933</b>										<b>1,215,708</b>

<b>Month Over Month Enrollment Change:</b>													
Medi-Cal Monthly Change													
Child	(173)	(167)	(53)										(393)
Adult	(38)	(67)	(91)										(196)
SPD	98	159	142										399
ACA OE	477	681	523										1,681
Duals	144	132	100										376
MCAL LTC	0	4	14										18
MCAL LTC Duals	(7)	6	7										6
Medi-Cal Program	501	748	642										1,891
Group Care Program	17	11	24										52
<b>Total</b>	<b>518</b>	<b>759</b>	<b>666</b>										<b>1,943</b>

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

**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
<b>Current Direct/Delegate Enrollment:</b>													
Directly-Contracted													
Directly Contracted (DCP)	87,980	88,518	89,634										266,132
Alameda Health System	91,091	91,170	91,024										273,285
	<u>179,071</u>	<u>179,688</u>	<u>180,658</u>										539,417
Delegated:													
CFMG	44,087	43,956	43,837										131,880
CHCN	181,350	181,623	181,438										544,411
Kaiser	0	0	0										0
Delegated Subtotal	<u>225,437</u>	<u>225,579</u>	<u>225,275</u>										676,291
<b>Total</b>	<b>404,508</b>	<b>405,267</b>	<b>405,933</b>										<b>1,215,708</b>
<b>Direct/Delegate Month Over Month Enrollment Change:</b>													
Directly-Contracted	167	617	970										1,754
Delegated:													
CFMG	96	(131)	(119)										(154)
CHCN	255	273	(185)										343
Kaiser	0	0	0										0
Delegated Subtotal	<u>351</u>	<u>142</u>	<u>(304)</u>										189
<b>Total</b>	<b>518</b>	<b>759</b>	<b>666</b>										<b>1,943</b>
<b>Direct/Delegate Enrollment Percentages:</b>													
Directly-Contracted	44.3%	44.3%	44.5%										44.4%
Delegated:													
CFMG	10.9%	10.8%	10.8%										10.8%
CHCN	44.8%	44.8%	44.7%										44.8%
Kaiser	0.0%	0.0%	0.0%										0.0%
Delegated Subtotal	<u>55.7%</u>	<u>55.7%</u>	<u>55.5%</u>										55.6%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>										<b>100.0%</b>



**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
<b>Enrollment by Plan &amp; Aid Category:</b>													
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
<b>Total</b>	<b>405,402</b>	<b>405,836</b>	<b>406,271</b>	<b>406,707</b>	<b>407,144</b>	<b>407,581</b>	<b>408,019</b>	<b>408,457</b>	<b>408,896</b>	<b>409,336</b>	<b>409,776</b>	<b>410,217</b>	<b>4,893,642</b>

**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)
<b>Total</b>	<b>(3,379)</b>	<b>434</b>	<b>435</b>	<b>436</b>	<b>437</b>	<b>437</b>	<b>438</b>	<b>438</b>	<b>439</b>	<b>440</b>	<b>440</b>	<b>441</b>	<b>1,436</b>

**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%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**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	
<b>Current Direct/Delegate Enrollment:</b>														
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	
<b>Total</b>	<b>405,402</b>	<b>405,836</b>	<b>406,271</b>	<b>406,707</b>	<b>407,144</b>	<b>407,581</b>	<b>408,019</b>	<b>408,457</b>	<b>408,896</b>	<b>409,336</b>	<b>409,776</b>	<b>410,217</b>	<b>4,893,642</b>	
<b>Direct/Delegate Month Over Month Enrollment Change:</b>														
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	
<b>Total</b>	<b>(3,379)</b>	<b>434</b>	<b>435</b>	<b>436</b>	<b>437</b>	<b>437</b>	<b>438</b>	<b>438</b>	<b>439</b>	<b>440</b>	<b>440</b>	<b>441</b>	<b>1,436</b>	
<b>Direct/Delegate Enrollment Percentages:</b>														
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%	
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	

ALAMEDA ALLIANCE FOR HEALTH  
 TRENDED 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
<b>Enrollment Variance by Plan &amp; Aid Category - Favorable/(Unfavorable)</b>													
Medi-Cal Program:													
Child	(772)	(1,160)	(1,435)										(3,367)
Adult	(863)	(994)	(1,149)										(3,006)
SPD	170	329	471										970
ACA OE	484	1,016	1,390										2,890
Duals	101	233	333										667
MCAL LTC	(2)	2	16										16
MCAL LTC Duals	(44)	(38)	(31)										(113)
Medi-Cal Program	(926)	(612)	(405)										(1,943)
Group Care Program	32	43	67										142
<b>Total</b>	<b>(894)</b>	<b>(569)</b>	<b>(338)</b>										<b>(1,801)</b>
<b>Current Direct/Delegate Enrollment Variance - Favorable/(Unfavorable)</b>													
Directly-Contracted													
Directly Contracted (DCP)	(1,502)	(1,021)	38										(2,485)
Alameda Health System	383	367	126										876
	(1,119)	(654)	164										(1,609)
Delegated:													
CFMG	306	92	(111)										287
CHCN	(81)	(7)	(391)										(479)
Kaiser	0	0	0										0
Delegated Subtotal	225	85	(502)										(192)
<b>Total</b>	<b>(894)</b>	<b>(569)</b>	<b>(338)</b>										<b>(1,801)</b>

**ALAMEDA ALLIANCE FOR HEALTH  
MEDICAL EXPENSE DETAIL  
ACTUAL VS. BUDGET  
FOR THE MONTH AND FISCAL YTD ENDED SEPTEMBER 30, 2024**

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
				<b><u>CAPITATED MEDICAL EXPENSES</u></b>				
(\$238,596)	\$1,982,566	\$2,221,162	112.0%	PCP Capitation	\$10,060,337	\$5,936,634	(\$4,123,703)	(69.5%)
6,163,310	9,525,323	3,362,013	35.3%	PCP Capitation FQHC	18,471,230	28,545,067	10,073,837	35.3%
372,281	381,006	8,725	2.3%	Specialty Capitation	1,120,365	1,140,840	20,475	1.8%
5,400,197	5,574,819	174,622	3.1%	Specialty Capitation FQHC	16,187,615	16,709,888	522,273	3.1%
749,317	709,021	(40,296)	(5.7%)	Laboratory Capitation	2,245,765	2,124,773	(120,992)	(5.7%)
339,438	341,603	2,165	0.6%	Vision Capitation	1,017,487	1,023,564	6,077	0.6%
108,360	110,770	2,410	2.2%	CFMG Capitation	326,053	331,677	5,623	1.7%
266,193	276,123	9,930	3.6%	ANC IPA Admin Capitation FQHC	798,604	827,560	28,955	3.5%
(995)	0	995	0.0%	Kaiser Capitation	(995)	0	995	0.0%
0	0	0	0.0%	Maternity Supplemental Expense	27,953	0	(27,953)	0.0%
1,015,182	945,881	(69,301)	(7.3%)	DME Capitation	3,035,544	2,836,743	(198,801)	(7.0%)
<b>14,174,687</b>	<b>19,847,112</b>	<b>5,672,425</b>	<b>28.6%</b>	<b>7. TOTAL CAPITATED EXPENSES</b>	<b>53,289,958</b>	<b>59,476,745</b>	<b>6,186,787</b>	<b>10.4%</b>
				<b><u>FEE FOR SERVICE MEDICAL EXPENSES</u></b>				
7,844,397	0	(7,844,397)	0.0%	IBNR Inpatient Services	5,413,638	0	(5,413,638)	0.0%
235,331	0	(235,331)	0.0%	IBNR Settlement (IP)	162,409	0	(162,409)	0.0%
627,552	0	(627,552)	0.0%	IBNR Claims Fluctuation (IP)	433,091	0	(433,091)	0.0%
42,246,427	44,079,182	1,832,755	4.2%	Inpatient Hospitalization FFS	141,422,695	135,235,933	(6,186,762)	(4.6%)
2,849,148	0	(2,849,148)	0.0%	IP OB - Mom & NB	9,333,532	0	(9,333,532)	0.0%
201,447	0	(201,447)	0.0%	IP Behavioral Health	845,091	0	(845,091)	0.0%
1,171,841	0	(1,171,841)	0.0%	Inpatient Facility Rehab FFS	3,831,146	0	(3,831,146)	0.0%
<b>55,176,143</b>	<b>44,079,182</b>	<b>(11,096,960)</b>	<b>(25.2%)</b>	<b>8. Inpatient Hospital Expense</b>	<b>161,441,603</b>	<b>135,235,933</b>	<b>(26,205,670)</b>	<b>(19.4%)</b>
(52,456)	0	52,456	0.0%	IBNR PCP	300,406	0	(300,406)	0.0%
(1,572)	0	1,572	0.0%	IBNR Settlement (PCP)	9,014	0	(9,014)	0.0%
(4,197)	0	4,197	0.0%	IBNR Claims Fluctuation (PCP)	92,300	0	(92,300)	0.0%
1,377,635	3,623,140	2,245,505	62.0%	PCP FFS	10,387,447	11,087,695	700,247	6.3%
352,128	1,394,451	1,042,323	74.7%	PCP FQHC FFS	1,185,848	4,269,550	3,083,702	72.2%
0	0	0	0.0%	Physician Extended Hrs. Incent	12,000	0	(12,000)	0.0%
282	954,752	954,470	100.0%	Prop 56 Physician Pmt	961	2,860,872	2,859,911	100.0%
16,310	0	(16,310)	0.0%	Prop 56 Hyde	48,659	0	(48,659)	0.0%
68,677	0	(68,677)	0.0%	Prop 56 Trauma Screening	217,353	0	(217,353)	0.0%
90,210	0	(90,210)	0.0%	Prop 56 Development/ Screening	248,779	0	(248,779)	0.0%
761,816	0	(761,816)	0.0%	Prop 56 Family Planning	2,292,727	0	(2,292,727)	0.0%
<b>2,608,833</b>	<b>5,972,343</b>	<b>3,363,509</b>	<b>56.3%</b>	<b>9. Primary Care Physician Expense</b>	<b>14,795,494</b>	<b>18,218,116</b>	<b>3,422,622</b>	<b>18.8%</b>
406,071	0	(406,071)	0.0%	IBNR Specialist	(26,713)	0	26,713	0.0%
12,182	0	(12,182)	0.0%	IBNR Settlement (SCP)	(801)	0	801	0.0%
32,486	0	(32,486)	0.0%	IBNR Claims Fluctuation (SCP)	(2,138)	0	2,138	0.0%
408,686	0	(408,686)	0.0%	Psychiatrist FFS	1,051,381	0	(1,051,381)	0.0%
3,152,473	7,689,278	4,536,806	59.0%	Specialty Care FFS	10,799,290	23,527,222	12,727,932	54.1%
191,412	0	(191,412)	0.0%	Specialty Anesthesiology	678,408	0	(678,408)	0.0%
1,485,041	0	(1,485,041)	0.0%	Specialty Imaging FFS	4,976,723	0	(4,976,723)	0.0%
44,659	0	(44,659)	0.0%	Obstetrics FFS	107,718	0	(107,718)	0.0%
278,437	0	(278,437)	0.0%	Specialty IP Surgery FFS	1,262,227	0	(1,262,227)	0.0%
1,146,009	0	(1,146,009)	0.0%	Specialty OP Surgery FFS	3,108,133	0	(3,108,133)	0.0%
632,754	0	(632,754)	0.0%	Specialty IP Physician	1,826,642	0	(1,826,642)	0.0%
106,829	98,531	(8,298)	(8.4%)	Specialist FQHC FFS	368,995	301,530	(67,465)	(22.4%)
<b>7,897,040</b>	<b>7,787,809</b>	<b>(109,231)</b>	<b>(1.4%)</b>	<b>10. Specialty Care Physician Expense</b>	<b>24,149,864</b>	<b>23,828,752</b>	<b>(321,112)</b>	<b>(1.3%)</b>

**ALAMEDA ALLIANCE FOR HEALTH  
MEDICAL EXPENSE DETAIL  
ACTUAL VS. BUDGET  
FOR THE MONTH AND FISCAL YTD ENDED SEPTEMBER 30, 2024**

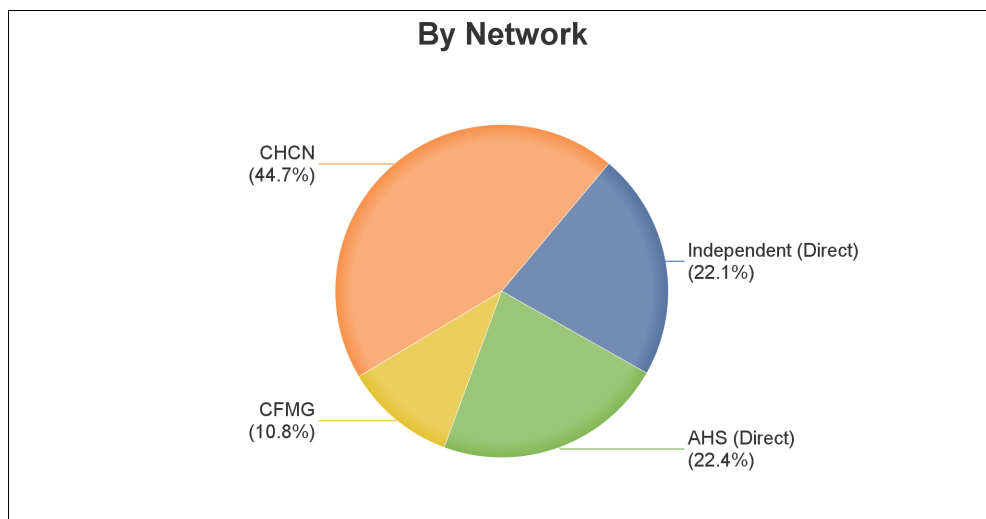
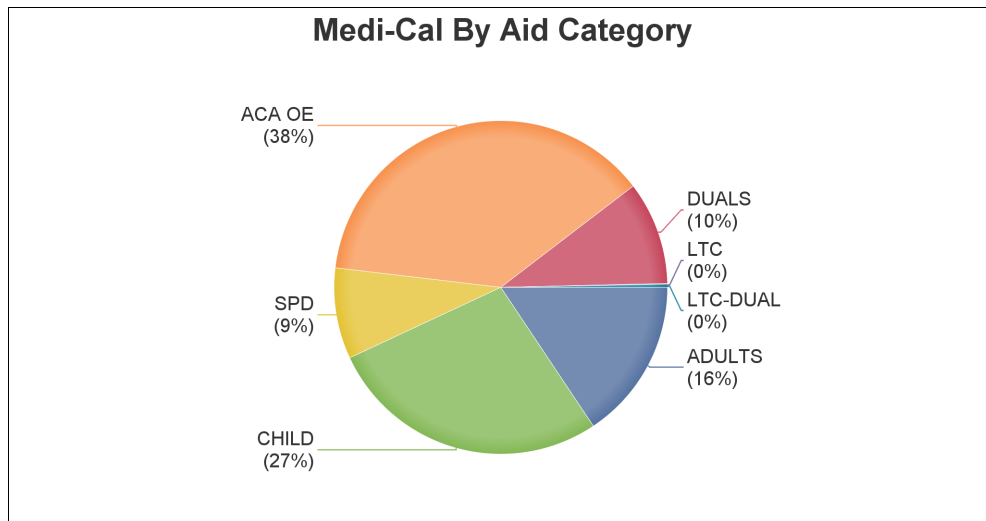
CURRENT MONTH				FISCAL YEAR TO DATE					
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	
1,829,044	0	(1,829,044)	0.0%	IBNR Ancillary (ANC)	1,191,308	0	(1,191,308)	0.0%	
54,871	0	(54,871)	0.0%	IBNR Settlement (ANC)	122,804	0	(122,804)	0.0%	
146,325	0	(146,325)	0.0%	IBNR Claims Fluctuation (ANC)	259,217	0	(259,217)	0.0%	
56,806	0	(56,806)	0.0%	IBNR Transportation FFS	161,729	0	(161,729)	0.0%	
1,786,424	0	(1,786,424)	0.0%	Behavioral Health Therapy FFS	5,744,001	0	(5,744,001)	0.0%	
1,629,925	0	(1,629,925)	0.0%	Psychologist & Other MH Prof	4,994,756	0	(4,994,756)	0.0%	
466,178	0	(466,178)	0.0%	Other Medical Professional	1,354,155	0	(1,354,155)	0.0%	
142,455	0	(142,455)	0.0%	Hearing Devices	482,131	0	(482,131)	0.0%	
20,970	0	(20,970)	0.0%	ANC Imaging	199,318	0	(199,318)	0.0%	
68,440	0	(68,440)	0.0%	Vision FFS	209,893	0	(209,893)	0.0%	
1,279,524	0	(1,279,524)	0.0%	Laboratory FFS	4,014,902	0	(4,014,902)	0.0%	
147,657	0	(147,657)	0.0%	ANC Therapist	425,621	0	(425,621)	0.0%	
1,658,245	0	(1,658,245)	0.0%	Transp/Ambulance FFS	4,818,016	0	(4,818,016)	0.0%	
2,436,183	0	(2,436,183)	0.0%	Non-ER Transportation FFS	6,974,893	0	(6,974,893)	0.0%	
2,037,533	0	(2,037,533)	0.0%	Hospice FFS	6,812,701	0	(6,812,701)	0.0%	
1,674,437	0	(1,674,437)	0.0%	Home Health Services	4,964,636	0	(4,964,636)	0.0%	
0	12,108,846	12,108,846	100.0%	Other Medical FFS	128	37,036,063	37,035,935	100.0%	
249,529	0	(249,529)	0.0%	Medical Refunds through HMS	249,836	0	(249,836)	0.0%	
32,921	0	(32,921)	0.0%	DME & Medical Supplies FFS	142,934	0	(142,934)	0.0%	
2,184,852	1,780,950	(403,902)	(22.7%)	ECM Base/Outreach FFS ANC	1,382,631	5,339,141	3,956,510	74.1%	
46,458	45,484	(974)	(2.1%)	CS Housing Deposits FFS ANC	310,591	135,106	(175,485)	(129.9%)	
1,058,808	640,963	(417,844)	(65.2%)	CS Housing Tenancy FFS ANC	1,867,069	1,900,120	33,051	1.7%	
593,774	470,929	(122,846)	(26.1%)	CS Housing Navi Servic FFS ANC	1,076,054	1,404,878	328,825	23.4%	
684,609	529,628	(154,980)	(29.3%)	CS Medical Respite FFS ANC	1,865,453	1,629,749	(235,703)	(14.5%)	
184,284	210,452	26,168	12.4%	CS Med. Tailored Meals FFS ANC	332,088	620,555	288,467	46.5%	
5,067	38,241	33,174	86.7%	CS Asthma Remediation FFS ANC	15,077	101,457	86,380	85.1%	
0	10,000	10,000	100.0%	MOT Wrap Around (Non Med MOT)	0	30,000	30,000	100.0%	
3,809	15,000	11,191	74.6%	CS Home Modifications FFS ANC	24,053	45,000	20,947	46.5%	
276,337	495,075	218,737	44.2%	CS P.Care & Hmker Svcs FFS ANC	1,193,065	1,474,279	281,214	19.1%	
7,035	89,376	82,341	92.1%	CS Cgiver Respite Svcs FFS ANC	33,721	242,592	208,871	86.1%	
0	132,751	132,751	100.0%	CS Sobering Center FFS ANC	0	407,103	407,103	100.0%	
226,288	0	(226,288)	0.0%	CommunityBased Adult Svc(CBAS)	1,523,908	0	(1,523,908)	0.0%	
16,170	22,364	6,193	27.7%	CS LTC Diversion FFS ANC	33,564	65,663	32,099	48.9%	
0	13,750	13,750	100.0%	CS LTC Transition FFS ANC	0	39,375	39,375	100.0%	
<b>21,004,958</b>	<b>16,603,808</b>	<b>(4,401,150)</b>	<b>(26.5%)</b>	<b>11. Ancillary Medical Expense</b>	<b>52,780,250</b>	<b>50,471,082</b>	<b>(2,309,168)</b>	<b>(4.6%)</b>	
229,772	0	(229,772)	0.0%	IBNR Outpatient	1,445,894	0	(1,445,894)	0.0%	
6,893	0	(6,893)	0.0%	IBNR Settlement (OP)	43,376	0	(43,376)	0.0%	
18,381	0	(18,381)	0.0%	IBNR Claims Fluctuation (OP)	115,670	0	(115,670)	0.0%	
2,547,802	11,131,245	8,583,443	77.1%	Outpatient FFS	7,494,813	34,068,471	26,573,657	78.0%	
3,026,021	0	(3,026,021)	0.0%	OP Ambul Surgery FFS	8,495,381	0	(8,495,381)	0.0%	
2,221,028	0	(2,221,028)	0.0%	Imaging Services FFS	7,106,941	0	(7,106,941)	0.0%	
17,164	0	(17,164)	0.0%	Behavioral Health FFS	71,226	0	(71,226)	0.0%	
657,722	0	(657,722)	0.0%	Outpatient Facility Lab FFS	2,025,590	0	(2,025,590)	0.0%	
160,624	0	(160,624)	0.0%	Outpatient Facility Cardio FFS	562,872	0	(562,872)	0.0%	
98,327	0	(98,327)	0.0%	OP Facility PT/OT/ST FFS	286,413	0	(286,413)	0.0%	
3,370,324	0	(3,370,324)	0.0%	OP Facility Dialysis Ctr FFS	9,185,253	0	(9,185,253)	0.0%	
<b>12,354,058</b>	<b>11,131,245</b>	<b>(1,222,813)</b>	<b>(11.0%)</b>	<b>12. Outpatient Medical Expense</b>	<b>36,833,430</b>	<b>34,068,471</b>	<b>(2,764,960)</b>	<b>(8.1%)</b>	
197,158	0	(197,158)	0.0%	IBNR Emergency	2,181,401	0	(2,181,401)	0.0%	
5,915	0	(5,915)	0.0%	IBNR Settlement (ER)	65,442	0	(65,442)	0.0%	
15,772	0	(15,772)	0.0%	IBNR Claims Fluctuation (ER)	174,511	0	(174,511)	0.0%	
7,863,407	8,522,652	659,245	7.7%	ER Facility	25,892,583	26,021,405	128,823	0.5%	
1,046,885	0	(1,046,885)	0.0%	Specialty ER Physician FFS	3,508,387	0	(3,508,387)	0.0%	

**ALAMEDA ALLIANCE FOR HEALTH  
MEDICAL EXPENSE DETAIL  
ACTUAL VS. BUDGET  
FOR THE MONTH AND FISCAL YTD ENDED SEPTEMBER 30, 2024**

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
9,129,136	8,522,652	(606,484)	(7.1%)	<b>13. Emergency Expense</b>	31,822,324	26,021,405	(5,800,918)	(22.3%)
1,034,867	0	(1,034,867)	0.0%	IBNR Pharmacy (OP)	1,440,918	0	(1,440,918)	0.0%
31,047	0	(31,047)	0.0%	IBNR Settlement Rx (OP)	43,230	0	(43,230)	0.0%
82,790	0	(82,790)	0.0%	IBNR Claims Fluctuation Rx(OP)	115,274	0	(115,274)	0.0%
725,785	377,967	(347,819)	(92.0%)	Pharmacy FFS (OP)	2,230,204	1,159,912	(1,070,292)	(92.3%)
135,560	11,315,546	11,179,986	98.8%	Pharmacy Non PBM FFS Other-ANC	439,973	34,671,804	34,231,830	98.7%
10,129,939	0	(10,129,939)	0.0%	Pharmacy Non PBM FFS OP-FAC	28,718,688	0	(28,718,688)	0.0%
230,698	0	(230,698)	0.0%	Pharmacy Non PBM FFS PCP	730,684	0	(730,684)	0.0%
2,322,867	0	(2,322,867)	0.0%	Pharmacy Non PBM FFS SCP	7,947,889	0	(7,947,889)	0.0%
24,518	0	(24,518)	0.0%	Pharmacy Non PBM FFS FQHC	58,810	0	(58,810)	0.0%
10,297	0	(10,297)	0.0%	Pharmacy Non PBM FFS HH	74,314	0	(74,314)	0.0%
0	0	0	0.0%	RX Refunds HMS	(306)	0	306	0.0%
(54,000)	48,123	102,123	212.2%	Medical Expenses Pharm Rebate	(162,000)	147,569	309,569	209.8%
<b>14,674,368</b>	<b>11,741,636</b>	<b>(2,932,732)</b>	<b>(25.0%)</b>	<b>14. Pharmacy Expense</b>	<b>41,637,679</b>	<b>35,979,285</b>	<b>(5,658,394)</b>	<b>(15.7%)</b>
(459,244)	0	459,244	0.0%	IBNR LTC	(1,673,344)	0	1,673,344	0.0%
(13,778)	0	13,778	0.0%	IBNR Settlement (LTC)	(50,201)	0	50,201	0.0%
(36,740)	0	36,740	0.0%	IBNR Claims Fluctuation (LTC)	(133,868)	0	133,868	0.0%
1,441,591	0	(1,441,591)	0.0%	LTC - ICF/DD	5,119,822	0	(5,119,822)	0.0%
23,424,973	0	(23,424,973)	0.0%	LTC Custodial Care	71,967,085	0	(71,967,085)	0.0%
8,610,776	28,383,488	19,772,712	69.7%	LTC SNF	23,057,754	86,771,740	63,713,986	73.4%
<b>32,967,578</b>	<b>28,383,488</b>	<b>(4,584,090)</b>	<b>(16.2%)</b>	<b>15. Long Term Care Expense</b>	<b>98,287,248</b>	<b>86,771,740</b>	<b>(11,515,508)</b>	<b>(13.3%)</b>
<b>155,812,113</b>	<b>134,222,163</b>	<b>(21,589,951)</b>	<b>(16.1%)</b>	<b>16. TOTAL FFS MEDICAL EXPENSES</b>	<b>461,747,892</b>	<b>410,594,784</b>	<b>(51,153,108)</b>	<b>(12.5%)</b>
0	0	0	0.0%	Medical Exp. OthClinicalGrants	(809,521)	0	809,521	0.0%
0	(66,674)	(66,674)	100.0%	Clinical Vacancy #102	0	363,420	363,420	100.0%
126,153	247,944	121,790	49.1%	Quality Analytics #123	407,184	555,523	148,339	26.7%
372,681	332,888	(39,793)	(12.0%)	LongTerm Services and Support #139	516,501	970,669	454,168	46.8%
945,635	857,051	(88,584)	(10.3%)	Utilization Management #140	3,087,654	2,510,633	(577,021)	(23.0%)
683,273	610,352	(72,921)	(11.9%)	Case & Disease Management #185	2,046,802	1,698,661	(348,141)	(20.5%)
401,003	524,703	123,701	23.6%	Medical Management #230	1,160,747	1,479,448	318,701	21.5%
1,078,708	1,380,230	301,522	21.8%	Quality Improvement #235	3,312,085	3,065,155	(246,929)	(8.1%)
352,571	353,079	508	0.1%	HCS Behavioral Health #238	974,672	1,059,798	85,126	8.0%
130,667	241,094	110,427	45.8%	Pharmacy Services #245	347,928	718,421	370,493	51.6%
95,247	61,441	(33,806)	(55.0%)	Regulatory Readiness #268	240,436	179,928	(60,508)	(33.6%)
<b>4,185,938</b>	<b>4,542,108</b>	<b>356,170</b>	<b>7.8%</b>	<b>17. Other Benefits &amp; Services</b>	<b>11,284,486</b>	<b>12,601,657</b>	<b>1,317,170</b>	<b>10.5%</b>
(1,403,000)	(1,157,976)	245,024	(21.2%)	Reinsurance Recoveries	(4,674,497)	(3,471,718)	1,202,779	(34.6%)
1,753,350	1,543,968	(209,382)	(13.6%)	Reinsurance Premium	5,242,118	4,628,957	(613,161)	(13.2%)
<b>350,350</b>	<b>385,992</b>	<b>35,642</b>	<b>9.2%</b>	<b>18. Reinsurance Expense</b>	<b>567,621</b>	<b>1,157,239</b>	<b>589,618</b>	<b>51.0%</b>
<b>174,523,088</b>	<b>158,997,375</b>	<b>(15,525,713)</b>	<b>(9.8%)</b>	<b>20. TOTAL MEDICAL EXPENSES</b>	<b>526,889,958</b>	<b>483,830,425</b>	<b>(43,059,533)</b>	<b>(8.9%)</b>

# Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

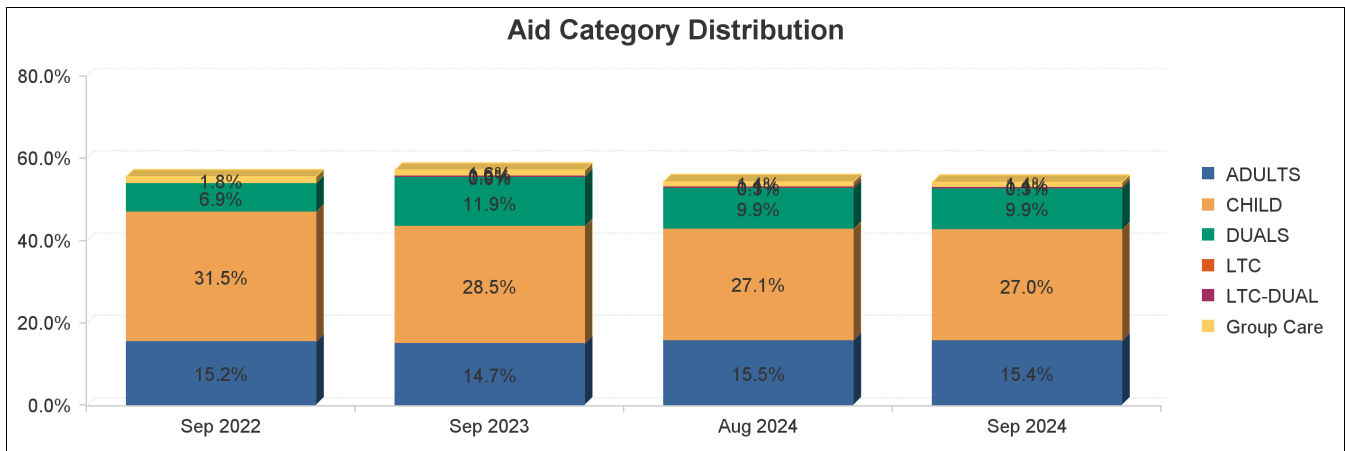
Category of Aid Trend						
Category of Aid	Sep 2024	% of Medi-Cal	Independent (Direct)	AHS (Direct)	CFMG	CHCN
ADULTS	62,572	16%	12,834	14,380	6	35,352
CHILD	109,739	27%	9,212	13,623	40,898	46,006
SPD	35,322	9%	11,525	5,610	1,427	16,760
ACA OE	150,999	38%	26,114	53,666	1,501	69,718
DUALS	40,117	10%	26,349	2,845	6	10,917
LTC	240	0%	224	8	0	8
LTC-DUAL	1,254	0%	1,252	0	0	2
Medi-Cal	400,243		87,510	90,132	43,838	178,763
Group Care	5,710		2,149	896	0	2,665
<b>Total</b>	<b>405,953</b>	<b>100%</b>	<b>89,659</b>	<b>91,028</b>	<b>43,838</b>	<b>181,428</b>
Medi-Cal %	98.6%		97.6%	99.0%	100.0%	98.5%
Group Care %	1.4%		2.4%	1.0%	0.0%	1.5%
<b>Network Distribution</b>			<b>22.1%</b>	<b>22.4%</b>	<b>10.8%</b>	<b>44.7%</b>
			<b>% Direct:</b>	<b>45%</b>	<b>% Delegated:</b>	<b>55%</b>



# Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

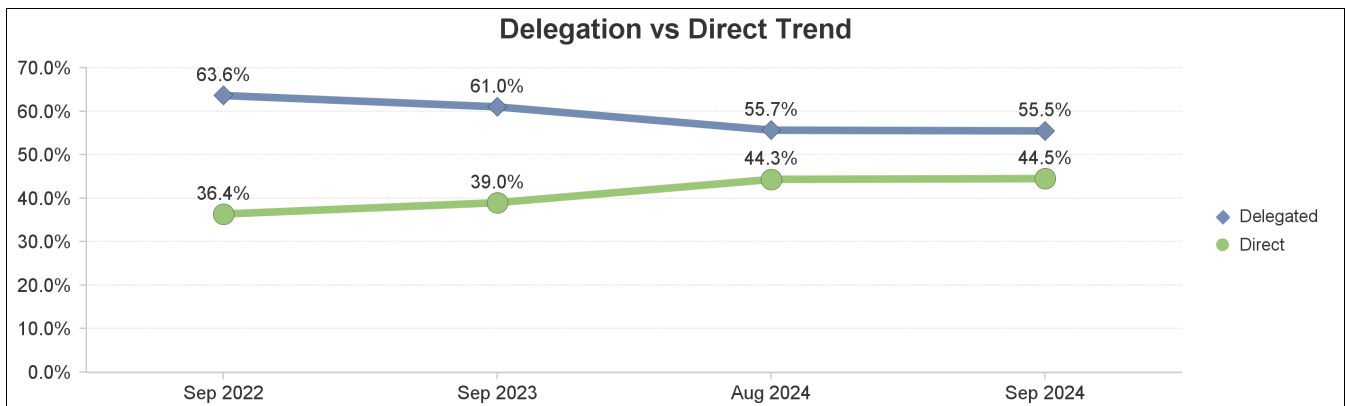
## Category of Aid Trend

Category of Aid	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022 to Sep 2023	Sep 2023 to Sep 2024	Aug 2024 to Sep 2024
ADULTS	48,711	51,499	62,671	62,572	15.2%	14.7%	15.5%	15.4%	5.7%	21.5%	-0.2%
CHILD	101,276	100,038	109,803	109,739	31.5%	28.5%	27.1%	27.0%	-1.2%	9.7%	-0.1%
SPD	28,200	30,592	35,177	35,322	8.8%	8.7%	8.7%	8.7%	8.5%	15.5%	0.4%
ACA OE	115,018	120,016	150,482	150,999	35.8%	34.2%	37.1%	37.2%	4.3%	25.8%	0.3%
DUALS	22,319	41,629	40,030	40,117	6.9%	11.9%	9.9%	9.9%	86.5%	-3.6%	0.2%
LTC	0	139	226	240	0.0%	0.0%	0.1%	0.1%	0.0%	72.7%	6.2%
LTC-DUAL	0	1,004	1,247	1,254	0.0%	0.3%	0.3%	0.3%	0.0%	24.9%	0.6%
Medi-Cal	315,524	344,917	399,636	400,243	98.2%	98.4%	98.6%	98.6%	9.3%	16.0%	0.2%
Group Care	5,809	5,631	5,686	5,710	1.8%	1.6%	1.4%	1.4%	-3.1%	1.4%	0.4%
<b>Total</b>	<b>321,333</b>	<b>350,548</b>	<b>405,322</b>	<b>405,953</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9.1%</b>	<b>15.8%</b>	<b>0.2%</b>



## Delegation vs Direct Trend

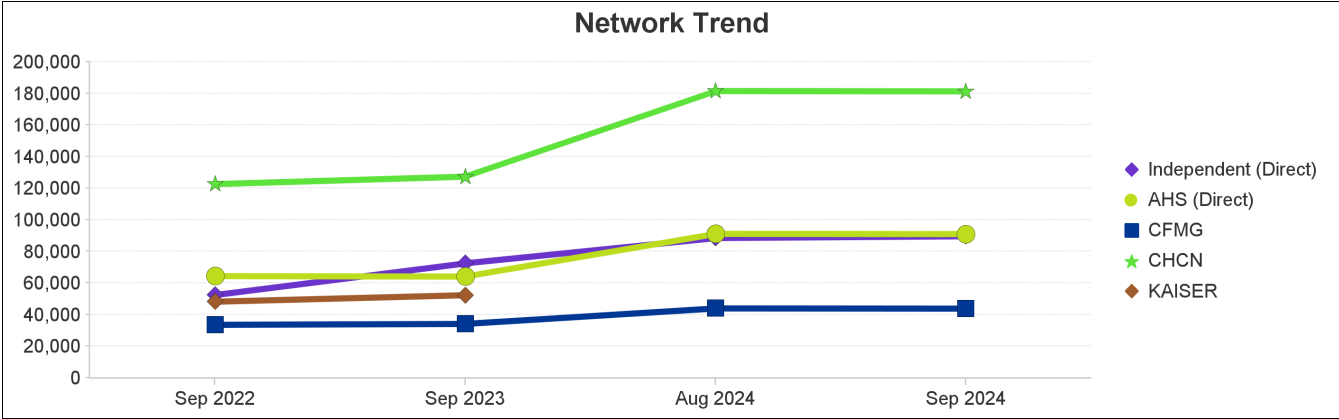
Members	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022 to Sep 2023	Sep 2023 to Sep 2024	Aug 2024 to Sep 2024
Delegated	204,491	213,911	225,590	225,266	63.6%	61.0%	55.7%	55.5%	4.6%	5.3%	-0.1%
Direct	116,842	136,637	179,732	180,687	36.4%	39.0%	44.3%	44.5%	16.9%	32.2%	0.5%
<b>Total</b>	<b>321,333</b>	<b>350,548</b>	<b>405,322</b>	<b>405,953</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9.1%</b>	<b>15.8%</b>	<b>0.2%</b>





Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

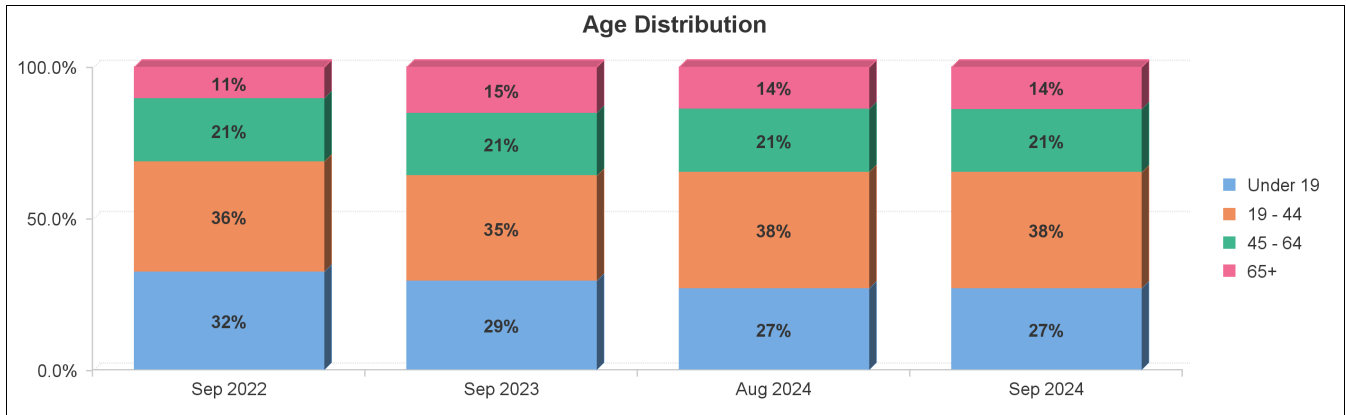
Network Trend											
Network	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022 to Sep 2023	Sep 2023 to Sep 2024	Aug 2024 to Sep 2024
Independent (Direct)	52,418	72,504	88,550	89,659	16.3%	20.7%	21.8%	22.1%	38.3%	23.7%	1.3%
AHS (Direct)	64,424	64,133	91,182	91,028	20.0%	18.3%	22.5%	22.4%	-0.5%	41.9%	-0.2%
CFMG	33,577	34,144	43,959	43,838	10.4%	9.7%	10.8%	10.8%	1.7%	28.4%	-0.3%
CHCN	122,696	127,430	181,631	181,428	38.2%	36.4%	44.8%	44.7%	3.9%	42.4%	-0.1%
KAISER	48,218	52,337	0	0	15.0%	14.9%	0.0%	0.0%	8.5%	-100.0%	0.0%
<b>Total</b>	<b>321,333</b>	<b>350,548</b>	<b>405,322</b>	<b>405,953</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9.1%</b>	<b>15.8%</b>	<b>0.2%</b>



# Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

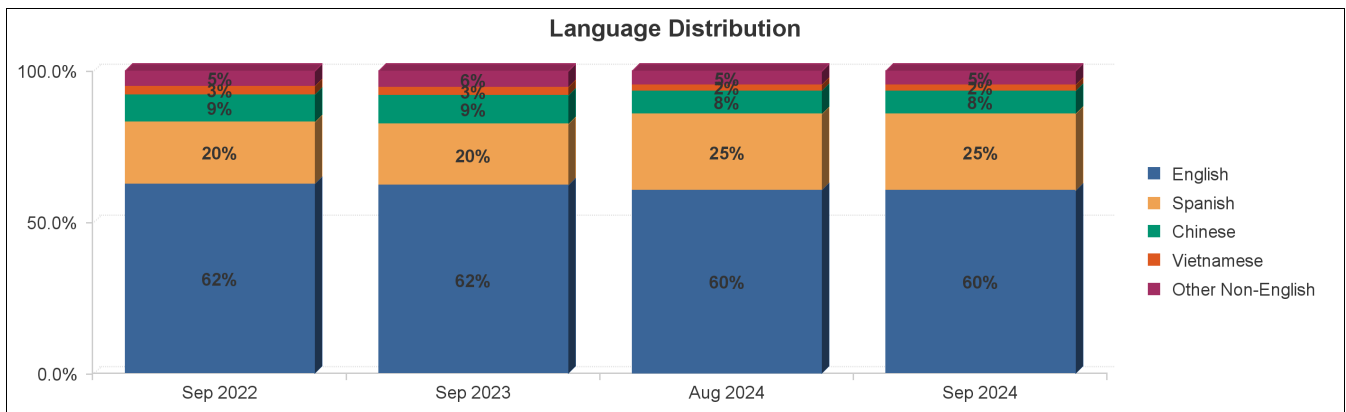
## Age Category Trend

Age Category	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022 to Sep 2023	Sep 2023 to Sep 2024	Aug 2024 to Sep 2024
Under 19	103,516	102,388	108,349	<b>108,338</b>	32%	29%	27%	27%	-1%	6%	0%
19 - 44	116,874	121,851	155,686	<b>155,780</b>	36%	35%	38%	38%	4%	28%	0%
45 - 64	66,989	72,445	84,199	<b>84,362</b>	21%	21%	21%	21%	8%	16%	0%
65+	33,954	53,864	57,088	<b>57,473</b>	11%	15%	14%	14%	59%	7%	1%
<b>Total</b>	<b>321,333</b>	<b>350,548</b>	<b>405,322</b>	<b>405,953</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>9%</b>	<b>16%</b>	<b>0%</b>



## Language Trend

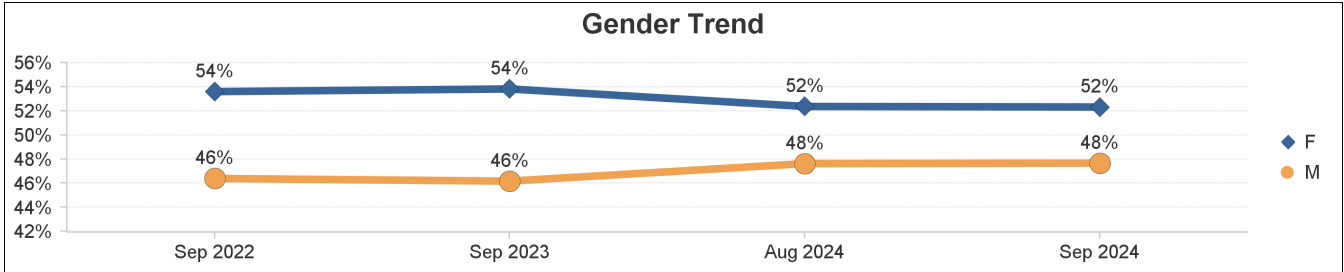
Language	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Sep 2022	Sep 2023	Aug 2024	Sep 2024	ep 2022	ep 2023	Aug 2024	ep 2024	Sep 2022 to Sep 2023	Sep 2023 to Sep 2024	Aug 2024 to Sep 2024
English	200,696	217,655	245,150	<b>245,070</b>	62%	62%	60%	60%	8%	13%	0%
Spanish	65,837	70,947	102,034	<b>102,701</b>	20%	20%	25%	25%	8%	45%	1%
Chinese	29,053	33,023	30,695	<b>30,727</b>	9%	9%	8%	8%	14%	-7%	0%
Vietnamese	8,928	9,522	8,310	<b>8,280</b>	3%	3%	2%	2%	7%	-13%	0%
Other Non-English	16,819	19,401	19,133	<b>19,175</b>	5%	6%	5%	5%	15%	-1%	0%
<b>Total</b>	<b>321,333</b>	<b>350,548</b>	<b>405,322</b>	<b>405,953</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>9%</b>	<b>16%</b>	<b>0%</b>



Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

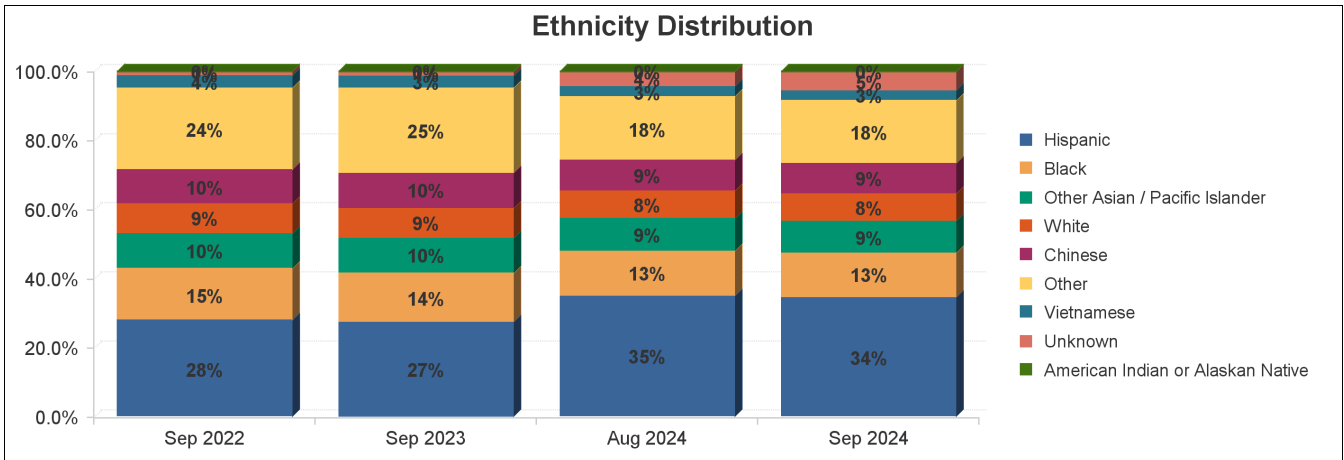
Gender Trend

Gender	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022 to Sep 2023	Sep 2023 to Sep 2024	Aug 2024 to Sep 2024
F	172,247	188,681	212,258	212,422	54%	54%	52%	52%	10%	13%	0%
M	149,086	161,867	193,064	193,531	46%	46%	48%	48%	9%	20%	0%
<b>Total</b>	<b>321,333</b>	<b>350,548</b>	<b>405,322</b>	<b>405,953</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>9%</b>	<b>16%</b>	<b>0%</b>



Ethnicity Trend

Ethnicity	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022	Sep 2023	Aug 2024	Sep 2024	Sep 2022 to Sep 2023	Sep 2023 to Sep 2024	Aug 2024 to Sep 2024
Hispanic	89,573	95,595	141,075	139,641	28%	27%	35%	34%	7%	46%	-1%
Black	48,141	49,809	52,860	52,255	15%	14%	13%	13%	3%	5%	-1%
Other Asian / Pacific Islander	32,208	35,405	38,062	37,604	10%	10%	9%	9%	10%	6%	-1%
White	27,911	30,367	32,586	32,080	9%	9%	8%	8%	9%	6%	-2%
Chinese	31,599	35,649	35,869	35,544	10%	10%	9%	9%	13%	0%	-1%
Other	76,226	86,602	74,954	74,071	24%	25%	18%	18%	14%	-14%	-1%
Vietnamese	11,448	12,022	11,804	11,649	4%	3%	3%	3%	5%	-3%	-1%
Unknown	3,533	4,380	17,310	22,311	1%	1%	4%	5%	24%	409%	29%
American Indian or Alaskan Native	694	719	802	798	0%	0%	0%	0%	4%	11%	0%
<b>Total</b>	<b>321,333</b>	<b>350,548</b>	<b>405,322</b>	<b>405,953</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>9%</b>	<b>16%</b>	<b>0%</b>



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

<b>Medi-Cal By City</b>						
City	Sep 2024	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	160,428	40%	23,670	42,625	17,260	76,873
HAYWARD	64,274	16%	13,065	17,399	7,485	26,325
FREMONT	37,448	9%	15,485	6,635	2,174	13,154
SAN LEANDRO	33,124	8%	8,215	5,707	4,250	14,952
UNION CITY	14,672	4%	5,569	2,642	863	5,598
ALAMEDA	13,839	3%	3,317	2,511	2,075	5,936
BERKELEY	14,954	4%	4,042	2,286	1,766	6,860
LIVERMORE	12,950	3%	1,859	618	2,231	8,242
NEWARK	9,387	2%	2,740	4,119	516	2,012
CASTRO VALLEY	9,463	2%	2,579	1,625	1,392	3,867
SAN LORENZO	7,327	2%	1,464	1,672	847	3,344
PLEASANTON	7,544	2%	1,717	409	829	4,589
DUBLIN	7,495	2%	1,981	431	897	4,186
EMERYVILLE	2,825	1%	629	619	456	1,121
ALBANY	2,521	1%	654	296	565	1,006
PIEDMONT	471	0%	107	196	50	118
SUNOL	82	0%	25	13	6	38
ANTIOCH	27	0%	9	8	1	9
Other	1,412	0%	383	321	175	533
<b>Total</b>	<b>400,243</b>	<b>100%</b>	<b>87,510</b>	<b>90,132</b>	<b>43,838</b>	<b>178,763</b>

<b>Group Care By City</b>						
City	Sep 2024	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	1,805	32%	359	333	0	1,113
HAYWARD	646	11%	310	147	0	189
FREMONT	641	11%	426	71	0	144
SAN LEANDRO	607	11%	242	93	0	272
UNION CITY	301	5%	188	48	0	65
ALAMEDA	296	5%	87	26	0	183
BERKELEY	152	3%	49	12	0	91
LIVERMORE	98	2%	29	4	0	65
NEWARK	138	2%	84	28	0	26
CASTRO VALLEY	190	3%	80	30	0	80
SAN LORENZO	135	2%	43	23	0	69
PLEASANTON	69	1%	25	2	0	42
DUBLIN	119	2%	41	5	0	73
EMERYVILLE	33	1%	13	4	0	16
ALBANY	21	0%	12	1	0	8
PIEDMONT	9	0%	2	0	0	7
SUNOL	2	0%	2	0	0	0
ANTIOCH	26	0%	7	5	0	14
Other	422	7%	150	64	0	208
<b>Total</b>	<b>5,710</b>	<b>100%</b>	<b>2,149</b>	<b>896</b>	<b>0</b>	<b>2,665</b>

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

Total By City						
City	Sep 2024	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	162,233	40%	24,029	42,958	17,260	77,986
HAYWARD	64,920	16%	13,375	17,546	7,485	26,514
FREMONT	38,089	9%	15,911	6,706	2,174	13,298
SAN LEANDRO	33,731	8%	8,457	5,800	4,250	15,224
UNION CITY	14,973	4%	5,757	2,690	863	5,663
ALAMEDA	14,135	3%	3,404	2,537	2,075	6,119
BERKELEY	15,106	4%	4,091	2,298	1,766	6,951
LIVERMORE	13,048	3%	1,888	622	2,231	8,307
NEWARK	9,525	2%	2,824	4,147	516	2,038
CASTRO VALLEY	9,653	2%	2,659	1,655	1,392	3,947
SAN LORENZO	7,462	2%	1,507	1,695	847	3,413
PLEASANTON	7,613	2%	1,742	411	829	4,631
DUBLIN	7,614	2%	2,022	436	897	4,259
EMERYVILLE	2,858	1%	642	623	456	1,137
ALBANY	2,542	1%	666	297	565	1,014
PIEDMONT	480	0%	109	196	50	125
SUNOL	84	0%	27	13	6	38
ANTIOCH	53	0%	16	13	1	23
Other	1,834	0%	533	385	175	741
<b>Total</b>	<b>405,953</b>	<b>100%</b>	<b>89,659</b>	<b>91,028</b>	<b>43,838</b>	<b>181,428</b>



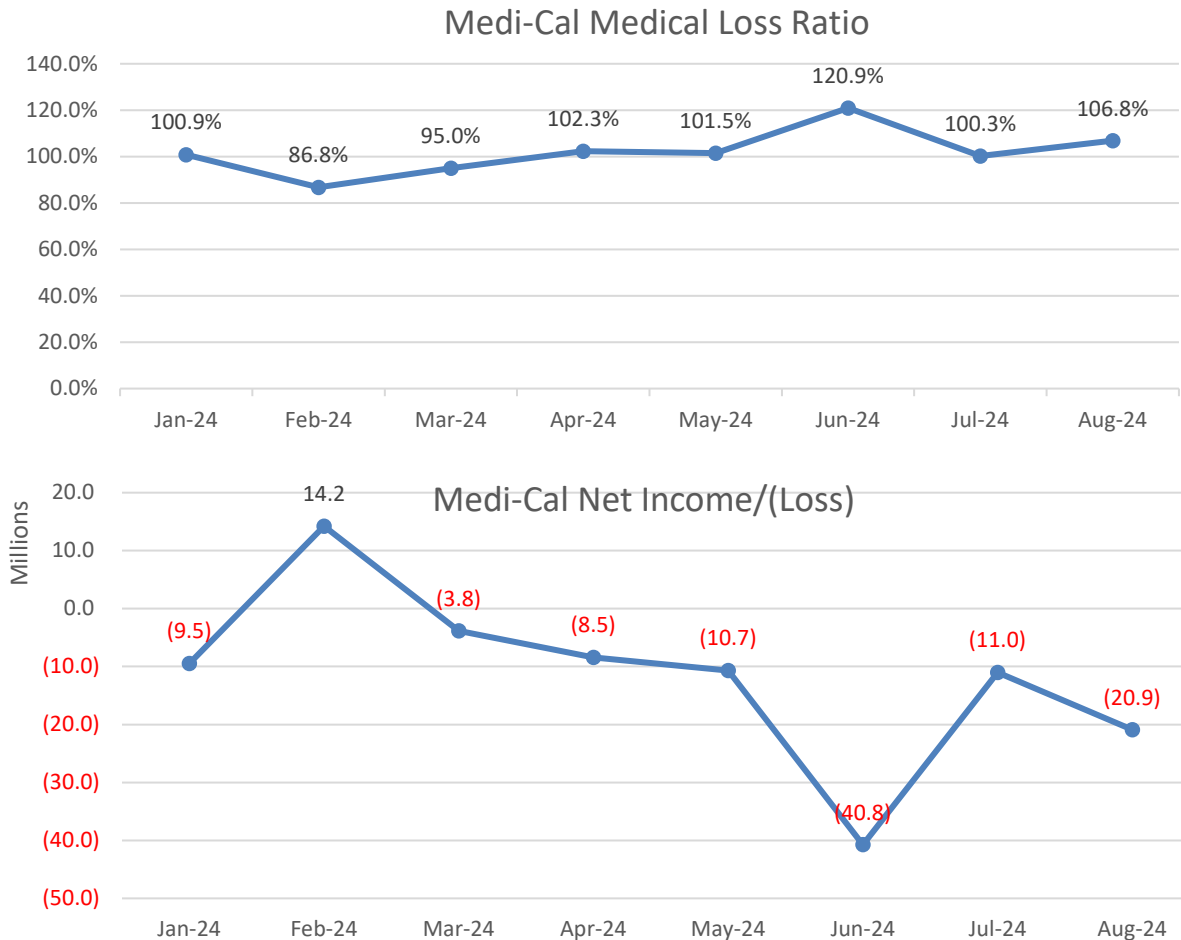
# Alameda Alliance October Financial Update

## Updated Year to Date Numbers

- ▶ Removed prior period revenue adjustment related to CY23 acuity and any gains from investment income.
- ▶ Medical Loss Ratio above 100% from April through August and beyond.
- ▶ Year to date MLR at 102%.
- ▶ Total Net Loss of \$91M.
- ▶ Tangible Net Equity near 200%.
- ▶ Community support costs estimated to be \$33.6M for the fiscal year, representing at 54% increase from fiscal year 2024.
- ▶ There was a significant negative variance in Community Supports revenue(\$7.3M) compared to expenses for FY24 (\$21.8M) and this negative variance is expected to increase for FY25.
- ▶ Draft CY25 rates represent only a 3.9% increase from CY24.

# CY24 Financial Trends

## Removed Prior Period Adjustment for CY23 and Investment Income

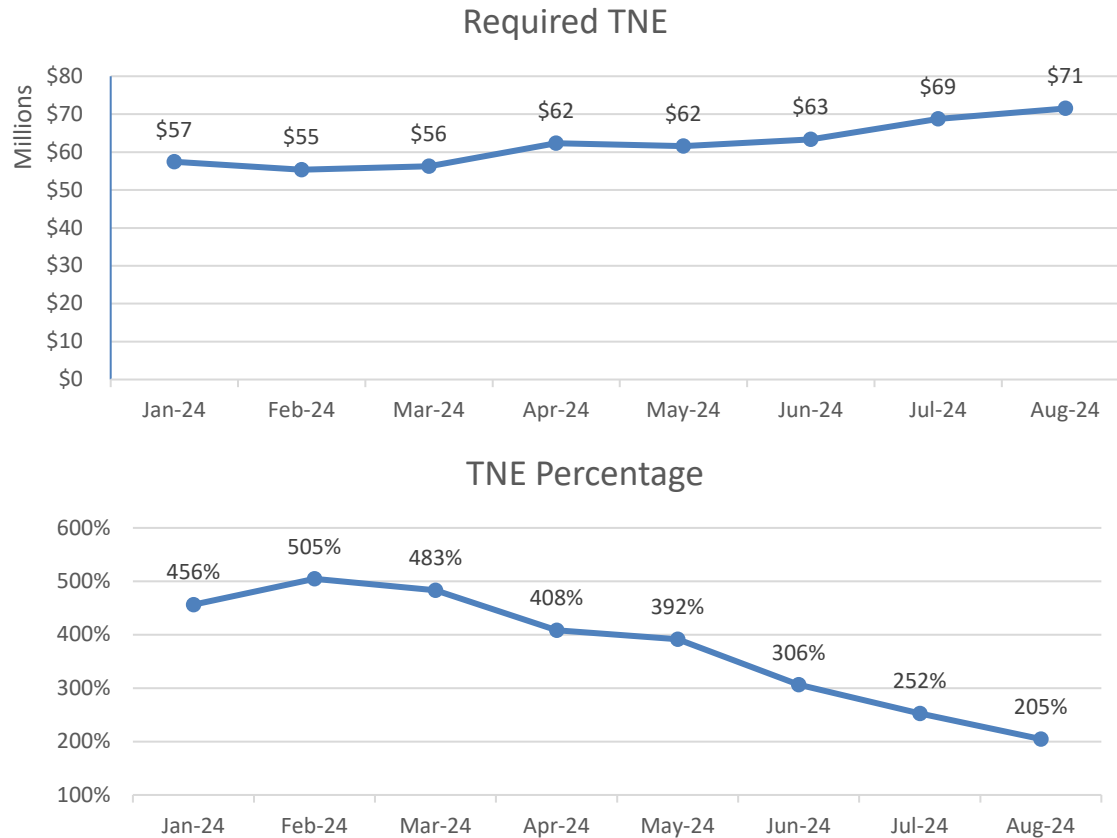


- ▶ Medical Loss Ratio above 100% from April through August.
- ▶ Material Net Loss continues even with the removal of prior period revenue adjustments.



# CY24 Financial Trends

## Percentage of Excess TNE Drops Significantly



Tangible Net Equity drops precipitously with the removal of investment income from the Other Income and Expense category.

# CY24 Year to Date Medi-Cal only Financial Results Excluding Prior Period Revenue Adjustment and Investment Income

Alameda Alliance for Health  
Medi-Cal Profit & Loss  
January - August 2024  
Excludes CY23 Medi-Cal Rate  
Reduction and Other Income/Expense

	Medi-Cal							
	Child	Adults	SPD	ACA OE	Duals	LTC	LTC Duals	Total
Premium Revenue	115,608,927	173,396,402	312,156,004	426,841,568	109,778,101	17,941,366	88,541,440	1,244,263,807
Add-back: CY23 Rate Reduction	2,385,406	5,748,290	15,722,186	16,889,008	15,339,980	347,962	2,578,435	59,011,268
MCO Tax Revenue	201,611,918	108,941,281	63,742,170	256,221,726	77,723,214	330,595	2,176,652	<b>710,747,557</b>
<b>Total Revenue</b>	<b>319,606,252</b>	<b>288,085,973</b>	<b>391,620,360</b>	<b>699,952,302</b>	<b>202,841,296</b>	<b>18,619,923</b>	<b>93,296,526</b>	<b>2,014,022,631</b>
<b>Medical Expense</b>								
<b>Total Medical Expense</b>	<b>104,702,538</b>	<b>162,844,292</b>	<b>363,951,322</b>	<b>450,494,891</b>	<b>125,076,907</b>	<b>21,920,423</b>	<b>94,490,431</b>	<b>1,323,480,804</b>
<b>Gross Margin Excluding MCO Tax</b>	<b>10,906,389</b>	<b>10,552,109</b>	<b>(51,795,318)</b>	<b>(23,653,323)</b>	<b>(15,298,806)</b>	<b>(3,979,057)</b>	<b>(5,948,991)</b>	<b>(79,216,997)</b>
<b>Administrative Expense</b>	3,883,649	8,532,726	22,320,133	24,106,179	6,373,997	1,169,671	5,589,624	<b>71,975,979</b>
<b>MCO Tax Expense</b>	201,602,816	108,837,978	62,660,008	256,213,881	77,717,854	330,334	2,177,546	<b>709,540,417</b>
<b>Net Income</b>	<b>9,417,248</b>	<b>7,870,977</b>	<b>(57,311,103)</b>	<b>(30,862,649)</b>	<b>(6,327,463)</b>	<b>(4,800,505)</b>	<b>(8,961,074)</b>	<b>(90,974,569)</b>
<b>MLR excluding MCO Tax</b>	<b>89%</b>	<b>91%</b>	<b>111%</b>	<b>102%</b>	<b>100%</b>	<b>120%</b>	<b>104%</b>	<b>102%</b>
<b>ALR</b>	<b>3.4%</b>	<b>4.9%</b>	<b>7.2%</b>	<b>5.6%</b>	<b>5.8%</b>	<b>6.5%</b>	<b>6.3%</b>	<b>5.8%</b>

- ▶ Total MLR of 102% for the period.
- ▶ SPD MLR 111%, LTC MLR 120%.
- ▶ Total Net Loss of \$91M reported from January to August 2024.
- ▶ Medi-Cal ALR less than 6%.

## Community Support Costs Exceed Projected Revenue

Community Supports Service	FY25
<b>FY25 (July 2024-June 2025) Estimated Expense</b>	
CS Housing Deposit FFS Ancillary	\$ 1,174,668
CS Housing Tenancy FFS Ancillary	\$ 9,381,815
CS Housing Navigation Services FFS Ancillary	\$ 5,287,386
CS Medical Respite FFS Ancillary	\$ 8,442,793
CS Medically Tailored Meals FFS Ancillary	\$ 1,946,767
CS Asthma Remediation FFS Ancillary	\$ 255,000
CS Home Modification FFS Ancillary	\$ 120,000
CS Personal Care & Homemaker Services FFS Ancillary	\$ 6,371,243
CS Caregiver Respite Services FFS Ancillary	\$ 240,000
Sobering Center	-
LTC Diversion FFS Ancillary	\$ 300,000
LTC Transition FFS Ancillary	\$ 82,500
Day Habilitation	-
Short Term Post Hospitalization	-
	<hr/>
	\$ 33,602,171

- ▶ Community Supports expense projected to exceed \$33M for fiscal year 2025. This is an increase of 54% from fiscal year 2024.
- ▶ Housing bundle represents 47% of total CS expense.
- ▶ Revenue projections fell well short of expected expenses for FY24 and are expected to fall short of FY25.
- ▶ Refreshing return on investment analysis but fiscal year 2024 analysis did not show savings from community supports investments.

## DHCS Rate Support Needed

- ▶ Material rate increases for CY25 across most COAs are needed to support increasing volume and expense trends.
- ▶ Core business impacted by Community Supports costs.
- ▶ DSNP line of business ramp up includes significant expense outlay (labor, consulting, vendor) without supporting revenue.
- ▶ Positive returns from investment income will diminish as interest rates are lowered.
- ▶ Safety net system impacts will be experienced with our County partnership and safety net hospitals (AHS/St. Rose).
- ▶ Network adequacy concerns (provider groups closing to our members).

# Thank You

## Questions?

You can contact me at:

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