



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

Finance Committee Report

**Tuesday, October 7, 2025
8:00am to 9:00am**

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

AGENDA

Finance Committee Meeting

October 7th, 2025
8:00 a.m. – 9:00 a.m.

1240 S. Loop Road
Alameda, CA 94502

or

Join the Teams Meeting

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

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

1. CALL TO ORDER

A regular meeting of the Alameda Alliance for Health Finance Committee will be called to order on October 7th, 2025, 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) REVIEW AND APPROVE FISCAL YEAR 2025 ANNUAL AUDITED FINANCIAL STATEMENTS
- b) CEO UPDATE
- c) REVIEW AND APPROVE THE AUGUST 2025 MONTHLY FINANCIAL STATEMENTS

7. UNFINISHED BUSINESS

8. PUBLIC COMMENT

9. ADJOURNMENT

NOTICE TO THE PUBLIC

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

NOTICE TO THE PUBLIC

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

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

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

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

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

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

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

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

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

I hereby certify that the agenda for the Finance Committee Meeting was posted on the Alameda Alliance for Health's web page at www.alamedaalliance.org by October 4th, 2025.

A handwritten signature in blue ink, appearing to read "Brenda", is written over a horizontal line.

Brenda Martinez, Clerk of the Board



2025 Audit Results: Alameda Alliance for Health

Report of Independent Auditors

Rianne Suico
Health Care and Insurance Services Principal

Chris Pritchard
Health Care and Insurance Services Principal

Gordon Lam
Health Care and Insurance Services Senior Manager

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2025 Audit Objectives

- Opinion on whether the financial statements are reasonably stated and free of material misstatement in accordance with accounting principles generally accepted in the United States of America
- Consideration of internal controls

Report of Independent Auditors

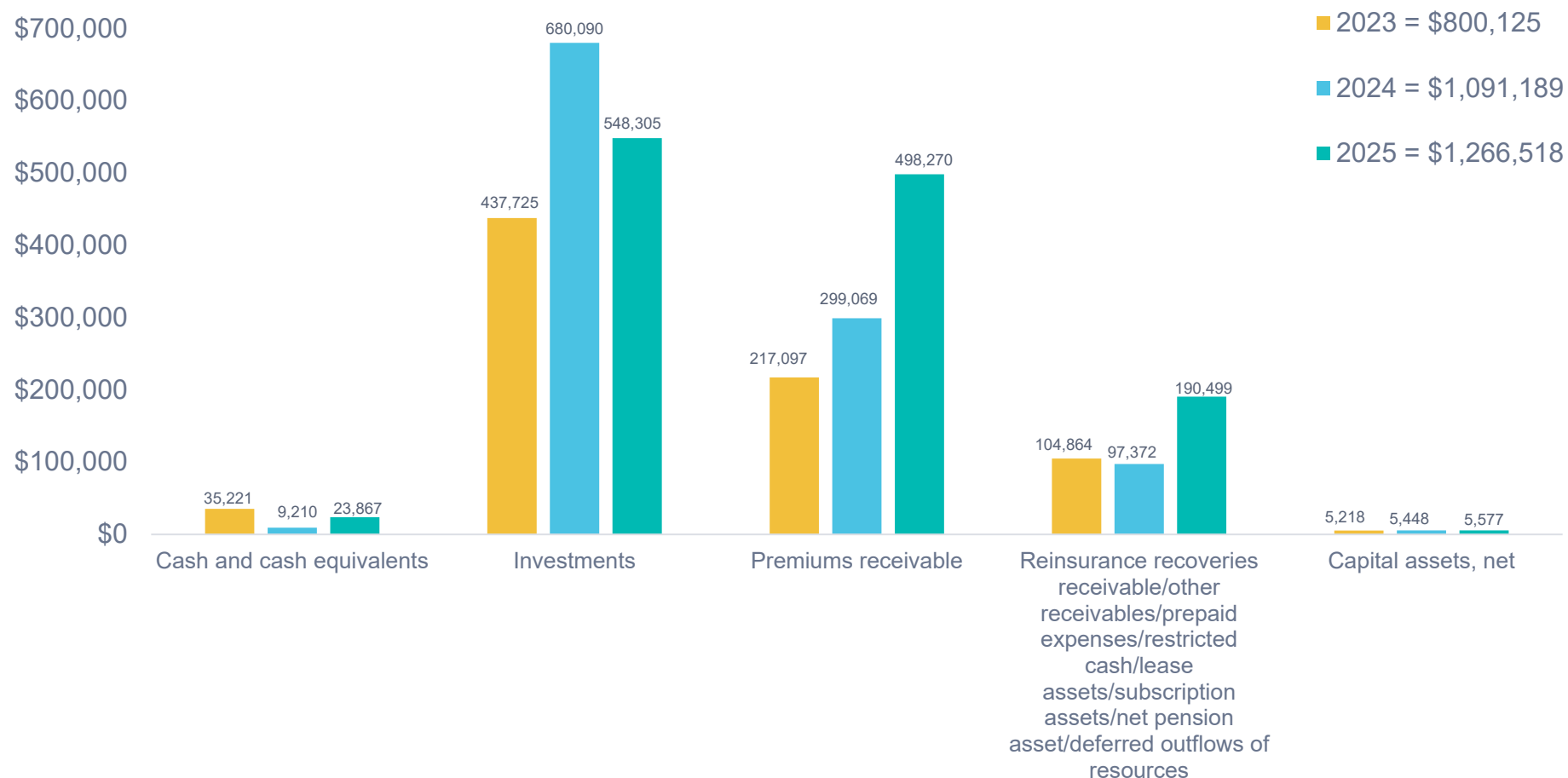
Unmodified Opinion

- Financial statements are fairly presented in accordance with accounting principles generally accepted in the United States of America

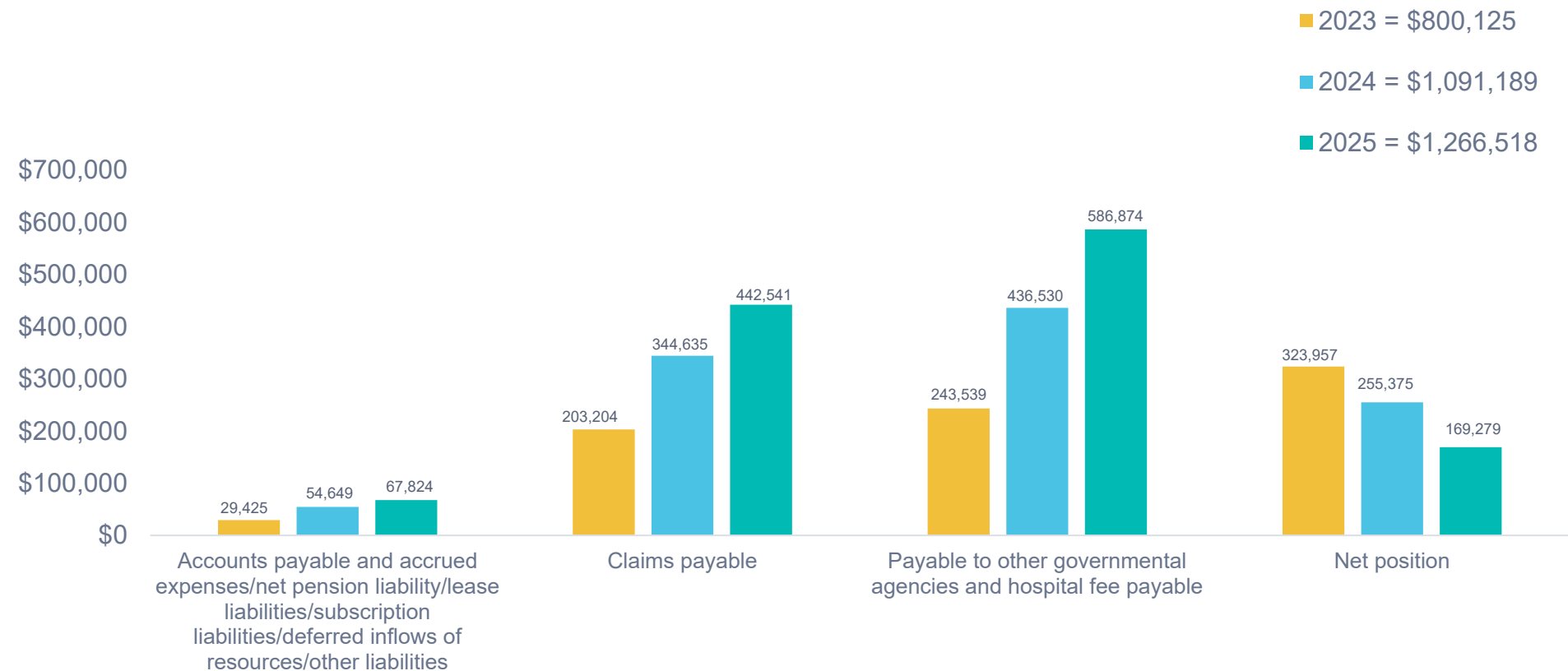


Statements of Net Position

Assets and Deferred Outflows of Resources Composition (in thousands)

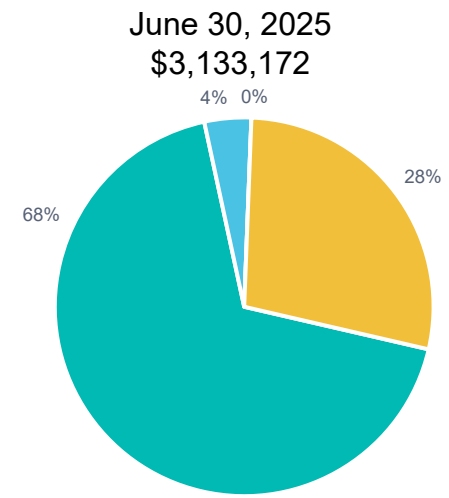
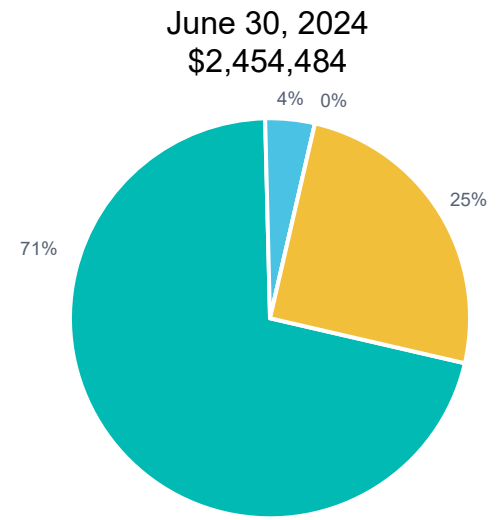
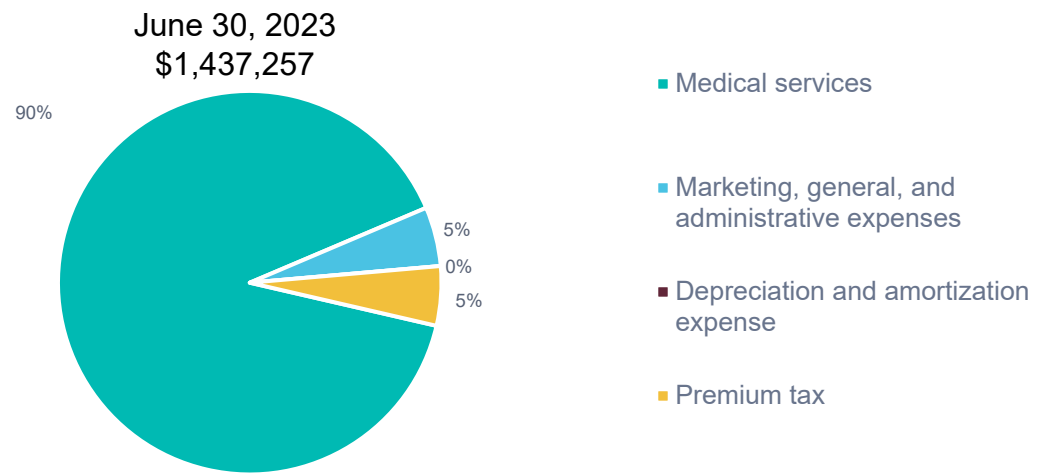


Liabilities, Deferred Inflows of Resources, and Net Position (in thousands)

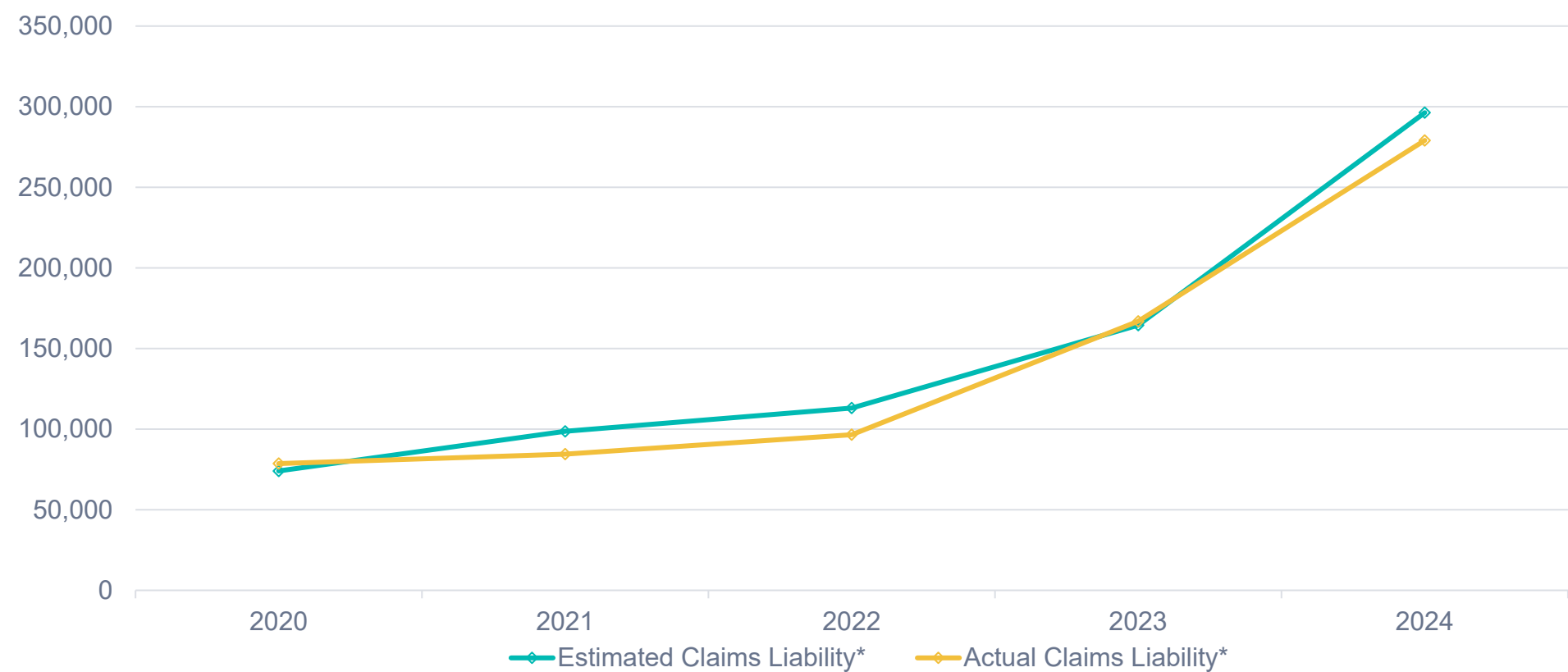


Operations

Operating Expenses (in thousands)



Historic Estimated Claims Liability and Historic Actual Claims Liability (in thousands)

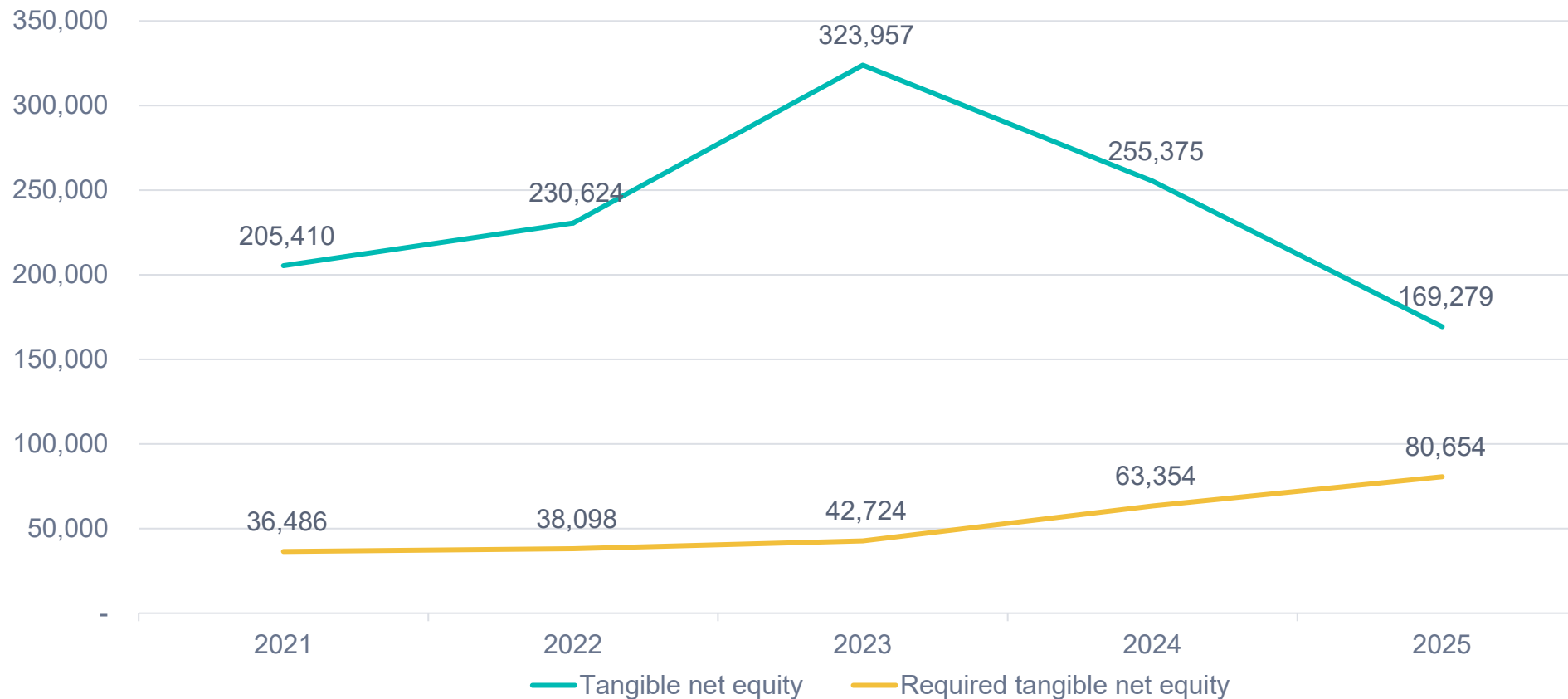


* Estimated claims liability and actual claims liability excludes non-hospital claims.

Source: Alliance's internal reports



Tangible Net Equity (in thousands)



Source: Annual Department of Managed Health Care Filing



Important Board Communications

- AU-C Section 260 – *The Auditor's Communication with Those Charged with Governance*
- Significant accounting policies
- Accounting estimates are reasonable
- No audit adjustment
- No issues discussed prior to our retention as auditors
- No disagreements with management
- No awareness of instances of material fraud or noncompliance with laws and regulations



Questions

**THANK
YOU**

To: Alameda Alliance for Health, Finance Committee

From: Gil Riojas, Chief Financial Officer

Date: October 7th, 2025

Subject: Finance Report – August 2025

Executive Summary

- For the month ended August 31st, 2025, the Alliance had enrollment of 407,561 members, a Net Income of \$3.0 million and 217% of required Tangible Net Equity (TNE).

Overall Results: (in Thousands)		
	Month	YTD
Revenue	\$189,091	\$446,735
Medical Expense	176,531	360,873
Admin. Expense	11,884	20,757
MCO Tax Expense	173	65,712
Other Inc. / (Exp.)	2,448	5,286
Net Income	\$2,950	\$4,678

Net Income by Program: (in Thousands)		
	Month	YTD
Medi-Cal	\$4,016	\$6,123
Group Care	(231)	(217)
Medicare	(835)	(1,228)
	\$2,950	\$4,678

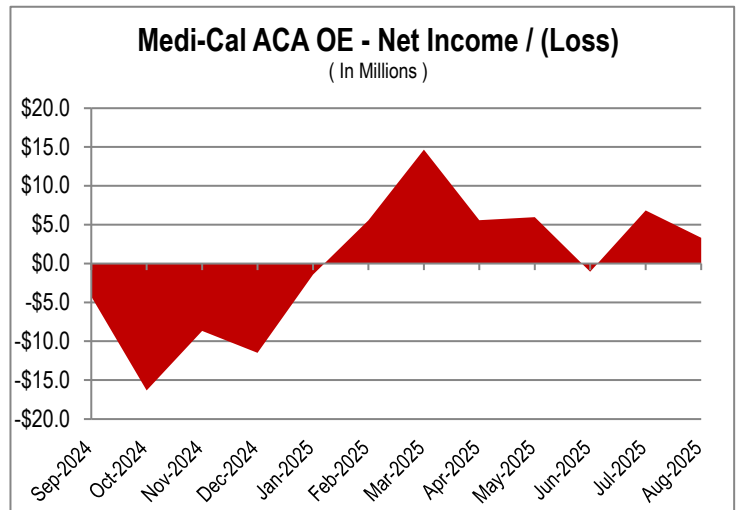
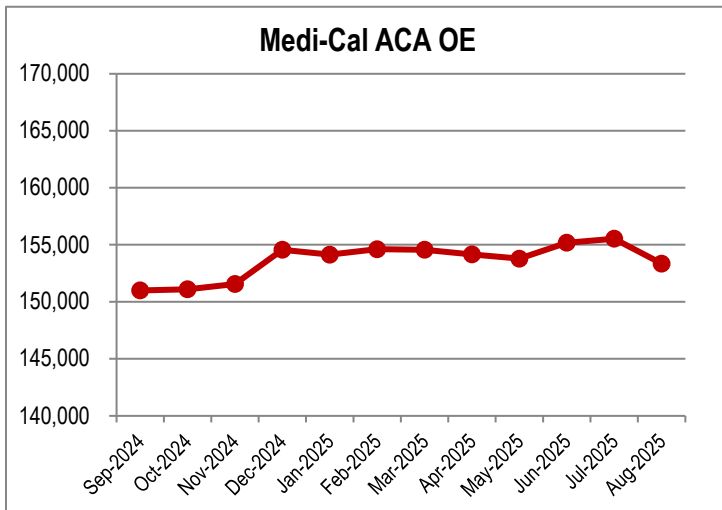
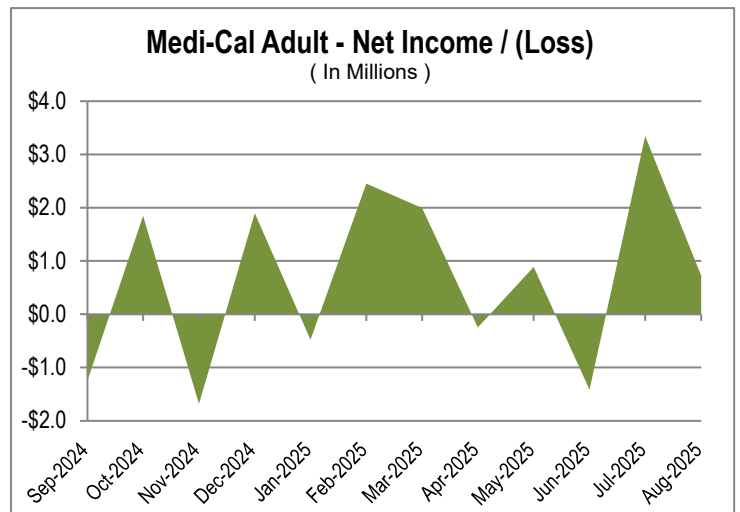
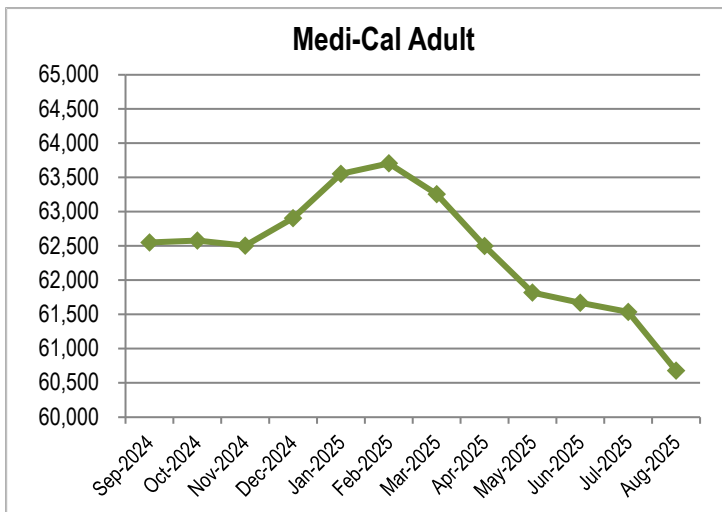
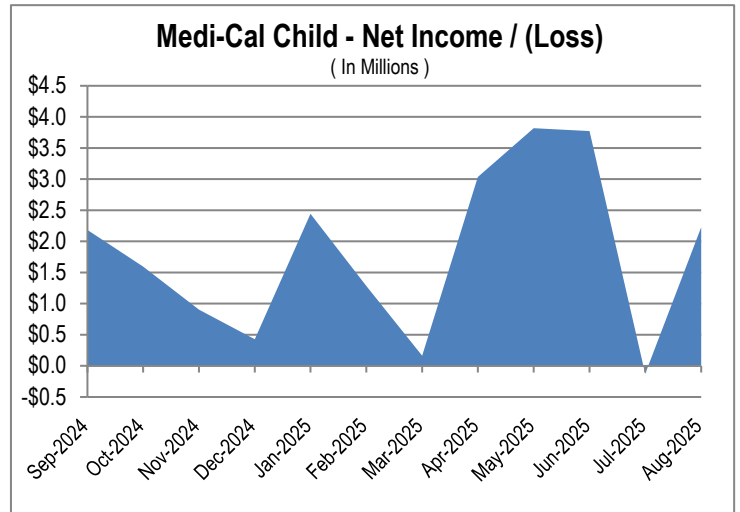
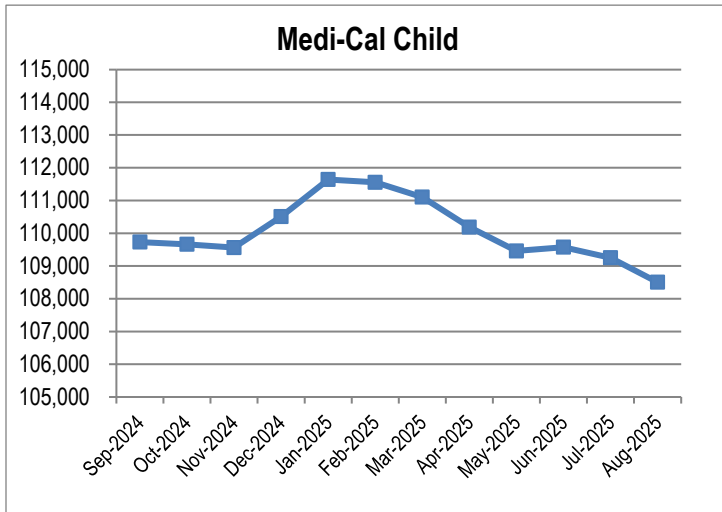
Enrollment

- Total enrollment decreased by 4,058 members since July 2025.
- Total enrollment decreased by 3,822 members since June 2025.

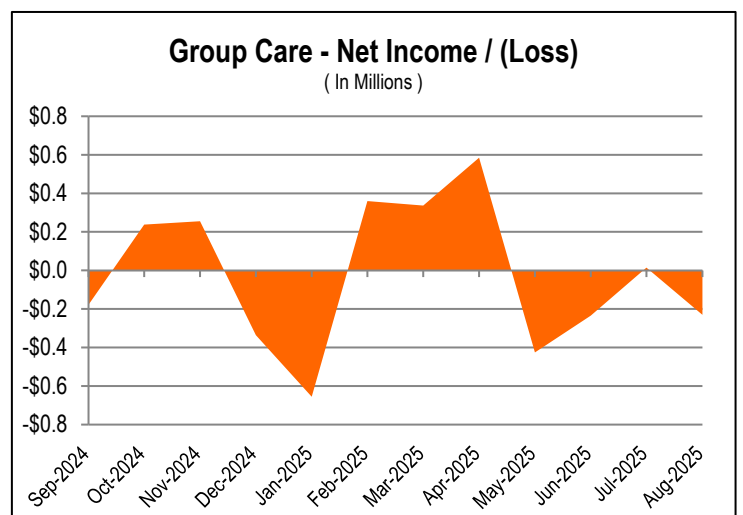
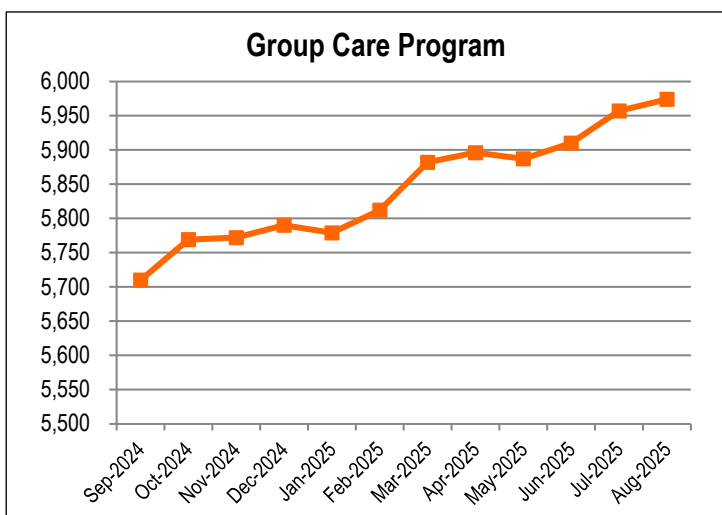
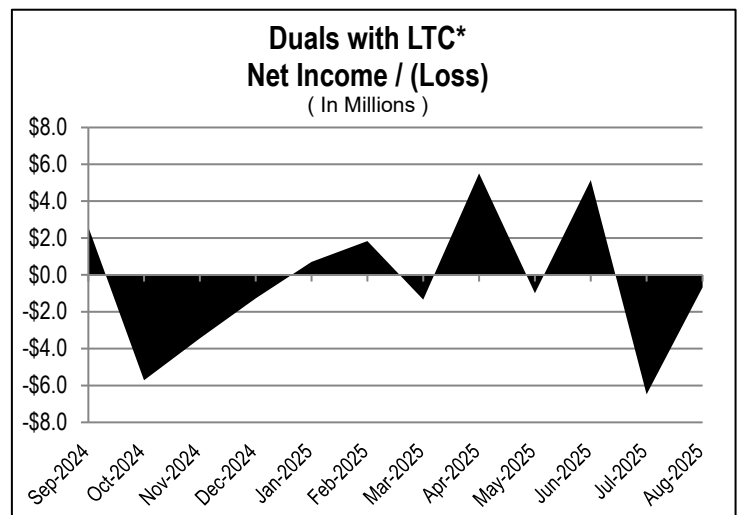
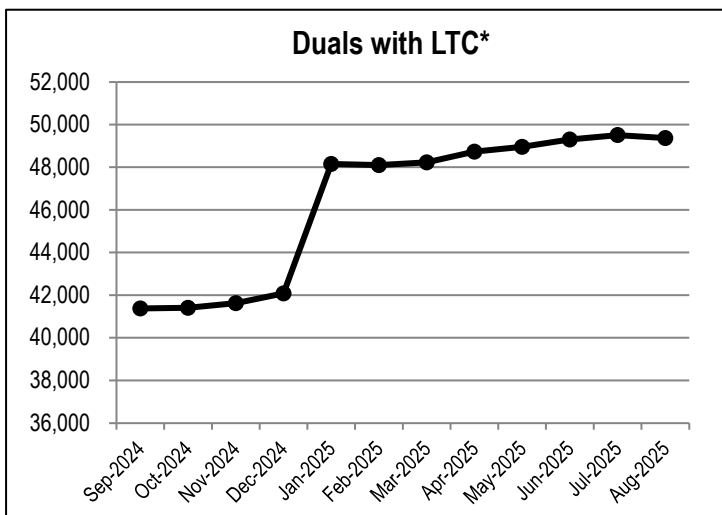
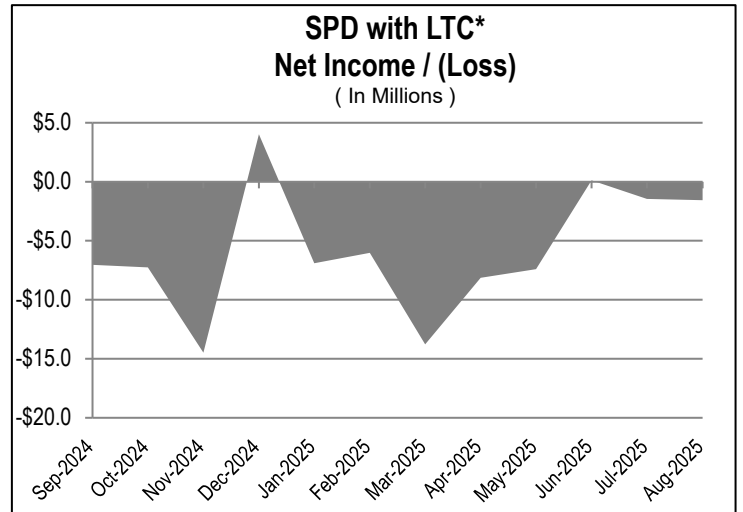
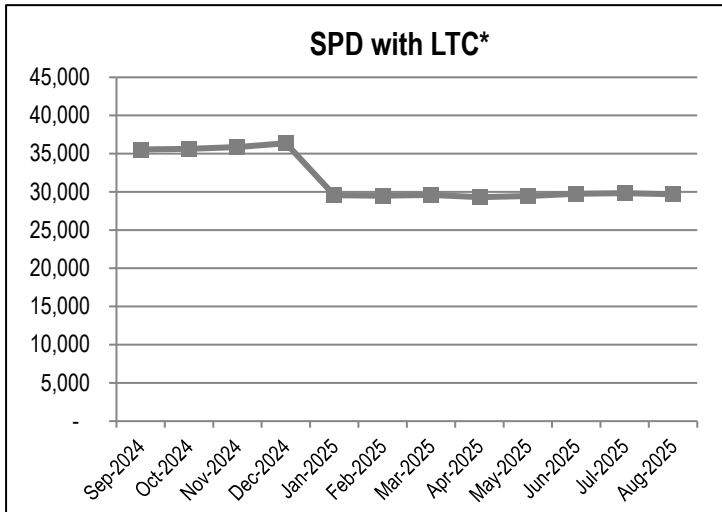
Monthly Membership and YTD Member Months								
Actual vs. Budget								
Enrollment					Member Months			
Current Month					Year-to-Date			
Actual	Budget	Variance	Variance %		Actual	Budget	Variance	Variance %
108,503	108,602	(99)	(0.1%)	Child	217,754	217,442	312	0.1%
60,679	61,331	(652)	(1.1%)	Adult	122,215	122,753	(538)	(0.4%)
153,348	153,025	323	0.2%	ACA OE	308,881	306,342	2,539	0.8%
29,686	29,276	410	1.4%	SPD with LTC*	59,519	58,611	908	1.5%
49,371	48,566	805	1.7%	Duals with LTC*	98,880	97,253	1,627	1.7%
401,587	400,800	787	0.2%	Medi-Cal Total	807,249	802,401	4,848	0.6%
5,974	5,887	87	1.5%	Group Care	11,931	11,774	157	1.3%
407,561	406,687	874	0.2%	Total	819,180	814,175	5,005	0.6%

*As of January 2025, service month, "SPD", "Duals", "LTC", and "LTC Duals" will be discontinued. Effective January 2025 service month new consolidated groupings will be "SPD with LTC" and "Duals with LTC".

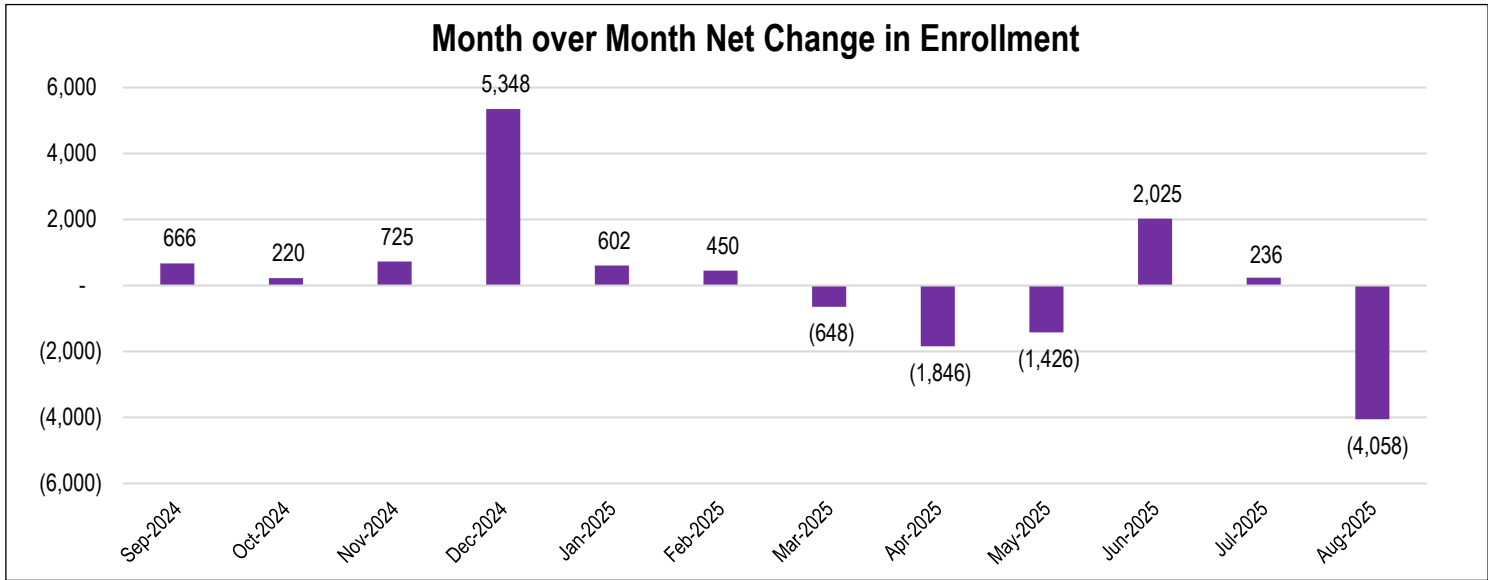
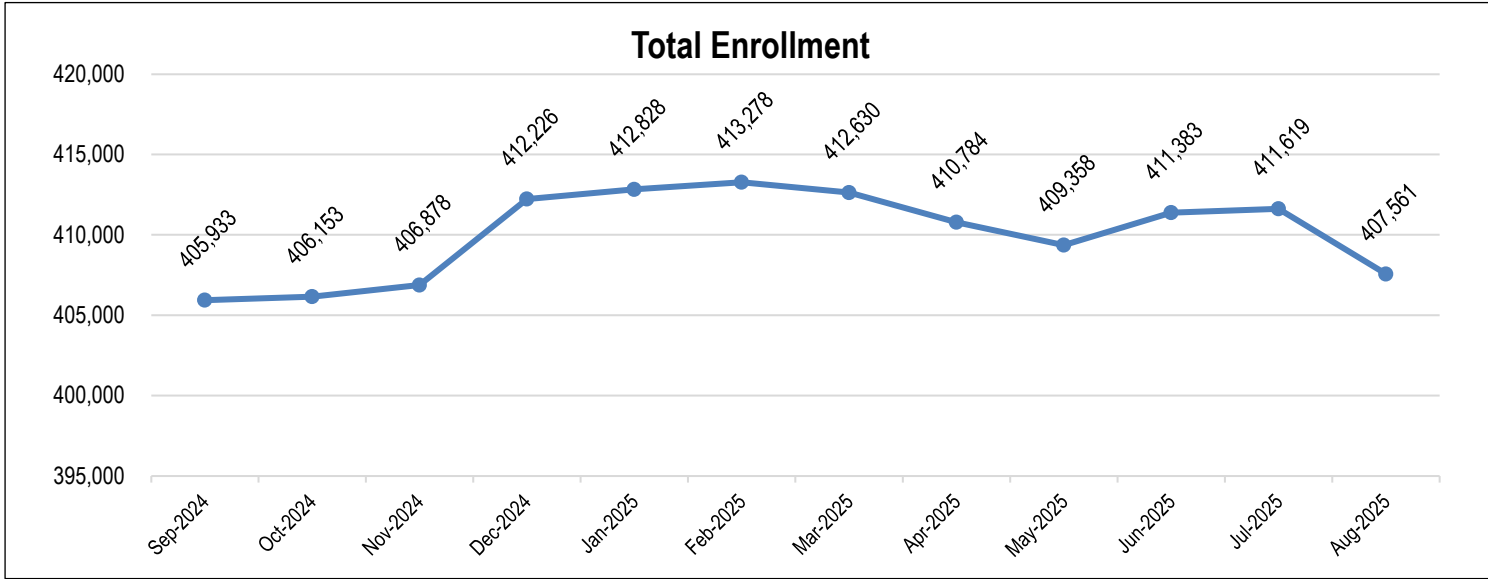
Enrollment and Profitability by Program and Category of Aid



Enrollment and Profitability by Program and Category of Aid

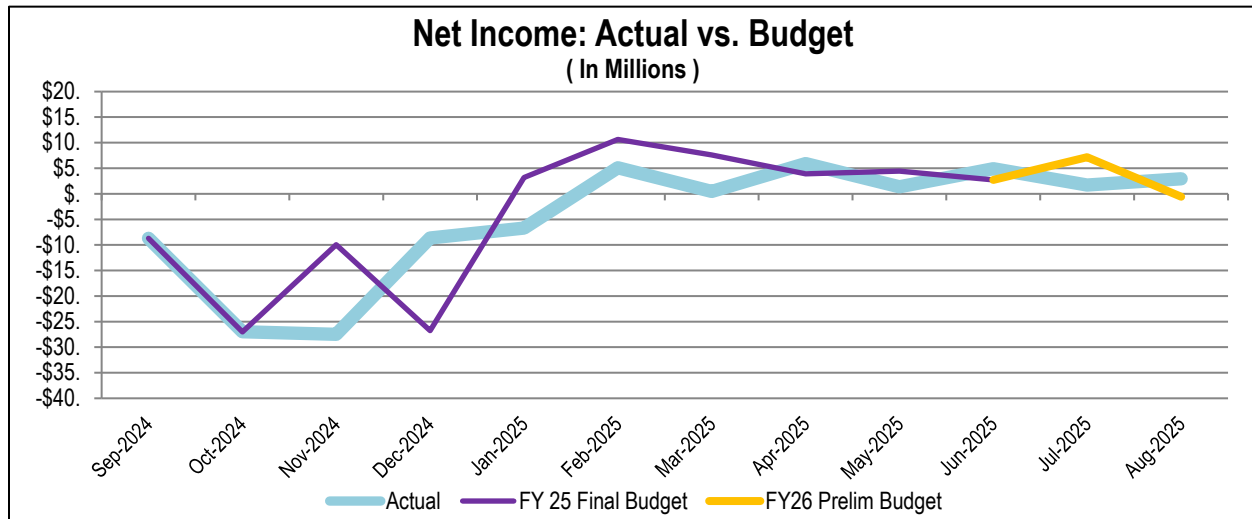


Enrollment and Profitability by Program and Category of Aid



Net Income

- For the month ended August 31st, 2025:
 - Actual Net Income: \$3.0 million.
 - Budgeted Net Loss: \$540,000.
- For the fiscal YTD ended August 31st, 2025:
 - Actual Net Income \$4.7 million.
 - Budgeted Net Income \$6.6 million.

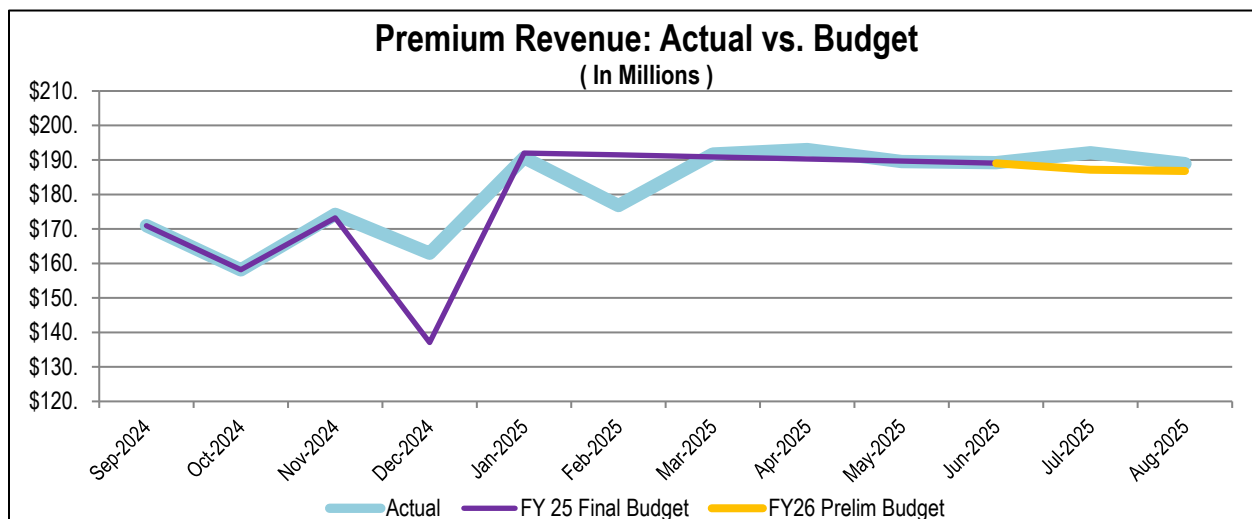


The favorable variance of \$3.5 million in the current month is primarily due to:

- Favorable \$3.2 million lower than anticipated Medical Expense.
- Favorable \$2.1 million higher than anticipated Premium Revenue.
- Unfavorable \$2.3 million higher than anticipated Administrative Expense.

Premium Revenue

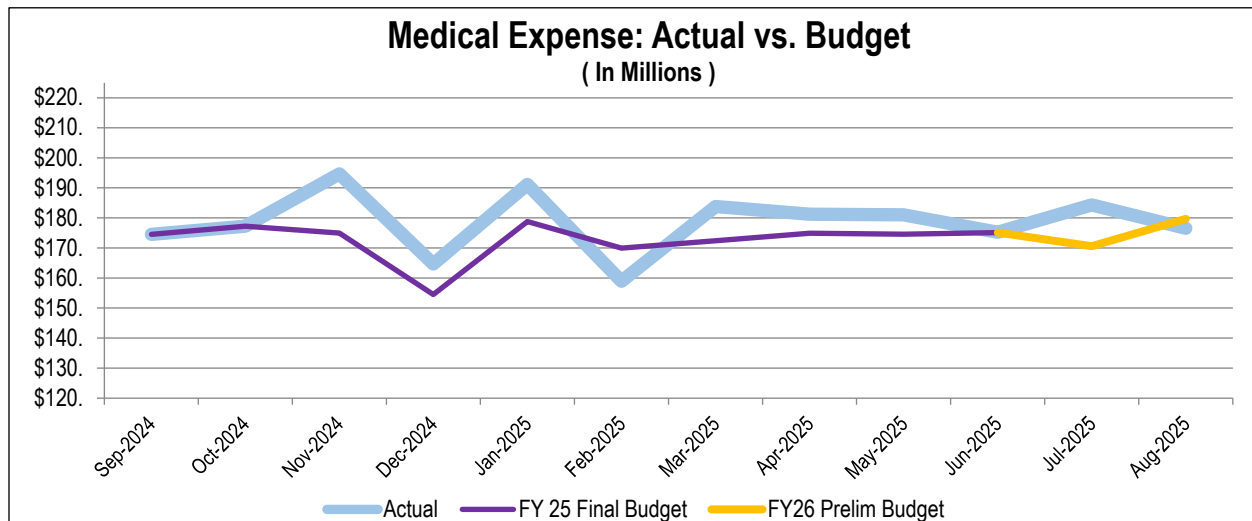
- For the month YTD ended August 31st, 2025:
 - Actual Revenue: \$188.9 million.
 - Budgeted Revenue: \$186.8 million.
- For the fiscal YTD ended August 31st, 2025:
 - Actual Revenue: \$381.0 million.
 - Budgeted Revenue: \$374.0 million.



- For the month ended August 31st, 2025, the favorable Premium Revenue variance of \$2.1 million is primarily due to the following:
 - Favorable Volume Variance for current month.
 - Favorable Retroactive member months.

Medical Expense

- For the month ended August 31st, 2025:
 - Actual Medical Expense: \$176.5 million.
 - Budgeted Medical Expense: \$179.7 million.
- For the fiscal YTD ended August 31st, 2025:
 - Actual Medical Expense: \$360.9 million.
 - Budgeted Medical Expense: \$350.3 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 actuarial consultants.
- For August, updates to Fee-For-Service (FFS) decreased the estimate for prior period unpaid Medical Expenses by \$6.3 million. Year to date, the estimate for prior years decreased by \$6.5 million (per table below).

Medical Expense - Actual vs. Budget (In Dollars)						
Adjusted to Eliminate the Impact of Prior Period IBNP Estimates						
	Actual			Budget	Variance Actual vs. Budget Favorable/(Unfavorable)	
	<u>Adjusted</u>	<u>Change in IBNP</u>	<u>Reported</u>		<u>\$</u>	<u>%</u>
Capitated Medical Expense	\$40,706,193	\$0	\$40,706,193	\$34,530,662	(\$6,175,531)	(17.9%)
Primary Care FFS	\$11,111,029	(\$81,139)	\$11,029,890	\$8,870,605	(\$2,240,424)	(25.3%)
Specialty Care FFS	\$17,708,751	\$1,057,516	\$18,766,267	\$16,372,762	(\$1,335,989)	(8.2%)
Outpatient FFS	\$27,977,566	\$4,156,228	\$32,133,794	\$25,614,150	(\$2,363,416)	(9.2%)
Ancillary FFS	\$37,608,350	\$521,715	\$38,130,065	\$38,945,833	\$1,337,483	3.4%
Pharmacy FFS	\$11,669,724	(\$290,127)	\$11,379,598	\$17,720,154	\$6,050,430	34.1%
ER Services FFS	\$22,415,391	\$1,311,074	\$23,726,465	\$22,083,050	(\$332,340)	(1.5%)
Inpatient Hospital FFS	\$114,262,215	(\$14,912,139)	\$99,350,075	\$109,359,392	(\$4,902,823)	(4.5%)
Long Term Care & SNF FFS	\$72,866,602	\$1,723,550	\$74,590,152	\$77,077,021	\$4,210,419	5.5%
Other Benefits & Services	\$7,021,865	\$0	\$7,021,865	(\$1,276,904)	(\$8,298,769)	(649.9%)
Net Reinsurance	\$1,379,699	\$0	\$1,379,699	\$1,025,062	(\$354,636)	(34.6%)
Provider Incentive	\$2,659,099	\$0	\$2,659,099	\$0	(\$2,659,099)	-
	\$367,386,484	(\$6,513,322)	\$360,873,162	\$350,321,789	(\$17,064,694)	(4.9%)

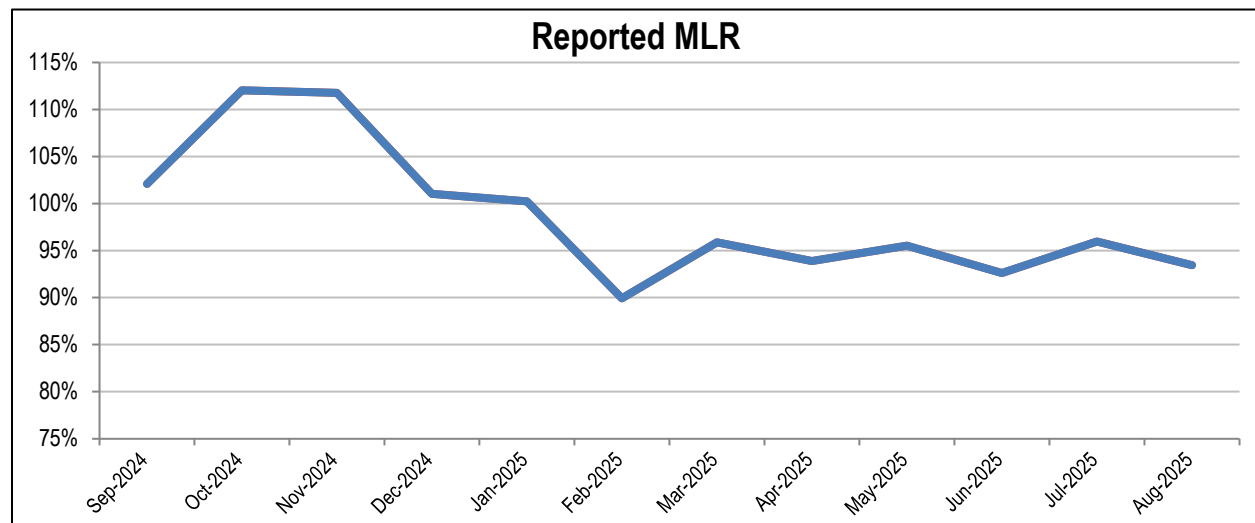
Medical Expense - Actual vs. Budget (Per Member Per Month)						
Adjusted to Eliminate the Impact of Prior Year IBNP Estimates						
	Actual			Budget	Variance Actual vs. Budget Favorable/(Unfavorable)	
	<u>Adjusted</u>	<u>Change in IBNP</u>	<u>Reported</u>		<u>\$</u>	<u>%</u>
Capitated Medical Expense	\$49.69	\$0.00	\$49.69	\$42.41	(\$7.28)	(17.2%)
Primary Care FFS	\$13.56	(\$0.10)	\$13.46	\$10.90	(\$2.67)	(24.5%)
Specialty Care FFS	\$21.62	\$1.29	\$22.91	\$20.11	(\$1.51)	(7.5%)
Outpatient FFS	\$34.15	\$5.07	\$39.23	\$31.46	(\$2.69)	(8.6%)
Ancillary FFS	\$45.91	\$0.64	\$46.55	\$47.83	\$1.92	4.0%
Pharmacy FFS	\$14.25	(\$0.35)	\$13.89	\$21.76	\$7.52	34.5%
ER Services FFS	\$27.36	\$1.60	\$28.96	\$27.12	(\$0.24)	(0.9%)
Inpatient Hospital & SNF FFS	\$139.48	(\$18.20)	\$121.28	\$134.32	(\$5.16)	(3.8%)
Long Term Care & SNF FFS	\$88.95	\$2.10	\$91.05	\$94.67	\$5.72	6.0%
Other Benefits & Services	\$8.57	\$0.00	\$8.57	(\$1.57)	(\$10.14)	(646.6%)
Net Reinsurance	\$1.68	\$0.00	\$1.68	\$1.26	(\$0.43)	(33.8%)
Provider Incentive	\$3.25	\$0.00	\$3.25	\$0.00	(\$3.25)	-
	\$448.48	(\$7.95)	\$440.53	\$430.28	(\$18.20)	(4.2%)

- Excluding the impact of prior year estimates for IBNP, year-to-date medical expense variance is \$17.1 million unfavorable to budget. On a PMPM basis, medical expense is 4.2% unfavorable to budget. For per-member-per-month expense:
 - Capitated Expense is over budget due to inclusion of Targeted Rate Increases (TRI) in capitation payments.
 - Primary Care Expense is over budget due to the exclusion of Targeted Rate Increases (TRI) from FFS expense.

- Specialty Care Expense is above budget, driven by higher utilization in the SPD with LTC aid code category offset by lower utilization in the Duals categories of aid.
- Outpatient Expense is over budget mostly driven by lab and radiology unit cost and facility other and dialysis utilization.
- Ancillary Expense is over budget due to low utilization and unit cost in the Duals with LTC category of aid.
- Pharmacy Expense is under budget due to an accrual for recoveries related to hospital administered drug overpayments made to UCSF.
- Emergency Expense is slightly under budget driven by high utilization in the SPD with LTC category of aid.
- Inpatient Expense is over budget driven by utilization in the Adult and SPD with LTC categories of aid and ACA OE category of aid unit cost.
- Long Term Care Expense is under budget due to low utilization in the Duals with LTC Duals categories of aid.
- Other Benefits & Services is over budget, due to higher than expected CalAIM and HHIP expense.
- Net Reinsurance is over budget because less recoveries were received than expected.

Medical Loss Ratio (MLR)

The Medical Loss Ratio (total reported Medical Expense divided by Premium Revenue) was 93.4% for the month and 94.7% for the fiscal year-to-date.



Administrative Expense

- For the month ended August 31st, 2025:
 - Actual Administrative Expense: \$11.9 million.
 - Budgeted Administrative Expense: \$9.6 million.
- For the fiscal YTD ended August 31st, 2025:
 - Actual Administrative Expense: \$20.8 million.
 - Budgeted Administrative Expense: \$21.0 million.

Summary of Administrative Expense (In Dollars) For the Month and Fiscal Year-to-Date Favorable/(Unfavorable)								
Current Month					Year-to-Date			
Actual	Budget	Variance \$	Variance %		Actual	Budget	Variance \$	Variance %
\$6,535,600	\$5,865,349	(\$670,251)	(11.4%)	Personnel Expense	\$12,385,536	\$11,543,292	(\$842,244)	(7.3%)
78,907	81,952	3,044	3.7%	Medical Benefits Admin Expense	156,413	164,008	7,595	4.6%
2,675,222	2,043,378	(631,844)	(30.9%)	Purchased & Professional Services	3,590,502	4,382,541	792,038	18.1%
2,593,944	1,638,095	(955,850)	(58.4%)	Other Admin Expense	4,624,245	4,957,455	333,210	6.7%
\$11,883,674	\$9,628,773	(\$2,254,901)	(23.4%)	Total Administrative Expense	\$20,756,696	\$21,047,296	\$290,600	1.4%

The year-to-date variances include:

- Favorable in Purchased & Professional Services, primarily for the timing of Consulting Services and Other Purchased Services.
- Favorable Medical Benefit Admin Fees, primarily for the decreases in Pharmacy Admin Fees.
- Favorable Licenses, Insurance & Fees.
- Favorable Building Occupancy costs.
- Favorable Printing/Postage/Promotions.
- Partially offset by the unfavorable Employee Expense for overtime, sick leave, and benefits, as well as staffing changes including new hires and leaves of absence impacting the overall figures.
- Partially offset by Supplies & Other Expenses, primarily for the increased Provider Interest costs.

The Administrative Loss Ratio (ALR) is 6.3% of net revenue for the month and 5.4% of 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 \$433,000.

Other Income / (Expense)

Other Income & Expense is comprised primarily of investment income. Fiscal year-to-date net investments show a gain of \$5.3 million.

Managed Care Organization (MCO) Provider Tax

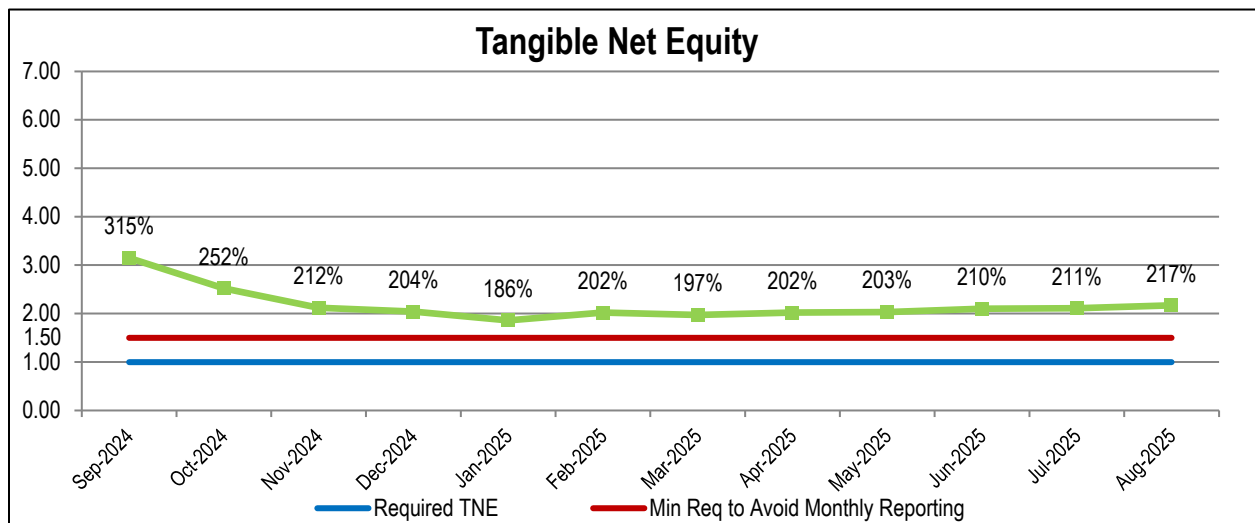
- Revenue:
 - For the month ended August 31st, 2025:
 - Actual: \$173,000.
 - Budgeted: \$64.8 million.
 - For the fiscal YTD ended August 31st, 2025:
 - Actual: \$65.7 million.
 - Budgeted: \$129.6 million.
- Expense:
 - For the month ended August 31st, 2025:
 - Actual: \$173,000.
 - Budgeted: \$64.8 million.

- For the fiscal YTD ended August 31st, 2025:
 - Actual: \$65.7 million.
 - Budgeted: \$129.6 million.

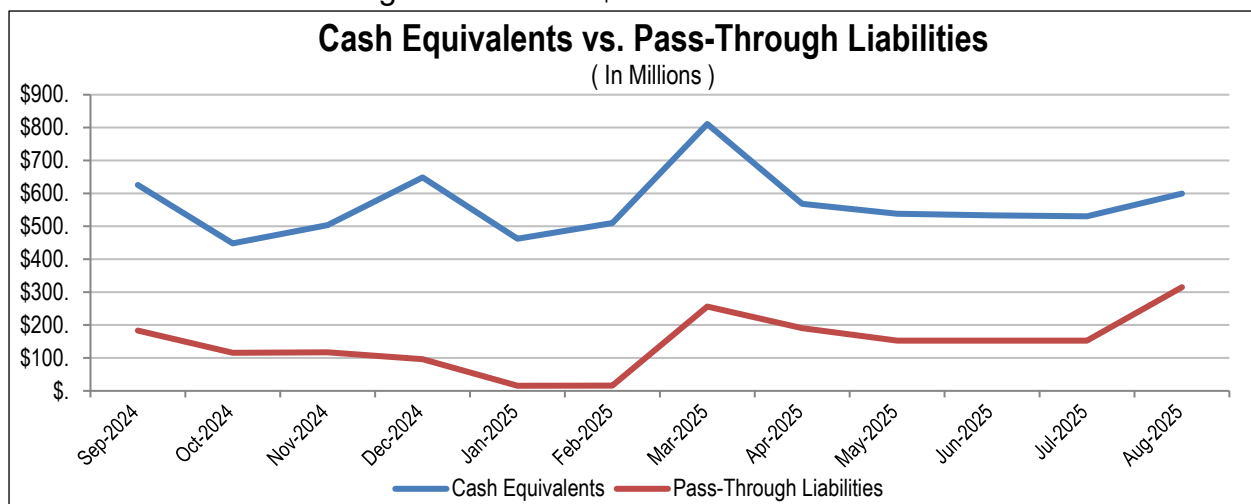
Tangible Net Equity (TNE)

- 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 total liabilities divided by a percentage of fee-for-service medical expenses. The Alliance exceeds DMHC's required TNE.

- Required TNE \$80.2 million
- Actual TNE \$174.0 million
- Excess TNE \$93.7 million
- TNE % of Required TNE 217%



- To ensure appropriate liquidity and limit risk, the majority of Alliance financial assets are kept in short-term investments.
- Key Metrics
 - Cash & Cash Equivalents \$599.2 million
 - Pass-Through Liabilities \$315.2 million



- | | |
|--------------------|-----------------------------------|
| ○ Uncommitted Cash | \$284.0 million |
| ○ Working Capital | \$122.3 million |
| ○ Current Ratio | 1.13 (regulatory minimum is 1.00) |

Capital Investment

- Fiscal year-to-date capital assets acquired: \$0.
- Annual capital budget: \$1.4 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 31 AUGUST, 2025

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance	% Variance	Account Description	Actual	Budget	\$ Variance	% Variance
		(Unfavorable)	(Unfavorable)				(Unfavorable)	(Unfavorable)
MEMBERSHIP								
401,587	400,800	787	0.2%	1. Medi-Cal	807,249	802,401	4,848	0.6%
5,974	5,887	87	1.5%	2. GroupCare	11,931	11,774	157	1.3%
407,561	406,687	874	0.2%	3. TOTAL MEMBER MONTHS	819,180	814,175	5,005	0.6%
REVENUE								
\$188,917,345	\$186,809,907	\$2,107,438	1.1%	4. Premium Revenue	\$381,022,629	\$373,995,384	\$7,027,245	1.9%
\$173,186	\$64,753,248	(\$64,580,062)	(99.7%)	5. MCO Tax Revenue AB119	\$65,711,939	\$129,635,906	(\$63,923,967)	(49.3%)
\$189,090,531	\$251,563,155	(\$62,472,624)	(24.8%)	6. TOTAL REVENUE	\$446,734,568	\$503,631,290	(\$56,896,722)	(11.3%)
MEDICAL EXPENSES								
Capitated Medical Expenses								
\$19,749,513	\$17,248,868	(\$2,500,646)	(14.5%)	7. Capitated Medical Expense	\$40,706,193	\$34,530,662	(\$6,175,531)	(17.9%)
Fee for Service Medical Expenses								
\$43,527,298	\$54,711,984	\$11,184,686	20.4%	8. Inpatient Hospital Expense	\$99,350,075	\$109,359,392	\$10,009,317	9.2%
\$5,496,530	\$4,433,657	(\$1,062,873)	(24.0%)	9. Primary Care Physician Expense	\$11,029,890	\$8,870,605	(\$2,159,285)	(24.3%)
\$9,510,360	\$8,186,730	(\$1,323,629)	(16.2%)	10. Specialty Care Physician Expense	\$18,766,267	\$16,372,762	(\$2,393,505)	(14.6%)
\$19,861,534	\$19,482,102	(\$379,432)	(1.9%)	11. Ancillary Medical Expense	\$38,130,065	\$38,945,833	\$815,768	2.1%
\$17,592,202	\$12,810,263	(\$4,781,939)	(37.3%)	12. Outpatient Medical Expense	\$32,133,794	\$25,614,150	(\$6,519,644)	(25.5%)
\$10,707,623	\$11,057,465	\$349,841	3.2%	13. Emergency Expense	\$23,726,465	\$22,083,050	(\$1,643,415)	(7.4%)
\$6,826,649	\$13,348,433	\$6,521,784	48.9%	14. Pharmacy Expense	\$11,379,598	\$17,720,154	\$6,340,556	35.8%
\$36,816,506	\$38,547,713	\$1,731,207	4.5%	15. Long Term Care Expense	\$74,590,152	\$77,077,021	\$2,486,869	3.2%
\$150,338,703	\$162,578,348	\$12,239,645	7.5%	16. Total Fee for Service Expense	\$309,106,307	\$316,042,969	\$6,936,663	2.2%
\$3,781,840	(\$618,586)	(\$4,400,426)	711.4%	17. Other Benefits & Services	\$7,021,865	(\$1,276,904)	(\$8,298,769)	649.9%
\$1,002,331	\$512,034	(\$490,296)	(95.8%)	18. Reinsurance Expense	\$1,379,699	\$1,025,062	(\$354,636)	(34.6%)
\$1,659,099	\$0	(\$1,659,099)	0.0%	19. Risk Pool Distribution	\$2,659,099	\$0	(\$2,659,099)	0.0%
\$176,531,485	\$179,720,664	\$3,189,179	1.8%	20. TOTAL MEDICAL EXPENSES	\$360,873,162	\$350,321,789	(\$10,551,373)	(3.0%)
\$12,559,046	\$71,842,491	(\$59,283,445)	(82.5%)	21. GROSS MARGIN	\$85,861,406	\$153,309,501	(\$67,448,094)	(44.0%)
ADMINISTRATIVE EXPENSES								
\$6,535,600	\$5,865,349	(\$670,251)	(11.4%)	22. Personnel Expense	\$12,385,536	\$11,543,292	(\$842,244)	(7.3%)
\$78,907	\$81,952	\$3,044	3.7%	23. Benefits Administration Expense	\$156,413	\$164,008	\$7,595	4.6%
\$2,675,222	\$2,043,378	(\$631,844)	(30.9%)	24. Purchased & Professional Services	\$3,590,502	\$4,382,541	\$792,038	18.1%
\$2,593,944	\$1,638,095	(\$955,850)	(58.4%)	25. Other Administrative Expense	\$4,624,245	\$4,957,455	\$333,211	6.7%
\$11,883,674	\$9,628,773	(\$2,254,901)	(23.4%)	26. TOTAL ADMINISTRATIVE EXPENSES	\$20,756,696	\$21,047,296	\$290,600	1.4%
\$173,186	\$64,753,248	\$64,580,062	99.7%	27. MCO TAX EXPENSES	\$65,711,939	\$129,635,906	\$63,923,967	49.3%
\$502,186	(\$2,539,531)	\$3,041,716	119.8%	28. NET OPERATING INCOME / (LOSS)	(\$607,228)	\$2,626,299	(\$3,233,527)	(123.1%)
OTHER INCOME / EXPENSES								
\$2,448,176	\$2,000,000	\$448,176	22.4%	29. TOTAL OTHER INCOME / (EXPENSES)	\$5,285,528	\$4,000,000	\$1,285,528	32.1%
\$2,950,362	(\$539,531)	\$3,489,892	646.8%	30. NET SURPLUS (DEFICIT)	\$4,678,300	\$6,626,299	(\$1,947,999)	(29.4%)
93.4%	96.2%	2.8%	2.9%	31. Medical Loss Ratio	94.7%	93.7%	(1.0%)	(1.1%)
6.3%	5.2%	(1.1%)	(21.2%)	32. Administrative Expense Ratio	5.4%	5.6%	0.2%	3.6%
1.6%	(0.2%)	1.8%	900.0%	33. Net Surplus (Deficit) Ratio	1.0%	1.3%	(0.3%)	(23.1%)

**ALAMEDA ALLIANCE FOR HEALTH
BALANCE SHEETS
CURRENT MONTH VS. PRIOR MONTH
FOR THE MONTH AND FISCAL YTD ENDED 31 AUGUST, 2025**

	8/31/2025	7/31/2025	Difference	% Difference
CURRENT ASSETS				
Cash and Cash Equivalent				
Cash	\$20,648,539	\$16,231,455	\$4,417,084	27.2%
CNB Short-Term Investment	578,525,850	514,099,832	64,426,019	12.5%
Interest Receivable	3,913,861	4,421,442	(507,582)	(11.5%)
Premium Receivables	455,917,019	363,526,281	92,390,738	25.4%
Reinsurance Recovery Receivable	10,362,567	10,202,337	160,230	1.6%
Other Receivables	15,759,224	8,237,768	7,521,455	91.3%
Prepaid Expenses	690,295	1,434,890	(744,595)	(51.9%)
TOTAL CURRENT ASSETS	1,085,817,354	918,154,005	167,663,349	18.3%
OTHER ASSETS				
CNB Long-Term Investment	37,462,245	39,082,971	(1,620,725)	(4.1%)
CalPERS Net Pension Asset	(6,465,233)	(6,465,233)	0	0.0%
Deferred Outflow	15,271,214	15,271,214	0	0.0%
Restricted Asset-Bank Note	355,847	354,839	1,008	0.3%
GASB 87-Lease Assets (Net)	72,050	75,325	(3,275)	(4.3%)
GASB 96-SBITA Assets (Net)	2,987,837	3,258,685	(270,847)	(8.3%)
TOTAL OTHER ASSETS	49,683,961	51,577,800	(1,893,839)	(3.7%)
PROPERTY AND EQUIPMENT				
Land, Building & Improvements	9,842,648	9,842,648	0	0.0%
Furniture And Equipment	13,400,309	13,400,309	0	0.0%
Leasehold Improvement	902,447	902,447	0	0.0%
Internally Developed Software	14,824,002	14,824,002	0	0.0%
Fixed Assets at Cost	38,969,405	38,969,405	0	0.0%
Less: Accumulated Depreciation	(33,516,296)	(33,454,445)	(61,851)	0.2%
PROPERTY AND EQUIPMENT (NET)	5,453,109	5,514,960	(61,851)	(1.1%)
TOTAL ASSETS	1,140,954,424	975,246,766	165,707,658	17.0%
CURRENT LIABILITIES				
Trade Accounts Payable	11,250,951	11,001,645	249,306	2.3%
Incurred But Not Reported Claims	403,728,967	406,067,986	(2,339,019)	(0.6%)
Other Medical Liabilities	119,518,596	117,655,180	1,863,416	1.6%
Pass-Through Liabilities	315,169,862	152,718,921	162,450,940	106.4%
MCO Tax Liabilities	103,155,342	102,982,156	173,186	0.2%
GASB 87 and 96 ST Liabilities	1,156,487	1,098,722	57,765	5.3%
Payroll Liabilities	9,551,305	9,218,402	332,903	3.6%
TOTAL CURRENT LIABILITIES	963,531,509	800,743,011	162,788,498	20.3%
LONG TERM LIABILITIES				
GASB 87 and 96 LT Liabilities	224,949	256,150	(31,202)	(12.2%)
Deferred Inflow	3,240,306	3,240,306	0	0.0%
TOTAL LONG TERM LIABILITIES	3,465,255	3,496,456	(31,202)	(0.9%)
TOTAL LIABILITIES	966,996,764	804,239,467	162,757,296	20.2%
NET WORTH				
Contributed Capital	840,233	840,233	0	0.0%
Restricted & Unrestricted Funds	168,439,128	168,439,128	0	0.0%
Year-To-Date Net Surplus (Deficit)	4,678,300	1,727,938	2,950,362	170.7%
TOTAL NET WORTH	173,957,660	171,007,298	2,950,362	1.7%
TOTAL LIABILITIES AND NET WORTH	1,140,954,424	975,246,766	165,707,658	17.0%
Cash Equivalents	599,174,389	530,331,287	68,843,102	13.0%
Pass-Through	315,169,862	152,718,921	162,450,940	106.4%
Uncommitted Cash	284,004,528	377,612,366	(93,607,838)	(24.8%)
Working Capital	122,285,845	117,410,994	4,874,851	4.2%
Current Ratio	112.7%	114.7%	(2.0%)	(1.7%)

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

August 31, 2025

	MONTH	3 MONTHS	6 MONTHS	YTD
CASH FLOWS FROM OPERATING ACTIVITIES				
Commercial Premium Cash Flows				
Commercial Premium Revenue	\$3,271,999	\$9,748,208	\$19,396,916	\$6,518,304
GroupCare Receivable	(3,792)	(8,478)	(1,605)	(2,699)
Total	3,268,207	9,739,730	19,395,311	6,515,605
Medi-Cal Premium Cash Flows				
Medi-Cal Revenue	185,818,531	693,035,042	1,456,756,842	440,216,264
Premium Receivable	(92,386,946)	(28,141,515)	62,985,750	42,358,352
Total	93,431,585	664,893,527	1,519,742,592	482,574,616
Investment & Other Income Cash Flows				
Other Revenues	168,836	910,690	423,098	353,356
Interest Income	2,281,703	6,690,002	14,879,820	4,937,496
Interest Receivable	507,582	(1,177,999)	(365,721)	(326,903)
Total	2,958,121	6,422,693	14,937,197	4,963,949
Medical & Hospital Cash Flows				
Total Medical Expenses	(176,531,489)	(536,075,640)	(1,082,122,033)	(360,873,167)
Other Health Care Receivables	(7,539,658)	(16,454,744)	(14,656,301)	(15,797,974)
Capitation Payable	-	-	-	-
IBNP Payable	(2,339,019)	155,564	15,574,523	(8,388,328)
Other Medical Payable	162,655,259	146,981,326	287,722,292	161,626,650
Risk Share Payable	1,659,099	2,659,099	2,659,099	2,659,099
New Health Program Payable	-	-	-	-
Total	(22,095,808)	(402,734,395)	(790,822,420)	(220,773,720)
Administrative Cash Flows				
Total Administrative Expenses	(11,886,035)	(32,147,421)	(60,319,037)	(20,762,022)
Prepaid Expenses	744,595	62,675	(24,970)	27,516
Other Receivables	(142,027)	(126,789)	(84,526)	(142,691)
CalPERS Pension	-	(630,580)	(630,580)	-
Trade Accounts Payable	249,305	684,795	1,820,274	(265,972)
Payroll Liabilities	332,903	1,295,608	743,005	187,391
GASB Assets and Liabilities	300,685	436,387	186,114	393,698
Depreciation Expense	61,851	185,554	377,128	123,702
Total	(10,338,723)	(30,239,771)	(57,932,592)	(20,438,378)
MCO Tax AB119 Cash Flows				
MCO Tax Expense AB119	(173,186)	(132,570,361)	(331,672,543)	(65,711,939)
MCO Tax Liabilities	173,186	(55,818,214)	(296,716,032)	(122,663,061)
Total	0	(188,388,575)	(628,388,575)	(188,375,000)
Net Cash Flows from Operating Activities	67,223,382	59,693,209	76,931,513	64,467,072

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

August 31, 2025

	MONTH	3 MONTHS	6 MONTHS	YTD
CASH FLOWS FROM INVESTING ACTIVITIES				
Investment Cash Flows				
Long Term Investments	1,620,728	1,557,728	12,566,314	1,693,127
Total	1,620,728	1,557,728	12,566,314	1,693,127
Restricted Cash & Other Asset Cash Flows				
Restricted Assets-Treasury Account	(1,008.00)	(2,984.00)	(5,847.00)	(1,981.00)
Total	(1,008.00)	(2,984.00)	(5,847.00)	(1,981.00)
Fixed Asset Cash Flows				
Fixed Asset Acquisitions	-	-	(266,709)	-
Purchases of Property and Equipment	-	-	(266,709)	-
Net Cash Flows from Investing Activities	1,619,720	1,554,744	12,293,758	1,691,146
Net Change in Cash	68,843,102	61,247,953	89,225,271	66,158,218
Rounding	-	-	-	-
Cash @ Beginning of Period	530,331,289	537,926,438	509,949,120	533,016,173
Cash @ End of Period	\$599,174,391	\$599,174,391	\$599,174,391	\$599,174,391
Variance	-	-	-	-

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

August 31, 2025

	MONTH	3 MONTHS	6 MONTHS	YTD
NET INCOME RECONCILIATION				
Net Income / (Loss)	\$2,950,359	\$9,590,519	\$17,343,062	\$4,678,292
Add back: Depreciation & Amortization	61,851	185,554	377,128	123,702
Receivables				
Premiums Receivable	(92,386,946)	(28,141,515)	62,985,750	42,358,352
Interest Receivable	507,582	(1,177,999)	(365,721)	(326,903)
Other Health Care Receivables	(7,539,658)	(16,454,744)	(14,656,301)	(15,797,974)
Other Receivables	(142,027)	(126,789)	(84,526)	(142,691)
GroupCare Receivable	(3,792)	(8,478)	(1,605)	(2,699)
Total	(99,564,841)	(45,909,525)	47,877,597	26,088,085
Prepaid Expenses	744,595	62,675	(24,970)	27,516
Trade Payables	249,305	684,795	1,820,274	(265,972)
Claims Payable and Shared Risk Pool				
IBNP Payable	(2,339,019)	155,564	15,574,523	(8,388,328)
Capitation Payable & Other Medical Payable	162,655,259	146,981,326	287,722,292	161,626,650
Risk Share Payable	1,659,099.00	2,659,099.00	2,659,099	2,659,099
Claims Payable				
Total	161,975,339	149,795,989	305,955,914	155,897,421
Other Liabilities				
CalPERS Pension	-	(630,580.00)	(630,580.00)	-
Payroll Liabilities	332,903	1,295,609	743,005	187,391
GASB Assets and Liabilities	300,685	436,387	186,114	393,698
New Health Program	-	-	-	-
MCO Tax Liabilities	173,186	(55,818,214)	(296,716,032)	(122,663,061)
Total	806,774	(54,716,798)	(296,417,493)	(122,081,972)
Rounding	-	-	1.00	-
Cash Flows from Operating Activities	67,223,382	59,693,209	76,931,513	64,467,072
Variance	-	-	-	-

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

August 31, 2025

	MONTH	3 MONTHS	6 MONTHS	YTD
CASH FLOW STATEMENT:				
Cash Flows from Operating Activities:				
Cash Received				
Capitation Received from State of CA	\$93,431,585	\$664,893,527	\$1,519,742,592	\$482,574,616
Medicare Revenue	\$0	\$0	\$0	\$0
GroupCare Premium Revenue	3,268,207	9,739,730	19,395,311	6,515,605
Other Income	168,836	910,690	423,098	353,356
Interest Income	2,789,285	5,512,003	14,514,099	4,610,593
Less Cash Paid				
Medical Expenses	(22,095,808)	(402,734,395)	(790,822,420)	(220,773,720)
Vendor & Employee Expenses	(10,338,723)	(30,239,771)	(57,932,592)	(20,438,378)
MCO Tax Expense AB119	0	(188,388,575)	(628,388,575)	(188,375,000)
Net Cash Flows from Operating Activities	67,223,382	59,693,209	76,931,513	64,467,072
Cash Flows from Investing Activities:				
Long Term Investments	1,620,728	1,557,728	12,566,314	1,693,127
Restricted Assets-Treasury Account	(1,008)	(2,984)	(5,847)	(1,981)
Purchases of Property and Equipment	0	0	(266,709)	0
Net Cash Flows from Investing Activities	1,619,720	1,554,744	12,293,758	1,691,146
Net Change in Cash	68,843,102	61,247,953	89,225,271	66,158,218
Rounding	-	-	-	-
Cash @ Beginning of Period	530,331,289	537,926,438	509,949,120	533,016,173
Cash @ End of Period	\$599,174,391	\$599,174,391	\$599,174,391	\$599,174,391
Variance	\$0	-	-	-
RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES:				
Net Income / (Loss)	\$2,950,359	\$9,590,520	\$17,343,061	\$4,678,292
Add Back: Depreciation	61,851	185,554	377,128	123,702
Net Change in Operating Assets & Liabilities				
Premium & Other Receivables	(99,564,841)	(45,909,525)	47,877,597	26,088,085
Prepaid Expenses	744,595	62,674	(24,969)	27,516
Trade Payables	249,305	684,795	1,820,274	(265,972)
Claims Payable, IBNP and Risk Sharing	161,975,339	149,795,989	305,955,914	155,897,421
Deferred Revenue	0	0	0	0
Other Liabilities	806,774	(54,716,798)	(296,417,493)	(122,081,972)
Total	67,223,382	59,693,209	76,931,512	64,467,072
Rounding	-	-	1	-
Cash Flows from Operating Activities	\$67,223,382	\$59,693,209	\$76,931,513	\$64,467,072
Variance	\$0	-	-	-

ALAMEDA ALLIANCE FOR HEALTH
OPERATING STATEMENT BY CATEGORY OF AID

GAAP BASIS
FOR THE MONTH OF AUGUST 2025

	Medi-Cal Child	Medi-Cal Adult	Medi-Cal ACA OE	Medi-Cal SPD with LTC*	Medi-Cal Duals with LTC*	Medi-Cal Total	Group Care	Medicare	Grand Total
Enrollments/Member Months	108,503	60,679	153,348	29,686	49,371	401,587	5,974	-	407,561
Revenue	\$17,620,586	\$22,783,776	\$66,624,222	\$43,675,866	\$35,114,081	\$185,818,532	\$3,272,000	\$0	\$189,090,531
Medical Expense	\$14,925,720	\$21,099,129	\$60,313,986	\$42,549,864	\$34,318,070	\$173,206,770	\$3,324,715	\$0	\$176,531,485
Gross Margin	\$2,694,866	\$1,684,647	\$6,310,236	\$1,126,001	\$796,012	\$12,611,762	(\$52,716)	\$0	\$12,559,046
Administrative Expense	\$558,873	\$1,260,938	\$3,880,571	\$3,351,330	\$1,782,089	\$10,833,800	\$214,435	\$835,439	\$11,883,674
MCO Tax Expense	\$28,749	(\$15,009)	(\$71,611)	\$83,513	\$147,545	\$173,186	\$0	\$0	\$173,186
Operating Income / (Expense)	\$2,107,244	\$438,718	\$2,501,276	(\$2,308,841)	(\$1,133,622)	\$1,604,775	(\$267,151)	(\$835,439)	\$502,186
Other Income / (Expense)	\$118,976	\$282,605	\$805,611	\$745,439	\$459,076	\$2,411,707	\$36,469	\$0	\$2,448,176
Net Income / (Loss)	\$2,226,220	\$721,323	\$3,306,887	(\$1,563,403)	(\$674,545)	\$4,016,482	(\$230,681)	(\$835,439)	\$2,950,362
PMPM Metrics:									
Revenue PMPM	\$162.40	\$375.48	\$434.46	\$1,471.26	\$711.23	\$462.71	\$547.71	\$0.00	\$463.96
Medical Expense PMPM	\$137.56	\$347.72	\$393.31	\$1,433.33	\$695.11	\$431.31	\$556.53	\$0.00	\$433.14
Gross Margin PMPM	\$24.84	\$27.76	\$41.15	\$37.93	\$16.12	\$31.40	(\$8.82)	\$0.00	\$30.82
Administrative Expense PMPM	\$5.15	\$20.78	\$25.31	\$112.89	\$36.10	\$26.98	\$35.89	\$0.00	\$29.16
MCO Tax Expense PMPM	\$0.26	(\$0.25)	(\$0.47)	\$2.81	\$2.99	\$0.43	\$0.00	\$0.00	\$0.42
Operating Income / (Expense) PMPM	\$19.42	\$7.23	\$16.31	(\$77.78)	(\$22.96)	\$4.00	(\$44.72)	\$0.00	\$1.23
Other Income / (Expense) PMPM	\$1.10	\$4.66	\$5.25	\$25.11	\$9.30	\$6.01	\$6.10	\$0.00	\$6.01
Net Income / (Loss) PMPM	\$20.52	\$11.89	\$21.56	(\$52.66)	(\$13.66)	\$10.00	(\$38.61)	\$0.00	\$7.24
Ratio:									
Medical Loss Ratio	84.8%	92.5%	90.4%	97.6%	98.1%	93.3%	101.6%	0.0%	93.4%
Administrative Expense Ratio	3.2%	5.5%	5.8%	7.7%	5.1%	5.8%	6.6%	0.0%	6.3%
Net Income Ratio	12.6%	3.2%	5.0%	-3.6%	-1.9%	2.2%	-7.1%	0.0%	1.6%

*As of January 2025 service month, "SPD", "Duals", "LTC", and "LTC Duals" will be discontinued. Effective January 2025, service month new consolidated groupings will be "SPD with LTC" and "Duals with LTC".

ALAMEDA ALLIANCE FOR HEALTH
OPERATING STATEMENT BY CATEGORY OF AID

GAAP BASIS
FOR THE FISCAL YEAR TO DATE AUGUST 2025

	Medi-Cal Child	Medi-Cal Adult	Medi-Cal ACA OE	Medi-Cal SPD with LTC*	Medi-Cal Duals with LTC*	Medi-Cal Total	Group Care	Medicare	Grand Total
Enrollments/Member Months	217,754	122,215	308,881	59,519	98,880	807,249	11,931	-	819,180
Revenue	\$51,002,932	\$57,293,352	\$165,003,269	\$90,749,229	\$76,167,481	\$440,216,264	\$6,518,304	\$0	\$446,734,568
Medical Expense	\$30,492,735	\$41,678,284	\$124,626,133	\$84,488,105	\$72,951,494	\$354,236,751	\$6,436,410	\$200,000	\$360,873,162
Gross Margin	\$20,510,197	\$15,615,068	\$40,377,136	\$6,261,124	\$3,215,988	\$85,979,513	\$81,894	(\$200,000)	\$85,861,406
Administrative Expense	\$989,070	\$2,231,298	\$6,931,178	\$5,990,531	\$3,209,740	\$19,351,817	\$377,283	\$1,027,596	\$20,756,696
MCO Tax Expense	\$17,679,340	\$9,926,747	\$25,056,300	\$4,903,332	\$8,146,219	\$65,711,939	\$0	\$0	\$65,711,939
Operating Income / (Expense)	\$1,841,787	\$3,457,022	\$8,389,657	(\$4,632,740)	(\$8,139,971)	\$915,757	(\$295,389)	(\$1,227,596)	(\$607,228)
Other Income / (Expense)	\$256,858	\$610,089	\$1,739,234	\$1,609,332	\$991,282	\$5,206,795	\$78,733	\$0	\$5,285,528
Net Income / (Loss)	\$2,098,646	\$4,067,111	\$10,128,892	(\$3,023,407)	(\$7,148,689)	\$6,122,552	(\$216,656)	(\$1,227,596)	\$4,678,300
PMPM Metrics:									
Revenue PMPM	\$234.22	\$468.79	\$534.20	\$1,524.71	\$770.30	\$545.33	\$546.33	\$0.00	\$545.34
Medical Expense PMPM	\$140.03	\$341.02	\$403.48	\$1,419.51	\$737.78	\$438.82	\$539.47	\$0.00	\$440.53
Gross Margin PMPM	\$94.19	\$127.77	\$130.72	\$105.20	\$32.52	\$106.51	\$6.86	\$0.00	\$104.81
Administrative Expense PMPM	\$4.54	\$18.26	\$22.44	\$100.65	\$32.46	\$23.97	\$31.62	\$0.00	\$25.34
MCO Tax Expense PMPM	\$81.19	\$81.22	\$81.12	\$82.38	\$82.38	\$81.40	\$0.00	\$0.00	\$80.22
Operating Income / (Expense) PMPM	\$8.46	\$28.29	\$27.16	(\$77.84)	(\$82.32)	\$1.13	(\$24.76)	\$0.00	(\$0.74)
Other Income / (Expense) PMPM	\$1.18	\$4.99	\$5.63	\$27.04	\$10.03	\$6.45	\$6.60	\$0.00	\$6.45
Net Income / (Loss) PMPM	\$9.64	\$33.28	\$32.79	(\$50.80)	(\$72.30)	\$7.58	(\$18.16)	\$0.00	\$5.71
Ratio:									
Medical Loss Ratio	91.5%	88.0%	89.1%	98.4%	107.2%	94.6%	98.7%	0.0%	94.7%
Administrative Expense Ratio	3.0%	4.7%	5.0%	7.0%	4.7%	5.2%	5.8%	0.0%	5.4%
Net Income Ratio	4.1%	7.1%	6.1%	-3.3%	-9.4%	1.4%	-3.3%	0.0%	1.0%

*As of January 2025 service month, "SPD", "Duals", "LTC", and "LTC Duals" will be discontinued. Effective January 2025, service month new consolidated groupings will be "SPD with LTC" and "Duals with LTC".

ALAMEDA ALLIANCE FOR HEALTH
ADMINISTRATIVE EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED 31 August, 2025

CURRENT MONTH					FISCAL YEAR TO DATE			
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
ADMINISTRATIVE EXPENSES SUMMARY (ADMIN. DEPT. ONLY)								
\$6,535,600	\$5,865,349	(\$670,251)	(11.4%)	Personnel Expenses	\$12,385,536	\$11,543,292	(\$842,244)	(7.3%)
\$78,907	\$81,952	\$3,044	3.7%	Benefits Administration Expense	\$156,413	\$164,008	\$7,595	4.6%
\$2,675,222	\$2,043,378	(\$631,844)	(30.9%)	Purchased & Professional Services	\$3,590,502	\$4,382,541	\$792,038	18.1%
\$462,610	\$477,424	\$14,814	3.1%	Occupancy	\$953,622	\$970,797	\$17,175	1.8%
\$111,093	\$574,962	\$463,870	80.7%	Printing Postage & Promotion	\$452,975	\$877,332	\$424,357	48.4%
\$1,585,773	\$330,070	(\$1,255,703)	(380.4%)	Licenses Insurance & Fees	\$2,400,363	\$2,676,865	\$276,503	10.3%
\$434,468	\$255,638	(\$178,830)	(70.0%)	Other Administrative Expense	\$817,285	\$432,461	(\$384,824)	(89.0%)
\$5,348,074	\$3,763,424	(\$1,584,650)	(42.1%)	Total Other Administrative Expenses (excludes Personnel Expenses)	\$8,371,160	\$9,504,004	\$1,132,844	11.9%
\$11,883,674	\$9,628,773	(\$2,254,901)	(23.4%)	Total Administrative Expenses	\$20,756,696	\$21,047,296	\$290,600	1.4%

ALAMEDA ALLIANCE FOR HEALTH
ADMINISTRATIVE EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED 31 August, 2025

CURRENT MONTH					FISCAL YEAR TO DATE			
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
4,066,267	3,969,294	(96,973)	(2.4%)	Salaries & Wages	8,243,833	7,822,103	(421,731)	(5.4%)
679,054	382,508	(296,546)	(77.5%)	Paid Time Off	926,846	753,913	(172,933)	(22.9%)
100	28,252	28,152	99.6%	Compensated Incentives	5,930	53,429	47,499	88.9%
69,871	64,579	(5,293)	(8.2%)	Payroll Taxes	141,483	132,074	(9,409)	(7.1%)
75,385	48,845	(26,539)	(54.3%)	Overtime	162,410	97,691	(64,719)	(66.2%)
362,849	331,230	(31,619)	(9.5%)	CalPERS ER Match	729,724	654,884	(74,840)	(11.4%)
1,082,615	753,202	(329,413)	(43.7%)	Employee Benefits	2,178,010	1,486,886	(691,124)	(46.5%)
3,680	0	(3,680)	0.0%	Personal Floating Holiday	1,883	0	(1,883)	0.0%
20,792	32,500	11,708	36.0%	Language Pay	43,328	64,500	21,172	32.8%
4,160	0	(4,160)	0.0%	Med Ins Opted Out Stipend	8,900	0	(8,900)	0.0%
97,161	0	(97,161)	0.0%	Sick Leave	(190,940)	0	190,940	0.0%
300	22,535	22,235	98.7%	Compensated Employee Relations	(2,557)	44,220	46,777	105.8%
20,820	27,540	6,720	24.4%	Work from Home Stipend	41,440	53,980	12,540	23.2%
707	2,916	2,209	75.8%	Mileage, Parking & Local Travel	2,292	7,155	4,863	68.0%
3,715	9,937	6,222	62.6%	Travel & Lodging	9,265	24,747	15,482	62.6%
23,675	115,320	91,645	79.5%	Temporary Help Services	25,634	230,640	205,006	88.9%
15,662	52,663	37,001	70.3%	Staff Development/Training	48,518	85,746	37,228	43.4%
8,787	24,028	15,241	63.4%	Staff Recruitment/Advertisement	9,537	31,325	21,789	69.6%
6,535,600	5,865,349	(670,251)	(11.4%)	Personnel Expense	12,385,536	11,543,292	(842,244)	(7.3%)
26,206	29,082	2,876	9.9%	Pharmacy Administrative Fees	50,440	58,165	7,725	13.3%
52,701	52,869	168	0.3%	Telemedicine Admin. Fees	105,973	105,843	(130)	(0.1%)
78,907	81,952	3,044	3.7%	Benefits Administration Expense	156,413	164,008	7,595	4.6%
830,085	719,617	(110,467)	(15.4%)	Consultant Fees - Non Medical	374,741	1,538,417	1,163,677	75.6%
357,096	259,324	(97,772)	(37.7%)	Computer Support Services	842,623	598,592	(244,031)	(40.8%)
12,925	11,750	(1,175)	(10.0%)	Audit Fees	26,166	23,500	(2,666)	(11.3%)
0	8,333	8,333	100.0%	Consultant Fees - Medical	17,593	16,667	(926)	(5.6%)
212,279	286,373	74,094	25.9%	Other Purchased Services	217,204	566,243	349,039	61.6%
0	1,879	1,879	100.0%	Maint.&Repair-Office Equipment	0	3,758	3,758	100.0%
11,854	64,767	52,913	81.7%	Legal Fees	100,377	129,530	29,153	22.5%
90,640	26,000	(64,640)	(248.6%)	Translation Services	92,566	52,000	(40,566)	(78.0%)
227,212	151,900	(75,312)	(49.6%)	Medical Refund Recovery Fees	562,700	303,800	(258,900)	(85.2%)
812,812	414,469	(398,343)	(96.1%)	Software - IT Licenses & Subsc	1,216,215	956,582	(259,633)	(27.1%)
116,260	38,065	(78,195)	(205.4%)	Hardware (Non-Capital)	136,260	74,802	(61,458)	(82.2%)
4,058	60,900	56,842	93.3%	Provider Credentialing	4,058	118,650	114,592	96.6%
2,675,222	2,043,378	(631,844)	(30.9%)	Purchased & Professional Services	3,590,502	4,382,541	792,038	18.1%
61,851	64,293	2,442	3.8%	Depreciation	123,702	126,811	3,108	2.5%
8,092	10,570	2,478	23.4%	Lease Rented Office Equipment	16,183	21,140	4,957	23.4%
6,922	18,565	11,643	62.7%	Utilities	29,127	34,730	5,603	16.1%
93,290	108,156	14,866	13.7%	Telephone	226,355	216,312	(10,043)	(4.6%)
19,896	25,840	5,944	23.0%	Building Maintenance	13,289	71,804	58,515	81.5%
272,560	250,000	(22,560)	(9.0%)	GASB96 SBITA Amort. Expense	544,964	500,000	(44,964)	(9.0%)
462,610	477,424	14,814	3.1%	Occupancy	953,622	970,797	17,175	1.8%
102,883	119,855	16,972	14.2%	Postage	145,777	160,390	14,613	9.1%
5,797	5,700	(97)	(1.7%)	Design & Layout	5,797	11,400	5,603	49.1%
125,087	220,793	95,706	43.3%	Printing Services	288,793	263,086	(25,707)	(9.8%)

ALAMEDA ALLIANCE FOR HEALTH
ADMINISTRATIVE EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED 31 August, 2025

CURRENT MONTH					FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	
11,296	15,600	4,304	27.6%	Mailing Services	(22,722)	31,200	53,922	172.8%	
7,863	13,844	5,981	43.2%	Courier/Delivery Service	9,492	27,916	18,424	66.0%	
0	853	853	100.0%	Pre-Printed Materials & Public	0	1,707	1,707	100.0%	
0	15,000	15,000	100.0%	Promotional Products	(187)	15,000	15,187	101.2%	
0	150	150	100.0%	Promotional Services	0	300	300	100.0%	
(141,834)	183,167	325,000	177.4%	Community Relations	26,025	366,333	340,309	92.9%	
111,093	574,962	463,870	80.7%	Printing Postage & Promotion	452,975	877,332	424,357	48.4%	
37,398	45,500	8,102	17.8%	Bank Fees	110,601	91,000	(19,601)	(21.5%)	
1,329,980	200	(1,329,780)	(664,889.9%)	Insurance Premium	1,420,545	1,366,400	(54,145)	(4.0%)	
626	104,939	104,312	99.4%	License,Permits, & Fee - NonIT	626,087	1,001,036	374,948	37.5%	
217,769	179,431	(38,338)	(21.4%)	Subscriptions and Dues - NonIT	243,130	218,430	(24,700)	(11.3%)	
1,585,773	330,070	(1,255,703)	(380.4%)	License Insurance & Fees	2,400,363	2,676,865	276,503	10.3%	
1,941	5,785	3,844	66.4%	Office and Other Supplies	2,468	11,570	9,102	78.7%	
0	1,000	1,000	100.0%	Furniture & Equipment	0	2,000	2,000	100.0%	
9,996	80,652	70,656	87.6%	Ergonomic Supplies	13,685	102,438	88,753	86.6%	
5,354	27,077	21,722	80.2%	Meals and Entertainment	33,817	34,203	386	1.1%	
0	0	0	0.0%	Miscellaneous	689	0	(689)	0.0%	
0	3,125	3,125	100.0%	Member Incentive	0	6,250	6,250	100.0%	
83,843	138,000	54,157	39.2%	Provider Interest (All Depts)	433,293	276,000	(157,293)	(57.0%)	
333,334	0	(333,334)	0.0%	Community Reinvestment Expense	333,334	0	(333,334)	0.0%	
434,468	255,638	(178,830)	(70.0%)	Other Administrative Expense	817,285	432,461	(384,824)	(89.0%)	
5,348,074	3,763,424	(1,584,650)	(42.1%)	Total Other Administrative ExpenseS (excludes Personnel Expenses)	8,371,160	9,504,004	1,132,844	11.9%	
11,883,674	9,628,773	(2,254,901)	(23.4%)	TOTAL ADMINISTRATIVE EXPENSES	20,756,696	21,047,296	290,600	1.4%	

ALAMEDA ALLIANCE FOR HEALTH
CAPITAL SPENDING INCLUDING CONSTRUCTION-IN-PROCESS
ACTUAL VS. BUDGET
FOR THE FISCAL YEAR-TO-DATE ENDED JUNE 30, 2026

		Project ID	Prior YTD Acquisitions	Current Month Acquisitions	Fiscal YTD Acquisitions	Capital Budget Total	\$ Variance Fav/(Unf.)
1. Hardware:							
	Cisco Routers	IT-FY26-01	\$ -	\$ -	\$ -	45,000	\$ 45,000
	Firewall AAH Location	IT-FY26-02	\$ -	\$ -	\$ -	110,000	\$ 110,000
	Firewall Roseville Location	IT-FY26-03	\$ -	\$ -	\$ -	110,000	\$ 110,000
	VPN Device	IT-FY26-04	\$ -	\$ -	\$ -	115,000	\$ 115,000
	CISCO UCS Blades	IT-FY26-05	\$ -	\$ -	\$ -	300,000	\$ 300,000
	CISCO UCS Blades	IT-FY26-05	\$ -	\$ -	\$ -	275,000	\$ 275,000
	Pure Storage	IT-FY26-06	\$ -	\$ -	\$ -	150,000	\$ 150,000
	Teams Meeting Hardware	IT-FY26-07	\$ -	\$ -	\$ -	100,000	\$ 100,000
	Network Cabeling and WIFI Access	IT-FY26-08	\$ -	\$ -	\$ -	40,000	\$ 40,000
Hardware Subtotal			\$ -	\$ -	\$ -	1,245,000	\$ 1,245,000
3. Building Improvement:							
	1240 Exterior lighting update	FA-FY26-01	\$ -	\$ -	\$ -	30,000	\$ 30,000
	1240 Secured Fencing for Warehouse	FA-FY26-02	\$ -	\$ -	\$ -	30,000	\$ 30,000
	1240 Heating/Cooling HVAC Units upgrades	FA-FY26-03	\$ -	\$ -	\$ -	10,000	\$ 10,000
	1240 Heating/Cooling HVAC Units upgrades	FA-FY26-03	\$ -	\$ -	\$ -	5,000	\$ 5,000
	1240 Heating/Cooling HVAC Units upgrades	FA-FY26-03	\$ -	\$ -	\$ -	10,000	\$ 10,000
	1240 Exterior Landscaping	FA-FY26-04	\$ -	\$ -	\$ -	6,500	\$ 6,500
	1240 Exterior Landscaping	FA-FY26-04	\$ -	\$ -	\$ -	15,000	\$ 15,000
	1240 Exterior Landscaping	FA-FY26-04	\$ -	\$ -	\$ -	15,000	\$ 15,000
Building Improvement Subtotal			\$ -	\$ -	\$ -	121,500	\$ 121,500
GRAND TOTAL			\$ -	\$ -	\$ -	1,366,500	\$ 1,366,500

6. Reconciliation to Balance Sheet:

Fixed Assets @ Cost - 8/31/25	\$ 38,969,405
Fixed Assets @ Cost - 6/30/25	\$ 38,969,405
Fixed Assets Acquired YTD	\$ -

ALAMEDA ALLIANCE FOR HEALTH
TANGIBLE NET EQUITY (TNE) AND LIQUID TNE ANALYSIS
FOR THE MONTH AND FISCAL YTD ENDED August 31, 2025

<u>TANGIBLE NET EQUITY (TNE)</u>	QRT. END		
	Jun-25	Jul-25	Aug-25
Current Month Net Income / (Loss)	\$ 4,912,222	\$ 1,727,933	\$ 2,950,359
YTD Net Income / (Loss)	\$ (86,095,783)	\$ 1,727,938	\$ 4,678,300
Net Assets	\$ 169,279,360	\$ 171,007,298	\$ 173,957,660
Subordinated Debt & Interest	-	-	-
Total Actual TNE	\$ 169,279,360	\$ 171,007,298	\$ 173,957,660
Increase/(Decrease) in Actual TNE	\$ 4,912,222	\$ 1,727,933	\$ 2,950,359
Required TNE ⁽¹⁾	\$ 80,653,661	\$ 81,235,858	\$ 80,224,390
Min. Req'd to Avoid Monthly Reporting at 150% of Required TNE	\$ 120,980,491	\$ 121,853,786	\$ 120,336,585
TNE Excess / (Deficiency)	\$ 88,625,699	\$ 89,771,440	\$ 93,733,270
Actual TNE as a Multiple of Required	2.10	2.11	2.17
<u>LIQUID TANGIBLE NET EQUITY</u>			
Net Assets	\$ 169,279,360	\$ 171,007,298	\$ 173,957,660
Less: Fixed Assets at Net Book Value	(5,576,811)	(5,514,960)	(5,453,108)
Net Lease Assets	(2,072,151)	(1,979,137)	(1,678,452)
CD Pledged to DMHC	(353,866)	(354,839)	(355,847)
Liquid TNE (Liquid Reserves)	\$ 161,276,532	\$ 163,158,362	\$ 166,470,253
Liquid TNE as Multiple of Required	2.00	2.01	2.08

**ALAMEDA ALLIANCE FOR HEALTH
TRENDED ENROLLMENT REPORTING
FOR THE FISCAL YEAR 2026**

Page 1	Actual Enrollment by Plan & Category of Aid
Page 2	Actual Delegated Enrollment Detail

	Actual Jul-25	Actual Aug-25	Actual Sep-25	Actual Oct-25	Actual Nov-25	Actual Dec-25	Actual Jan-26	Actual Feb-26	Actual Mar-26	Actual Apr-26	Actual May-26	Actual Jun-26	YTD Member Months
Enrollment by Plan & Aid Category:													
Medi-Cal Program:													
Child	109,251	108,503											217,754
Adult	61,536	60,679											122,215
ACA OE	155,533	153,348											308,881
SPD with LTC*	29,833	29,686											59,519
Duals with LTC*	49,509	49,371											98,880
Medi-Cal Program	405,662	401,587											807,249
Group Care Program	5,957	5,974											11,931
Total	411,619	407,561											819,180
*As of January 2025, service month, "SPD", "Duals", "LTC", and "LTC Duals" will be discontinued. Effective January 2025 service month new consolidated groupings will be "SPD with LTC" and "Duals with LTC".													
Month Over Month Enrollment Change:													
Medi-Cal Monthly Change													
Child	(323)	(748)											(1,071)
Adult	(133)	(857)											(990)
ACA OE	357	(2,185)											(1,828)
SPD with LTC	83	(147)											(64)
Duals with LTC	205	(138)											67
Medi-Cal Program	189	(4,075)											(3,886)
Group Care Program	47	17											64
Total	236	(4,058)											(3,822)
Enrollment Percentages:													
Medi-Cal Program:													
Child % of Medi-Cal	26.9%	27.0%											27.0%
Adult % of Medi-Cal	15.2%	15.1%											15.1%
ACA OE % of Medi-Cal	38.3%	38.2%											38.3%
SPD with LTC % of Medi-Cal	7.4%	7.4%											7.4%
Duals with LTC % of Medi-Cal	12.2%	12.3%											12.2%
Medi-Cal Program % of Total	98.6%	98.5%											98.5%
Group Care Program % of Total	1.4%	1.5%											1.5%
Total	100.0%	100.0%											100.0%

**ALAMEDA ALLIANCE FOR HEALTH
TRENDED ENROLLMENT REPORTING
FOR THE FISCAL YEAR 2026**

Page 1	Actual Enrollment by Plan & Category of Aid
Page 2	Actual Delegated Enrollment Detail

	Actual Jul-25	Actual Aug-25	Actual Sep-25	Actual Oct-25	Actual Nov-25	Actual Dec-25	Actual Jan-26	Actual Feb-26	Actual Mar-26	Actual Apr-26	Actual May-26	Actual Jun-26	YTD Member Months
Current Direct/Delegate Enrollment:													
Directly-Contracted													
Directly Contracted (DCP)	93,933	93,268											187,201
Alameda Health System	92,861	91,758											184,619
Directly-Contracted Subtotal	186,794	185,026											371,820
Delegated:													
CFMG	43,381	42,852											86,233
CHCN	181,444	179,683											361,127
Delegated Subtotal	224,825	222,535											447,360
Total	411,619	407,561											819,180
Direct/Delegate Month Over Month Enrollment Change:													
Directly-Contracted	(518)	(1,768)											(2,286)
Delegated:													
CFMG	(128)	(529)											(657)
CHCN	882	(1,761)											(879)
Delegated Subtotal	754	(2,290)											(1,536)
Total	236	(4,058)											(3,822)
Direct/Delegate Enrollment Percentages:													
Directly-Contracted	45.4%	45.4%											45.4%
Delegated:													
CFMG	10.5%	10.5%											10.5%
CHCN	44.1%	44.1%											44.1%
Delegated Subtotal	54.6%	54.6%											54.6%
Total	100.0%	100.0%											100.0%

ALAMEDA ALLIANCE FOR HEALTH
TRENDED ENROLLMENT REPORTING
FOR THE FISCAL YEAR 2026

PRELIMINARY BUDGET													
	Budget Jul-25	Budget Aug-25	Budget Sep-25	Budget Oct-25	Budget Nov-25	Budget Dec-25	Budget Jan-26	Budget Feb-26	Budget Mar-26	Budget Apr-26	Budget May-26	Budget Jun-26	YTD Member Months
Enrollment by Plan & Aid Category:													
Medi-Cal Program:													
Child	108,840	108,602	108,365	108,128	107,892	107,656	106,737	105,853	105,000	104,178	103,387	102,624	1,277,262
Adult	61,422	61,331	61,240	61,150	61,060	60,970	59,626	58,346	57,125	55,960	54,849	53,791	706,870
ACA OE	153,317	153,025	152,734	152,443	152,153	151,864	149,741	147,711	145,769	143,909	142,130	140,426	1,785,222
SPD with LTC	29,335	29,276	29,217	29,158	29,099	29,040	28,702	28,378	28,067	27,769	27,483	27,208	342,732
Duals with LTC	48,687	48,566	48,445	48,324	48,203	48,082	47,948	47,817	47,686	47,557	47,428	47,300	576,043
Medi-Cal Program	401,601	400,800	400,001	399,203	398,407	397,612	392,754	388,105	383,647	379,373	375,277	371,349	4,688,129
Group Care Program	5,887	5,887	5,887	5,887	5,887	5,887	5,887	5,887	5,887	5,887	5,887	5,887	70,644
Total	407,488	406,687	405,888	405,090	404,294	403,499	398,641	393,992	389,534	385,260	381,164	377,236	4,758,773
Month Over Month Enrollment Change:													
Medi-Cal Monthly Change													
Child	(1,813)	(238)	(237)	(237)	(236)	(236)	(919)	(884)	(853)	(822)	(791)	(763)	(8,029)
Adult	(1,660)	(91)	(91)	(90)	(90)	(90)	(1,344)	(1,280)	(1,221)	(1,165)	(1,111)	(1,058)	(9,291)
ACA OE	1,006	(292)	(291)	(291)	(290)	(289)	(2,123)	(2,030)	(1,942)	(1,860)	(1,779)	(1,704)	(11,885)
SPD with LTC	(595)	(59)	(59)	(59)	(59)	(59)	(338)	(324)	(311)	(298)	(286)	(275)	(2,722)
Duals with LTC	1,270	(121)	(121)	(121)	(121)	(121)	(134)	(131)	(131)	(129)	(129)	(128)	(117)
Medi-Cal Program	(1,792)	(801)	(799)	(798)	(796)	(795)	(4,858)	(4,649)	(4,458)	(4,274)	(4,096)	(3,928)	(32,044)
Group Care Program	118	0	0	0	0	0	0	0	0	0	0	0	118
Total	(1,674)	(801)	(799)	(798)	(796)	(795)	(4,858)	(4,649)	(4,458)	(4,274)	(4,096)	(3,928)	(31,926)
Enrollment Percentages:													
Medi-Cal Program:													
Child % of Medi-Cal	27.1%	27.1%	27.1%	27.1%	27.1%	27.1%	27.2%	27.3%	27.4%	27.5%	27.5%	27.6%	27.2%
Adult % of Medi-Cal	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.2%	15.0%	14.9%	14.8%	14.6%	14.5%	15.1%
ACA OE % of Medi-Cal	38.2%	38.2%	38.2%	38.2%	38.2%	38.2%	38.1%	38.1%	38.0%	37.9%	37.9%	37.8%	38.1%
SPD with LTC % of Medi-Cal	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
Duals with LTC % of Medi-Cal	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.2%	12.3%	12.4%	12.5%	12.6%	12.7%	12.3%
Medi-Cal Program % of Total	98.6%	98.6%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.4%	98.5%
Group Care Program % of Total	1.4%	1.4%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.6%	1.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

ALAMEDA ALLIANCE FOR HEALTH
TRENDED ENROLLMENT REPORTING
FOR THE FISCAL YEAR 2026

PRELIMINARY BUDGET													
	Budget Jul-25	Budget Aug-25	Budget Sep-25	Budget Oct-25	Budget Nov-25	Budget Dec-25	Budget Jan-26	Budget Feb-26	Budget Mar-26	Budget Apr-26	Budget May-26	Budget Jun-26	YTD Member Months
Current Direct/Delegate Enrollment:													
Directly-Contracted													
Directly Contracted (DCP)	93,784	93,589	93,394	93,199	93,004	92,810	92,130	91,379	90,657	89,994	89,331	88,695	1,101,966
Alameda Health System	90,381	90,213	90,046	89,879	89,712	89,545	88,277	87,055	85,885	84,770	83,701	82,677	1,052,141
Directly-Contracted Subtotal	184,165	183,802	183,440	183,078	182,716	182,355	180,407	178,434	176,542	174,764	173,032	171,372	2,154,107
Delegated:													
CFMG	43,578	43,477	43,377	43,277	43,177	43,077	42,797	42,526	42,263	42,008	41,762	41,524	512,843
CHCN	179,745	179,408	179,071	178,735	178,401	178,067	175,703	173,402	171,201	169,108	167,094	165,166	2,095,101
Delegated Subtotal	223,323	222,885	222,448	222,012	221,578	221,144	218,500	215,928	213,464	211,116	208,856	206,690	2,607,944
Total	407,488	406,687	405,888	405,090	404,294	403,499	398,907	394,362	390,006	385,880	381,888	378,062	4,762,051
0													
Direct/Delegate Month Over Month Enrollment Change:													
Directly-Contracted													
Directly Contracted (DCP)	1,613	(195)	(195)	(195)	(195)	(194)	(680)	(751)	(722)	(663)	(663)	(636)	(3,476)
Alameda Health System	(611)	(168)	(167)	(167)	(167)	(167)	(1,268)	(1,222)	(1,170)	(1,115)	(1,069)	(1,024)	(8,315)
Directly-Contracted Subtotal	1,002	(363)	(362)	(362)	(362)	(361)	(1,948)	(1,973)	(1,892)	(1,778)	(1,732)	(1,660)	(11,791)
Delegated:													
CFMG	(443)	(101)	(100)	(100)	(100)	(100)	(280)	(271)	(263)	(255)	(246)	(238)	(2,497)
CHCN	(2,233)	(337)	(337)	(336)	(334)	(334)	(2,364)	(2,301)	(2,201)	(2,093)	(2,014)	(1,928)	(16,812)
Delegated Subtotal	(2,676)	(438)	(437)	(436)	(434)	(434)	(2,644)	(2,572)	(2,464)	(2,348)	(2,260)	(2,166)	(19,309)
Total	(1,674)	(801)	(799)	(798)	(796)	(795)	(4,592)	(4,545)	(4,356)	(4,126)	(3,992)	(3,826)	(31,100)
Direct/Delegate Enrollment Percentages:													
Directly-Contracted													
Directly Contracted (DCP)	23.0%	23.0%	23.0%	23.0%	23.0%	23.0%	23.1%	23.2%	23.2%	23.3%	23.4%	23.5%	23.1%
Alameda Health System	22.2%	22.2%	22.2%	22.2%	22.2%	22.2%	22.1%	22.1%	22.0%	22.0%	21.9%	21.9%	22.1%
Directly-Contracted Subtotal	45.2%	45.2%	45.2%	45.2%	45.2%	45.2%	45.2%	45.2%	45.3%	45.3%	45.3%	45.3%	45.2%
Delegated:													
CFMG	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.8%	10.8%	10.9%	10.9%	11.0%	10.8%
CHCN	44.1%	44.1%	44.1%	44.1%	44.1%	44.1%	44.0%	44.0%	43.9%	43.8%	43.8%	43.7%	44.0%
Delegated Subtotal	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.7%	54.7%	54.7%	54.7%	54.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

ALAMEDA ALLIANCE FOR HEALTH
TRENDEN ENROLLMENT REPORTING
FOR THE FISCAL YEAR 2026

	Variance Jul-25	Variance Aug-25	Variance Sep-25	Variance Oct-25	Variance Nov-25	Variance Dec-25	Variance Jan-26	Variance Feb-26	Variance Mar-26	Variance Apr-26	Variance May-26	Variance Jun-26	YTD Member Month Variance
Enrollment Variance by Plan & Aid Category - Favorable/(Unfavorable)													
Medi-Cal Program:													
Child	411	(99)											312
Adult	114	(652)											(538)
ACA OE	2,216	323											2,539
SPD with LTC	498	410											908
Duals with LTC	822	805											1,627
Medi-Cal Program	4,061	787											4,848
Group Care Program	70	87											157
Total	4,131	874											5,005
Current Direct/Delegate Enrollment Variance - Favorable/(Unfavorable)													
Directly-Contracted													
Directly Contracted (DCP)	149	(321)											(172)
Alameda Health System	2,480	1,545											4,025
Directly-Contracted Subtotal	2,629	1,224											3,853
Delegated:													
CFMG	(197)	(625)											(822)
CHCN	1,699	275											1,974
Delegated Subtotal	1,502	(350)											1,152
Total	4,131	874											5,005

**ALAMEDA ALLIANCE FOR HEALTH
MEDICAL EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED 31 AUGUST, 2025**

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
<u>CAPITATED MEDICAL EXPENSES</u>								
\$4,455,753	\$1,608,584	(\$2,847,168)	(177.0%)	PCP Capitation	\$10,009,532	\$3,220,830	(\$6,788,702)	(210.8%)
6,222,018	6,422,417	200,399	3.1%	PCP Capitation FQHC	12,494,102	12,856,513	362,411	2.8%
475,226	476,319	1,094	0.2%	Specialty Capitation	956,981	953,744	(3,237)	(0.3%)
5,475,996	5,690,580	214,584	3.8%	Specialty Capitation FQHC	10,990,983	11,391,557	400,574	3.5%
800,530	752,506	(48,024)	(6.4%)	Laboratory Capitation	1,609,091	1,506,513	(102,578)	(6.8%)
340,530	338,466	(2,064)	(0.6%)	Vision Capitation	684,552	677,616	(6,936)	(1.0%)
108,091	108,338	247	0.2%	CFMG Capitation	217,666	216,927	(739)	(0.3%)
836,504	871,995	35,491	4.1%	ANC IPA Admin Capitation FQHC	1,679,267	1,745,576	66,308	3.8%
0	0	0	0.0%	Kaiser Capitation	(12,511)	0	12,511	0.0%
1,034,866	979,662	(55,204)	(5.6%)	DME Capitation	2,076,529	1,961,386	(115,144)	(5.9%)
19,749,513	17,248,868	(2,500,646)	(14.5%)	7. TOTAL CAPITATED EXPENSES	40,706,193	34,530,662	(6,175,531)	(17.9%)
<u>FEE FOR SERVICE MEDICAL EXPENSES</u>								
(9,434,583)	0	9,434,583	0.0%	IBNR Inpatient Services	(6,280,076)	0	6,280,076	0.0%
(283,037)	0	283,037	0.0%	IBNR Settlement (IP)	(188,402)	0	188,402	0.0%
(754,767)	0	754,767	0.0%	IBNR Claims Fluctuation (IP)	(502,406)	0	502,406	0.0%
48,509,657	49,437,047	927,390	1.9%	Inpatient Hospitalization FFS	96,255,398	98,818,901	2,563,503	2.6%
3,462,107	3,682,483	220,376	6.0%	IP OB - Mom & NB	6,880,180	7,357,950	477,770	6.5%
159,414	125,898	(33,516)	(26.6%)	IP Behavioral Health	461,070	251,651	(209,420)	(83.2%)
1,868,507	1,466,556	(401,951)	(27.4%)	Inpatient Facility Rehab FFS	2,724,312	2,930,891	206,580	7.0%
43,527,298	54,711,984	11,184,686	20.4%	8. Inpatient Hospital Expense	99,350,075	109,359,392	10,009,317	9.2%
381,990	0	(381,990)	0.0%	IBNR PCP	(235,551)	0	235,551	0.0%
11,459	0	(11,459)	0.0%	IBNR Settlement (PCP)	(7,067)	0	7,067	0.0%
30,560	0	(30,560)	0.0%	IBNR Claims Fluctuation (PCP)	(18,842)	0	18,842	0.0%
3,837,666	3,201,743	(635,922)	(19.9%)	PCP FFS	8,760,746	6,405,187	(2,355,560)	(36.8%)
0	0	0	0.0%	Special Needs Medical Expense	278	0	(278)	0.0%
398,559	408,949	10,391	2.5%	PCP FQHC FFS	847,195	818,025	(29,169)	(3.6%)
16,110	0	(16,110)	0.0%	Prop 56 Hyde	32,427	0	(32,427)	0.0%
75,904	0	(75,904)	0.0%	Prop 56 Trauma Screening	152,357	0	(152,357)	0.0%
90,462	0	(90,462)	0.0%	Prop 56 Developmentl Screening	181,356	0	(181,356)	0.0%
653,820	822,965	169,145	20.6%	Prop 56 Family Planning	1,316,991	1,647,393	330,402	20.1%
5,496,530	4,433,657	(1,062,873)	(24.0%)	9. Primary Care Physician Expense	11,029,890	8,870,605	(2,159,285)	(24.3%)
1,219,428	0	(1,219,428)	0.0%	IBNR Specialist	329,486	0	(329,486)	0.0%
36,582	0	(36,582)	0.0%	IBNR Settlement (SCP)	9,885	0	(9,885)	0.0%
97,555	0	(97,555)	0.0%	IBNR Claims Fluctuation (SCP)	26,358	0	(26,358)	0.0%
709,036	0	(709,036)	0.0%	Psychiatrist FFS	1,311,807	0	(1,311,807)	0.0%
3,454,019	8,052,678	4,598,659	57.1%	Specialty Care FFS	7,749,015	16,104,660	8,355,644	51.9%
320,963	0	(320,963)	0.0%	Specialty Anesthesiology	751,857	0	(751,857)	0.0%
1,548,994	0	(1,548,994)	0.0%	Specialty Imaging FFS	3,409,079	0	(3,409,079)	0.0%
51,427	0	(51,427)	0.0%	Obstetrics FFS	127,053	0	(127,053)	0.0%
452,614	0	(452,614)	0.0%	Specialty IP Surgery FFS	987,106	0	(987,106)	0.0%
880,899	0	(880,899)	0.0%	Specialty OP Surgery FFS	2,286,608	0	(2,286,608)	0.0%
579,206	0	(579,206)	0.0%	Specialty IP Physician	1,467,364	0	(1,467,364)	0.0%
159,637	134,052	(25,584)	(19.1%)	Specialist FQHC FFS	310,648	268,102	(42,546)	(15.9%)
9,510,360	8,186,730	(1,323,629)	(16.2%)	10. Specialty Care Physician Expense	18,766,267	16,372,762	(2,393,505)	(14.6%)
504,373	0	(504,373)	0.0%	IBNR Ancillary (ANC)	(2,092,435)	0	2,092,435	0.0%
15,131	0	(15,131)	0.0%	IBNR Settlement (ANC)	(62,774)	0	62,774	0.0%
40,351	0	(40,351)	0.0%	IBNR Claims Fluctuation (ANC)	(167,395)	0	167,395	0.0%
(637,253)	0	637,253	0.0%	IBNR Transportation FFS	(613,049)	0	613,049	0.0%
2,889,242	2,198,261	(690,980)	(31.4%)	Behavioral Health Therapy FFS	6,455,015	4,392,148	(2,062,866)	(47.0%)

**ALAMEDA ALLIANCE FOR HEALTH
MEDICAL EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED 31 AUGUST, 2025**

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
2,728,028	0	(2,728,028)	0.0%	Psychologist & Other MH Prof	5,248,096	0	(5,248,096)	0.0%
457,664	0	(457,664)	0.0%	Other Medical Professional	1,085,186	0	(1,085,186)	0.0%
182,744	0	(182,744)	0.0%	Hearing Devices	337,852	0	(337,852)	0.0%
54,253	0	(54,253)	0.0%	ANC Imaging	89,386	0	(89,386)	0.0%
82,127	0	(82,127)	0.0%	Vision FFS	154,312	0	(154,312)	0.0%
614,872	1,312,575	697,702	53.2%	Laboratory FFS	1,390,260	2,623,064	1,232,804	47.0%
146,941	0	(146,941)	0.0%	ANC Therapist	305,964	0	(305,964)	0.0%
1,653,534	1,629,657	(23,877)	(1.5%)	Transp/Ambulance FFS	3,565,965	3,256,625	(309,339)	(9.5%)
1,771,060	2,774,986	1,003,927	36.2%	Non-ER Transportation FFS	3,334,696	5,546,205	2,211,509	39.9%
2,150,837	2,677,989	527,151	19.7%	Hospice FFS	4,201,520	5,354,274	1,152,754	21.5%
2,334,569	0	(2,334,569)	0.0%	Home Health Services	4,813,715	0	(4,813,715)	0.0%
0	2,659,058	2,659,058	100.0%	Other Medical FFS	0	5,314,010	5,314,010	100.0%
18,920	0	(18,920)	0.0%	Medical Refunds through HMS	(261,392)	0	261,392	0.0%
28,109	2,101,321	2,073,212	98.7%	DME & Medical Supplies FFS	59,925	4,199,355	4,139,431	98.6%
2,600,103	2,109,591	(490,512)	(23.3%)	ECM Base/Outreach FFS ANC	5,208,521	4,223,450	(985,071)	(23.3%)
157,604	93,588	(64,016)	(68.4%)	CS Housing Deposits FFS ANC	399,735	187,179	(212,556)	(113.6%)
891,979	453,821	(438,157)	(96.5%)	CS Housing Tenancy FFS ANC	1,667,840	907,667	(760,173)	(83.8%)
560,363	318,427	(241,937)	(76.0%)	CS Housing Navi Servc FFS ANC	1,067,933	636,868	(431,065)	(67.7%)
334,012	278,999	(55,013)	(19.7%)	CS Medical Respite FFS ANC	712,656	558,021	(154,635)	(27.7%)
138,976	129,848	(9,127)	(7.0%)	CS Med. Tailored Meals FFS ANC	360,957	259,706	(101,251)	(39.0%)
35,620	1,024	(34,596)	(3,377.0%)	CS Asthma Remediation FFS ANC	48,650	2,049	(46,601)	(2,274.0%)
0	2,620	2,620	100.0%	CS Home Modifications FFS ANC	0	5,240	5,240	100.0%
62,153	196,832	134,680	68.4%	CS P.Care & Hmker Svcs FFS ANC	89,503	393,677	304,173	77.3%
0	6,221	6,221	100.0%	CS Cgiver Respite Svcs FFS ANC	0	12,442	12,442	100.0%
0	18	18	100.0%	CS ST PostHospital Housing FFS	0	36	36	100.0%
350	312	(38)	(12.3%)	CS Housing Outreach	960	624	(336)	(53.9%)
19,877	521,120	501,243	96.2%	CommunityBased Adult Svc(CBAS)	682,671	1,041,524	358,853	34.5%
17,870	10,831	(7,038)	(65.0%)	CS LTC Diversion FFS ANC	31,354	21,663	(9,692)	(44.7%)
7,128	5,003	(2,125)	(42.5%)	CS LTC Transition FFS ANC	14,441	10,006	(4,435)	(44.3%)
19,861,534	19,482,102	(379,432)	(1.9%)	11. Ancillary Medical Expense	38,130,065	38,945,833	815,768	2.1%
3,344,002	0	(3,344,002)	0.0%	IBNR Outpatient	3,304,296	0	(3,304,296)	0.0%
100,319	0	(100,319)	0.0%	IBNR Settlement (OP)	99,128	0	(99,128)	0.0%
267,521	0	(267,521)	0.0%	IBNR Claims Fluctuation (OP)	264,345	0	(264,345)	0.0%
2,910,176	5,982,025	3,071,849	51.4%	Outpatient FFS	6,219,560	11,961,429	5,741,869	48.0%
3,186,476	0	(3,186,476)	0.0%	OP Ambul Surgery FFS	6,538,204	0	(6,538,204)	0.0%
3,544,305	0	(3,544,305)	0.0%	Imaging Services FFS	6,895,400	0	(6,895,400)	0.0%
117,129	0	(117,129)	0.0%	Behavioral Health FFS	241,837	0	(241,837)	0.0%
817,478	3,535,064	2,717,586	76.9%	Outpatient Facility Lab FFS	1,733,481	7,067,910	5,334,430	75.5%
224,382	0	(224,382)	0.0%	Outpatient Facility Cardio FFS	529,559	0	(529,559)	0.0%
121,530	0	(121,530)	0.0%	OP Facility PT/OT/ST FFS	238,642	0	(238,642)	0.0%
2,958,884	3,293,174	334,291	10.2%	OP Facility Dialysis Ctr FFS	6,069,344	6,584,811	515,467	7.8%
17,592,202	12,810,263	(4,781,939)	(37.3%)	12. Outpatient Medical Expense	32,133,794	25,614,150	(6,519,644)	(25.5%)
1,136,327	0	(1,136,327)	0.0%	IBNR Emergency	632,766	0	(632,766)	0.0%
34,091	0	(34,091)	0.0%	IBNR Settlement (ER)	18,985	0	(18,985)	0.0%
90,905	0	(90,905)	0.0%	IBNR Claims Fluctuation (ER)	50,621	0	(50,621)	0.0%
8,370,432	11,057,465	2,687,033	24.3%	ER Facility	20,599,994	22,083,050	1,483,057	6.7%
1,075,869	0	(1,075,869)	0.0%	Specialty ER Physician FFS	2,424,099	0	(2,424,099)	0.0%
10,707,623	11,057,465	349,841	3.2%	13. Emergency Expense	23,726,465	22,083,050	(1,643,415)	(7.4%)
1,209,519	0	(1,209,519)	0.0%	IBNR Pharmacy (OP)	(895,188)	0	895,188	0.0%
36,287	0	(36,287)	0.0%	IBNR Settlement Rx (OP)	(26,854)	0	26,854	0.0%
96,762	0	(96,762)	0.0%	IBNR Claims Fluctuation Rx(OP)	(71,614)	0	71,614	0.0%
683,611	679,077	(4,534)	(0.7%)	Pharmacy FFS (OP)	1,405,889	1,358,155	(47,735)	(3.5%)
111,166	12,618,242	12,507,077	99.1%	Pharmacy Non PBM FFS Other-ANC	251,405	16,259,772	16,008,368	98.5%
1,953,684	0	(1,953,684)	0.0%	Pharmacy Non PBM FFS OP-FAC	4,301,625	0	(4,301,625)	0.0%

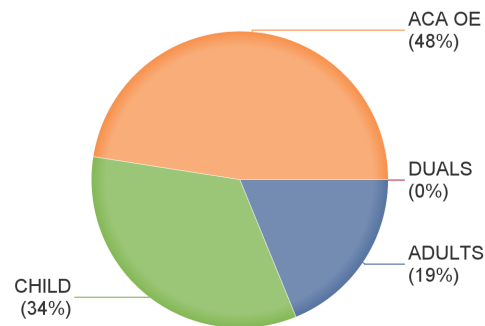
**ALAMEDA ALLIANCE FOR HEALTH
MEDICAL EXPENSE DETAIL
ACTUAL VS. BUDGET
FOR THE MONTH AND FISCAL YTD ENDED 31 AUGUST, 2025**

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
284,943	0	(284,943)	0.0%	Pharmacy Non PBM FFS PCP	606,943	0	(606,943)	0.0%
2,443,540	0	(2,443,540)	0.0%	Pharmacy Non PBM FFS SCP	5,824,339	0	(5,824,339)	0.0%
52,334	0	(52,334)	0.0%	Pharmacy Non PBM FFS FQHC	65,701	0	(65,701)	0.0%
4,803	0	(4,803)	0.0%	Pharmacy Non PBM FFS HH	25,937	0	(25,937)	0.0%
(50,000)	51,113	101,113	197.8%	Medical Expenses Pharm Rebate	(108,585)	102,227	210,811	206.2%
6,826,649	13,348,433	6,521,784	48.9%	14. Pharmacy Expense	11,379,598	17,720,154	6,340,556	35.8%
(3,146,926)	0	3,146,926	0.0%	IBNR LTC	(8,796,005)	0	8,796,005	0.0%
(94,408)	0	94,408	0.0%	IBNR Settlement (LTC)	(263,881)	0	263,881	0.0%
(251,754)	0	251,754	0.0%	IBNR Claims Fluctuation (LTC)	(703,681)	0	703,681	0.0%
1,961,001	27,688	(1,933,312)	(6,982.4%)	LTC - ICF/DD	4,377,743	55,353	(4,322,390)	(7,808.8%)
29,486,160	28,075,408	(1,410,752)	(5.0%)	LTC Custodial Care	59,420,744	56,140,500	(3,280,244)	(5.8%)
8,862,433	10,444,617	1,582,183	15.1%	LTC SNF	20,555,233	20,881,168	325,936	1.6%
36,816,506	38,547,713	1,731,207	4.5%	15. Long Term Care Expense	74,590,152	77,077,021	2,486,869	3.2%
150,338,703	162,578,348	12,239,645	7.5%	16. TOTAL FFS MEDICAL EXPENSES	309,106,307	316,042,969	6,936,663	2.2%
0	(432,517)	(432,517)	100.0%	Clinical Vacancy #102	0	(790,858)	(790,858)	100.0%
102,942	212,862	109,920	51.6%	Quality Analytics #123	202,207	316,614	114,407	36.1%
356,089	368,610	12,521	3.4%	LongTerm Services and Support #139	743,203	734,342	(8,861)	(1.2%)
966,208	868,305	(97,903)	(11.3%)	Utilization Management #140	1,841,391	1,695,117	(146,274)	(8.6%)
757,381	825,605	68,224	8.3%	Case & Disease Management #185	1,427,294	1,797,086	369,792	20.6%
(119,263)	(4,360,045)	(4,240,782)	97.3%	Medical Management #230	(296,130)	(8,753,036)	(8,456,906)	96.6%
1,182,332	1,217,149	34,816	2.9%	Quality Improvement #235	2,101,535	2,368,752	267,217	11.3%
390,581	454,943	64,362	14.1%	HCS Behavioral Health #238	734,005	896,962	162,957	18.2%
143,265	226,502	83,236	36.7%	Pharmacy Services #245	265,814	458,117	192,302	42.0%
2,304	0	(2,304)	0.0%	Regulatory Readiness #268	2,546	0	(2,546)	0.0%
3,781,840	(618,586)	(4,400,426)	711.4%	17. Other Benefits & Services	7,021,865	(1,276,904)	(8,298,769)	649.9%
(1,467,000)	(1,536,103)	(69,103)	4.5%	Reinsurance Recoveries	(3,583,887)	(3,075,187)	508,700	(16.5%)
2,469,331	2,048,138	(421,193)	(20.6%)	Reinsurance Premium	4,963,586	4,100,250	(863,336)	(21.1%)
1,002,331	512,034	(490,296)	(95.8%)	18. Reinsurance (Net)	1,379,699	1,025,062	(354,636)	(34.6%)
1,659,099	0	(1,659,099)	0.0%	P4P Risk Pool Provider Incenti	2,659,099	0	(2,659,099)	0.0%
1,659,099	0	(1,659,099)	0.0%	19. Risk Pool Distribution	2,659,099	0	(2,659,099)	0.0%
176,531,485	179,720,664	3,189,179	1.8%	20. TOTAL MEDICAL EXPENSES	360,873,162	350,321,789	(10,551,373)	(3.0%)

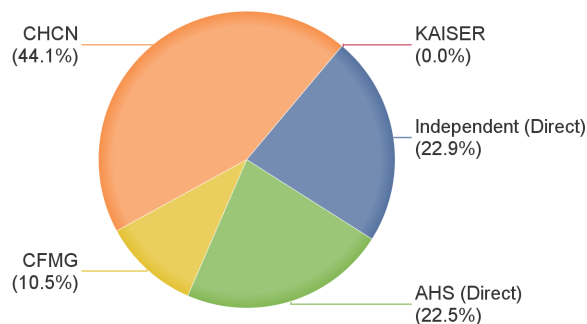
Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

Category of Aid Trend						
Category of Aid	Aug 2025	% of Medi-Cal	Independent (Direct)	AHS (Direct)	CFMG	CHCN
ADULTS	60,712	15%	12,562	14,438	0	33,712
CHILD	108,557	27%	10,092	13,678	39,816	44,971
SPD	0	0%	0	0	0	0
ACA OE	153,348	38%	27,779	53,591	1,549	70,429
DUALS	2	0%	2	0	0	0
LTC	0	0%	0	0	0	0
LTC-DUAL	0	0%	0	0	0	0
SPD-LTC	29,685	7%	8,649	5,430	1,500	14,106
SPD-LTC/Full Dual	49,372	12%	32,034	3,557	3	13,778
Medi-Cal	401,676		91,118	90,694	42,868	176,996
Group Care	5,974		2,182	1,075	0	2,717
Total	407,650	100%	93,300	91,769	42,868	179,713
Medi-Cal %	98.5%		97.7%	98.8%	100.0%	98.5%
Group Care %	1.5%		2.3%	1.2%	0.0%	1.5%
Network Distribution			22.9%	22.5%	10.5%	44.1%
			% Direct:	45%	% Delegated:	55%

Medi-Cal By Aid Category

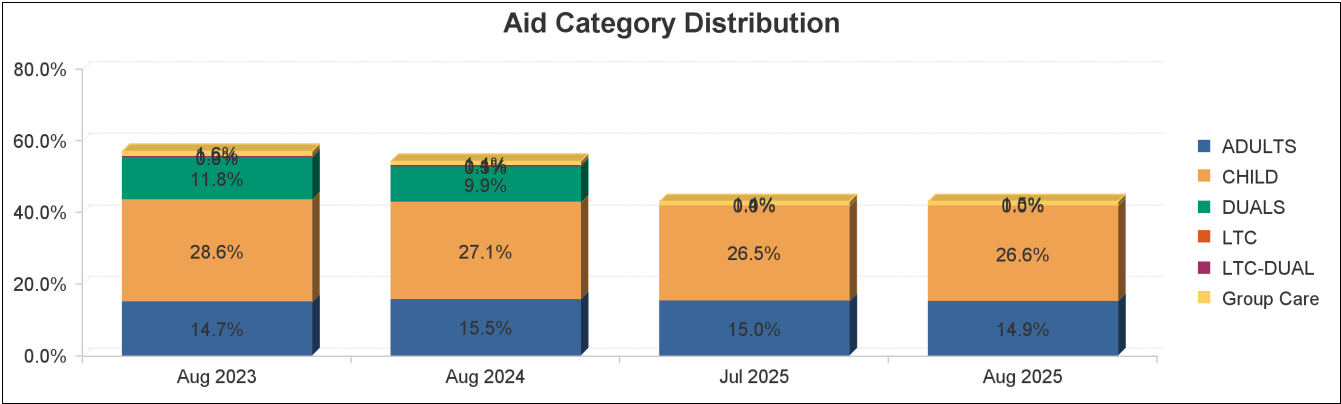


By Network

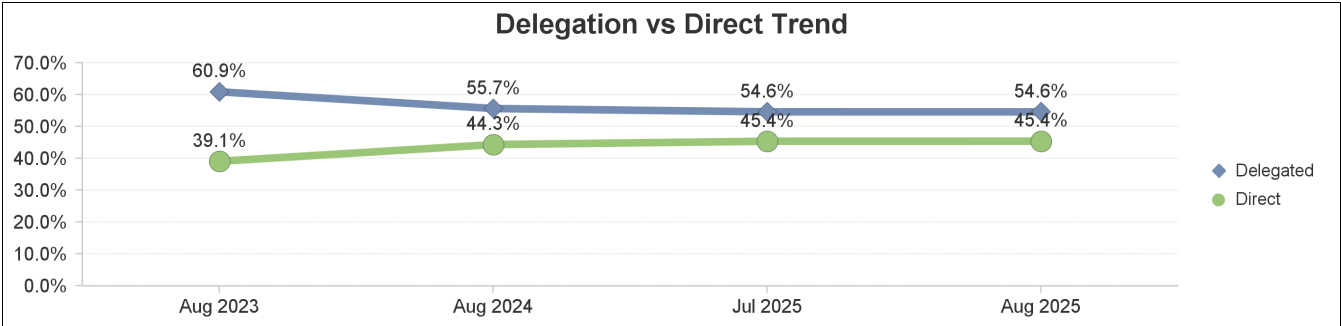


Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

Category of Aid Trend											
Category of Aid	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023 to Aug 2024	Aug 2024 to Aug 2025	Jul 2025 to Aug 2025
ADULTS	52,176	62,671	61,571	60,720	14.7%	15.5%	15.0%	14.9%	16.7%	-3.2%	-1.4%
CHILD	101,555	109,803	109,306	108,568	28.6%	27.1%	26.5%	26.6%	7.5%	-1.1%	-0.7%
SPD	30,864	35,177	0	0	8.7%	8.7%	0.0%	0.0%	12.3%	0.0%	0.0%
ACA OE	121,928	150,482	155,533	153,348	34.3%	37.1%	37.8%	37.6%	19.0%	1.9%	-1.4%
DUALS	41,722	40,030	1	2	11.8%	9.9%	0.0%	0.0%	-4.2%	#####	50.0%
LTC	138	226	0	0	0.0%	0.1%	0.0%	0.0%	38.9%	0.0%	0.0%
LTC-DUAL	1,020	1,247	0	0	0.3%	0.3%	0.0%	0.0%	18.2%	0.0%	0.0%
SPD-LTC	0	0	29,834	29,686	0.0%	0.0%	7.2%	7.3%	0.0%	100.0%	-0.5%
SPD-LTC/ Full Dual	0	0	49,509	49,372	0.0%	0.0%	12.0%	12.1%	0.0%	100.0%	-0.3%
Medi-Cal	349,403	399,636	405,754	401,696	98.4%	98.6%	98.6%	98.5%	12.6%	0.5%	-1.0%
Group Care	5,645	5,686	5,957	5,974	1.6%	1.4%	1.4%	1.5%	0.7%	4.8%	0.3%
Total	355,048	405,322	411,711	407,670	100.0%	100.0%	100.0%	100.0%	12.4%	0.6%	-1.0%

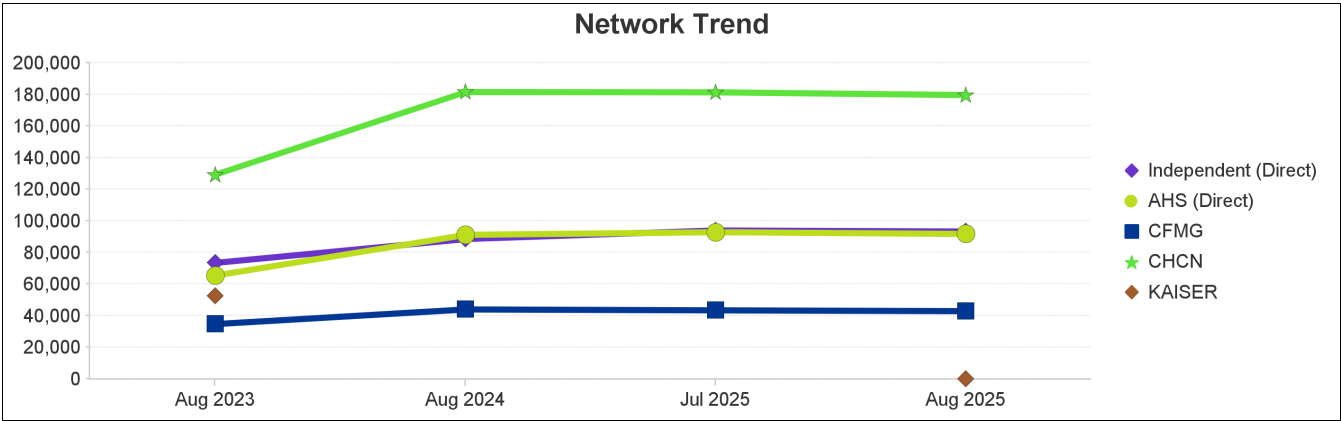


Delegation vs Direct Trend											
Members	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023 to Aug 2024	Aug 2024 to Aug 2025	Jul 2025 to Aug 2025
Delegated	216,300	225,590	224,869	222,601	60.9%	55.7%	54.6%	54.6%	4.1%	-1.3%	-1.0%
Direct	138,748	179,732	186,842	185,069	39.1%	44.3%	45.4%	45.4%	22.8%	2.9%	-1.0%
Total	355,048	405,322	411,711	407,670	100.0%	100.0%	100.0%	100.0%	12.4%	0.6%	-1.0%



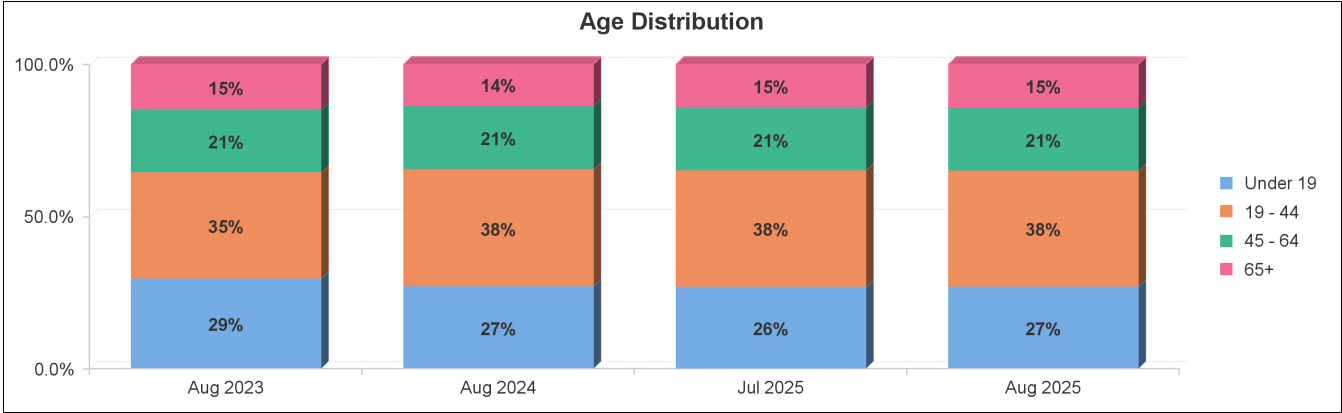
Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

Network Trend											
	Members				% of Total (ie.Distribution)				% Growth (Loss)		
Network	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023 to Aug 2024	Aug 2024 to Aug 2025	Jul 2025 to Aug 2025
Independent (Direct)	73,404	88,550	93,973	93,300	20.7%	21.8%	22.8%	22.9%	17.1%	5.1%	-0.7%
AHS (Direct)	65,344	91,182	92,869	91,769	18.4%	22.5%	22.6%	22.5%	28.3%	0.6%	-1.2%
CFMG	34,649	43,959	43,396	42,868	9.8%	10.8%	10.5%	10.5%	21.2%	-2.5%	-1.2%
CHCN	129,183	181,631	181,473	179,713	36.4%	44.8%	44.1%	44.1%	28.9%	-1.1%	-1.0%
KAISER	52,468	0	0	20	14.8%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%
Total	355,048	405,322	411,711	407,670	100.0%	100.0%	100.0%	100.0%	12.4%	0.6%	-1.0%

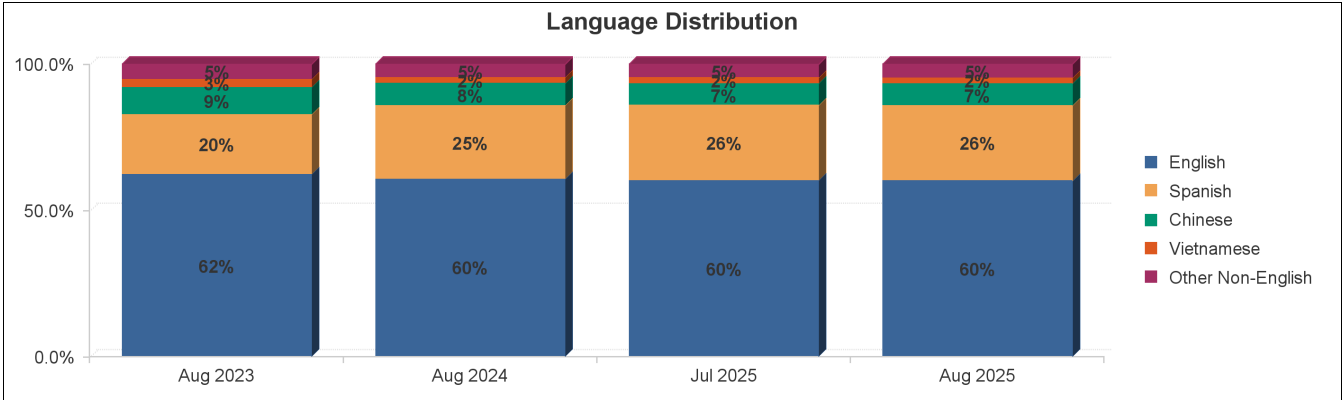


Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

Age Category Trend											
	Members				% of Total (ie.Distribution)				% Growth (Loss)		
Age Category	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023 to Aug 2024	Aug 2024 to Aug 2025	Jul 2025 to Aug 2025
Under 19	103,911	108,349	109,080	108,381	29%	27%	26%	27%	4%	0%	-1%
19 - 44	123,789	155,686	157,765	155,276	35%	38%	38%	38%	20%	0%	-2%
45 - 64	73,289	84,199	84,946	84,220	21%	21%	21%	21%	13%	0%	-1%
65+	54,059	57,088	59,920	59,793	15%	14%	15%	15%	5%	5%	0%
Total	355,048	405,322	411,711	407,670	100%	100%	100%	100%	12%	1%	-1%

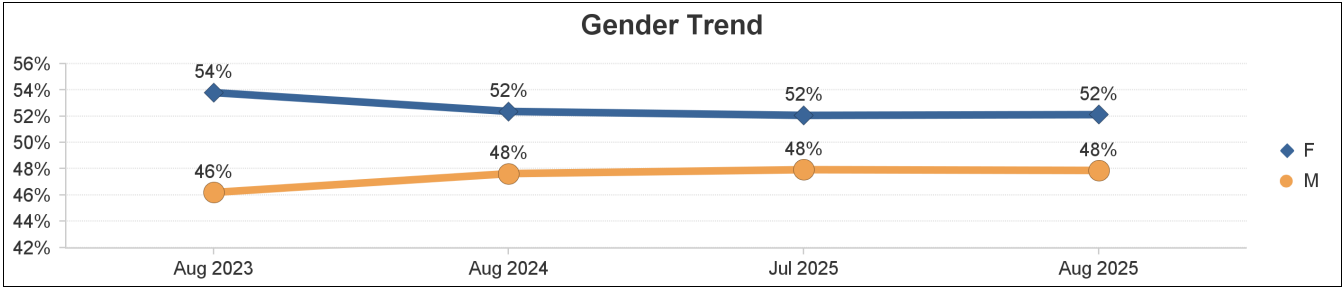


Language Trend											
	Members				% of Total (ie.Distribution)				% Growth (Loss)		
Language	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023 to Aug 2024	Aug 2024 to Aug 2025	Jul 2025 to Aug 2025
English	220,565	245,150	247,005	244,403	62%	60%	60%	60%	10%	0%	-1%
Spanish	72,596	102,034	106,160	104,959	20%	25%	26%	26%	29%	3%	-1%
Chinese	33,152	30,695	30,487	30,355	9%	8%	7%	7%	-8%	-1%	0%
Vietnamese	9,609	8,310	8,135	8,083	3%	2%	2%	2%	-16%	-3%	-1%
Other Non-English	19,126	19,133	19,924	19,870	5%	5%	5%	5%	0%	4%	0%
Total	355,048	405,322	411,711	407,670	100%	100%	100%	100%	12%	1%	-1%

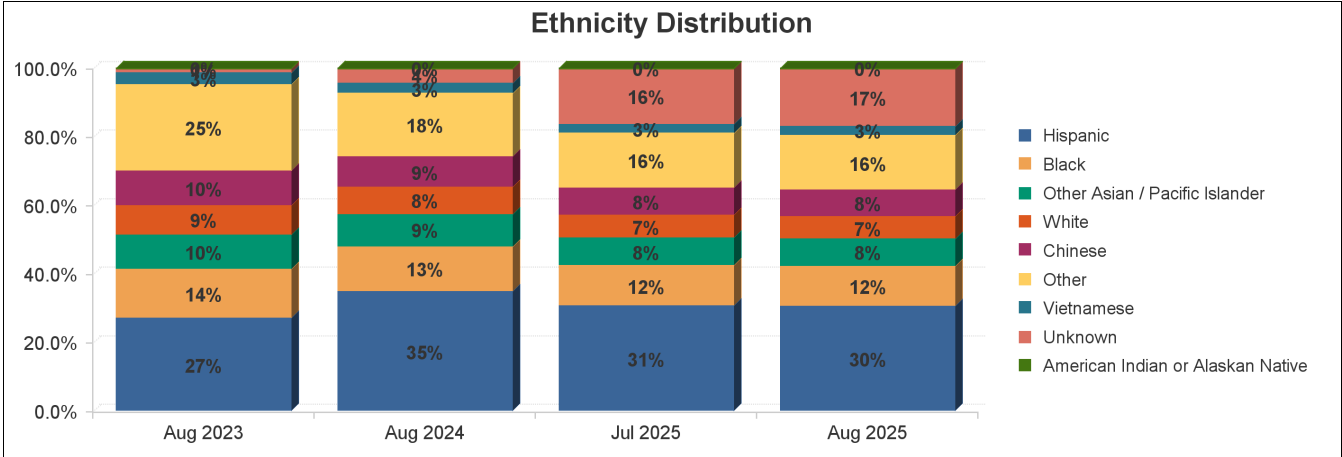


Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

Gender Trend											
	Members				% of Total (ie.Distribution)				% Growth (Loss)		
Gender	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023 to Aug 2024	Aug 2024 to Aug 2025	Jul 2025 to Aug 2025
F	191,038	212,258	214,374	212,501	54%	52%	52%	52%	10%	0%	-1%
M	164,010	193,064	197,337	195,169	46%	48%	48%	48%	15%	1%	-1%
Total	355,048	405,322	411,711	407,670	100%	100%	100%	100%	12%	1%	-1%



Ethnicity Trend											
	Members				% of Total (ie.Distribution)				% Growth (Loss)		
Ethnicity	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023	Aug 2024	Jul 2025	Aug 2025	Aug 2023 to Aug 2024	Aug 2024 to Aug 2025	Jul 2025 to Aug 2025
Hispanic	95,902	141,075	126,223	124,198	27%	35%	31%	30%	32%	-14%	-2%
Black	50,614	52,860	48,250	47,397	14%	13%	12%	12%	4%	-12%	-2%
Other Asian / Pacific Islander	35,566	38,062	33,175	32,594	10%	9%	8%	8%	7%	-17%	-2%
White	30,577	32,586	27,523	26,772	9%	8%	7%	7%	6%	-22%	-3%
Chinese	35,715	35,869	32,254	31,878	10%	9%	8%	8%	0%	-13%	-1%
Other	89,524	74,954	65,984	64,699	25%	18%	16%	16%	-19%	-16%	-2%
Vietnamese	12,104	11,804	10,544	10,438	3%	3%	3%	3%	-3%	-13%	-1%
Unknown	4,327	17,310	67,042	69,002	1%	4%	16%	17%	75%	75%	3%
American Indian or Alaskan Native	719	802	716	692	0%	0%	0%	0%	10%	-16%	-3%
Total	355,048	405,322	411,711	407,670	100%	100%	100%	100%	12%	1%	-1%



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

Medi-Cal By City						
City	Aug 2025	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	159,999	40%	24,213	42,897	16,826	76,063
HAYWARD	52,638	13%	11,929	15,132	5,632	19,945
FREMONT	38,487	10%	15,986	6,858	2,258	13,385
SAN LEANDRO	25,308	6%	6,837	4,340	3,043	11,088
UNION CITY	14,460	4%	5,724	2,669	825	5,242
ALAMEDA	13,693	3%	3,390	2,547	2,034	5,722
BERKELEY	16,262	4%	3,954	2,488	1,778	8,042
LIVERMORE	13,101	3%	2,009	471	2,120	8,501
NEWARK	9,317	2%	2,747	4,008	521	2,041
CASTRO VALLEY	11,230	3%	3,294	1,822	1,741	4,373
SAN LORENZO	6,088	2%	1,256	1,443	709	2,680
PLEASANTON	8,026	2%	2,181	341	843	4,661
DUBLIN	7,704	2%	2,391	349	872	4,092
EMERYVILLE	3,022	1%	620	671	493	1,238
ALBANY	2,548	1%	605	276	530	1,137
PIEDMONT	487	0%	104	187	80	116
SUNOL	81	0%	28	10	7	36
ANTIOCH	27	0%	4	13	3	7
Other	19,198	5%	3,846	4,172	2,553	8,627
Total	401,676	100%	91,118	90,694	42,868	176,996

Group Care By City						
City	Aug 2025	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	1,845	31%	332	420	0	1,093
HAYWARD	683	11%	317	178	0	188
FREMONT	678	11%	442	79	0	157
SAN LEANDRO	624	10%	252	100	0	272
UNION CITY	286	5%	176	42	0	68
ALAMEDA	315	5%	88	35	0	192
BERKELEY	145	2%	41	14	0	90
LIVERMORE	103	2%	31	4	0	68
NEWARK	143	2%	79	36	0	28
CASTRO VALLEY	219	4%	96	31	0	92
SAN LORENZO	155	3%	47	28	0	80
PLEASANTON	71	1%	23	3	0	45
DUBLIN	135	2%	48	8	0	79
EMERYVILLE	41	1%	13	7	0	21
ALBANY	23	0%	12	2	0	9
PIEDMONT	5	0%	1	1	0	3
SUNOL	1	0%	1	0	0	0
ANTIOCH	27	0%	9	7	0	11
Other	475	8%	174	80	0	221
Total	5,974	100%	2,182	1,075	0	2,717

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

Total By City						
City	Aug 2025	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	161,844	40%	24,545	43,317	16,826	77,156
HAYWARD	53,321	13%	12,246	15,310	5,632	20,133
FREMONT	39,165	10%	16,428	6,937	2,258	13,542
SAN LEANDRO	25,932	6%	7,089	4,440	3,043	11,360
UNION CITY	14,746	4%	5,900	2,711	825	5,310
ALAMEDA	14,008	3%	3,478	2,582	2,034	5,914
BERKELEY	16,407	4%	3,995	2,502	1,778	8,132
LIVERMORE	13,204	3%	2,040	475	2,120	8,569
NEWARK	9,460	2%	2,826	4,044	521	2,069
CASTRO VALLEY	11,449	3%	3,390	1,853	1,741	4,465
SAN LORENZO	6,243	2%	1,303	1,471	709	2,760
PLEASANTON	8,097	2%	2,204	344	843	4,706
DUBLIN	7,839	2%	2,439	357	872	4,171
EMERYVILLE	3,063	1%	633	678	493	1,259
ALBANY	2,571	1%	617	278	530	1,146
PIEDMONT	492	0%	105	188	80	119
SUNOL	82	0%	29	10	7	36
ANTIOCH	54	0%	13	20	3	18
Other	19,673	5%	4,020	4,252	2,553	8,848
Total	407,650	100%	93,300	91,769	42,868	179,713