



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

Finance Committee Report

**Wednesday, January 22, 2025
8:00am to 9:00am**

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

AGENDA

Finance Committee Meeting

January 22, 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 488332737#](#). 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 12th, 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 NOVEMBER 2024 MONTHLY FINANCIAL STATEMENTS

c) BUDGET UPDATES – RATES AND DECEMBER FINANCIAL RESULTS

d) MEDICARE DISCUSSION

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 January 17th, 2025.



Brenda Martinez, Clerk of the Board

To: Alameda Alliance for Health, Finance Committee

From: Gil Riojas, Chief Financial Officer

Date: January 22nd, 2025

Subject: Finance Report – November 2024

Executive Summary

- For the month ended November 30th, 2024, the Alliance had enrollment of 406,878 members, a Net Loss of \$27.5 million and 212% of required Tangible Net Equity (TNE).

Overall Results: (in Thousands)		
	Month	YTD
Revenue	\$237,868	\$1,258,879
Medical Expense	194,705	898,817
Admin. Expense	9,042	48,217
MCO Tax Expense	63,652	415,404
Other Inc. / (Exp.)	2,059	15,040
Net Income	(\$27,470)	(\$88,518)

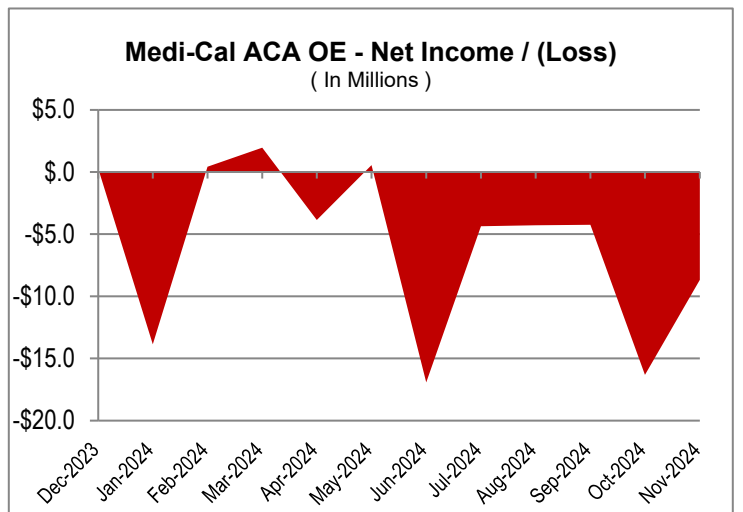
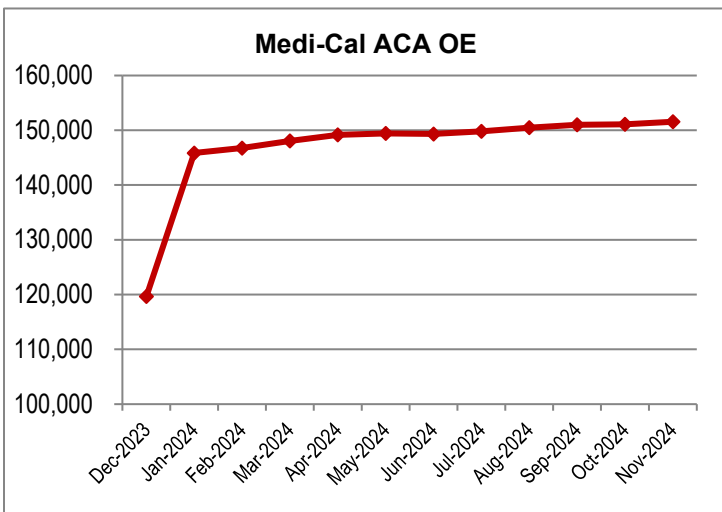
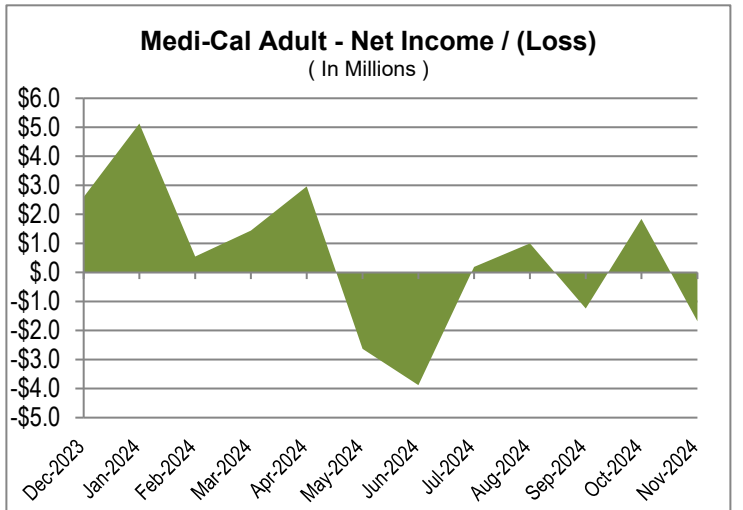
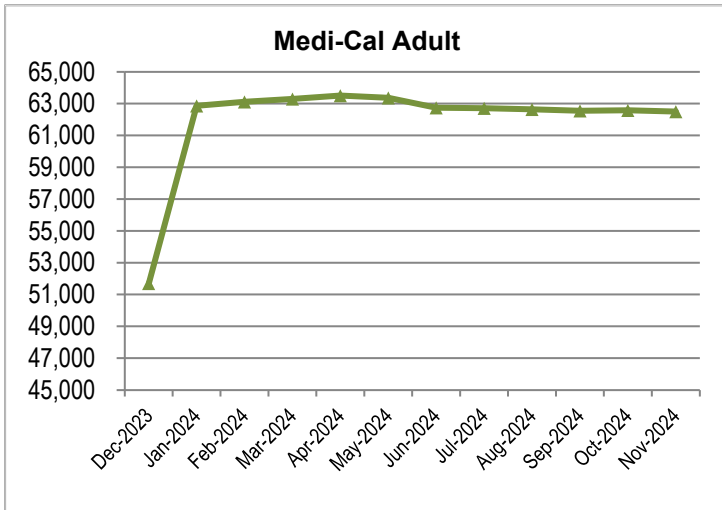
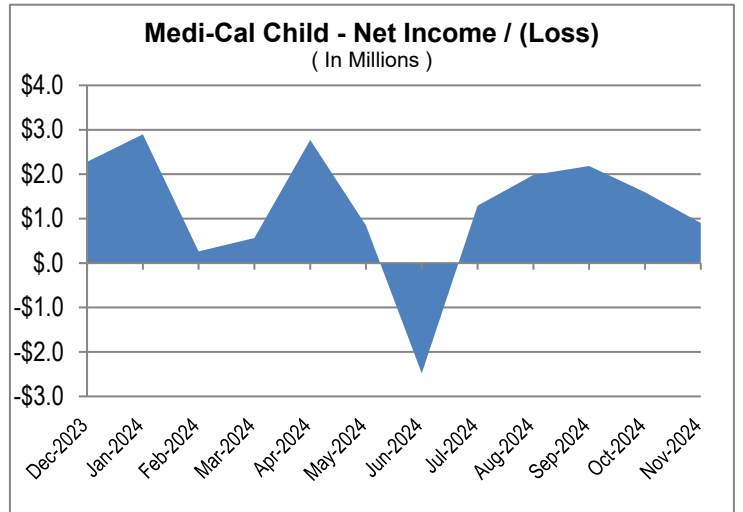
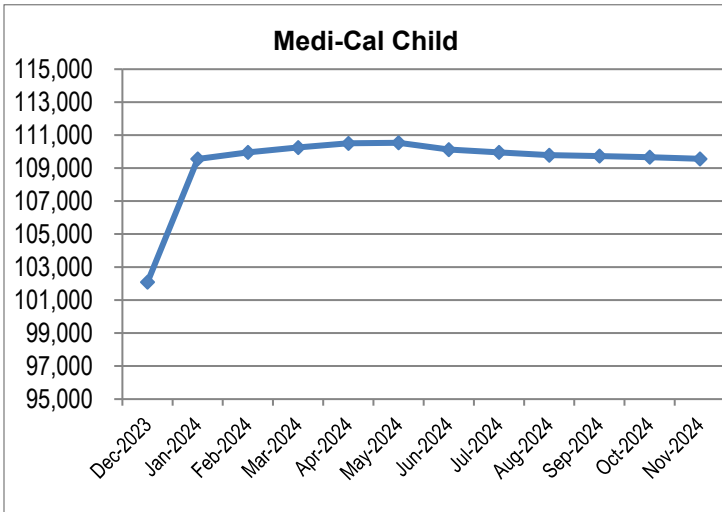
Net Income by Program: (in Thousands)		
	Month	YTD
Medi-Cal*	(\$27,376)	(\$85,867)
Group Care	255	99
Medicare	(349)	(2,750)
	(\$27,470)	(\$88,518)

Enrollment

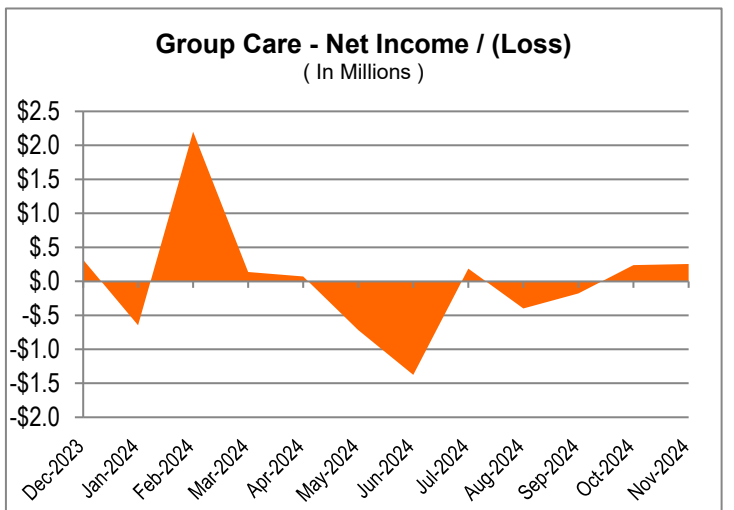
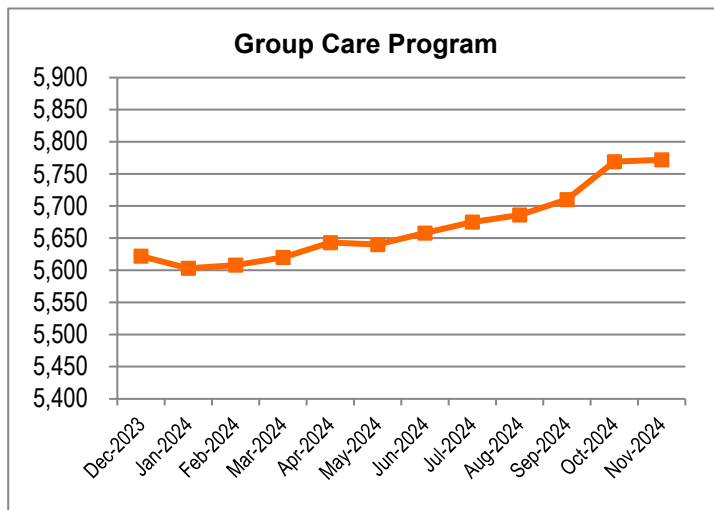
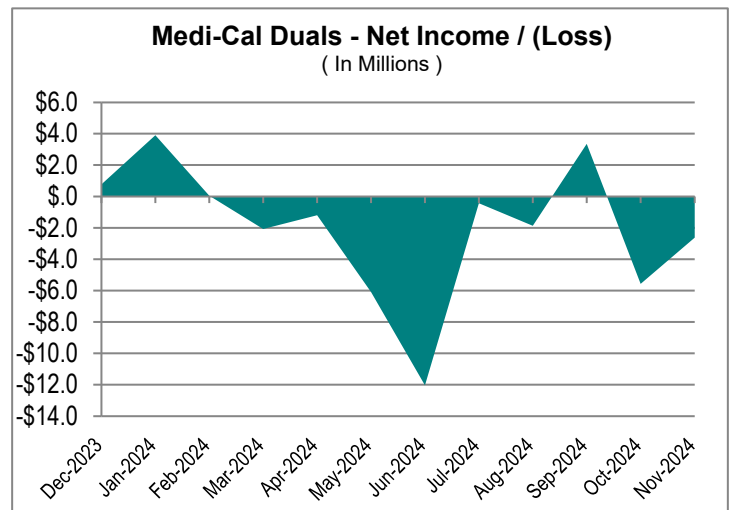
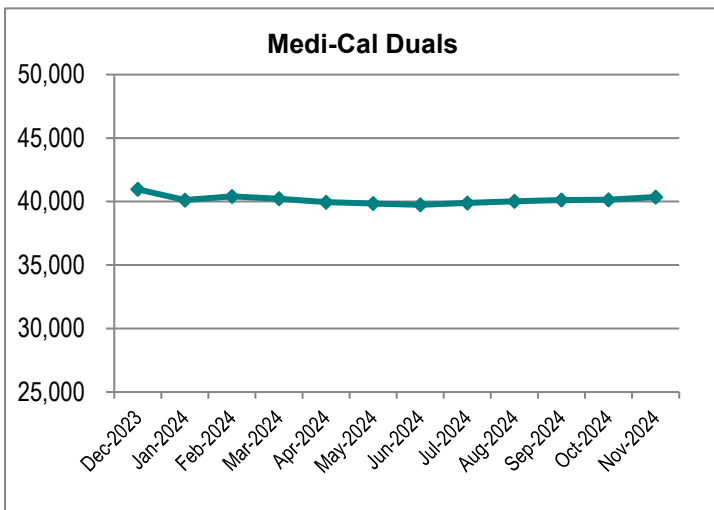
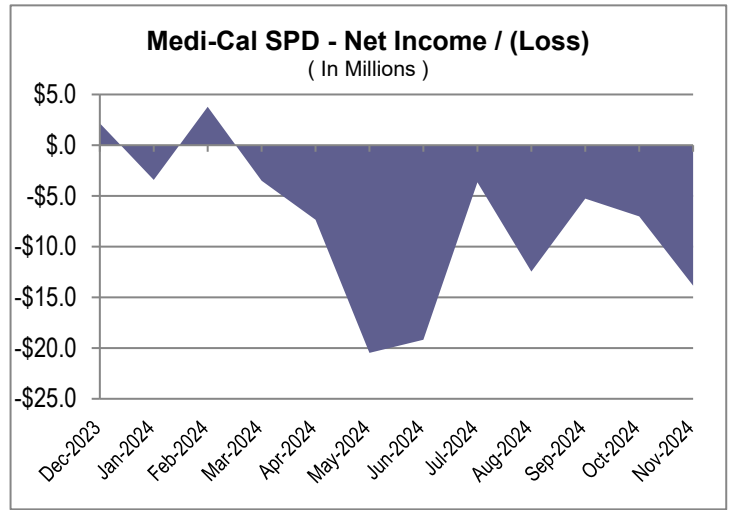
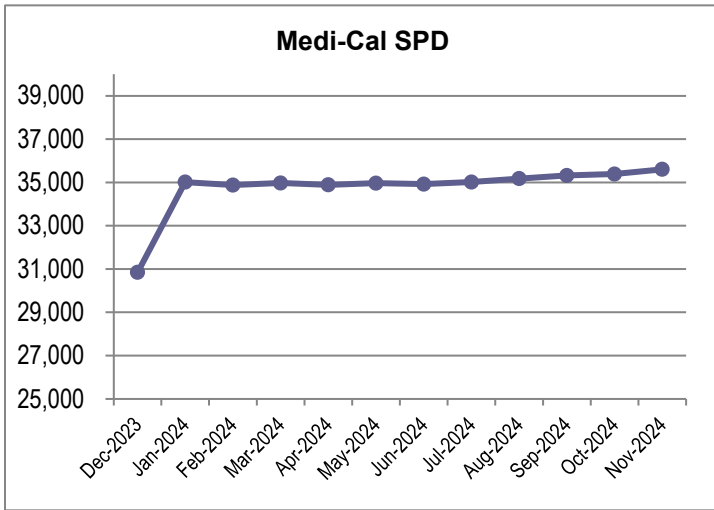
- Total enrollment increased by 725 members since October 2024.
- Total enrollment increased by 2,888 members since June 2024.

Monthly Membership and YTD Member Months								
Actual vs. Budget								
For the Month and Fiscal Year-to-Date								
Enrollment					Member Months			
Current Month					Year-to-Date			
Actual	Budget	Variance	Variance %		Actual	Budget	Variance	Variance %
				Medi-Cal:				
62,502	62,641	(139)	-0.2%	Adult	312,979	313,118	(139)	0.0%
109,561	109,772	(211)	-0.2%	Child	548,689	548,900	(211)	0.0%
35,603	35,423	180	0.5%	SPD	176,505	176,325	180	0.1%
40,357	40,144	213	0.5%	Duals	200,541	200,328	213	0.1%
151,559	151,249	310	0.2%	ACA OE	753,945	753,635	310	0.0%
255	251	4	1.6%	LTC	1,192	1,188	4	0.3%
1,269	1,266	3	0.2%	LTC Duals	6,276	6,273	3	0.0%
401,106	400,746	360	0.1%	Medi-Cal Total	2,000,127	1,999,767	360	0.0%
5,772	5,769	3	0.1%	Group Care	28,612	28,609	3	0.0%
406,878	406,515	363	0.1%	Total	2,028,739	2,028,376	363	0.0%

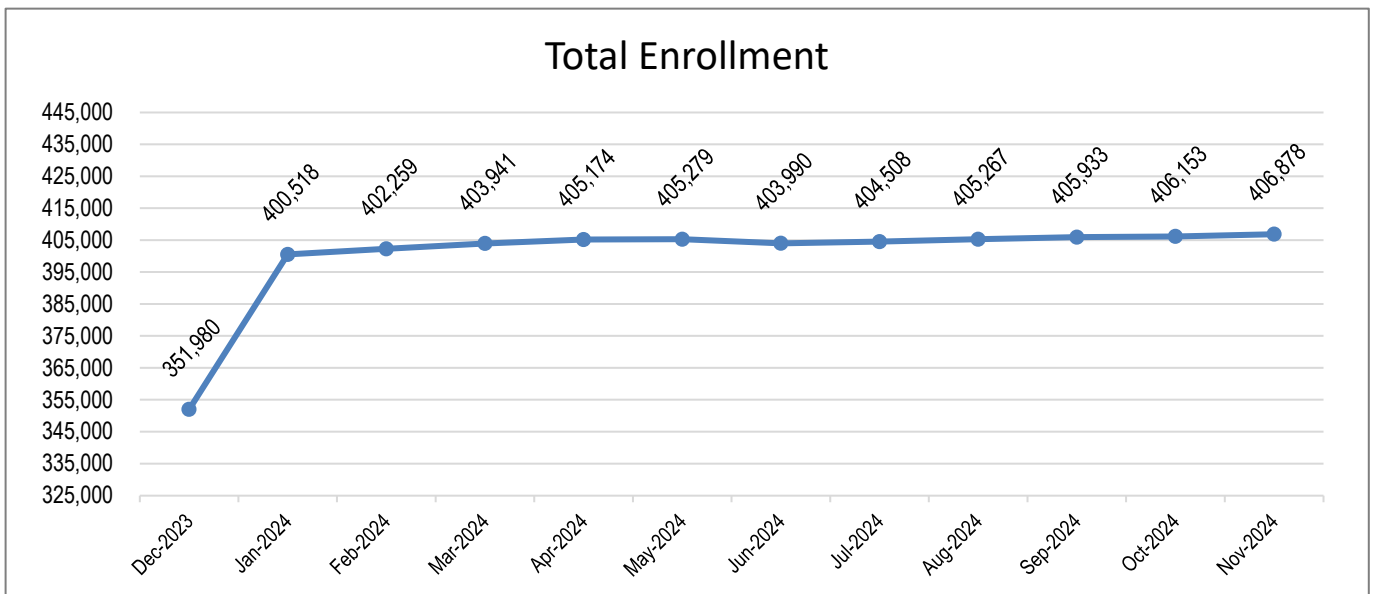
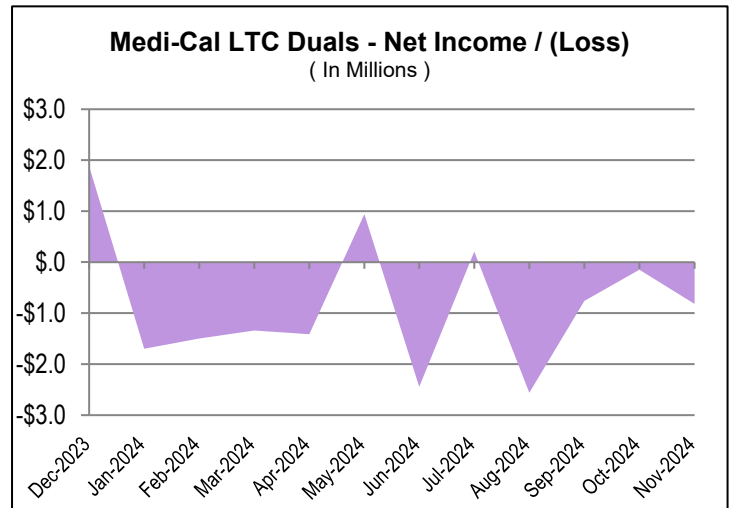
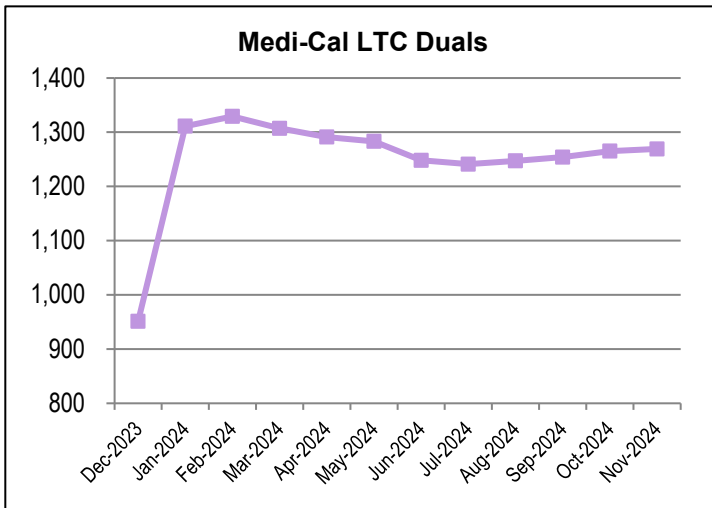
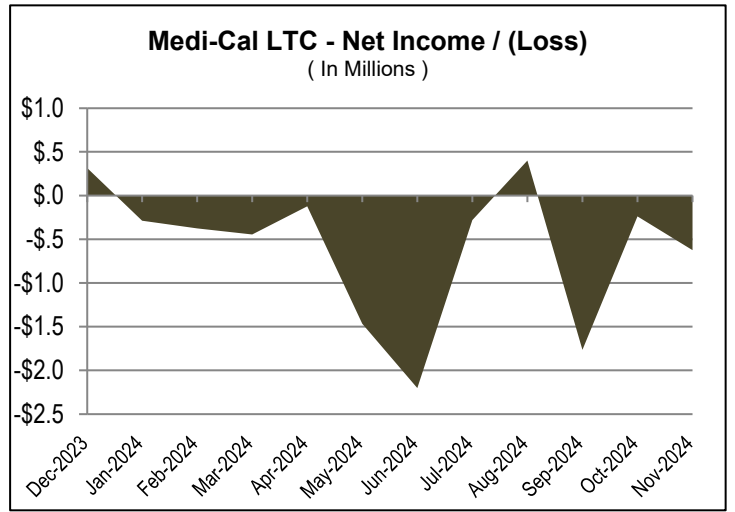
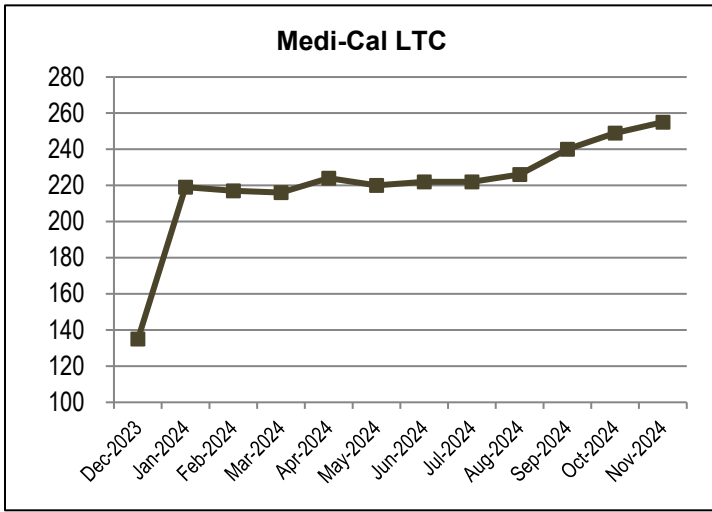
Enrollment and Profitability by Program and Category of Aid



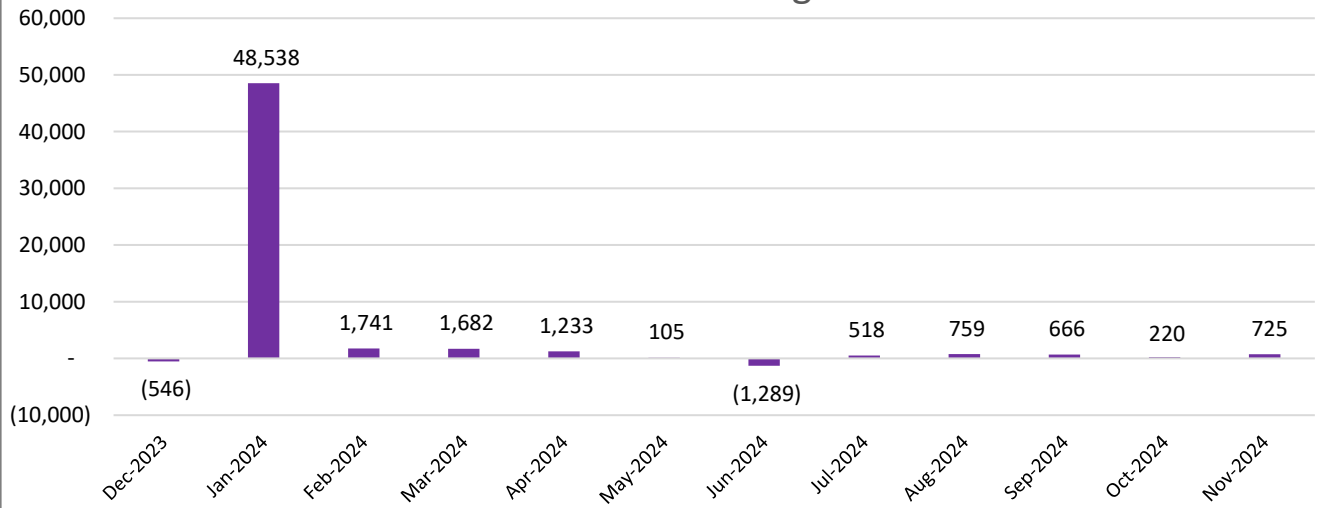
Enrollment and Profitability by Program and Category of Aid



Enrollment and Profitability by Program and Category of Aid



Month over Month Net Change in Enrollment

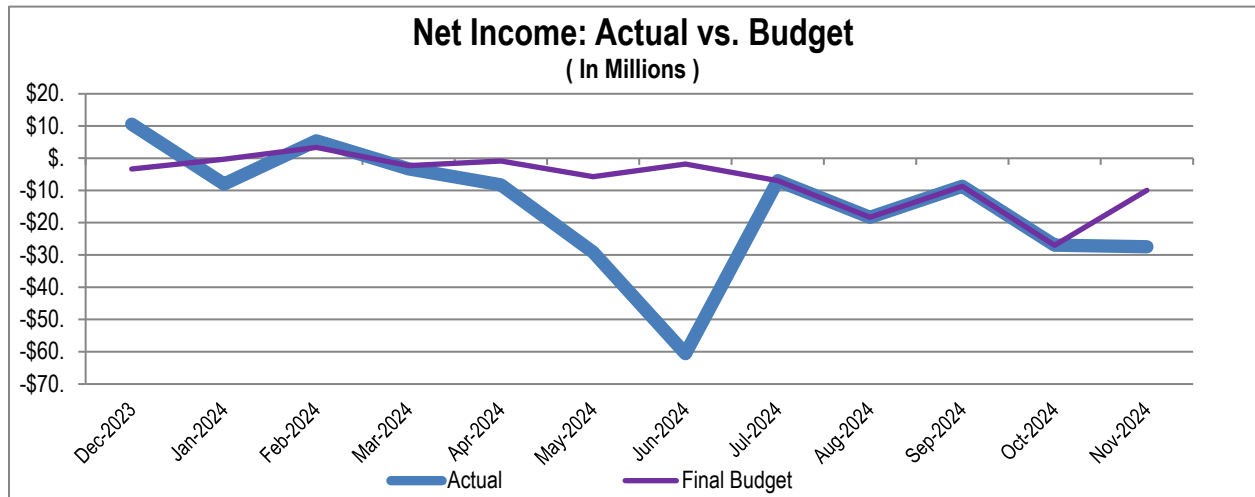


- The Public Health Emergency (PHE) ended May 2023. Disenrollments related to redetermination started July 2023 and ended May 2024. In preparation for the Single Plan Model, effective October 2023 DHCS no longer assigned members to Anthem, and instead new members were assigned to the Alliance.
- In January 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 November 30th, 2024:
 - Actual Net Loss \$27.5 million.
 - Budgeted Net Loss \$10.0 million.
- For the fiscal YTD ended November 30th, 2024:
 - Actual Net Loss \$88.5 million.
 - Budgeted Net Loss \$71.0 million.

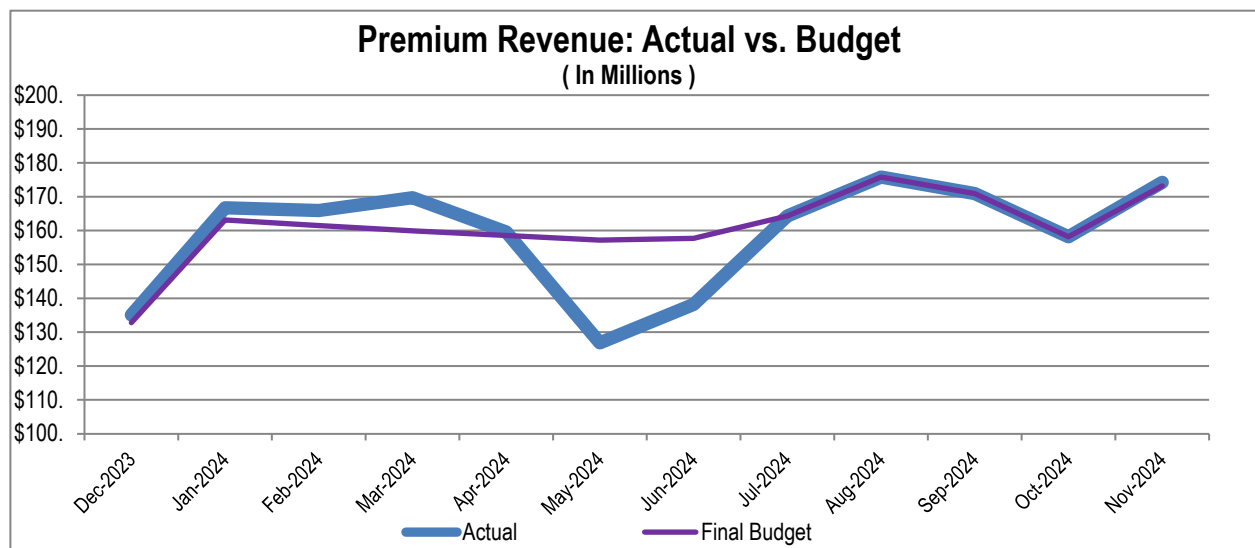
Net Income: Actual vs. Budget (In Millions)



- The unfavorable variance of \$17.5 million in the current month is primarily due to:
 - Favorable \$1.0 million higher than anticipated Premium Revenue.
 - Favorable \$1.2 million lower than anticipated Administrative Expense.
 - Unfavorable \$19.8 million higher than anticipated Medical Expense.

Premium Revenue

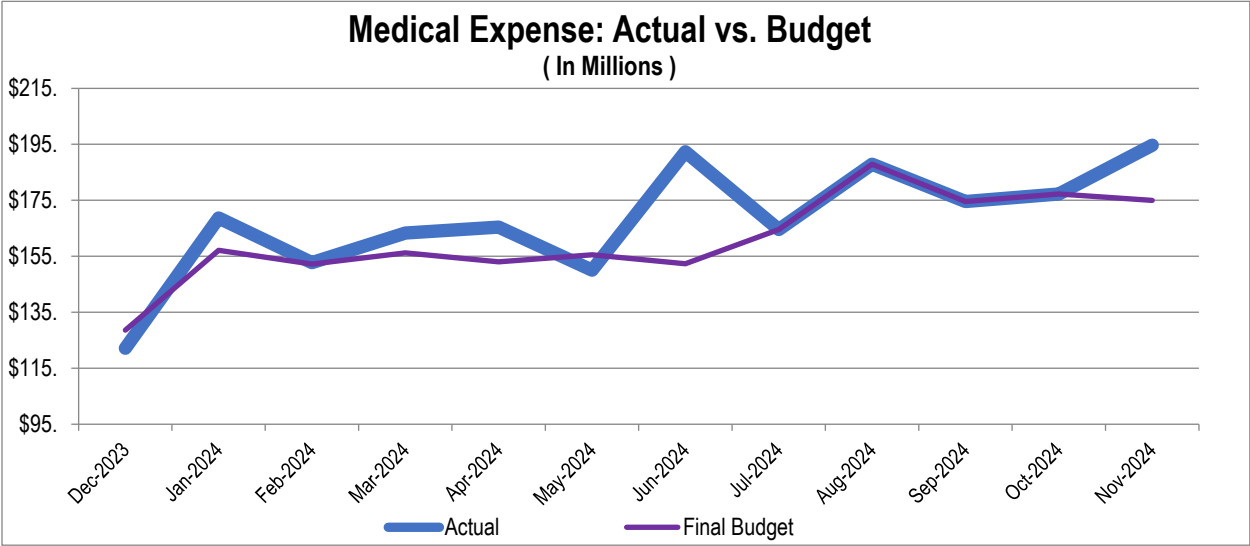
- For the month ended November 30th, 2024:
 - Actual Revenue: \$174.2 million.
 - Budgeted Revenue: \$173.2 million.
- For the fiscal YTD ended November 30th, 2024:
 - Actual Revenue: \$843.5 million
 - Budgeted Revenue: \$842.5 million.



- For the month ended November 30th, 2024, the favorable Premium Revenue variance of \$1.1 million is primarily due to the following:
 - Favorable retroactive Medi-Cal member months for October 2023 through August 2024.
 - Favorable volume variance for the current month.
 - Partially offset by a reduction in CY2022 Prop 56 revenue via MEP (Medical Expenditure Percentage) reconciliation.

Medical Expense

- For the month ended November 30th, 2024:
 - Actual Medical Expense: \$194.7 million.
 - Budgeted Medical Expense: \$174.9 million.
- For the fiscal YTD ended November 30th, 2024:
 - Actual Medical Expense: \$898.8 million.
 - Budgeted Medical Expense: \$879.0 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 November, updates to Fee-For-Service (FFS) increased the estimate for prior period unpaid Medical Expenses by \$8.5 million. Year to date, the estimate for prior years increased by \$4.0 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>		\$	%
Capitated Medical Expense	\$91,414,645	\$0	\$91,414,645	\$89,346,770	(\$2,067,875)	-2.3%
Primary Care FFS	\$13,636,584	\$67,913	\$13,704,496	\$13,156,438	(\$480,145)	-3.6%
Specialty Care FFS	\$41,162,628	\$122,741	\$41,285,369	\$41,241,843	\$79,215	0.2%
Outpatient FFS	\$62,182,826	\$277,046	\$62,459,872	\$60,764,895	(\$1,417,931)	-2.3%
Ancillary FFS	\$95,729,894	\$77,245	\$95,807,138	\$92,900,588	(\$2,829,306)	-3.0%
Pharmacy FFS	\$69,574,367	\$75,079	\$69,649,446	\$68,740,897	(\$833,470)	-1.2%
ER Services FFS	\$51,782,597	\$117,296	\$51,899,893	\$52,112,987	\$330,389	0.6%
Inpatient Hospital & SNF FFS	\$275,999,223	\$2,695,345	\$278,694,568	\$267,777,065	(\$8,222,157)	-3.1%
Long Term Care FFS	\$168,110,709	\$563,057	\$168,673,767	\$166,730,694	(\$1,380,015)	-0.8%
Other Benefits & Services	\$24,589,265	\$0	\$24,589,265	\$25,545,610	\$956,345	3.7%
Net Reinsurance	\$638,482	\$0	\$638,482	\$724,938	\$86,456	11.9%
	\$894,821,219	\$3,995,722	\$898,816,941	\$879,042,725	(\$15,778,495)	-1.8%

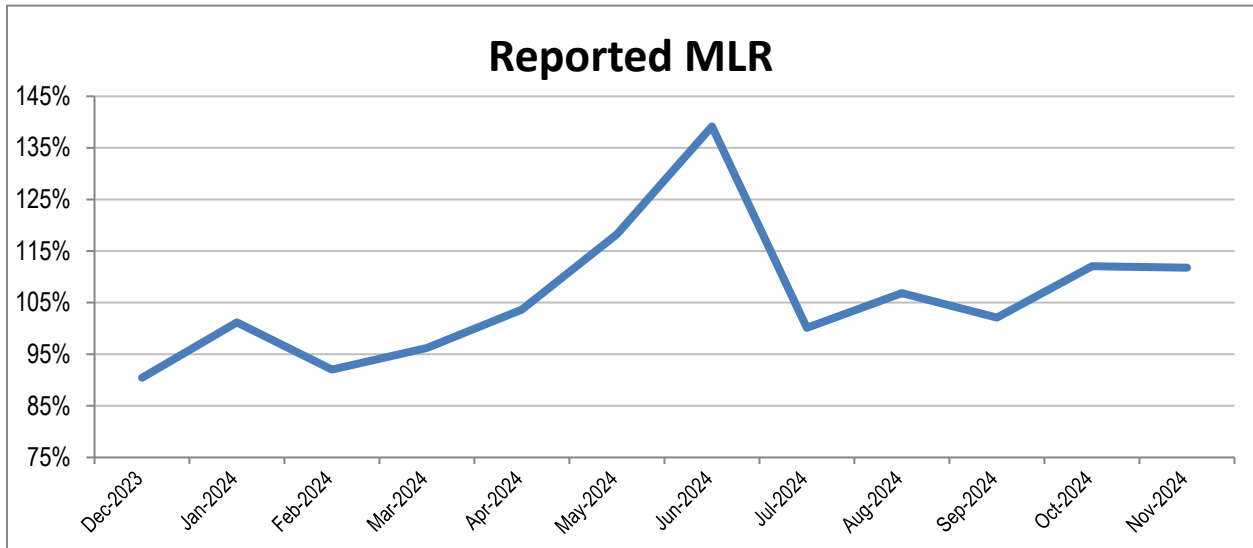
Medical Expense - Actual vs. Budget (Per Member Per Month)						
Adjusted to Eliminate the Impact of Prior Year IBNP Estimates						
	Actual			Budget	Variance Actual vs. Budget Favorable/(Unfavorable)	
	<u>Adjusted</u>	<u>Change in IBNP</u>	<u>Reported</u>		\$	%
Capitated Medical Expense	\$45.06	\$0.00	\$45.06	\$44.05	(\$1.01)	-2.3%
Primary Care FFS	\$6.72	\$0.03	\$6.76	\$6.49	(\$0.24)	-3.6%
Specialty Care FFS	\$20.29	\$0.06	\$20.35	\$20.33	\$0.04	0.2%
Outpatient FFS	\$30.65	\$0.14	\$30.79	\$29.96	(\$0.69)	-2.3%
Ancillary FFS	\$47.19	\$0.04	\$47.22	\$45.80	(\$1.39)	-3.0%
Pharmacy FFS	\$34.29	\$0.04	\$34.33	\$33.89	(\$0.40)	-1.2%
ER Services FFS	\$25.52	\$0.06	\$25.58	\$25.69	\$0.17	0.7%
Inpatient Hospital & SNF FFS	\$136.04	\$1.33	\$137.37	\$132.02	(\$4.03)	-3.1%
Long Term Care FFS	\$82.86	\$0.28	\$83.14	\$82.20	(\$0.67)	-0.8%
Other Benefits & Services	\$12.12	\$0.00	\$12.12	\$12.59	\$0.47	3.8%
Net Reinsurance	\$0.31	\$0.00	\$0.31	\$0.36	\$0.04	11.9%
	\$441.07	\$1.97	\$443.04	\$433.37	(\$7.70)	-1.8%

- Excluding the impact of prior year estimates for IBNP, year-to-date medical expense variance is \$15.8 million unfavorable to budget. On a PMPM basis, medical expense is 1.8% unfavorable to budget. For per-member-per-month expense:
 - Capitated Expense is over budget due to inclusion of Targeted Rate Increase (TRI) in capitation payments.
 - Primary Care Expense is over budget due to higher utilization and unit cost in the ACA OE and Child aid code categories.

- Specialty Care Expense is slightly below budget, driven by lower than expected Child and Adult utilization.
- Outpatient Expense is over budget mostly driven by utilization in the SPD, ACA OE, Adult and Group Care populations.
- Ancillary Expense is over budget due to higher Non-Emergency Transportation, lab and radiology, Behavioral Health, Home Health, DME, Medical Supplies and CBAS expense in the Child, SPD and ACA OE aid code categories.
- Pharmacy Expense is above budget due to Non-PBM expense driven by higher utilization in the SPD, Adult and Group Care populations.
- Emergency Room Expense is under budget driven by lower utilization mostly in the Child aid code category.
- Inpatient Expense is over budget driven by higher utilization in the SPD and ACA OE aid code categories.
- Long Term Care Expense is over budget due to higher unit cost in the SPD aid code category.
- Other Benefits & Services is under budget, due to lower than purchased and professional services, community relations, licenses and insurance expense.
- Net Reinsurance is under budget because more recoveries were received than expected.

Medical Loss Ratio (MLR)

The Medical Loss Ratio (total reported medical expense divided by Premium revenue) was 111.8% for the month and 106.6% for the fiscal year-to-date.



Administrative Expense

- For the month ended November 30th, 2024:
 - Actual Administrative Expense: \$9.0 million.
 - Budgeted Administrative Expense: \$10.2 million.

- For the fiscal YTD ended November 30th, 2024:
 - Actual Administrative Expense: \$48.2 million.
 - Budgeted Administrative Expense: \$49.4 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 %
\$5,070,267	\$5,423,966	\$353,699	6.5%	Employee Expense	\$28,101,202	\$28,454,900	\$353,699	1.2%
77,450	74,865	(2,585)	-3.5%	Medical Benefits Admin Expense	382,305	379,720	(2,585)	-0.7%
2,476,546	2,941,795	465,249	15.8%	Purchased & Professional Services	11,320,663	11,785,912	465,249	3.9%
1,417,485	1,787,123	369,637	20.7%	Other Admin Expense	8,412,386	8,782,024	369,637	4.2%
\$9,041,748	\$10,227,748	\$1,186,000	11.6%	Total Administrative Expense	\$48,216,556	\$49,402,556	\$1,186,000	2.4%

The year-to-date variances include:

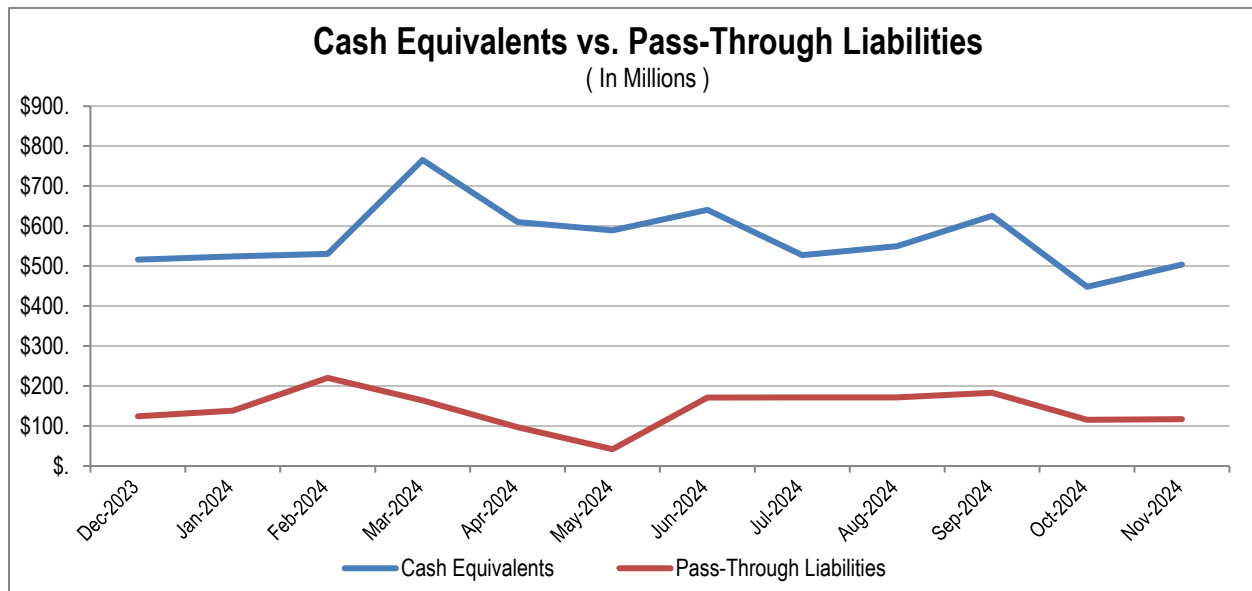
- \$1.0 million reversal of previously accrued holiday bonus occurred in November 2024.
- Unfavorable Favorable Employee and Temporary Services and delayed training, travel, and other employee-related expenses.
- Favorable in Purchased & Professional Services, primarily for the timing for Consulting Services and Other Purchased Services.
- Favorable Printing/Postage/Promotion and Supplies & Other Expenses.
- Favorable in Licenses, Insurance & Fees - for IT-related Licenses and Subscriptions as well as reduction in Bank Fees and the timing of Insurance Premiums.
- Favorable in Provider Interest, Supplies & Other Expenses.
- Unfavorable Medical Benefit Admin Fees as well as Building Occupancy costs.

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 \$669,000.

Other Income / (Expense)

Other Income & Expense is comprised of investment income and claims interest. Fiscal year-to-date net investments show a gain of \$15.0 million.

- To ensure appropriate liquidity and limit risk, the majority of Alliance financial assets are kept in short-term investments.
- Key Metrics
 - Cash & Cash Equivalents \$503.4 million
 - Pass-Through Liabilities \$117.0 million
 - Uncommitted Cash \$386.4 million
 - Working Capital \$107.8 million
 - Current Ratio 1.12 (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 NOVEMBER 30, 2024

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance	% Variance	Account Description	Actual	Budget	\$ Variance	% Variance
		(Unfavorable)	(Unfavorable)				(Unfavorable)	(Unfavorable)
				MEMBERSHIP				
401,106	400,746	360	0.1%	1. Medi-Cal	2,000,127	1,999,767	360	0.0%
5,772	5,769	3	0.1%	2. GroupCare	28,612	28,609	3	0.0%
406,878	406,515	363	0.1%	3. TOTAL MEMBER MONTHS	2,028,739	2,028,376	363	0.0%
				REVENUE				
\$174,216,763	\$173,204,149	\$1,012,614	0.6%	4. Premium Revenue	\$843,475,159	\$842,462,545	\$1,012,614	0.1%
\$63,651,511	\$63,594,383	\$57,128	0.1%	5. MCO Tax Revenue AB119	\$415,403,919	\$415,346,791	\$57,128	0.0%
\$237,868,274	\$236,798,532	\$1,069,742	0.5%	6. TOTAL REVENUE	\$1,258,879,078	\$1,257,809,336	\$1,069,742	0.1%
				MEDICAL EXPENSES				
				<u>Capitated Medical Expenses</u>				
\$19,073,869	\$17,005,995	(\$2,067,875)	(12.2%)	7. Capitated Medical Expense	\$91,414,645	\$89,346,770	(\$2,067,875)	(2.3%)
				<u>Fee for Service Medical Expenses</u>				
\$62,101,789	\$51,184,287	(\$10,917,502)	(21.3%)	8. Inpatient Hospital Expense	\$278,694,568	\$267,777,065	(\$10,917,502)	(4.1%)
\$5,079,679	\$4,531,621	(\$548,058)	(12.1%)	9. Primary Care Physician Expense	\$13,704,496	\$13,156,438	(\$548,058)	(4.2%)
\$8,108,321	\$8,064,795	(\$43,526)	(0.5%)	10. Specialty Care Physician Expense	\$41,285,369	\$41,241,843	(\$43,526)	(0.1%)
\$21,248,937	\$18,342,387	(\$2,906,550)	(15.8%)	11. Ancillary Medical Expense	\$95,807,138	\$92,900,588	(\$2,906,550)	(3.1%)
\$13,137,113	\$11,442,136	(\$1,694,977)	(14.8%)	12. Outpatient Medical Expense	\$62,459,872	\$60,764,895	(\$1,694,977)	(2.8%)
\$9,967,647	\$10,180,741	\$213,093	2.1%	13. Emergency Expense	\$51,899,893	\$52,112,987	\$213,093	0.4%
\$12,967,007	\$12,058,459	(\$908,549)	(7.5%)	14. Pharmacy Expense	\$69,649,446	\$68,740,897	(\$908,549)	(1.3%)
\$34,383,314	\$32,440,241	(\$1,943,073)	(6.0%)	15. Long Term Care Expense	\$168,673,767	\$166,730,694	(\$1,943,073)	(1.2%)
\$166,993,808	\$148,244,666	(\$18,749,142)	(12.6%)	16. Total Fee for Service Expense	\$782,174,549	\$763,425,407	(\$18,749,142)	(2.5%)
\$8,284,077	\$9,240,422	\$956,345	10.3%	17. Other Benefits & Services	\$24,589,265	\$25,545,610	\$956,345	3.7%
\$352,844	\$439,300	\$86,456	19.7%	18. Reinsurance Expense	\$638,482	\$724,938	\$86,456	11.9%
\$194,704,598	\$174,930,382	(\$19,774,216)	(11.3%)	20. TOTAL MEDICAL EXPENSES	\$898,816,941	\$879,042,725	(\$19,774,216)	(2.2%)
\$43,163,676	\$61,868,150	(\$18,704,474)	(30.2%)	21. GROSS MARGIN	\$360,062,137	\$378,766,611	(\$18,704,474)	(4.9%)
				ADMINISTRATIVE EXPENSES				
\$5,070,267	\$5,423,966	\$353,699	6.5%	22. Personnel Expense	\$28,101,202	\$28,454,900	\$353,699	1.2%
\$77,450	\$74,865	(\$2,585)	(3.5%)	23. Benefits Administration Expense	\$382,305	\$379,720	(\$2,585)	(0.7%)
\$2,476,546	\$2,941,795	\$465,249	15.8%	24. Purchased & Professional Services	\$11,320,663	\$11,785,912	\$465,249	3.9%
\$1,417,485	\$1,787,123	\$369,637	20.7%	25. Other Administrative Expense	\$8,412,386	\$8,782,024	\$369,637	4.2%
\$9,041,748	\$10,227,748	\$1,186,000	11.6%	26. TOTAL ADMINISTRATIVE EXPENSES	\$48,216,556	\$49,402,556	\$1,186,000	2.4%
\$63,651,511	\$63,594,383	(\$57,128)	(0.1%)	27. MCO TAX EXPENSES	\$415,403,919	\$415,346,791	(\$57,128)	(0.0%)
(\$29,529,583)	(\$11,953,981)	(\$17,575,602)	(147.0%)	28. NET OPERATING INCOME / (LOSS)	(\$103,558,338)	(\$85,982,736)	(\$17,575,602)	(20.4%)
\$2,059,321	\$2,000,000	\$59,321	3.0%	OTHER INCOME / EXPENSES				
(\$27,470,263)	(\$9,953,981)	(\$17,516,282)	(176.0%)	29. TOTAL OTHER INCOME / (EXPENSES)	\$15,040,323	\$14,981,002	\$59,321	0.4%
				30. NET SURPLUS (DEFICIT)	(\$88,518,015)	(\$71,001,734)	(\$17,516,282)	(24.7%)
\$174,216,763	\$173,204,149	\$1,012,614	0.6%	4. TOTAL REVENUE EXCLUDES MCO TAX RE	\$843,475,159	\$842,462,545	\$1,012,614	0.1%
\$194,704,598	\$174,930,382	(\$19,774,216)	(11.3%)	18. TOTAL MEDICAL EXPENSES	\$898,816,941	\$879,042,725	(\$19,774,216)	(2.2%)
111.76%	101.00%	-10.76%	-10.70%	31. Medical Loss Ratio	106.56%	104.34%	-2.22%	-2.10%
5.19%	5.91%	0.72%	12.20%	32. Administrative Expense Ratio	5.72%	5.86%	0.14%	2.40%
-11.55%	-4.20%	-7.35%	-175.00%	33. Net Surplus (Deficit) Ratio	-7.03%	-5.64%	-1.39%	-24.60%

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

	11/30/2024	10/31/2024	Difference	% Difference
CURRENT ASSETS				
Cash and Cash Equivalent				
Cash	\$21,075,966	\$8,277,790	\$12,798,176	154.61%
CNB Short-Term Investment	482,278,187	439,944,665	42,333,522	9.62%
Interest Receivable	4,717,269	5,190,880	(473,612)	-9.12%
Premium Receivables	496,737,349	476,503,745	20,233,604	4.25%
Reinsurance Recovery Receivable	7,263,899	6,581,946	681,953	10.36%
Other Receivables	1,171,706	4,916,251	(3,744,545)	-76.17%
Prepaid Expenses	749,760	788,964	(39,204)	-4.97%
TOTAL CURRENT ASSETS	1,013,994,135	942,204,241	71,789,894	7.62%
OTHER ASSETS				
CNB Long-Term Investment	44,162,073	44,106,913	55,161	0.13%
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)	477,356	543,269	(65,913)	-12.13%
GASB 96-SBITA Assets (Net)	3,886,019	3,563,561	322,458	9.05%
TOTAL OTHER ASSETS	57,050,848	56,739,142	311,705	0.55%
PROPERTY AND EQUIPMENT				
Land, Building & Improvements	9,842,648	9,842,648	0	0.00%
Furniture And Equipment	13,071,003	13,071,003	0	0.00%
Leasehold Improvement	902,447	902,447	0	0.00%
Internally Developed Software	14,824,002	14,824,002	0	0.00%
Fixed Assets at Cost	38,640,099	38,640,099	0	0.00%
Less: Accumulated Depreciation	(32,960,005)	(32,900,631)	(59,373)	0.18%
PROPERTY AND EQUIPMENT (NET)	5,680,094	5,739,467	(59,373)	-1.03%
TOTAL ASSETS	1,076,725,077	1,004,682,851	72,042,226	7.17%
CURRENT LIABILITIES				
Trade Accounts Payable	8,805,061	7,057,073	1,747,988	24.77%
Incurred But Not Reported Claims	329,821,855	300,812,101	29,009,755	9.64%
Other Medical Liabilities	116,406,026	109,795,018	6,611,008	6.02%
Pass-Through Liabilities	116,963,192	115,603,841	1,359,351	1.18%
MCO Tax Liabilities	324,249,751	260,598,240	63,651,511	24.43%
GASB 87 and 96 ST Liabilities	2,923,836	2,425,565	498,270	20.54%
Payroll Liabilities	6,996,340	10,358,458	(3,362,119)	-32.46%
TOTAL CURRENT LIABILITIES	906,166,061	806,650,296	99,515,764	12.34%
LONG TERM LIABILITIES				
GASB 87 and 96 LT Liabilities	374,358	377,634	(3,276)	-0.87%
Deferred Inflow	3,327,530	3,327,530	0	0.00%
TOTAL LONG TERM LIABILITIES	3,701,888	3,705,163	(3,276)	-0.09%
TOTAL LIABILITIES	909,867,948	810,355,460	99,512,489	12.28%
NET WORTH				
Contributed Capital	840,233	840,233	0	0.00%
Restricted & Unrestricted Funds	254,534,911	254,534,911	0	0.00%
Year-To-Date Net Surplus (Deficit)	(88,518,015)	(61,047,753)	(27,470,263)	45.00%
TOTAL NET WORTH	166,857,128	194,327,391	(27,470,263)	-14.14%
TOTAL LIABILITIES AND NET WORTH	1,076,725,077	1,004,682,851	72,042,226	7.17%
Cash Equivalents	503,354,153	448,222,455	55,131,698	12.30%
Pass-Through	116,963,192	115,603,841	1,359,351	1.18%
Uncommitted Cash	386,390,961	332,618,614	53,772,347	16.17%
Working Capital	107,828,074	135,553,945	(27,725,870)	-20.45%
Current Ratio	111.9%	116.8%	-4.9%	-4.2%

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

November 30, 2024

	MONTH	3 MONTHS	6 MONTHS	YTD
CASH FLOWS FROM OPERATING ACTIVITIES				
Commercial Premium Cash Flows				
Commercial Premium Revenue	\$3,156,099	\$9,436,688	\$18,235,947	\$15,648,482
GroupCare Receivable	(3,156,049)	(3,122,333)	(3,679,416)	(6,216,586)
Total	50	6,314,355	14,556,531	9,431,896
Medi-Cal Premium Cash Flows				
Medi-Cal Revenue	234,712,174	815,355,588	1,493,575,877	1,243,230,597
Premium Receivable	(17,077,555)	(120,219,288)	(330,722,958)	(123,577,243)
Total	217,634,619	695,136,300	1,162,852,919	1,119,653,354
Investment & Other Income Cash Flows				
Other Revenues	611,567	835,780	1,864,046	2,092,973
Interest Income	1,460,317	7,055,228	16,360,614	13,008,335
Interest Receivable	473,612	(356,526)	(3,190,395)	(2,801,205)
Total	2,545,496	7,534,482	15,034,265	12,300,103
Medical & Hospital Cash Flows				
Total Medical Expenses	(194,704,597)	(546,450,071)	(1,091,134,224)	(898,816,946)
Other Health Care Receivables	3,060,850	1,866,270	2,158,346	2,525,100
Capitation Payable	-	-	-	-
IBNP Payable	29,009,755	22,465,358	84,134,362	33,517,597
Other Medical Payable	7,970,358	(89,446,002)	56,321,245	(102,471,538)
Risk Share Payable	-	(2,680,192)	(2,680,192)	(2,680,192)
New Health Program Payable	-	-	-	-
Total	(154,663,634)	(614,244,637)	(951,200,463)	(967,925,979)
Administrative Cash Flows				
Total Administrative Expenses	(9,054,311)	(27,944,518)	(57,875,804)	(48,277,540)
Prepaid Expenses	39,205	(493,588)	194,809	(511,143)
Other Receivables	1,742	7,157	(64,442)	33,837
CalPERS Pension	-	-	637,208	-
Trade Accounts Payable	1,747,988	2,851,486	2,012,691	2,314,765
Payroll Liabilities	(3,362,120)	(1,369,222)	(2,870,607)	(1,102,886)
GASB Assets and Liabilities	238,450	(568,304)	(383,360)	(563,696)
Depreciation Expense	59,373	183,004	347,879	297,332
Total	(10,329,673)	(27,333,985)	(58,001,626)	(47,809,331)
MCO Tax AB119 Cash Flows				
MCO Tax Expense AB119	(63,651,511)	(321,462,528)	(530,158,499)	(415,403,919)
MCO Tax Liabilities	63,651,511	195,993,778	279,207,500	164,466,237
Total	0	(125,468,750)	(250,950,999)	(250,937,682)
Net Cash Flows from Operating Activities	55,186,858	(58,062,235)	(67,709,373)	(125,287,639)

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

November 30, 2024

	MONTH	3 MONTHS	6 MONTHS	YTD
CASH FLOWS FROM INVESTING ACTIVITIES				
Investment Cash Flows				
Long Term Investments	(55,161)	12,014,083	(17,413,405)	(11,169,824)
Total	(55,161)	12,014,083	(17,413,405)	(11,169,824)
Restricted Cash & Other Asset Cash Flows				
Restricted Assets-Treasury Account	-	-	-	-
Total	-	-	-	-
Fixed Asset Cash Flows				
Fixed Asset Acquisitions	-	-	(528,457)	(529,610)
Purchases of Property and Equipment	-	-	(528,457)	(529,610)
Net Cash Flows from Investing Activities	(55,161)	12,014,083	(17,941,862)	(11,699,434)
Net Change in Cash	55,131,697	(46,048,152)	(85,651,235)	(136,987,073)
Rounding	-	-	-	-
Cash @ Beginning of Period	448,222,456	549,402,305	589,005,388	640,341,226
Cash @ End of Period	\$503,354,153	\$503,354,153	\$503,354,153	\$503,354,153
Variance	-	-	-	-

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

November 30, 2024

	MONTH	3 MONTHS	6 MONTHS	YTD
NET INCOME RECONCILIATION				
Net Income / (Loss)	(\$27,470,262)	(\$63,173,833)	(\$149,132,044)	(\$88,518,018)
Add back: Depreciation & Amortization	59,373	183,004	347,879	297,332
Receivables				
Premiums Receivable	(17,077,555)	(120,219,288)	(330,722,958)	(123,577,243)
Interest Receivable	473,612	(356,526)	(3,190,395)	(2,801,205)
Other Health Care Receivables	3,060,850	1,866,270	2,158,346	2,525,100
Other Receivables	1,742	7,157	(64,442)	33,837
GroupCare Receivable	(3,156,049)	(3,122,333)	(3,679,416)	(6,216,586)
Total	<u>(16,697,400)</u>	<u>(121,824,720)</u>	<u>(335,498,865)</u>	<u>(130,036,097)</u>
Prepaid Expenses	39,205	(493,588)	194,809	(511,143)
Trade Payables	1,747,988	2,851,486	2,012,691	2,314,765
Claims Payable and Shared Risk Pool				
IBNP Payable	29,009,755	22,465,358	84,134,362	33,517,597
Capitation Payable & Other Medical Payable	7,970,358	(89,446,002)	56,321,245	(102,471,538)
Risk Share Payable	-	(2,680,192.00)	(2,680,192)	(2,680,192)
Claims Payable				
Total	<u>36,980,113</u>	<u>(69,660,836)</u>	<u>137,775,415</u>	<u>(71,634,133)</u>
Other Liabilities				
CalPERS Pension	-	-	637,208.00	-
Payroll Liabilities	(3,362,120)	(1,369,222)	(2,870,606)	(1,102,886)
GASB Assets and Liabilities	238,450	(568,304)	(383,360)	(563,696)
New Health Program	-	-	-	-
MCO Tax Liabilities	63,651,511	195,993,778	279,207,500	164,466,237
Total	<u>60,527,841</u>	<u>194,056,252</u>	<u>276,590,742</u>	<u>162,799,655</u>
Rounding	-	-	-	-
Cash Flows from Operating Activities	<u>55,186,858</u>	<u>(58,062,235)</u>	<u>(67,709,373)</u>	<u>(125,287,639)</u>
Variance	-	-	-	-

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

November 30, 2024

	MONTH	3 MONTHS	6 MONTHS	YTD
CASH FLOW STATEMENT:				
Cash Flows from Operating Activities:				
Cash Received				
Capitation Received from State of CA	\$217,634,619	\$695,136,300	\$1,162,852,919	\$1,119,653,354
Medicare Revenue	\$0	\$0	\$0	\$0
GroupCare Premium Revenue	50	6,314,355	14,556,531	9,431,896
Other Income	611,567	835,780	1,864,046	2,092,973
Interest Income	1,933,929	6,698,702	13,170,219	10,207,130
Less Cash Paid				
Medical Expenses	(154,663,634)	(614,244,637)	(951,200,463)	(967,925,979)
Vendor & Employee Expenses	(10,329,673)	(27,333,985)	(58,001,626)	(47,809,331)
MCO Tax Expense AB119	0	(125,468,750)	(250,950,999)	(250,937,682)
Net Cash Flows from Operating Activities	55,186,858	(58,062,235)	(67,709,373)	(125,287,639)
Cash Flows from Investing Activities:				
Long Term Investments	(55,161)	12,014,083	(17,413,405)	(11,169,824)
Restricted Assets-Treasury Account	0	0	0	0
Purchases of Property and Equipment	0	0	(528,457)	(529,610)
Net Cash Flows from Investing Activities	(55,161)	12,014,083	(17,941,862)	(11,699,434)
Net Change in Cash	55,131,697	(46,048,152)	(85,651,235)	(136,987,073)
Rounding	-	-	-	-
Cash @ Beginning of Period	448,222,456	549,402,305	589,005,388	640,341,226
Cash @ End of Period	\$503,354,153	\$503,354,153	\$503,354,153	\$503,354,153
Variance	\$0	-	-	-

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

Net Income / (Loss)	(\$27,470,262)	(\$63,173,832)	(\$149,132,045)	(\$88,518,018)
Add Back: Depreciation	59,373	183,004	347,879	297,332
Net Change in Operating Assets & Liabilities				
Premium & Other Receivables	(16,697,400)	(121,824,720)	(335,498,865)	(130,036,097)
Prepaid Expenses	39,205	(493,589)	194,810	(511,143)
Trade Payables	1,747,988	2,851,486	2,012,691	2,314,765
Claims Payable, IBNP and Risk Sharing	36,980,113	(69,660,836)	137,775,415	(71,634,133)
Deferred Revenue	0	0	0	0
Other Liabilities	60,527,841	194,056,252	276,590,742	162,799,655
Total	55,186,858	(58,062,235)	(67,709,373)	(125,287,639)
Rounding	-	-	-	-
Cash Flows from Operating Activities	\$55,186,858	(\$58,062,235)	(\$67,709,373)	(\$125,287,639)
Variance	\$0	-	-	-

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

**GAAP BASIS
FOR THE MONTH OF NOVEMBER 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	109,561	62,502	35,603	151,559	40,357	255	1,269	401,106	5,772	-	406,878
Revenue	\$33,682,198	\$32,721,612	\$49,859,641	\$82,934,361	\$21,296,294	\$2,951,231	\$11,266,838	\$234,712,175	\$3,156,099	\$0	\$237,868,274
Medical Expense	\$15,030,698	\$23,642,874	\$56,296,108	\$65,319,095	\$16,892,784	\$3,409,896	\$11,307,398	\$191,898,853	\$2,784,395	\$21,350	\$194,704,598
Gross Margin	\$18,651,500	\$9,078,738	(\$6,436,467)	\$17,615,266	\$4,403,509	(\$458,665)	(\$40,559)	\$42,813,322	\$371,704	(\$21,350)	\$43,163,676
Administrative Expense	\$466,825	\$1,100,842	\$2,319,566	\$2,945,434	\$812,065	\$164,633	\$760,707	\$8,570,071	\$143,855	\$327,822	\$9,041,748
MCO Tax Expense	\$17,386,235	\$9,918,442	\$5,649,840	\$24,050,898	\$6,404,252	\$40,466	\$201,378	\$63,651,511	\$0	\$0	\$63,651,511
Operating Income / (Expense)	\$798,439	(\$1,940,546)	(\$14,405,873)	(\$9,381,065)	(\$2,812,808)	(\$663,764)	(\$1,002,644)	(\$29,408,261)	\$227,849	(\$349,172)	(\$29,529,583)
Other Income / (Expense)	\$104,140	\$257,930	\$553,545	\$704,102	\$189,210	\$39,827	\$183,053	\$2,031,808	\$27,513	\$0	\$2,059,321
Net Income / (Loss)	\$902,579	(\$1,682,616)	(\$13,852,328)	(\$8,676,963)	(\$2,623,598)	(\$623,937)	(\$819,591)	(\$27,376,452)	\$255,362	(\$349,172)	(\$27,470,263)
PMPM Metrics:											
Revenue PMPM	\$307.43	\$523.53	\$1,400.43	\$547.21	\$527.70	\$11,573.45	\$8,878.52	\$585.16	\$546.79	\$0.00	\$584.62
Medical Expense PMPM	\$137.19	\$378.27	\$1,581.22	\$430.98	\$418.58	\$13,372.14	\$8,910.48	\$478.42	\$482.40	\$0.00	\$478.53
Gross Margin PMPM	\$170.24	\$145.26	(\$180.78)	\$116.23	\$109.11	(\$1,798.69)	(\$31.96)	\$106.74	\$64.40	\$0.00	\$106.09
Administrative Expense PMPM	\$4.26	\$17.61	\$65.15	\$19.43	\$20.12	\$645.62	\$599.45	\$21.37	\$24.92	\$0.00	\$22.22
MCO Tax Expense PMPM	\$158.69	\$158.69	\$158.69	\$158.69	\$158.69	\$158.69	\$158.69	\$158.69	\$0.00	\$0.00	\$156.44
Operating Income / (Expense) PMPM	\$7.29	(\$31.05)	(\$404.63)	(\$61.90)	(\$69.70)	(\$2,603.00)	(\$790.11)	(\$73.32)	\$39.47	\$0.00	(\$72.58)
Other Income / (Expense) PMPM	\$0.95	\$4.13	\$15.55	\$4.65	\$4.69	\$156.19	\$144.25	\$5.07	\$4.77	\$0.00	\$5.06
Net Income / (Loss) PMPM	\$8.24	(\$26.92)	(\$389.08)	(\$57.25)	(\$65.01)	(\$2,446.81)	(\$645.86)	(\$68.25)	\$44.24	\$0.00	(\$67.51)
Ratio:											
Medical Loss Ratio	92.2%	103.7%	127.3%	110.9%	113.4%	117.1%	102.2%	112.2%	88.2%	0.0%	111.8%
Administrative Expense Ratio	2.9%	4.8%	5.2%	5.0%	5.5%	5.7%	6.9%	5.0%	4.6%	0.0%	5.2%
Net Income Ratio	2.7%	-5.1%	-27.8%	-10.5%	-12.3%	-21.1%	-7.3%	-11.7%	8.1%	0.0%	-11.5%

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

**GAAP BASIS
FOR THE FISCAL YEAR TO DATE NOVEMBER 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	548,689	312,979	176,505	753,945	200,541	1,192	6,276	2,000,127	28,612	-	2,028,739
Revenue	\$189,348,096	\$174,265,900	\$251,899,555	\$443,271,098	\$117,128,555	\$12,970,703	\$54,346,689	\$1,243,230,596	\$15,648,482	\$0	\$1,258,879,078
Medical Expense	\$65,557,998	\$105,111,531	\$249,446,519	\$314,787,101	\$79,731,208	\$14,661,535	\$54,440,035	\$883,735,927	\$15,012,089	\$68,926	\$898,816,941
Gross Margin	\$123,790,098	\$69,154,369	\$2,453,036	\$128,483,997	\$37,397,346	(\$1,690,832)	(\$93,345)	\$359,494,669	\$636,394	(\$68,926)	\$360,062,137
Administrative Expense	\$2,391,888	\$5,691,951	\$12,170,748	\$15,437,943	\$4,224,168	\$864,607	\$4,015,820	\$44,797,125	\$738,444	\$2,680,987	\$48,216,556
MCO Tax Expense	\$114,204,555	\$65,243,636	\$36,609,507	\$156,095,446	\$41,690,992	\$243,318	\$1,316,465	\$415,403,919	\$0	\$0	\$415,403,919
Operating Income / (Expense)	\$7,193,654	(\$1,781,218)	(\$46,327,220)	(\$43,049,392)	(\$8,517,813)	(\$2,798,757)	(\$5,425,630)	(\$100,706,375)	(\$102,051)	(\$2,749,913)	(\$103,558,338)
Other Income / (Expense)	\$760,539	\$1,884,673	\$4,042,571	\$5,142,096	\$1,381,813	\$290,861	\$1,336,846	\$14,839,397	\$200,925	\$0	\$15,040,323
Net Income / (Loss)	\$7,954,193	\$103,455	(\$42,284,649)	(\$37,907,296)	(\$7,136,000)	(\$2,507,897)	(\$4,088,784)	(\$85,866,978)	\$98,875	(\$2,749,913)	(\$88,518,015)
PMPM Metrics:											
Revenue PMPM	\$345.09	\$556.80	\$1,427.15	\$587.94	\$584.06	\$10,881.46	\$8,659.45	\$621.58	\$546.92	\$0.00	\$620.52
Medical Expense PMPM	\$119.48	\$335.84	\$1,413.25	\$417.52	\$397.58	\$12,299.95	\$8,674.32	\$441.84	\$524.68	\$0.00	\$443.04
Gross Margin PMPM	\$225.61	\$220.96	\$13.90	\$170.42	\$186.48	(\$1,418.48)	(\$14.87)	\$179.74	\$22.24	\$0.00	\$177.48
Administrative Expense PMPM	\$4.36	\$18.19	\$68.95	\$20.48	\$21.06	\$725.34	\$639.87	\$22.40	\$25.81	\$0.00	\$23.77
MCO Tax Expense PMPM	\$208.14	\$208.46	\$207.41	\$207.04	\$207.89	\$204.13	\$209.76	\$207.69	\$0.00	\$0.00	\$204.76
Operating Income / (Expense) PMPM	\$13.11	(\$5.69)	(\$262.47)	(\$57.10)	(\$42.47)	(\$2,347.95)	(\$864.50)	(\$50.35)	(\$3.57)	\$0.00	(\$51.05)
Other Income / (Expense) PMPM	\$1.39	\$6.02	\$22.90	\$6.82	\$6.89	\$244.01	\$213.01	\$7.42	\$7.02	\$0.00	\$7.41
Net Income / (Loss) PMPM	\$14.50	\$0.33	(\$239.57)	(\$50.28)	(\$35.58)	(\$2,103.94)	(\$651.50)	(\$42.93)	\$3.46	\$0.00	(\$43.63)
Ratio:											
Medical Loss Ratio	87.2%	96.4%	115.9%	109.6%	105.7%	115.2%	102.7%	106.8%	95.9%	0.0%	106.6%
Administrative Expense Ratio	3.2%	5.2%	5.7%	5.4%	5.6%	6.8%	7.6%	5.4%	4.7%	0.0%	5.7%
Net Income Ratio	4.2%	0.1%	-16.8%	-8.6%	-6.1%	-19.3%	-7.5%	-6.9%	0.6%	0.0%	-7.0%

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

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
ADMINISTRATIVE EXPENSES SUMMARY (ADMIN. DEPT. ONLY)								
\$5,070,267	\$5,423,966	\$353,699	6.5%	Personnel Expenses	\$28,101,202	\$28,454,900	\$353,699	1.2%
\$77,450	\$74,865	(\$2,585)	(3.5%)	Benefits Administration Expense	\$382,305	\$379,720	(\$2,585)	(0.7%)
\$2,476,546	\$2,941,795	\$465,249	15.8%	Purchased & Professional Services	\$11,320,663	\$11,785,912	\$465,249	3.9%
\$659,854	\$598,355	(\$61,498)	(10.3%)	Occupancy	\$2,644,152	\$2,582,654	(\$61,498)	(2.4%)
\$436,324	\$846,394	\$410,070	48.4%	Printing Postage & Promotion	\$1,967,363	\$2,377,433	\$410,070	17.2%
\$149,188	\$156,013	\$6,826	4.4%	Licenses Insurance & Fees	\$2,862,191	\$2,869,016	\$6,826	0.2%
\$172,119	\$186,360	\$14,241	7.6%	Other Administrative Expense	\$938,680	\$952,920	\$14,241	1.5%
<u>\$3,971,481</u>	<u>\$4,803,783</u>	<u>\$832,302</u>	<u>17.3%</u>	Total Other Administrative Expenses (excludes Personnel Expenses)	<u>\$20,115,354</u>	<u>\$20,947,656</u>	<u>\$832,301</u>	<u>4.0%</u>
<u>\$9,041,748</u>	<u>\$10,227,748</u>	<u>\$1,186,000</u>	<u>11.6%</u>	Total Administrative Expenses	<u>\$48,216,556</u>	<u>\$49,402,556</u>	<u>\$1,186,000</u>	<u>2.4%</u>

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

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
3,780,664	3,101,566	(679,098)	(21.9%)	Salaries & Wages	18,831,363	18,152,266	(679,098)	(3.7%)
291,980	519,802	227,823	43.8%	Paid Time Off	1,652,878	1,880,701	227,823	12.1%
5,950	7,755	1,805	23.3%	Compensated Incentives	11,739	13,544	1,805	13.3%
0	400,000	400,000	100.0%	Severance	0	400,000	400,000	100.0%
60,244	86,386	26,142	30.3%	Payroll Taxes	307,199	333,342	26,142	7.8%
42,512	25,460	(17,052)	(67.0%)	Overtime	357,131	340,079	(17,052)	(5.0%)
287,994	425,572	137,578	32.3%	CalPERS ER Match	1,570,027	1,707,605	137,578	8.1%
1,014,300	694,629	(319,672)	(46.0%)	Employee Benefits	4,846,496	4,526,825	(319,672)	(7.1%)
(1,380)	0	1,380	0.0%	Personal Floating Holiday	2,513	3,894	1,380	35.4%
17,823	56,250	38,427	68.3%	Language Pay	103,832	142,259	38,427	27.0%
(1,260)	0	1,260	0.0%	Med Ins Opted Out Stipend	14,750	16,010	1,260	7.9%
(648,810)	(248,810)	400,000	(160.8%)	Holiday Bonus	(400,000)	0	400,000	1,333,333,4...
121,928	0	(121,928)	0.0%	Sick Leave	392,656	270,728	(121,928)	(45.0%)
3,535	56,772	53,237	93.8%	Compensated Employee Relations	3,619	56,856	53,237	93.6%
20,280	25,150	4,870	19.4%	Work from Home Stipend	99,250	104,120	4,870	4.7%
759	11,733	10,974	93.5%	Mileage, Parking & LocalTravel	5,750	16,725	10,974	65.6%
2,527	38,958	36,430	93.5%	Travel & Lodging	14,844	51,274	36,430	71.0%
48,936	101,365	52,429	51.7%	Temporary Help Services	161,580	214,010	52,429	24.5%
15,959	100,737	84,778	84.2%	Staff Development/Training	59,217	143,995	84,778	58.9%
6,328	20,641	14,313	69.3%	Staff Recruitment/Advertisement	66,356	80,669	14,313	17.7%
5,070,267	5,423,966	353,699	6.5%	Personnel Expense	28,101,202	28,454,900	353,699	1.2%
24,843	22,018	(2,825)	(12.8%)	Pharmacy Administrative Fees	119,976	117,150	(2,825)	(2.4%)
52,607	52,847	240	0.5%	Telemedicine Admin. Fees	262,330	262,570	240	0.1%
77,450	74,865	(2,585)	(3.5%)	Benefits Administration Expense	382,305	379,720	(2,585)	(0.7%)
498,557	864,314	365,756	42.3%	Consultant Fees - Non Medical	2,977,681	3,343,438	365,756	10.9%
843,857	552,142	(291,715)	(52.8%)	Computer Support Services	2,912,527	2,620,812	(291,715)	(11.1%)
12,500	15,000	2,500	16.7%	Audit Fees	80,658	83,158	2,500	3.0%
16,350	17	(16,333)	(97,980.4%)	Consultant Fees - Medical	995	(15,338)	(16,333)	106.5%
235,717	280,157	44,440	15.9%	Other Purchased Services	1,253,169	1,297,610	44,440	3.4%
0	1,688	1,688	100.0%	Maint.&Repair-Office Equipment	0	1,688	1,688	100.0%
111,801	70,067	(41,734)	(59.6%)	Legal Fees	443,086	401,352	(41,734)	(10.4%)
0	0	0	0.0%	Member Health Education	320	320	0	0.0%
27,179	26,000	(1,179)	(4.5%)	Translation Services	114,242	113,064	(1,179)	(1.0%)
193,627	177,300	(16,327)	(9.2%)	Medical Refund Recovery Fees	1,308,998	1,292,671	(16,327)	(1.3%)
467,416	724,809	257,392	35.5%	Software - IT Licenses & Subsc	1,814,273	2,071,665	257,392	12.4%
22,313	181,602	159,289	87.7%	Hardware (Non-Capital)	179,371	338,659	159,289	47.0%
47,229	48,700	1,471	3.0%	Provider Credentialing	235,342	236,813	1,471	0.6%
2,476,546	2,941,795	465,249	15.8%	Purchased & Professional Services	11,320,663	11,785,912	465,249	3.9%
59,373	91,579	32,206	35.2%	Depreciation	297,332	329,538	32,206	9.8%
136,785	76,371	(60,414)	(79.1%)	Lease Building	386,186	325,772	(60,414)	(18.5%)
4,858	10,570	5,712	54.0%	Lease Rented Office Equipment	22,823	28,535	5,712	20.0%
29,853	19,188	(10,665)	(55.6%)	Utilities	92,926	82,261	(10,665)	(13.0%)
93,395	91,065	(2,330)	(2.6%)	Telephone	441,060	438,730	(2,330)	(0.5%)
23,266	60,447	37,181	61.5%	Building Maintenance	167,721	204,902	37,181	18.1%
312,323	249,136	(63,188)	(25.4%)	GASB96 SBITA Amort. Expense	1,236,104	1,172,916	(63,188)	(5.4%)
659,854	598,355	(61,498)	(10.3%)	Occupancy	2,644,152	2,582,654	(61,498)	(2.4%)

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

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
71,498	108,767	37,270	34.3%	Postage	348,269	385,538	37,270	9.7%
5,518	5,300	(218)	(4.1%)	Design & Layout	31,698	31,480	(218)	(0.7%)
140,691	111,590	(29,101)	(26.1%)	Printing Services	530,091	500,990	(29,101)	(5.8%)
8,998	6,910	(2,088)	(30.2%)	Mailing Services	43,382	41,293	(2,088)	(5.1%)
4,727	12,860	8,133	63.2%	Courier/Delivery Service	27,324	35,457	8,133	22.9%
0	0	0	0.0%	Pre-Printed Materials & Public	29	29	0	0.0%
0	0	0	0.0%	Promotional Products	43,118	43,118	0	0.0%
0	300	300	100.0%	Promotional Services	0	300	300	100.0%
204,893	600,667	395,774	65.9%	Community Relations	943,453	1,339,227	395,774	29.6%
436,324	846,394	410,070	48.4%	Printing Postage & Promotion	1,967,363	2,377,433	410,070	17.2%
0	0	0	0.0%	Regulatory Penalties	285,000	285,000	0	0.0%
24,198	31,600	7,402	23.4%	Bank Fees	157,179	164,581	7,402	4.5%
0	6,253	6,253	100.0%	Insurance Premium	976,663	982,916	6,253	0.6%
45,809	56,823	11,014	19.4%	License,Permits, & Fee - NonIT	1,008,682	1,019,696	11,014	1.1%
79,181	61,338	(17,843)	(29.1%)	Subscriptions and Dues - NonIT	434,667	416,824	(17,843)	(4.3%)
149,188	156,013	6,826	4.4%	License Insurance & Fees	2,862,191	2,869,016	6,826	0.2%
14,637	13,783	(854)	(6.2%)	Office and Other Supplies	47,011	46,158	(854)	(1.9%)
0	2,000	2,000	100.0%	Furniture & Equipment	0	2,000	2,000	100.0%
34,529	29,942	(4,588)	(15.3%)	Ergonomic Supplies	158,744	154,156	(4,588)	(3.0%)
7,094	15,785	8,691	55.1%	Meals and Entertainment	58,557	67,248	8,691	12.9%
0	0	0	0.0%	Miscellaneous	5,300	5,300	0	0.0%
0	4,850	4,850	100.0%	Member Incentive	0	4,850	4,850	100.0%
115,859	120,000	4,141	3.5%	Provider Interest (All Depts)	669,067	673,208	4,141	0.6%
172,119	186,360	14,241	7.6%	Other Administrative Expense	938,680	952,920	14,241	1.5%
3,971,481	4,803,783	832,302	17.3%	Total Other Administrative ExpenseS (excludes Personnel Expenses)	20,115,354	20,947,656	832,301	4.0%
9,041,748	10,227,748	1,186,000	11.6%	TOTAL ADMINISTRATIVE EXPENSES	48,216,556	49,402,556	1,186,000	2.4%

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

	Project ID	Prior YTD Acquisitions	Current Month Acquisitions	Fiscal YTD Acquisitions	Capital Budget Total	\$ Variance Fav/(Unf.)
1. Hardware:						
	Cisco UCS-X M6 or M7 Blades x 6	IT-FY24-04	\$ 265,100	\$ -	\$ 265,100	\$ 265,100 \$ 0
	Cisco Routers	IT-FY25-01	\$ -	\$ -	\$ -	\$ 120,000 \$ 120,000
	Cisco UCS Blades	IT-FY25-04	\$ 264,510	\$ -	\$ 264,510	\$ 873,000 \$ 608,490
	PURE Storage	IT-FY25-06	\$ -	\$ -	\$ -	\$ 150,000 \$ 150,000
	Exagrid Immutable Storage	IT-FY25-07	\$ -	\$ -	\$ -	\$ 500,000 \$ 500,000
	Network Cabling	IT-FY25-09	\$ -	\$ -	\$ -	\$ 40,000 \$ 40,000
	Hardware Subtotal		\$ 529,610	\$ -	\$ 529,610	\$ 1,948,100 \$ 1,418,490
2. Software:						
	Zerto renewal and Tier 2 add		\$ -	\$ -	\$ -	\$ - \$ -
	Software Subtotal		\$ -	\$ -	\$ -	\$ - \$ -
3. Building Improvement:						
	1240 Exterior lighting update	FA-FY25-03	\$ -	\$ -	\$ -	\$ 30,000 \$ 30,000
	Building Improvement Subtotal		\$ -	\$ -	\$ -	\$ 30,000 \$ 30,000
4. Furniture & Equipment:						
	Office desks, cabinets, shelvings (all building/suites: new or replacement)		\$ -	\$ -	\$ -	\$ - \$ -
	Replace, reconfigure, re-design workstations		\$ -	\$ -	\$ -	\$ - \$ -
	Furniture & Equipment Subtotal		\$ -	\$ -	\$ -	\$ - \$ -
5. Leasehold Improvement:						
	ExacqVision NVR Upgrade, Cameras/Video System upgrade		\$ -	\$ -	\$ -	\$ - \$ -
	Leasehold Improvement Subtotal		\$ -	\$ -	\$ -	\$ - \$ -
6. Contingency:						
			\$ -	\$ -	\$ -	\$ - \$ -
	Contingency Subtotal		\$ -	\$ -	\$ -	\$ - \$ -
	GRAND TOTAL		\$ 529,610	\$ -	\$ 529,610	\$ 1,978,100 \$ 1,448,490

6. Reconciliation to Balance Sheet:

Fixed Assets @ Cost - 11/30/24	\$ 38,640,099
Fixed Assets @ Cost - 6/30/24	\$ 38,110,489
Fixed Assets Acquired YTD	\$ 529,610

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

TANGIBLE NET EQUITY (TNE)

	QTR. END			QTR. END		
	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24
Current Month Net Income / (Loss)	(\$60,614,028)	(\$6,989,303)	(\$18,354,879)	(\$8,719,232)	(\$26,984,338)	(\$27,470,263)
YTD Net Income / (Loss)	(\$68,581,898)	(\$6,989,303)	(\$25,344,182)	(\$34,063,414)	(\$61,047,752)	(\$88,518,015)
Actual TNE						
Net Assets	\$255,375,144	\$248,385,841	\$230,030,961	\$221,311,730	\$194,327,391	\$166,857,128
Subordinated Debt & Interest	\$0	\$0	\$0	\$0	\$0	\$0
Total Actual TNE	\$255,375,144	\$248,385,841	\$230,030,961	\$221,311,730	\$194,327,391	\$166,857,128
Increase/(Decrease) in Actual TNE	(\$60,614,028)	(\$6,989,303)	(\$18,354,879)	(\$8,719,232)	(\$26,984,338)	(\$27,470,263)
Required TNE⁽¹⁾	\$63,328,179	\$68,750,939	\$71,470,183	\$70,224,330	\$77,225,115	\$78,852,430
Min. Req'd to Avoid Monthly Reporting (Increased from 130% to 150% of Required TNE effective July-2022)	\$94,992,268	\$103,126,409	\$107,205,274	\$105,336,495	\$115,837,673	\$118,278,645
TNE Excess / (Deficiency)	\$192,046,965	\$179,634,902	\$158,560,778	\$151,087,400	\$117,102,276	\$88,004,698
Actual TNE as a Multiple of Required	4.03	3.61	3.22	3.15	2.52	2.12

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

LIQUID TANGIBLE NET EQUITY

Net Assets	\$255,375,144	\$248,385,841	\$230,030,961	\$221,311,730	\$194,327,391	\$166,857,128
Fixed Assets at Net Book Value	(5,447,816)	(5,662,370)	(5,863,098)	(5,803,725)	(5,739,467)	(5,680,094)
Net Lease Assets/Liabilities/Interest	(501,485)	(319,957)	(496,877)	(1,004,186)	(1,303,630)	(1,065,182)
CD Pledged to DMHC	(350,000)	(350,000)	(350,000)	(350,000)	(350,000)	(350,000)
Liquid TNE (Liquid Reserves)	\$249,075,843	\$242,053,514	\$223,320,986	\$214,153,819	\$186,934,294	\$159,761,852
Liquid TNE as Multiple of Required	3.93	3.52	3.12	3.05	2.42	2.03

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

	Actual Jul-24	Actual Aug-24	Actual Sep-24	Actual Oct-24	Actual Nov-24	Actual Dec-24	Actual Jan-25	Actual Feb-25	Actual Mar-25	Actual Apr-25	Actual May-25	Actual Jun-25	YTD Member Months
Enrollment by Plan & Aid Category:													
Medi-Cal Program:													
Child	109,951	109,784	109,731	109,662	109,561								548,689
Adult	62,708	62,641	62,550	62,578	62,502								312,979
SPD with LTC (new Jan-25)	0	0	0	0	0								0
Duals with LTC (new Jan-25)	0	0	0	0	0								0
ACA OE	149,801	150,482	151,005	151,098	151,559								753,945
SPD (retired Dec-24)	35,018	35,177	35,319	35,388	35,603								176,505
Duals (retired Dec-24)	39,892	40,024	40,124	40,144	40,357								200,541
MCAL LTC (retired Dec-24)	222	226	240	249	255								1,192
MCAL LTC Duals (retired Dec-24)	1,241	1,247	1,254	1,265	1,269								6,276
Medi-Cal Program	398,833	399,581	400,223	400,384	401,106								2,000,127
Group Care Program	5,675	5,686	5,710	5,769	5,772								28,612
Total	404,508	405,267	405,933	406,153	406,878								2,028,739

Month Over Month Enrollment Change:													
Medi-Cal Monthly Change													
Child	(173)	(167)	(53)	(69)	(101)								(563)
Adult	(38)	(67)	(91)	28	(76)								(244)
SPD with LTC (new Jan-25)	0	0	0	0	0								0
Duals with LTC (new Jan-25)	0	0	0	0	0								0
ACA OE	477	681	523	93	461								2,235
SPD (retired Dec-24)	98	159	142	69	215								683
Duals (retired Dec-24)	144	132	100	20	213								609
MCAL LTC (retired Dec-24)	0	4	14	9	6								33
MCAL LTC Duals (retired Dec-24)	(7)	6	7	11	4								21
Medi-Cal Program	501	748	642	161	722								2,774
Group Care Program	17	11	24	59	3								114
Total	518	759	666	220	725								2,888

Enrollment Percentages:													
Medi-Cal Program:													
Child % of Medi-Cal	27.6%	27.5%	27.4%	27.4%	27.3%								27.4%
Adult % of Medi-Cal	15.7%	15.7%	15.6%	15.6%	15.6%								15.6%
MCAL SPD LTC % of Medi-Cal	0.0%	0.0%	0.0%	0.0%	0.0%								0.0%
MCAL SPD LTC Duals % of Medi-Cal	0.0%	0.0%	0.0%	0.0%	0.0%								0.0%
ACA OE % of Medi-Cal	37.6%	37.7%	37.7%	37.7%	37.8%								37.7%
SPD % of Medi-Cal	8.8%	8.8%	8.8%	8.8%	8.9%								8.8%
Duals % of Medi-Cal	10.0%	10.0%	10.0%	10.0%	10.1%								10.0%
MCAL LTC % of Medi-Cal	0.1%	0.1%	0.1%	0.1%	0.1%								0.1%
MCAL LTC Duals % of Medi-Cal	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%
Group Care Program % of Total	1.4%	1.4%	1.4%	1.4%	1.4%								1.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%

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

	Actual Jul-24	Actual Aug-24	Actual Sep-24	Actual Oct-24	Actual Nov-24	Actual Dec-24	Actual Jan-25	Actual Feb-25	Actual Mar-25	Actual Apr-25	Actual May-25	Actual Jun-25	YTD Member Months
Current Direct/Delegate Enrollment:													
Directly-Contracted													
Directly Contracted (DCP)	87,980	88,518	89,634	89,724	90,655								446,511
Alameda Health System	91,091	91,170	91,024	90,756	90,451								454,492
	179,071	179,688	180,658	180,480	181,106								901,003
Delegated:													
CFMG	44,087	43,956	43,837	43,910	44,029								219,819
CHCN	181,350	181,623	181,438	181,763	181,743								907,917
Delegated Subtotal	225,437	225,579	225,275	225,673	225,772								1,127,736
Total	404,508	405,267	405,933	406,153	406,878								2,028,739
Direct/Delegate Month Over Month Enrollment Change:													
Directly-Contracted													
	167	617	970	(178)	626								2,202
Delegated:													
CFMG	96	(131)	(119)	73	119								38
CHCN	255	273	(185)	325	(20)								648
Delegated Subtotal	351	142	(304)	398	99								686
Total	518	759	666	220	725								2,888
Direct/Delegate Enrollment Percentages:													
Directly-Contracted													
	44.3%	44.3%	44.5%	44.4%	44.5%								44.4%
Delegated:													
CFMG	10.9%	10.8%	10.8%	10.8%	10.8%								10.8%
CHCN	44.8%	44.8%	44.7%	44.8%	44.7%								44.8%
Delegated Subtotal	55.7%	55.7%	55.5%	55.6%	55.5%								55.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%

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

FINAL 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
Enrollment by Plan & Aid Category:													
Medi-Cal Program:													
Child	109,951	109,784	109,731	109,662	109,772	109,882	110,102	110,212	110,322	110,432	110,542	110,653	1,321,045
Adult	62,708	62,641	62,550	62,578	62,641	62,704	62,767	62,830	62,893	62,956	63,019	63,082	753,369
SPD with LTC (new Jan-25)	0	0	0	0	0	0	34,750	33,788	32,825	31,861	30,896	29,930	194,050
Duals with LTC (new Jan-25)	0	0	0	0	0	0	42,412	43,413	44,414	45,415	46,416	47,417	269,487
ACA OE	149,801	150,482	151,005	151,098	151,249	151,400	151,551	151,703	151,855	152,007	152,159	152,311	1,816,621
SPD (retired Dec-24)	35,018	35,177	35,319	35,388	35,423	35,458	0	0	0	0	0	0	211,783
Duals (retired Dec-24)	39,892	40,024	40,124	40,144	40,144	40,144	0	0	0	0	0	0	240,472
MCAL LTC (retired Dec-24)	222	226	240	249	251	254	0	0	0	0	0	0	1,442
MCAL LTC Duals (retired Dec-24)	1,241	1,247	1,254	1,265	1,266	1,267	0	0	0	0	0	0	7,540
Medi-Cal Program	398,833	399,581	400,223	400,384	400,746	401,109	401,582	401,946	402,309	402,671	403,032	403,393	4,815,809
Group Care Program	5,675	5,686	5,710	5,769	5,769	5,769	5,769	5,769	5,769	5,769	5,769	5,769	68,992
Total	404,508	405,267	405,933	406,153	406,515	406,878	407,351	407,715	408,078	408,440	408,801	409,162	4,884,801

Month Over Month Enrollment Change:

Medi-Cal Monthly Change													
Child	(1,207)	(167)	(53)	(69)	110	110	220	110	110	110	110	111	(505)
Adult	(624)	(67)	(91)	28	63	63	63	63	63	63	63	63	(691)
MCAL SPD LTC	0	0	0	0	0	0	34,750	(962)	(963)	(964)	(965)	(966)	0
MCAL SPD LTC Duals	0	0	0	0	0	0	42,412	1,001	1,001	1,001	1,001	1,001	0
ACA OE	(225)	681	523	93	151	151	151	152	152	152	152	152	1,223
SPD	(1,260)	159	142	69	35	35	(35,458)	0	0	0	0	0	(855)
Duals	(43)	132	100	20	0	0	(40,144)	0	0	0	0	0	209
MCAL LTC	(9)	4	14	9	2	3	(254)	0	0	0	0	0	20
MCAL LTC Duals	4	6	7	11	1	1	(1,267)	0	0	0	0	0	29
Medi-Cal Program	(3,364)	748	642	161	362	363	473	364	363	362	361	361	(1,451)
Group Care Program	(15)	11	24	59	0	0	0	0	0	0	0	0	79
Total	(3,379)	759	666	220	362	363	473	364	363	362	361	361	(1,372)

Enrollment Percentages:

Medi-Cal Program:													
Child % (Medi-Cal)	27.6%	27.5%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%
Adult % (Medi-Cal)	15.7%	15.7%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%
MCAL SPD LTC % (Medi-Cal)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.7%	8.4%	8.2%	7.9%	7.7%	7.4%	4.0%
MCAL SPD LTC Duals % (Medi-Cal)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.0%	11.3%	11.5%	11.8%	5.6%
ACA OE % (Medi-Cal)	37.6%	37.7%	37.7%	37.7%	37.7%	37.7%	37.7%	37.7%	37.7%	37.7%	37.8%	37.8%	37.7%
SPD % (Medi-Cal)	8.8%	8.8%	8.8%	8.8%	8.8%	8.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.4%
Duals % (Medi-Cal)	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%
MCAL LTC % (Medi-Cal)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MCAL LTC Duals % (Medi-Cal)	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Medi-Cal Program % of Total	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%
Group Care Program % of Total	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

FINAL BUDGET

	Budget Jul-24	Budget Aug-24	Budget Sep-24	Budget Oct-24	Budget Nov-24	Budget Dec-24	Budget Jan-25	Budget Feb-25	Budget Mar-25	Budget Apr-25	Budget May-25	Budget Jun-25	YTD Member Months
Current Direct/Delegate Enrollment:													
Directly-Contracted													
Directly Contracted (DCP)	87,980	88,518	89,634	89,724	89,786	89,849	90,244	90,630	91,016	91,401	91,786	92,171	1,082,739
Alameda Health System	91,091	91,170	91,024	90,756	90,843	90,930	90,951	90,960	90,968	90,976	90,984	90,992	1,091,645
	179,071	179,688	180,658	180,480	180,629	180,779	181,195	181,590	181,984	182,377	182,770	183,163	2,174,384
Delegated:													
CFMG	44,087	43,956	43,837	43,910	43,953	43,996	44,035	44,033	44,030	44,027	44,024	44,021	527,909
CHCN	181,350	181,623	181,438	181,763	181,933	182,103	182,121	182,092	182,064	182,036	182,007	181,978	2,182,508
Delegated Subtotal	225,437	225,579	225,275	225,673	225,886	226,099	226,156	226,125	226,094	226,063	226,031	225,999	2,710,417
Total	404,508	405,267	405,933	406,153	406,515	406,878	407,351	407,715	408,078	408,440	408,801	409,162	4,884,801

Direct/Delegate Month Over Month Enrollment Change:

Directly-Contracted													
Directly Contracted (DCP)	305	538	1,116	90	62	63	395	386	386	385	385	385	4,496
Alameda Health System	(1,244)	79	(146)	(268)	87	87	21	9	8	8	8	8	(1,343)
	(939)	617	970	(178)	149	150	416	395	394	393	393	393	3,153
Delegated:													
CFMG	(441)	(131)	(119)	73	43	43	39	(2)	(3)	(3)	(3)	(3)	(507)
CHCN	(1,721)	273	(185)	325	170	170	18	(29)	(28)	(28)	(29)	(29)	(1,093)
Delegated Subtotal	(2,162)	142	(304)	398	213	213	57	(31)	(31)	(31)	(32)	(32)	(1,600)
Total	(3,101)	759	666	220	362	363	473	364	363	362	361	361	1,553

Direct/Delegate Enrollment Percentages:

Directly-Contracted													
Directly Contracted (DCP)	21.7%	21.8%	22.1%	22.1%	22.1%	22.1%	22.2%	22.2%	22.3%	22.4%	22.5%	22.5%	22.2%
Alameda Health System	22.5%	22.5%	22.4%	22.3%	22.3%	22.3%	22.3%	22.3%	22.3%	22.3%	22.3%	22.2%	22.3%
	44.3%	44.3%	44.5%	44.4%	44.4%	44.4%	44.5%	44.5%	44.6%	44.7%	44.7%	44.8%	44.5%
Delegated:													
CFMG	10.9%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
CHCN	44.8%	44.8%	44.7%	44.8%	44.8%	44.8%	44.7%	44.7%	44.6%	44.6%	44.5%	44.5%	44.7%
Delegated Subtotal	55.7%	55.7%	55.5%	55.6%	55.6%	55.6%	55.5%	55.5%	55.4%	55.3%	55.3%	55.2%	55.5%
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 2025

	Variance Jul-24	Variance Aug-24	Variance Sep-24	Variance Oct-24	Variance Nov-24	Variance Dec-24	Variance Jan-25	Variance Feb-25	Variance Mar-25	Variance Apr-25	Variance May-25	Variance Jun-25	YTD Member Month Variance
Enrollment Variance by Plan & Aid Category - Favorable/(Unfavorable)													
Medi-Cal Program:													
Child	0	0	0	0	(211)								(211)
Adult	0	0	0	0	(139)								(139)
SPD with LTC (new Jan-25)	0	0	0	0	0								0
Duals with LTC (new Jan-25)	0	0	0	0	0								0
ACA OE	0	0	0	0	310								310
SPD (retired Dec-24)	0	0	0	0	180								180
Duals (retired Dec-24)	0	0	0	0	213								213
MCAL LTC (retired Dec-24)	0	0	0	0	4								4
MCAL LTC Duals (retired Dec-24)	0	0	0	0	3								3
Medi-Cal Program	0	0	0	0	360								360
Group Care Program	0	0	0	0	3								3
Total	0	0	0	0	363								363
Current Direct/Delegate Enrollment Variance - Favorable/(Unfavorable)													
Directly-Contracted													
Directly Contracted (DCP)	0	0	0	0	869								869
Alameda Health System	0	0	0	0	(392)								(392)
	0	0	0	0	477								477
Delegated:													
CFMG	0	0	0	0	76								76
CHCN	0	0	0	0	(190)								(190)
Delegated Subtotal	0	0	0	0	(114)								(114)
Total	0	0	0	0	363								363

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

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
<u>CAPITATED MEDICAL EXPENSES</u>								
\$4,617,780	\$1,713,478	(\$2,904,302)	(169.5%)	PCP Capitation	\$19,293,389	\$16,389,087	(\$2,904,302)	(17.7%)
6,158,415	6,529,667	371,252	5.7%	PCP Capitation FQHC	30,776,705	31,147,956	371,252	1.2%
387,030	447,053	60,023	13.4%	Specialty Capitation	1,893,594	1,953,617	60,023	3.1%
5,408,578	5,958,090	549,512	9.2%	Specialty Capitation FQHC	27,011,995	27,561,507	549,512	2.0%
753,426	712,388	(41,038)	(5.8%)	Laboratory Capitation	3,751,711	3,710,673	(41,038)	(1.1%)
340,074	339,952	(122)	0.0%	Vision Capitation	1,696,957	1,696,835	(122)	0.0%
112,611	130,066	17,455	13.4%	CFMG Capitation	551,055	568,510	17,455	3.1%
266,494	289,578	23,084	8.0%	ANC IPA Admin Capitation FQHC	1,332,024	1,355,108	23,084	1.7%
0	0	0	0.0%	Kaiser Capitation	(995)	(995)	0	0.0%
9,318	0	(9,318)	0.0%	Maternity Supplemental Expense	37,270	27,953	(9,318)	(33.3%)
1,020,145	885,723	(134,422)	(15.2%)	DME Capitation	5,070,941	4,936,519	(134,422)	(2.7%)
19,073,869	17,005,995	(2,067,875)	(12.2%)	7. TOTAL CAPITATED EXPENSES	91,414,645	89,346,770	(2,067,875)	(2.3%)
<u>FEE FOR SERVICE MEDICAL EXPENSES</u>								
11,121,563	0	(11,121,563)	0.0%	IBNR Inpatient Services	7,818,400	(3,303,163)	(11,121,563)	336.7%
333,647	0	(333,647)	0.0%	IBNR Settlement (IP)	234,553	(99,094)	(333,647)	336.7%
889,725	0	(889,725)	0.0%	IBNR Claims Fluctuation (IP)	625,471	(264,254)	(889,725)	336.7%
46,034,047	51,184,287	5,150,240	10.1%	Inpatient Hospitalization FFS	246,912,130	252,062,369	5,150,240	2.0%
2,547,588	0	(2,547,588)	0.0%	IP OB - Mom & NB	15,087,751	12,540,164	(2,547,588)	(20.3%)
59,351	0	(59,351)	0.0%	IP Behavioral Health	1,129,658	1,070,307	(59,351)	(5.5%)
1,115,868	0	(1,115,868)	0.0%	Inpatient Facility Rehab FFS	6,886,605	5,770,736	(1,115,868)	(19.3%)
62,101,789	51,184,287	(10,917,502)	(21.3%)	8. Inpatient Hospital Expense	278,694,568	267,777,065	(10,917,502)	(4.1%)
458,097	0	(458,097)	0.0%	IBNR PCP	164,658	(293,439)	(458,097)	156.1%
13,744	0	(13,744)	0.0%	IBNR Settlement (PCP)	4,943	(8,801)	(13,744)	156.2%
36,647	0	(36,647)	0.0%	IBNR Claims Fluctuation (PCP)	81,438	44,791	(36,647)	(81.8%)
3,821,446	2,851,254	(970,192)	(34.0%)	PCP FFS	18,889,205	17,919,013	(970,192)	(5.4%)
330,147	802,716	472,569	58.9%	PCP FQHC FFS	1,968,569	2,441,138	472,569	19.4%
0	0	0	0.0%	Physician Extended Hrs. Incent	12,000	12,000	0	0.0%
(502,528)	877,651	1,380,179	157.3%	Prop 56 Physician Pmt	(5,123,131)	(3,742,952)	1,380,179	(36.9%)
66,817	0	(66,817)	0.0%	Prop 56 Hyde	131,740	64,923	(66,817)	(102.9%)
73,621	0	(73,621)	0.0%	Prop 56 Trauma Screening	183,754	110,133	(73,621)	(66.8%)
80,123	0	(80,123)	0.0%	Prop 56 Developmentl Screening	176,163	96,040	(80,123)	(83.4%)
701,565	0	(701,565)	0.0%	Prop 56 Family Planning	(66,101)	(767,666)	(701,565)	91.4%
0	0	0	0.0%	Prop 56 VBP	(2,718,741)	(2,718,741)	0	0.0%
5,079,679	4,531,621	(548,058)	(12.1%)	9. Primary Care Physician Expense	13,704,496	13,156,438	(548,058)	(4.2%)
730,209	0	(730,209)	0.0%	IBNR Specialist	(16,967)	(747,176)	(730,209)	97.7%
21,907	0	(21,907)	0.0%	IBNR Settlement (SCP)	(507)	(22,414)	(21,907)	97.7%
58,417	0	(58,417)	0.0%	IBNR Claims Fluctuation (SCP)	(1,358)	(59,775)	(58,417)	97.7%
380,396	0	(380,396)	0.0%	Psychiatrist FFS	1,939,467	1,559,071	(380,396)	(24.4%)
3,343,209	7,939,942	4,596,733	57.9%	Specialty Care FFS	18,597,635	23,194,367	4,596,733	19.8%
211,666	0	(211,666)	0.0%	Specialty Anesthesiology	1,272,671	1,061,004	(211,666)	(19.9%)
1,378,113	0	(1,378,113)	0.0%	Specialty Imaging FFS	8,221,150	6,843,037	(1,378,113)	(20.1%)
33,056	0	(33,056)	0.0%	Obstetrics FFS	214,263	181,208	(33,056)	(18.2%)
381,307	0	(381,307)	0.0%	Specialty IP Surgery FFS	2,060,806	1,679,499	(381,307)	(22.7%)
854,146	0	(854,146)	0.0%	Specialty OP Surgery FFS	5,207,598	4,353,452	(854,146)	(19.6%)
597,919	0	(597,919)	0.0%	Specialty IP Physician	3,141,752	2,543,833	(597,919)	(23.5%)
117,977	124,854	6,876	5.5%	Specialist FQHC FFS	648,860	655,737	6,876	1.0%
8,108,321	8,064,795	(43,526)	(0.5%)	10. Specialty Care Physician Expense	41,285,369	41,241,843	(43,526)	(0.1%)

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

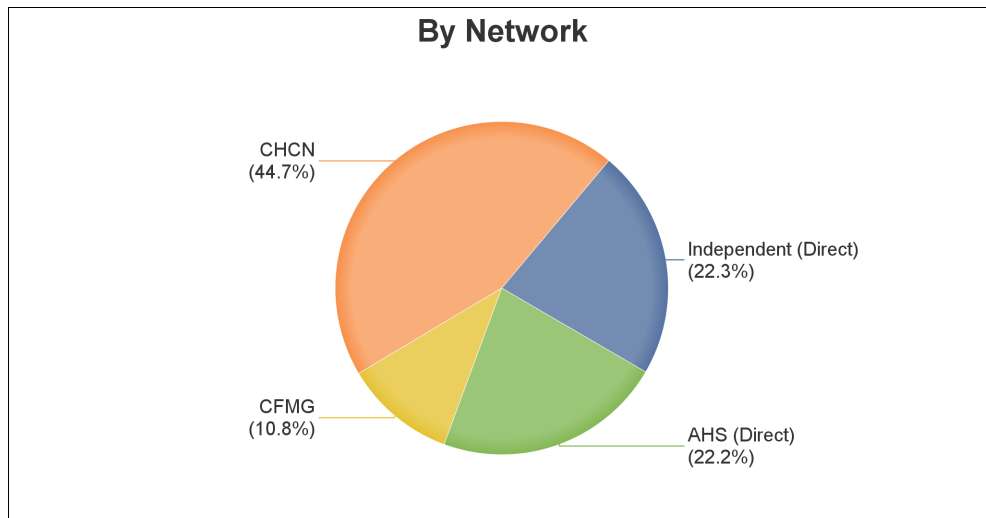
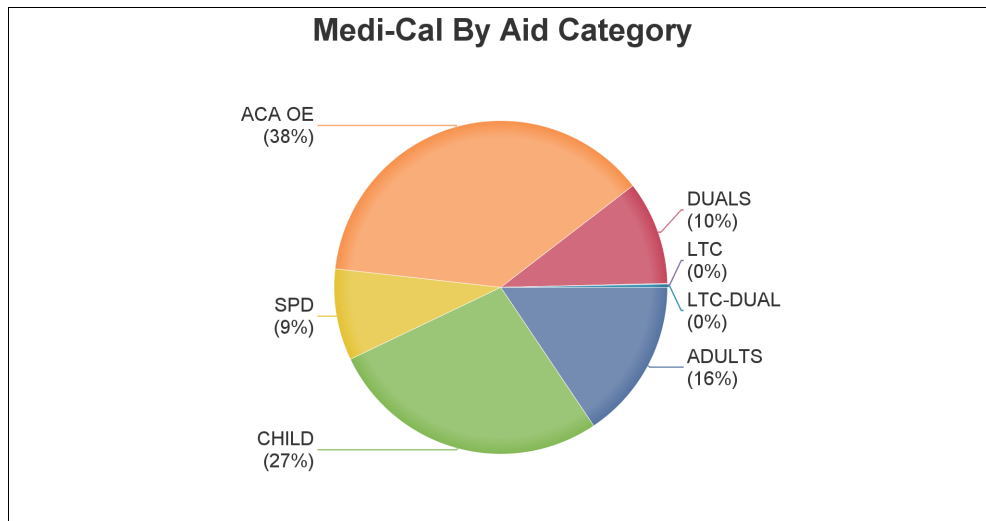
CURRENT MONTH					FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	
1,600,554	0	(1,600,554)	0.0%	IBNR Ancillary (ANC)	2,504,745	904,191	(1,600,554)	(177.0%)	
48,017	0	(48,017)	0.0%	IBNR Settlement (ANC)	162,205	114,188	(48,017)	(42.1%)	
128,042	0	(128,042)	0.0%	IBNR Claims Fluctuation (ANC)	364,290	236,248	(128,042)	(54.2%)	
110,855	0	(110,855)	0.0%	IBNR Transportation FFS	318,711	207,856	(110,855)	(53.3%)	
2,260,468	0	(2,260,468)	0.0%	Behavioral Health Therapy FFS	10,451,033	8,190,565	(2,260,468)	(27.6%)	
1,731,400	0	(1,731,400)	0.0%	Psychologist & Other MH Prof	8,965,650	7,234,250	(1,731,400)	(23.9%)	
430,384	0	(430,384)	0.0%	Other Medical Professional	2,296,219	1,865,835	(430,384)	(23.1%)	
67,873	0	(67,873)	0.0%	Hearing Devices	742,430	674,558	(67,873)	(10.1%)	
18,458	0	(18,458)	0.0%	ANC Imaging	246,606	228,147	(18,458)	(8.1%)	
71,294	0	(71,294)	0.0%	Vision FFS	351,591	280,298	(71,294)	(25.4%)	
6	0	(6)	0.0%	Family Planning	16	10	(6)	(64.6%)	
1,552,472	0	(1,552,472)	0.0%	Laboratory FFS	8,145,928	6,593,456	(1,552,472)	(23.5%)	
124,599	0	(124,599)	0.0%	ANC Therapist	768,861	644,262	(124,599)	(19.3%)	
1,054,915	0	(1,054,915)	0.0%	Transp/Ambulance FFS	7,016,942	5,962,027	(1,054,915)	(17.7%)	
3,458,066	0	(3,458,066)	0.0%	Non-ER Transportation FFS	11,984,549	8,528,483	(3,458,066)	(40.6%)	
2,408,667	0	(2,408,667)	0.0%	Hospice FFS	11,659,628	9,250,960	(2,408,667)	(26.0%)	
1,586,487	0	(1,586,487)	0.0%	Home Health Services	8,675,241	7,088,754	(1,586,487)	(22.4%)	
0	13,764,086	13,764,086	100.0%	Other Medical FFS	128	13,764,214	13,764,086	100.0%	
268,308	0	(268,308)	0.0%	Medical Refunds through HMS	558,501	290,192	(268,308)	(92.5%)	
35,240	0	(35,240)	0.0%	DME & Medical Supplies FFS	223,073	187,833	(35,240)	(18.8%)	
1,810,355	1,819,939	9,584	0.5%	ECM Base/Outreach FFS ANC	5,008,989	5,018,573	9,584	0.2%	
99,233	93,757	(5,476)	(5.8%)	CS Housing Deposits FFS ANC	590,426	584,949	(5,476)	(0.9%)	
544,147	766,230	222,083	29.0%	CS Housing Tenancy FFS ANC	3,757,353	3,979,436	222,083	5.6%	
531,122	430,645	(100,478)	(23.3%)	CS Housing Navi Servic FFS ANC	2,439,195	2,338,717	(100,478)	(4.3%)	
726,619	688,135	(38,484)	(5.6%)	CS Medical Respite FFS ANC	3,250,276	3,211,792	(38,484)	(1.2%)	
138,909	159,340	20,431	12.8%	CS Med. Tailored Meals FFS ANC	1,016,778	1,037,209	20,431	2.0%	
9,883	20,194	10,311	51.1%	CS Asthma Remediation FFS ANC	37,342	47,653	10,311	21.6%	
0	9,864	9,864	100.0%	MOT Wrap Around (Non Med MOT)	0	9,864	9,864	100.0%	
0	9,975	9,975	100.0%	CS Home Modifications FFS ANC	24,053	34,027	9,975	29.3%	
107,113	527,789	420,676	79.7%	CS P.Care & Hmker Svcs FFS ANC	1,607,431	2,028,107	420,676	20.7%	
0	19,965	19,965	100.0%	CS Cgiver Respite Svcs FFS ANC	42,347	62,311	19,965	32.0%	
308,055	0	(308,055)	0.0%	CommunityBased Adult Svc(CBAS)	2,511,429	2,203,374	(308,055)	(14.0%)	
17,394	25,000	7,606	30.4%	CS LTC Diversion FFS ANC	85,172	92,778	7,606	8.2%	
0	7,470	7,470	100.0%	CS LTC Transition FFS ANC	0	7,470	7,470	100.0%	
21,248,937	18,342,387	(2,906,550)	(15.8%)	11. Ancillary Medical Expense	95,807,138	92,900,588	(2,906,550)	(3.1%)	
1,039,382	0	(1,039,382)	0.0%	IBNR Outpatient	1,271,011	231,629	(1,039,382)	(448.7%)	
31,182	0	(31,182)	0.0%	IBNR Settlement (OP)	38,131	6,949	(31,182)	(448.7%)	
83,150	0	(83,150)	0.0%	IBNR Claims Fluctuation (OP)	101,677	18,527	(83,150)	(448.8%)	
2,110,640	11,442,136	9,331,496	81.6%	Outpatient FFS	12,598,750	21,930,246	9,331,496	42.6%	
2,341,356	0	(2,341,356)	0.0%	OP Ambul Surgery FFS	13,935,315	11,593,959	(2,341,356)	(20.2%)	
2,677,317	0	(2,677,317)	0.0%	Imaging Services FFS	12,807,720	10,130,403	(2,677,317)	(26.4%)	
1,020,699	0	(1,020,699)	0.0%	Behavioral Health FFS	1,118,160	97,460	(1,020,699)	(1,047.3%)	
677,152	0	(677,152)	0.0%	Outpatient Facility Lab FFS	3,540,576	2,863,424	(677,152)	(23.6%)	
196,338	0	(196,338)	0.0%	Outpatient Facility Cardio FFS	1,040,791	844,453	(196,338)	(23.3%)	
104,882	0	(104,882)	0.0%	OP Facility PT/OT/ST FFS	505,290	400,408	(104,882)	(26.2%)	
2,855,014	0	(2,855,014)	0.0%	OP Facility Dialysis Ctr FFS	15,502,451	12,647,437	(2,855,014)	(22.6%)	
13,137,113	11,442,136	(1,694,977)	(14.8%)	12. Outpatient Medical Expense	62,459,872	60,764,895	(1,694,977)	(2.8%)	
1,500,319	0	(1,500,319)	0.0%	IBNR Emergency	1,334,516	(165,803)	(1,500,319)	904.9%	
45,009	0	(45,009)	0.0%	IBNR Settlement (ER)	40,035	(4,974)	(45,009)	904.8%	
120,027	0	(120,027)	0.0%	IBNR Claims Fluctuation (ER)	106,761	(13,266)	(120,027)	904.8%	
7,245,900	10,180,741	2,934,841	28.8%	ER Facility	44,481,797	47,416,638	2,934,841	6.2%	

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

CURRENT MONTH				FISCAL YEAR TO DATE				
Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)	Account Description	Actual	Budget	\$ Variance (Unfavorable)	% Variance (Unfavorable)
1,056,393	0	(1,056,393)	0.0%	Specialty ER Physician FFS	5,936,785	4,880,392	(1,056,393)	(21.6%)
9,967,647	10,180,741	213,093	2.1%	13. Emergency Expense	51,899,893	52,112,987	213,093	0.4%
1,435,718	0	(1,435,718)	0.0%	IBNR Pharmacy (OP)	3,427,491	1,991,773	(1,435,718)	(72.1%)
43,072	0	(43,072)	0.0%	IBNR Settlement Rx (OP)	102,827	59,755	(43,072)	(72.1%)
114,859	0	(114,859)	0.0%	IBNR Claims Fluctuation Rx(OP)	274,201	159,342	(114,859)	(72.1%)
709,276	454,372	(254,903)	(56.1%)	Pharmacy FFS (OP)	3,749,210	3,494,307	(254,903)	(7.3%)
110,335	11,553,120	11,442,785	99.0%	Pharmacy Non PBM FFS Other-ANC	654,227	12,097,012	11,442,785	94.6%
8,565,577	0	(8,565,577)	0.0%	Pharmacy Non PBM FFS OP-FAC	47,892,133	39,326,556	(8,565,577)	(21.8%)
181,560	0	(181,560)	0.0%	Pharmacy Non PBM FFS PCP	1,167,123	985,563	(181,560)	(18.4%)
1,828,785	0	(1,828,785)	0.0%	Pharmacy Non PBM FFS SCP	12,446,512	10,617,727	(1,828,785)	(17.2%)
21,191	0	(21,191)	0.0%	Pharmacy Non PBM FFS FQHC	103,766	82,575	(21,191)	(25.7%)
10,634	0	(10,634)	0.0%	Pharmacy Non PBM FFS HH	102,263	91,629	(10,634)	(11.6%)
0	0	0	0.0%	RX Refunds HMS	(306)	(306)	0	0.0%
(54,000)	50,966	104,966	206.0%	Medical Expenses Pharm Rebate	(270,000)	(165,034)	104,966	(63.6%)
12,967,007	12,058,459	(908,549)	(7.5%)	14. Pharmacy Expense	69,649,446	68,740,897	(908,549)	(1.3%)
6,411,200	0	(6,411,200)	0.0%	IBNR LTC	2,654,264	(3,756,936)	(6,411,200)	170.6%
192,337	0	(192,337)	0.0%	IBNR Settlement (LTC)	79,628	(112,709)	(192,337)	170.6%
512,896	0	(512,896)	0.0%	IBNR Claims Fluctuation (LTC)	212,341	(300,555)	(512,896)	170.6%
1,250,714	0	(1,250,714)	0.0%	LTC - ICF/DD	8,006,440	6,755,726	(1,250,714)	(18.5%)
19,797,230	0	(19,797,230)	0.0%	LTC Custodial Care	119,480,519	99,683,289	(19,797,230)	(19.9%)
6,218,936	32,440,241	26,221,304	80.8%	LTC SNF	38,240,575	64,461,879	26,221,304	40.7%
34,383,314	32,440,241	(1,943,073)	(6.0%)	15. Long Term Care Expense	168,673,767	166,730,694	(1,943,073)	(1.2%)
166,993,808	148,244,666	(18,749,142)	(12.6%)	16. TOTAL FFS MEDICAL EXPENSES	782,174,549	763,425,407	(18,749,142)	(2.5%)
0	(1,389,434)	(1,389,434)	100.0%	Clinical Vacancy #102	0	(1,389,434)	(1,389,434)	100.0%
85,965	414,449	328,484	79.3%	Quality Analytics #123	675,331	1,003,815	328,484	32.7%
299,777	410,178	110,401	26.9%	LongTerm Services and Support #139	1,136,602	1,247,003	110,401	8.9%
874,269	1,130,287	256,018	22.7%	Utilization Management #140	4,940,738	5,196,756	256,018	4.9%
646,366	894,903	248,536	27.8%	Case & Disease Management #185	3,391,518	3,640,054	248,536	6.8%
5,181,846	5,471,904	290,058	5.3%	Medical Management #230	6,622,838	6,912,896	290,058	4.2%
753,897	1,375,977	622,080	45.2%	Quality Improvement #235	5,332,456	5,954,536	622,080	10.4%
286,869	443,639	156,771	35.3%	HCS Behavioral Health #238	1,585,709	1,742,480	156,771	9.0%
102,831	392,776	289,944	73.8%	Pharmacy Services #245	575,150	865,095	289,944	33.5%
52,257	95,744	43,487	45.4%	Regulatory Readiness #268	328,922	372,009	43,487	11.7%
8,284,077	9,240,422	956,345	10.3%	17. Other Benefits & Services	24,589,265	25,545,610	956,345	3.7%
(1,409,000)	(1,317,900)	91,100	(6.9%)	Reinsurance Recoveries	(8,120,986)	(8,029,886)	91,100	(1.1%)
1,761,844	1,757,200	(4,644)	(0.3%)	Reinsurance Premium	8,759,469	8,754,824	(4,644)	(0.1%)
352,844	439,300	86,456	19.7%	18. Reinsurance Expense	638,482	724,938	86,456	11.9%
194,704,598	174,930,382	(19,774,216)	(11.3%)	20. TOTAL MEDICAL EXPENSES	898,816,941	879,042,725	(19,774,216)	(2.2%)

Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

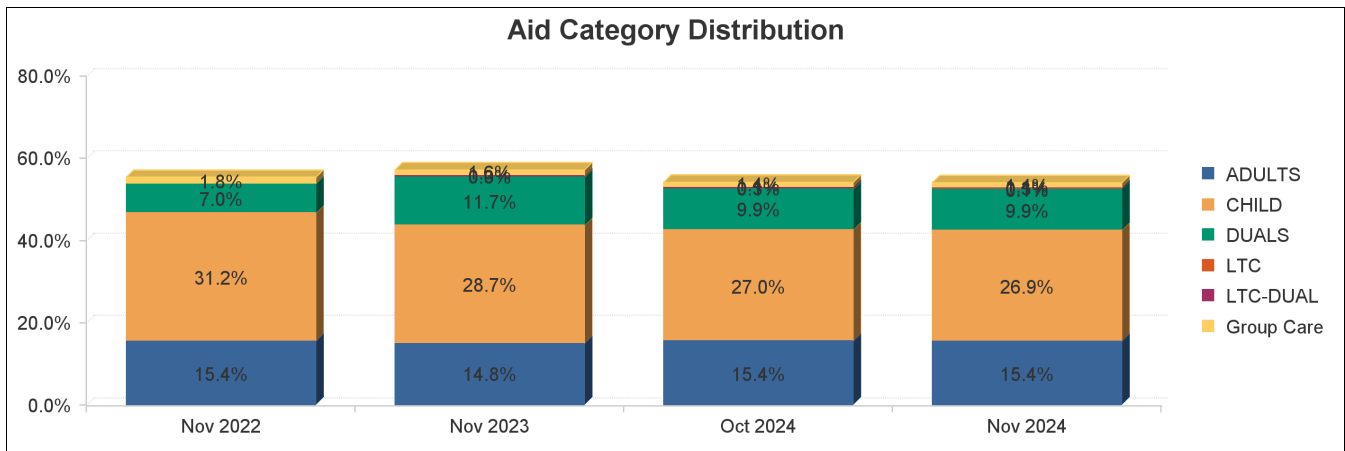
Category of Aid Trend						
Category of Aid	Nov 2024	% of Medi-Cal	Independent (Direct)	AHS (Direct)	CFMG	CHCN
ADULTS	62,533	16%	12,921	14,237	5	35,370
CHILD	109,574	27%	9,240	13,553	41,054	45,727
SPD	35,603	9%	11,685	5,651	1,430	16,837
ACA OE	151,559	38%	26,736	53,192	1,537	70,094
DUALS	40,360	10%	26,446	2,881	5	11,028
LTC	255	0%	239	7	0	9
LTC-DUAL	1,269	0%	1,268	0	0	1
Medi-Cal	401,153		88,535	89,521	44,031	179,066
Group Care	5,772		2,146	938	0	2,688
Total	406,925	100%	90,681	90,459	44,031	181,754
Medi-Cal %	98.6%		97.6%	99.0%	100.0%	98.5%
Group Care %	1.4%		2.4%	1.0%	0.0%	1.5%
Network Distribution			22.3%	22.2%	10.8%	44.7%
			% Direct:	45%	% Delegated:	55%



Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

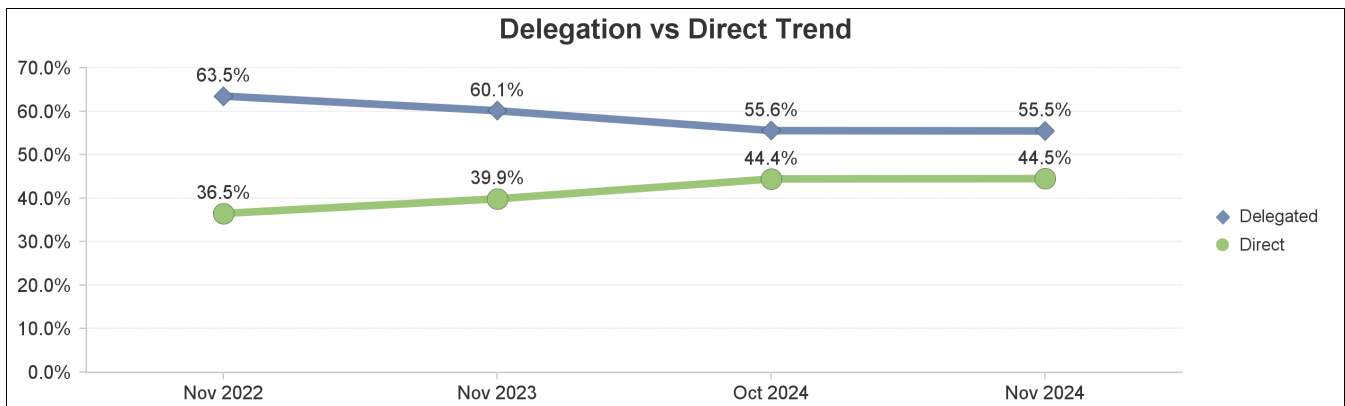
Category of Aid Trend

Category of Aid	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022 to Nov 2023	Nov 2023 to Nov 2024	Oct 2024 to Nov 2024
ADULTS	50,069	52,222	62,608	62,533	15.4%	14.8%	15.4%	15.4%	4.3%	19.7%	-0.1%
CHILD	101,653	101,557	109,680	109,574	31.2%	28.7%	27.0%	26.9%	-0.1%	7.9%	-0.1%
SPD	28,365	30,887	35,389	35,603	8.7%	8.7%	8.7%	8.7%	8.9%	15.3%	0.6%
ACA OE	117,328	120,666	151,098	151,559	36.0%	34.2%	37.2%	37.2%	2.8%	25.6%	0.3%
DUALS	22,719	41,217	40,144	40,360	7.0%	11.7%	9.9%	9.9%	81.4%	-2.1%	0.5%
LTC	0	139	249	255	0.0%	0.0%	0.1%	0.1%	0.0%	83.5%	2.4%
LTC-DUAL	0	980	1,265	1,269	0.0%	0.3%	0.3%	0.3%	0.0%	29.5%	0.3%
Medi-Cal	320,134	347,668	400,433	401,153	98.2%	98.4%	98.6%	98.6%	8.6%	15.4%	0.2%
Group Care	5,791	5,586	5,769	5,772	1.8%	1.6%	1.4%	1.4%	-3.5%	3.3%	0.1%
Total	325,925	353,254	406,202	406,925	100.0%	100.0%	100.0%	100.0%	8.4%	15.2%	0.2%



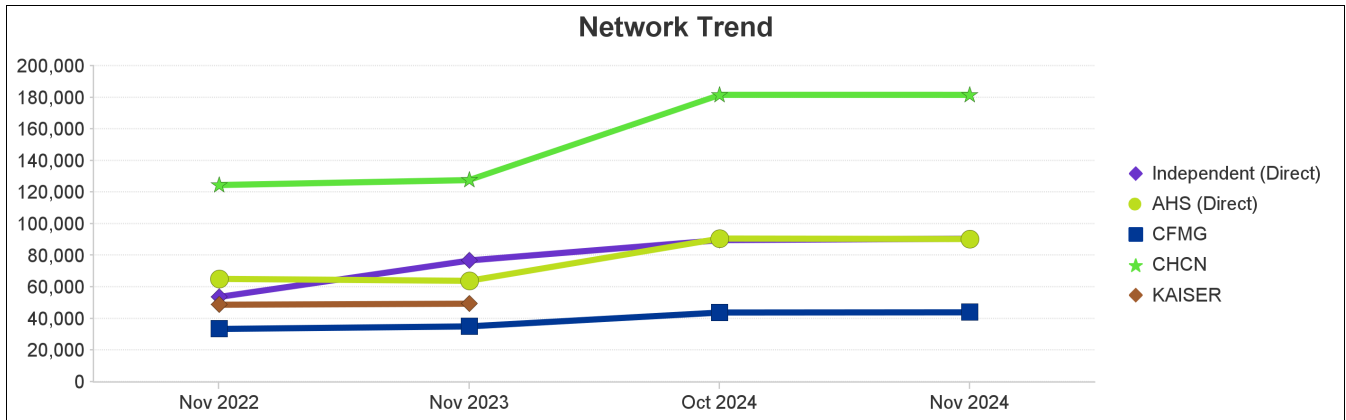
Delegation vs Direct Trend

Members	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022 to Nov 2023	Nov 2023 to Nov 2024	Oct 2024 to Nov 2024
Delegated	206,973	212,412	225,684	225,785	63.5%	60.1%	55.6%	55.5%	2.6%	6.3%	0.0%
Direct	118,952	140,842	180,518	181,140	36.5%	39.9%	44.4%	44.5%	18.4%	28.6%	0.3%
Total	325,925	353,254	406,202	406,925	100.0%	100.0%	100.0%	100.0%	8.4%	15.2%	0.2%



Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

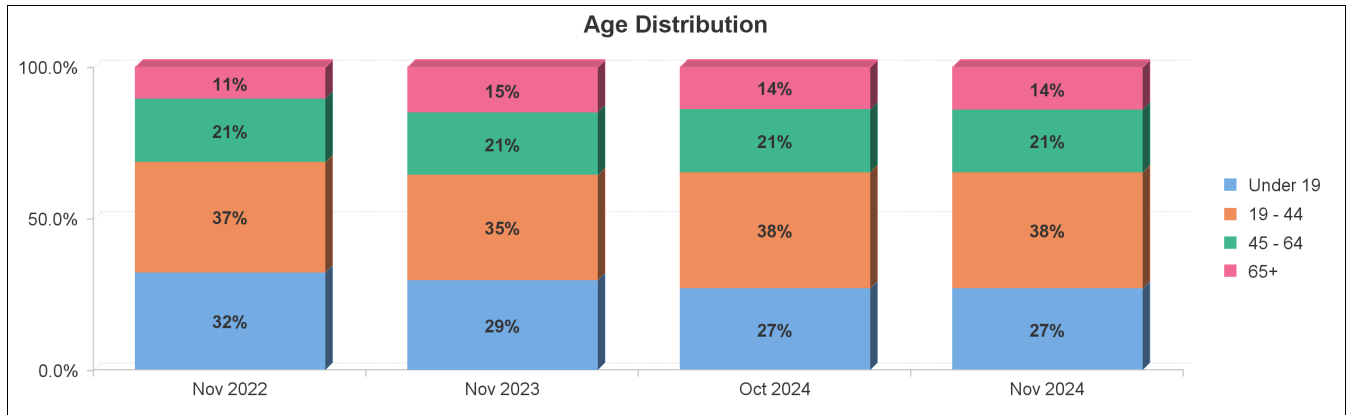
Network Trend											
Network	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022 to Nov 2023	Nov 2023 to Nov 2024	Oct 2024 to Nov 2024
Independent (Direct)	53,736	76,872	89,756	90,681	16.5%	21.8%	22.1%	22.3%	43.1%	18.0%	1.0%
AHS (Direct)	65,216	63,970	90,762	90,459	20.0%	18.1%	22.3%	22.2%	-1.9%	41.4%	-0.3%
CFMG	33,498	35,124	43,913	44,031	10.3%	9.9%	10.8%	10.8%	4.9%	25.4%	0.3%
CHCN	124,637	127,787	181,771	181,754	38.2%	36.2%	44.7%	44.7%	2.5%	42.2%	0.0%
KAISER	48,838	49,501	0	0	15.0%	14.0%	0.0%	0.0%	1.4%	-100.0%	0.0%
Total	325,925	353,254	406,202	406,925	100.0%	100.0%	100.0%	100.0%	8.4%	15.2%	0.2%



Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

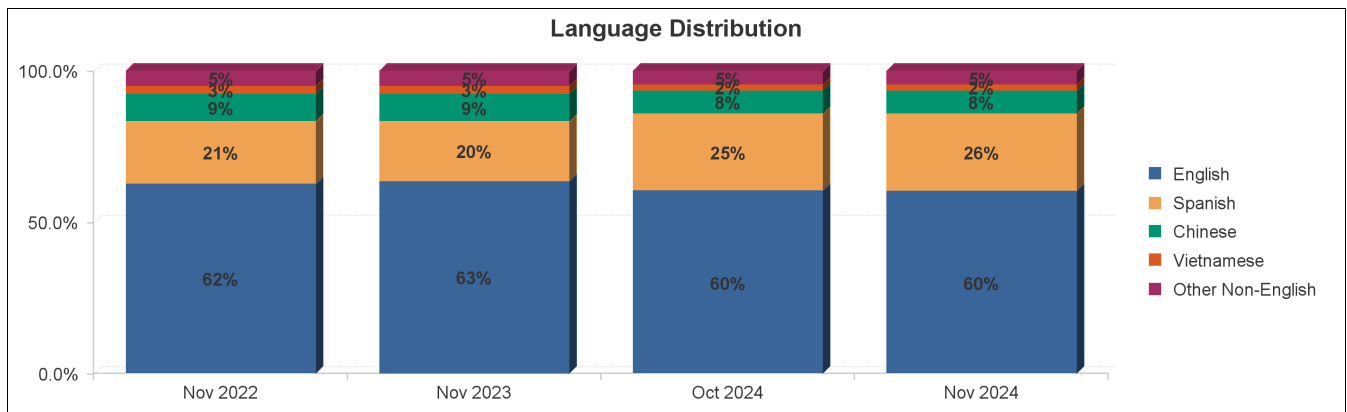
Age Category Trend

Age Category	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022 to Nov 2023	Nov 2023 to Nov 2024	Oct 2024 to Nov 2024
Under 19	103,882	103,970	108,379	108,407	32%	29%	27%	27%	0%	4%	0%
19 - 44	119,055	122,671	155,783	155,955	37%	35%	38%	38%	3%	27%	0%
45 - 64	68,281	72,867	84,315	84,411	21%	21%	21%	21%	7%	16%	0%
65+	34,707	53,746	57,725	58,152	11%	15%	14%	14%	55%	8%	1%
Total	325,925	353,254	406,202	406,925	100%	100%	100%	100%	8%	15%	0%



Language Trend

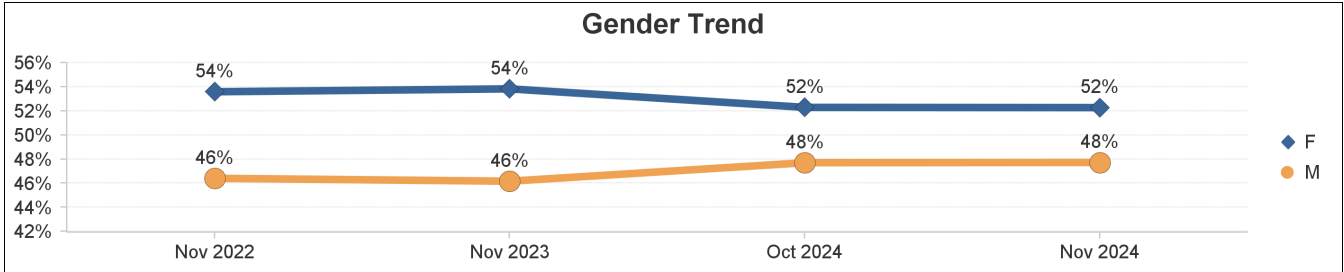
Language	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022 to Nov 2023	Nov 2023 to Nov 2024	Oct 2024 to Nov 2024
English	203,441	223,617	244,693	244,547	62%	63%	60%	60%	10%	9%	0%
Spanish	67,653	69,914	103,228	104,072	21%	20%	25%	26%	3%	49%	1%
Chinese	29,111	32,047	30,669	30,682	9%	9%	8%	8%	10%	-4%	0%
Vietnamese	8,906	9,168	8,243	8,223	3%	3%	2%	2%	3%	-10%	0%
Other Non-English	16,814	18,508	19,369	19,401	5%	5%	5%	5%	10%	5%	0%
Total	325,925	353,254	406,202	406,925	100%	100%	100%	100%	8%	15%	0%



Alameda Alliance for Health - Analytics Supporting Documentation: Membership Profile

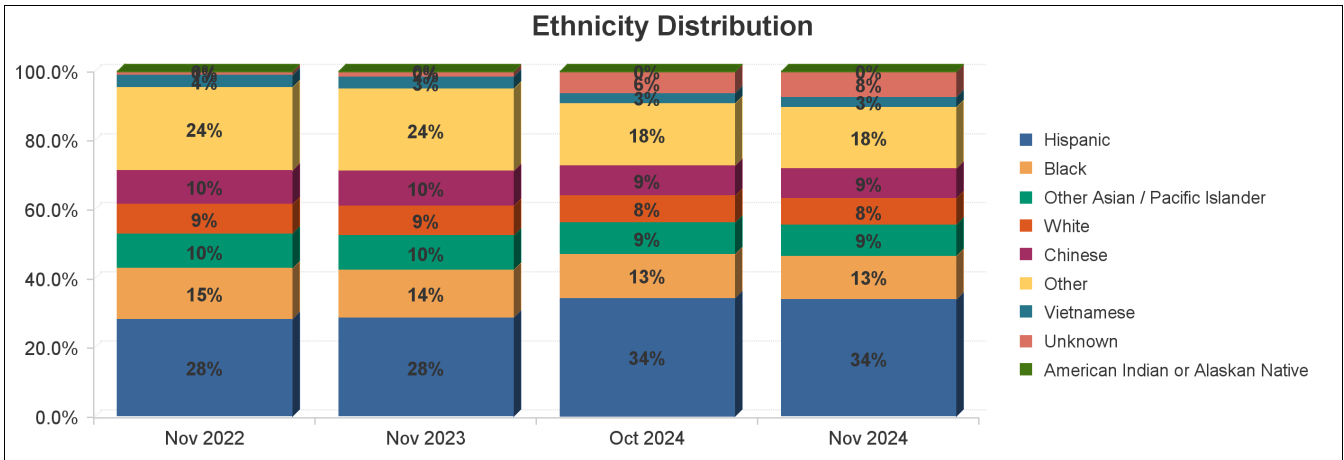
Gender Trend

Gender	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022 to Nov 2023	Nov 2023 to Nov 2024	Oct 2024 to Nov 2024
F	174,661	190,163	212,415	212,721	54%	54%	52%	52%	9%	12%	0%
M	151,264	163,091	193,787	194,204	46%	46%	48%	48%	8%	19%	0%
Total	325,925	353,254	406,202	406,925	100%	100%	100%	100%	8%	15%	0%



Ethnicity Trend

Ethnicity	Members				% of Total (ie.Distribution)				% Growth (Loss)		
	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022	Nov 2023	Oct 2024	Nov 2024	Nov 2022 to Nov 2023	Nov 2023 to Nov 2024	Oct 2024 to Nov 2024
Hispanic	91,418	100,583	138,637	137,424	28%	28%	34%	34%	10%	37%	-1%
Black	48,247	48,956	51,748	51,258	15%	14%	13%	13%	1%	5%	-1%
Other Asian / Pacific Islander	32,346	35,233	37,202	36,733	10%	10%	9%	9%	9%	4%	-1%
White	28,029	30,370	31,678	31,272	9%	9%	8%	8%	8%	3%	-1%
Chinese	31,699	35,686	35,243	34,944	10%	10%	9%	9%	13%	-2%	-1%
Other	78,525	84,093	73,399	72,555	24%	24%	18%	18%	7%	-14%	-1%
Vietnamese	11,442	12,048	11,527	11,441	4%	3%	3%	3%	5%	-5%	-1%
Unknown	3,526	5,553	25,982	30,524	1%	2%	6%	8%	57%	450%	17%
American Indian or Alaskan Native	693	732	786	774	0%	0%	0%	0%	6%	6%	-2%
Total	325,925	353,254	406,202	406,925	100%	100%	100%	100%	8%	15%	0%



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

Medi-Cal By City						
City	Nov 2024	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	160,468	40%	23,965	42,182	17,289	77,032
HAYWARD	64,606	16%	13,417	17,513	7,538	26,138
FREMONT	37,685	9%	15,533	6,660	2,264	13,228
SAN LEANDRO	33,226	8%	8,333	5,646	4,218	15,029
UNION CITY	14,719	4%	5,668	2,602	853	5,596
ALAMEDA	13,794	3%	3,313	2,473	2,068	5,940
BERKELEY	14,902	4%	4,018	2,253	1,765	6,866
LIVERMORE	13,069	3%	1,864	604	2,251	8,350
NEWARK	9,417	2%	2,748	4,113	544	2,012
CASTRO VALLEY	9,533	2%	2,616	1,616	1,420	3,881
SAN LORENZO	7,390	2%	1,478	1,660	864	3,388
PLEASANTON	7,646	2%	1,765	401	829	4,651
DUBLIN	7,549	2%	1,973	432	901	4,243
EMERYVILLE	2,832	1%	649	602	458	1,123
ALBANY	2,542	1%	658	301	581	1,002
PIEDMONT	479	0%	117	184	64	114
SUNOL	87	0%	26	14	7	40
ANTIOCH	20	0%	8	7	0	5
Other	1,189	0%	386	258	117	428
Total	401,153	100%	88,535	89,521	44,031	179,066

Group Care By City						
City	Nov 2024	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	1,815	31%	349	349	0	1,117
HAYWARD	664	12%	318	156	0	190
FREMONT	658	11%	432	80	0	146
SAN LEANDRO	612	11%	241	95	0	276
UNION CITY	298	5%	186	49	0	63
ALAMEDA	303	5%	87	26	0	190
BERKELEY	146	3%	47	11	0	88
LIVERMORE	102	2%	32	4	0	66
NEWARK	133	2%	79	29	0	25
CASTRO VALLEY	194	3%	82	32	0	80
SAN LORENZO	142	2%	45	28	0	69
PLEASANTON	71	1%	26	2	0	43
DUBLIN	116	2%	41	4	0	71
EMERYVILLE	35	1%	14	5	0	16
ALBANY	20	0%	10	1	0	9
PIEDMONT	8	0%	2	0	0	6
SUNOL	1	0%	1	0	0	0
ANTIOCH	24	0%	6	4	0	14
Other	430	7%	148	63	0	219
Total	5,772	100%	2,146	938	0	2,688

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

Total By City						
City	Nov 2024	% of Total	Independent (Direct)	AHS (Direct)	CFMG	CHCN
OAKLAND	162,283	40%	24,314	42,531	17,289	78,149
HAYWARD	65,270	16%	13,735	17,669	7,538	26,328
FREMONT	38,343	9%	15,965	6,740	2,264	13,374
SAN LEANDRO	33,838	8%	8,574	5,741	4,218	15,305
UNION CITY	15,017	4%	5,854	2,651	853	5,659
ALAMEDA	14,097	3%	3,400	2,499	2,068	6,130
BERKELEY	15,048	4%	4,065	2,264	1,765	6,954
LIVERMORE	13,171	3%	1,896	608	2,251	8,416
NEWARK	9,550	2%	2,827	4,142	544	2,037
CASTRO VALLEY	9,727	2%	2,698	1,648	1,420	3,961
SAN LORENZO	7,532	2%	1,523	1,688	864	3,457
PLEASANTON	7,717	2%	1,791	403	829	4,694
DUBLIN	7,665	2%	2,014	436	901	4,314
EMERYVILLE	2,867	1%	663	607	458	1,139
ALBANY	2,562	1%	668	302	581	1,011
PIEDMONT	487	0%	119	184	64	120
SUNOL	88	0%	27	14	7	40
ANTIOCH	44	0%	14	11	0	19
Other	1,619	0%	534	321	117	647
Total	406,925	100%	90,681	90,459	44,031	181,754

Alameda Alliance for Health Budget Update

Calendar Year 2024 Rate Update

- ▶ On December 30, the Department of Health Care Services (DHCS) provided amended CY24 rates removing negative adjustments related to the Targeted Rate Increase program and population acuity.
- ▶ AAH CY24 rates increase by approximately 1.38% or \$26M.
- ▶ Additional revenue was fully reflected in December preliminary financial results, offsetting losses that occurred in the month.

Calendar Year 2025 Rate Update

- ▶ October draft rates reflected a 4.3% increase in base rates from original CY24 rates.
- ▶ Updated rates were received December 18. Some details are still needed but sufficient data was shared to determine potential base rate increase.
- ▶ An additional 5% increase was added to the 4.3% increase from October.
- ▶ Estimated additional revenue approximately \$100M for the second half of FY25 (Jan-June).

Calendar Year 2024 Financial Results

FY25 Updated Results

- ▶ Estimated December Net Loss of \$8.6M.
- ▶ Calendar year 2024 results recorded a \$201M Net Loss for the year.
- ▶ This includes additional revenue from recent CY24 rate increase.
- ▶ Final budget estimated \$65.2M Net Loss for FY25 (July 2024-June 2025).
- ▶ Updated forecast estimates based on November and December actual results plus updated CY24 rate increase slightly reduce FY25 Net Loss to \$64.7M.

Initiatives Starting

- ▶ Readmission Reduction-Estimating a 1.5% reduction resulting in a decrease in medical expenses of \$900K annually.
- ▶ Community Supports criteria update will result in \$2M of annual cost savings.
- ▶ Claims and authorizations alignment project will result in \$5M in cost savings annually.
- ▶ Close collaboration with our Fraud Waste and Abuse department avoids \$500K of unnecessary payments.

Questions?

Alameda Alliance for Health

DSNP Scenarios Summary



DSNP Scenarios

- ▶ Scenario 1-Business as usual
- ▶ Scenario 2-Delay until 2027
- ▶ Scenario 3-Start small, reduced scale

Business as Usual - Scenario 1

- ▶ Assumes enrollment of approximately 4,000 members in 2026.
- ▶ Approved FTEs for FY25 move forward, assume FTE count grows for DSNP in CY26 and CY27.
- ▶ FTE assumptions were compiled as part of an exercise determining what departments needed to stand up the DSNP program.
- ▶ Total FTEs dedicated to DSNP are 75 costing \$34.7 million for Calendar Years 2025 through 2027.
- ▶ Consulting and vendor costs estimated to be \$15.5 million for the same period.
- ▶ Total estimated cost to stand up the DSNP is \$216.4 million.
- ▶ Total costs include FTEs, Operating and Vendor cost plus Medical Expenses.
- ▶ Revenue begins in 2026 to offset some expenses.

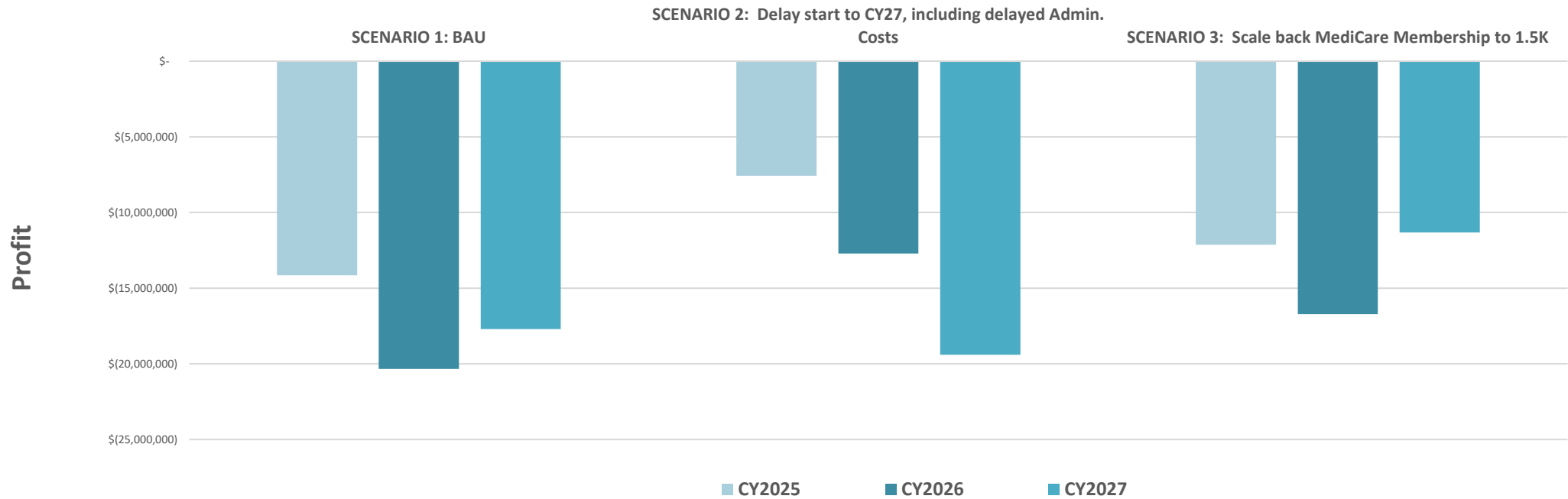
Delay until 2027 - Scenario 2

- ▶ Existing FTEs related to DSNP remain and preparation continues.
- ▶ Unfilled positions remain unfilled for FY25 and start at the end of CY25.
- ▶ Assumes enrollment of approximately 4,000 members in CY 2027.
- ▶ Savings reflect pause in hiring, consulting, and vendor cost. Plus, savings from delayed medical expenses.
- ▶ Total FTEs dedicated to DSNP are 75 costing \$24.3 million for Calendar Years 2025 through 2027.
- ▶ Consulting and vendor costs estimated to be \$15.2 million for the same period.
- ▶ Total estimated cost to stand up the DSNP is \$85.3 million. The reduction in costs is attributed to the postponement of hiring and the deferral of medical expenses until 2027.
- ▶ Revenue begins in 2027 to offset some expenses.

Reduced Scale - Scenario 3

- ▶ Assumed enrollment builds up to 1,500 members by the end of 2026.
- ▶ Limited savings related to volume related departments (Call Center, Claims, etc.).
- ▶ Fixed cost to stand up a DSNP remain.
- ▶ This allows the Alliance to enter the market on a small scale while learning from 2026 experience.
- ▶ Total FTEs dedicated to DSNP are 60 costing \$27.3 million for Calendar Years 2025 through 2027.
- ▶ Consulting and vendor costs estimated to be \$16.0 million for the same period.
- ▶ Total estimated cost to stand up DSNP is \$131.7 million.
- ▶ Total estimate includes scaled back revenue stream but begins in 2026.

D-SNP Projections - Scenario Analysis



Findings

- ▶ Business as usual maintains existing projected expenses with the full impact of FTEs and operating costs plus medical expenses. Total estimated loss for three years is \$52.1M.
- ▶ Delaying to 2027 requires some costs to continue for existing FTEs, work continues in preparation for 2027 but the fixed cost impact and medical expenses are delayed until late CY25 into CY26. Total estimated loss is \$39.7M.
- ▶ Reduced scale results in some FTE and OPEX costs savings but fixed costs remain to ensure compliance and readiness for CY26. Total estimated loss is \$40.1M.

Questions?