COMMUNITY HEALTH PLAN OF IMPERIAL VALLEY

AGENDA

Community Health Plan of Imperial Valley Commission

November 9, 2026

5:30 p.m.

512 W. Aten Rd., Imperial, CA 92251

All supporting documentation is available for public review at https://chpiv.org

Commission Role	Member	Attendance
LHA Chair	Lee Hindman	
LHA Vice-Chair	Yvonne Bell	
LHA Commissioner	Dr. Bushra Ahmad	
LHA Commissioner	Xochitl Fausto	
LHA Commissioner	Dr. Kathleen Lang	
LHA Commissioner	Paula Llanas	
LHA Commissioner	Dr. Majid Mani	
LHA Commissioner	Peggy Price	
LHA Commissioner	Dr. Carlos Ramirez	
LHA Commissioner	Dr. Unnati Sampat	
LHA Commissioner	Pablo Velez	
LHA Commissioner	Dr. Allan Wu	
LHA Commissioner	Carly Zamora	

1. CALL TO ORDER *Yvonne Bell, Vice-Chair*

A. Roll Call *Donna Ponce, Commission Clerk*

B. Approval of Agenda

1. Items to be pulled or added from the Information/Action/Closed Session Calendar

2. Approval of the order of the agenda

2. PUBLIC COMMENT

Yvonne Bell, Vice- Chair

Public Comment is limited to items NOT listed on the agenda. This is an opportunity for members of the public to address the Commission on any matter within the Commission's jurisdiction. Any action taken as a result of public comment shall be limited to the direction of staff. When addressing the Commission, state your name for the record prior to providing your comments. Please address the Commission as a whole, through the Chairperson. Individuals will be given three (3) minutes to address the board.

3. CONSENT CALENDAR

All items appearing on the consent calendar are recommended for approval and will be acted upon by one motion, without discussion. Should any Commissioner or other person express their preference to consider an item separately, that item will be addressed at a time as determined by the Chair.

A. Approval of Minutes from 10/12/2026...pg. 5-9

B. Acceptance of the monthly financial reports as recommended by the Finance and Executive Committees

1. Executive Summary...pg. 10-11
2. Enrollment Report...pg. 12
3. Statement of Revenues, Expenses, and Changes in Net Position... pg. 13
4. Product Profit & Loss Statement...pg. 14
5. Product Profit & Loss Statement (YTD)...pg. 15
6. Change in Net Position Trend...pg. 16
7. Medicare PMPM Detail...pg. 17
8. Statement of Net Position...pg. 18
9. Summarized TNE Calculation...pg. 19
10. Cash Transaction Report...pg. 20-22

C. Approve establishing a new account with JP Morgan Chase as a restricted asset (replacing First Foundation) as recommended by the Finance and Executive Committees...pg. 23

4. ACTION

No action items.

5. COMMITTEE CHAIR REPORTS

A. Quality Improvement Health & Equity Committee-*Quarterly (Dr. Gordon Arakawa, CMO)* ... pg. 25-48

B. Finance Committee-*Monthly*
(Dr. Carlos Ramirez, Chair) ...pg. 10-11

C. Regulatory Compliance & Oversight Committee-*Quarterly*
(Dr. Allan Wu, Chair) No meeting

D. Community Advisory Committee -*Quarterly*
(Xochitl Fausto, Chair) No meeting

6. INFORMATION

A. Health Services Report *(Dr. Gordon Arakawa, CMO and Jeanette Crenshaw, Executive Director of Health Services)* ...pg. 50-55

B. Compliance Report *(Cynthia Mesa, CCO)* ...pg. 56-58

C. Operations Report *(Julia Hutchins, COO)* ...pg. 59-60

D. Human Resources Report *(Shannon Long, HR Consultant)* ...pg. 61

E. CEO Report *(Larry Lewis, CEO)*

F. Other new or old business *(Yvonne Bell, Vice-Chair)*

7. CLOSED SESSION

A. Compliance

B. Pursuant to Welfare and Institutions Code § 14087.38 (n) Report involving Trade Secret new product discussion (estimated date of disclosure, 10/2027)

8. RECONVENE OPEN SESSION

A. Report on actions taken in closed session.

9. ADJOURNMENT

Next meeting: December 14, 2026

Consent Agenda

COMMUNITY HEALTH PLAN OF IMPERIAL VALLEY

MINUTES

Community Health Plan of Imperial Valley Commission

October 12, 2026

5:30 p.m.

512 W. Aten Rd., Imperial, CA 92251

All supporting documentation is available for public review at https://chpiv.org

Commission Role	Member	Attendance
LHA Chair	Lee Hindman	Present
LHA Vice-Chair	Yvonne Bell	Present
LHA Commissioner	Dr. Bushra Ahmad	Present
LHA Commissioner	Xochitl Fausto	Present
LHA Commissioner	Dr. Kathleen Lang	Present
LHA Commissioner	Paula Llanas	Absent
LHA Commissioner	Dr. Majid Mani	Present
LHA Commissioner	Peggy Price	Absent
LHA Commissioner	Dr. Carlos Ramirez	Present
LHA Commissioner	Dr. Unnati Sampat	Present
LHA Commissioner	Pablo Velez	Absent
LHA Commissioner	Dr. Allan Wu	Present
LHA Commissioner	Carly Zamora	Absent

1. CALL TO ORDER *Lee Hindman, Chair*

The meeting was called to order at 5:30 p.m.

A. Roll Call *Donna Ponce, Commission Clerk*

Roll call taken and quorum confirmed. Attendance is as shown.

B. Approval of Agenda

(Sampat/Ramirez) To approve the order of the agenda. Motion carried.

1. Items to be pulled or added from the Information/Action/Closed Session Calendar

2. Approval of the order of the agenda

2. PUBLIC COMMENT *Lee Hindman, Chair*

Public Comment is limited to items NOT listed on the agenda. This is an opportunity for members of the public to address the Commission on any matter within the Commission's jurisdiction. Any action taken as a result of public comment shall be limited to the direction of staff. When addressing the Commission, state your name for the record prior to providing your comments. Please address the Commission as a whole, through the Chairperson. Individuals will be given three (3) minutes to address the board.
No public comment.

3. CONSENT CALENDAR

All items appearing on the consent calendar are recommended for approval and will be acted upon by one motion, without discussion. Should any Commissioner or other person express their preference to consider an item separately, that item will be addressed at a time as determined by the Chair.
(Lang/Ramirez) To approve the consent agenda. Motion carried.

A. Approval of Minutes from 9/14/2026...pg. 6-10

B. Approval of the monthly financial reports as reviewed and accepted by the Finance and Executive Committees

1. Executive Summary...pg. 11-12
2. Enrollment Report...pg. 13
3. Statement of Revenues, Expenses, and Changes in Net Position... pg. 14
4. Product Profit & Loss Statement...pg. 15
5. Product Profit & Loss Statement (YTD)...pg. 16
6. Change in Net Position Trend...pg. 17
7. Medicare PMPM Detail...pg. 18
8. Statement of Net Position...pg. 19
9. Summarized TNE Calculation...pg. 20
10. Cash Transaction Report...pg. 21-23

C. Approval of the LHPC Annual Dues Assessment of $133,682.57 as reviewed and recommended by the Finance and Executive Committees...pg. 24-30

D. Approval of up to four $300,000 CHPIV grants to recruit OB/GYNs to begin practice in Imperial County as reviewed and recommended by the Finance and Executive Committees...pg. 31-35

E. Approval of the resolution to terminate the 403(b) Retirement as reviewed and recommended by the Executive Committee...pg. 36-41

F. Approval of the renewal of NetSuite ERP (core financial system), NetSuite Planning & Budgeting (NSPB), and Advanced Customer Service (ACS) contracts as reviewed and recommended by the Finance and Executive Committees…pg. 42

G. Approval of the SOW for annual financial audit performed by Baker Tilly, not to exceed $91,500.00 as reviewed and recommended by the Finance and Executive Committees…pg. 43-44

4. ACTION

No action items.

5. COMMITTEE CHAIR REPORTS

A. Quality Improvement Health & Equity Committee-*Quarterly*
(Dr. Gordon Arakawa, CMO) No meeting

B. Finance Committee-*Monthly*
(Dr. Carlos Ramirez, Chair) …pg. 11-12
Dr. Ramirez gave a summary of the Finance Committee meeting of October 7, 2026.

C. Regulatory Compliance & Oversight Committee-*Quarterly*
(Dr. Allan Wu, Chair) …pg. 46-62
Dr. Wu gave an update on the 2026 Biennial Conflict of Interest Code filing.

D. Community Advisory Committee -*Quarterly*
(Xochitl Fausto, Chair) …pg. 63
Xochitl gave an update on September 15, 2026, Community Advisory Committee meeting and covered the following:

- Medicare Savings Program
- Non-Specialty Mental Health Outreach and Education Plan
- Community Connect, FindHelp
- PACE Innercare Presentation
- Purpose of CAC

Several commissioners had questions regarding Innercare's PACE Program, specifically its eligibility criteria and the process for enrollment. Member Bell provided an overview of how the program operates, explained the eligibility requirements, and identified the types of individuals who would be an appropriate fit for the program.

6. INFORMATION

A. Health Services Report *(Dr. Gordon Arakawa, CMO and Jeanette Crenshaw, Executive Director of Health Services)* ...pg. 65-70

Dr. Arakawa introduced Dr. Melanie Lai Wells as the new Health Equity Officer and provided a presentation on the D-SNP Model of Care.

B. Compliance Report *(Cynthia Mesa, CCO)* ...pg. 71-72

Cynthia Mesa reported on the following:

- Regulatory Compliance
- D-SNP Update
- All Plan Letter (APL) Submissions
- 2024 DHCS Medical Audit Corrective Action Plan Update
- 2025 DHCS Medical Audit Update
- NAVI Audit Update
- Health Net Annual Oversight Audit

C. Operations Report *(Julia Hutchins, COO)* ...pg. 73-74

Julia Hutchins provided updates on the following:

- Provider Dinners hosted by CHPIV in the month of September
- Flu Shot Incentive for Medi-Medi Members and Provider Office Incentive
- Total Member Enrollment Numbers

D. Human Resources Report *(Shannon Long, HR Consultant)* ...pg. 75

Larry Lewis, on behalf of Shannon Long, provided updates on the following:

- Hiring of Health Equity Office, Dr. Melanie Lai Wells and hiring of new Chief Compliance Officer, Cynthia Mesa
- Open Position: Compliance Auditor
- Completed Workshops for Care Management and Member Services on the Culture of Service Principles
- Total number of employees: 42

E. CEO Report *(Larry Lewis, CEO)*

Larry Lewis reported on the following:

- Briefing on the impact of HR-1 with Congressman Ruiz
- PMH Gala on October 15, 2026
- Cancer Resource Center of the Desert Dinner on October 9, 2026
- Imperial Valley Medical Society Dinner on November 4, 2026
- State of the County on November 5, 2026
- Healthcare Access and Information will visit CHPIV soon to speak on real health transition grants

- Temporary pause in office expansion
- Community Support cancellations
- DHCS missing quality targets
- LHPC collaborating with California Commission on the future of Medi-Cal
- Unsatisfactory Immigration Status Coordination of Care to be dropped
- LCW workshop for Commissioners in December
- Presentation on the development of Local Health Authority dba CHPIV

F. Other new or old business *(Lee Hindman, Chair)*

None.

7. CLOSED SESSION

Chair Hindman announced that the commission entered into closed session.

A. Compliance

B. Pursuant to Welfare and Institutions Code § 14087.38 (n) Report involving Trade Secret new product discussion (estimated date of disclosure, 10/2027)

8. RECONVENE OPEN SESSION

A. Report on actions taken in closed session.

Chair Hindman announced that the commission reconvened into open session. No action was taken.

9. ADJOURNMENT

The meeting was adjourned at 7:14 p.m.

Next meeting: November 9, 2026

Financial Results

September 2026

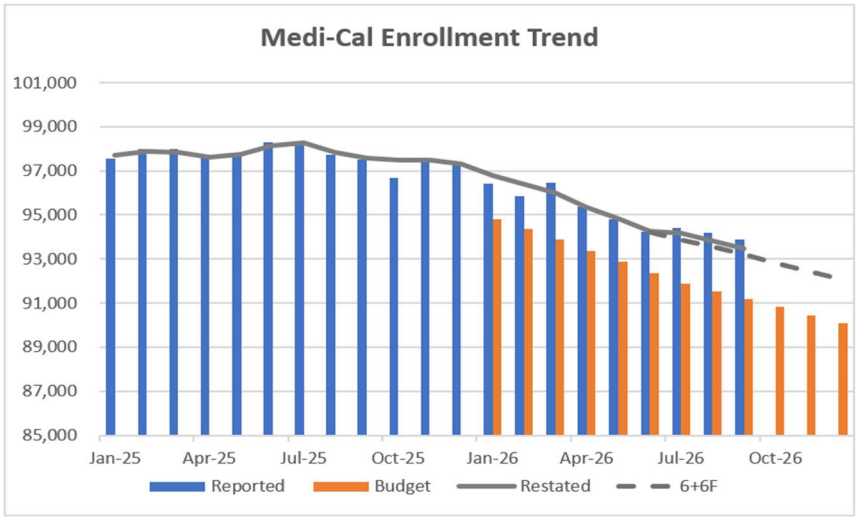
Executive Summary

September results exceeded the 6+6 Forecast by $178K, driven primarily by favorable investment income, and to a lesser degree, SPD Margin. Total Administrative costs remain in-line with 6+6F estimates. On a YTD basis, Medicare continues to outperform relative to the Budget, beating YTD estimates by $760K, while core Medicaid business has outperformed by $196K. Tangible Net Equity was 397% on a reported basis and 519% on a restated basis.

Membership

On a reported basis, Medi-Cal membership continued its downward trend, although it exceeded the 6+6F by more than 4K members. Preliminary October data suggest that membership will continue to decrease consistently with the 6+6F trend.

On a YTD basis, Medi-Cal membership was 19K member months above Budget.



Reported September Medicare membership was 494 members, or 25% below the 6+6F.

Medi-Cal Gross Margin

Medi-Cal gross margin was favorable to forecast by $171K due to prior maternity revenue. While base capitation was rate/mix estimates were consistent with the forecast, quality withhold continues to define the overall rate variance. Quality standards are anticipated to be met at 100% levels, which will be paid in February 2027 cap. Excluding maternity, prior period revenue accounts for $362K of favorable revenue variance.

	Revenue (Current Month Reported)					
	Current	6+6F	Variance	Vol	Rate/Mix	Quality WH
Current Base Capitation &ECM						
Child	$ 4,096,992	$ 4,123,658	**$ (26,666)**	$ 14,961	$ (657)	$ (40,970)
Adult	$ 3,613,375	$ 3,602,973	**$ 10,402**	$ 47,242	$ (706)	$ (36,134)
Adult Expansion	$ 7,595,521	$ 7,674,253	**$ (78,732)**	$ (788)	$ (1,988)	$ (75,955)
SPD-LTC	$ 4,589,033	$ 4,688,361	**$ (99,327)**	$ (52,215)	$ (1,222)	$ (45,890)
SPD-LTC Full Dual	$ 6,503,225	$ 6,590,952	**$ (87,727)**	$ (22,022)	$ (674)	$ (65,032)
Total Base Capitatio	**$ 26,398,147**	**$26,680,198**	**$ (282,051)**	**$ (12,822)**	**$ (5,247)**	**$ (263,981)**
Prior Period						
Base Cap			**$ 162,813**			
Maternity			**515,637**			
Pass-Through			**$ 198,916**			
Total Variance			**$ 595,316**			

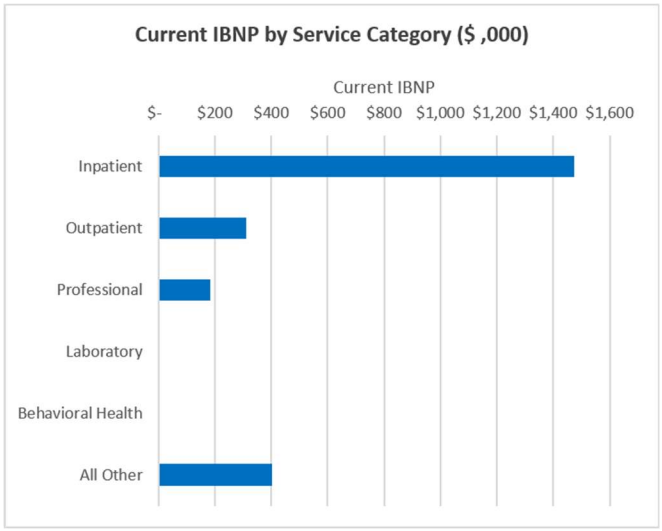
** Includes SPD Medicaid*

Medicare Gross Margin (DSNP & SPD Medicaid)

Medicare gross margin was in line with the 6+6F, unfavorable ($3.5K) on $1.2M of revenue. Unfavorable margin for September was driven by net pharmacy claims and high supplemental benefit utilization, partially offset by SPD Medicaid FFS claims. Lower membership volume resulted in ($41K) of unfavorable gross margin.

DSNP (Medicare Primary): DSNP inpatient claim volume continued to run favorable to forecast, with forecast costs of $397 PMPM compared with incurred costs of $208 PMPM. Reserves (IBNR) increased by $188K, $13K more than the 6+6F. Net incurred pharmacy claims were also unfavorable to forecast for September but remain favorable to budget on a YTD basis. Supplemental claims were higher than the overall trend driven by a YTD true-up of vision claims.

SPD Medicaid (Secondary): Continuing the trend from prior months, SPD Medicaid again ran favorable to forecast at approximately 36% of expected PMPM values.



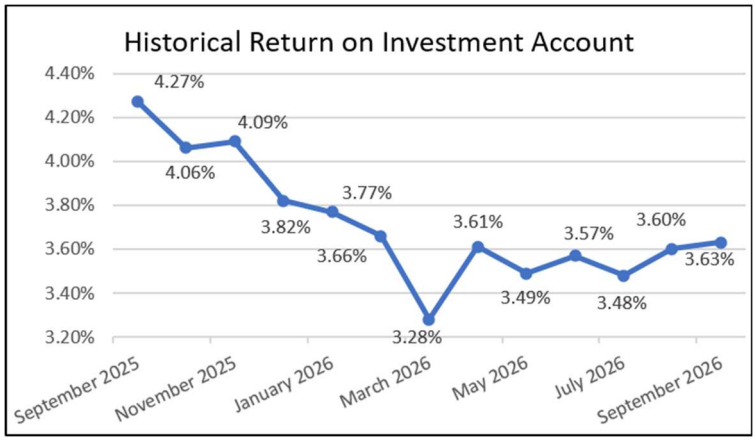
On a YTD basis, Medicare gross margin totaled $1.1M, which was $381K favorable to Budget. Year-to-date MLR was 87.0%, compared with the Budget of 95.5%.

Administrative Expenses

Administrative expenses were favorable by $11K, driven by reduced spend on professional services (consulting and outside services). Unfavorable variances were driven by accruals for 2025 community reinvestment, quality initiatives, and other admin (provider dinners and timing of charitable contributions).

Other Income

Investment income was favorable to the 6+6F by $162K in September due to interest earned on August directed payments received in September. On a YTD basis, the full-year risk to Budget has been largely mitigated.



Net Income

Change in Net Position was $278K for September, exceeding 6+6F by $179K. Year to date, CHPIV generated $1.5M, or 180% ahead of Budget.

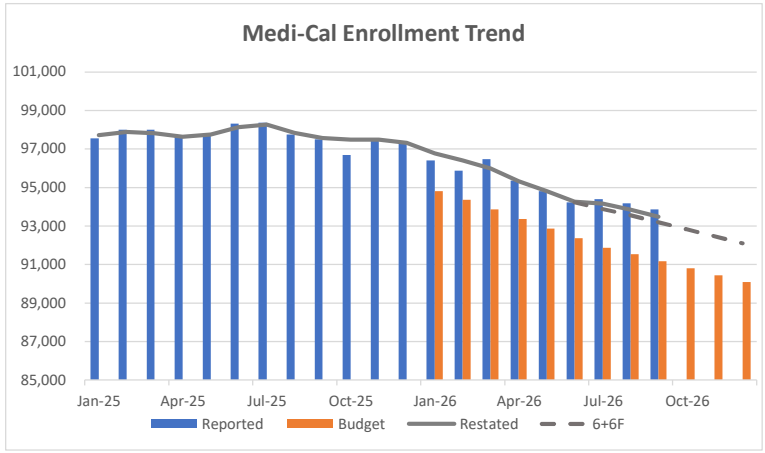
Tangible Net Equity (TNE)

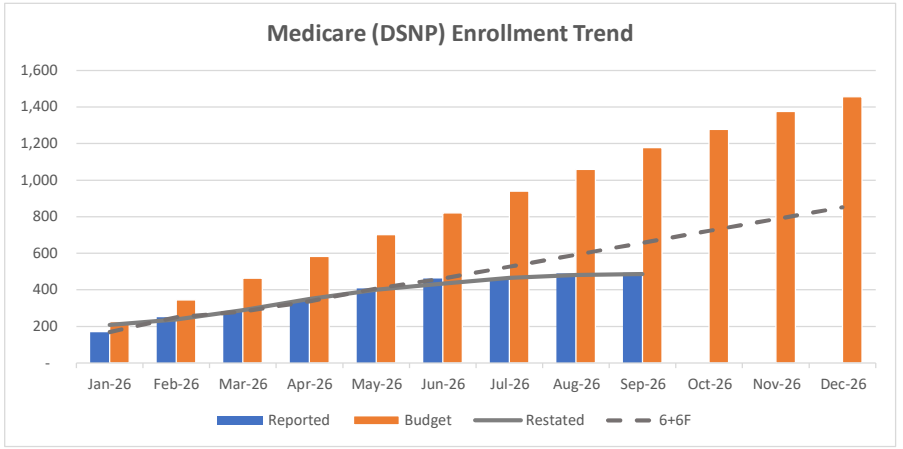
As of September, Tangible Net Equity totaled $25.2M, representing 398% of the required $6.4M level.

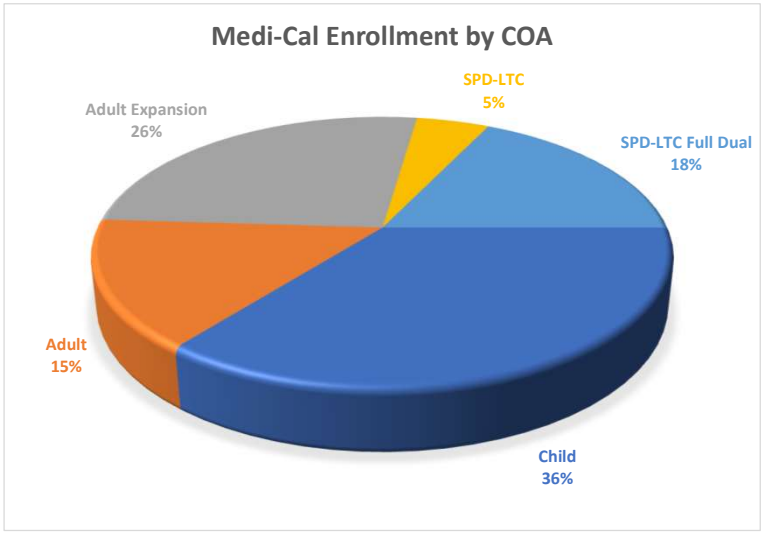
Community Health Plan of Imperial Valley
Enrollment Summary
For September 2026

	2025				2026											
									September				September (YTD)			
											B/(W)				B/(W)	
Category of Aid (COA)*	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Actual	6+6F	#	%	Actual	Budget	#	%
Child	35,139	35,129	34,728	34,555	34,434	33,656	33,492		33,492	32,766	726	2%	305,191	291,682	13,509	5%
Adult	15,801	15,754	15,471	15,306	14,887	14,267	14,283		14,283	13,077	1,206	9%	131,131	127,879	3,252	3%
Adult Expansion	25,995	26,028	25,808	25,988	25,493	24,715	24,499		24,499	23,299	1,200	5%	224,992	216,066	8,926	4%
SPD-LTC	4,693	4,790	4,662	4,684	4,640	4,577	4,539		4,539	4,319	220	5%	41,484	42,462	(978)	-2%
SPD-LTC Full Dual	16,381	16,614	16,823	16,835	17,026	17,015	17,059		17,059	16,322	737	5%	152,826	158,139	(5,313)	-3%
Total Medicaid	98,009	98,315	97,492	97,368	96,480	94,230	93,872	-	93,872	89,783	4,089	5%	855,624	836,228	19,396	2%
DSNP	-	-	-	-	282	463	494		494	658	(164)	-25%	3,355	3,688	(333)	-9%
Monthly/Quarterly Change		*0.3%*	*-0.8%*	*-0.1%*	*-0.9%*	*-2.3%*	*-0.4%*		*-2.7%*	*-6.9%*			*-3.6%*	*-7.8%*		

** Source: DHCS 820 Remittance summary; includes retroactivity*







Medi-Cal Enrollment Trend (Restated)

	June	July	August	September	MoM Δ	% Δ
SIS						
Child	33,255	33,229	33,070	32,888	(182)	-0.6%
Adult	13,412	13,356	13,340	13,280	(60)	-0.4%
Adult Expansion	23,513	23,556	23,556	23,539	(17)	-0.1%
SPD-LTC	4,317	4,327	4,287	4,282	(5)	-0.1%
SPD-LTC Full Dual	16,348	16,442	16,488	16,428	(60)	-0.4%
Total SIS	**90,845**	**90,910**	**90,741**	**90,417**	**(324)**	**-0.4%**
% of Total	***96.4%***	***96.5%***	***96.7%***	***96.7%***		
UIS						
Child	490	496	503	517	14	2.8%
Adult	905	909	876	860	(16)	-1.8%
Adult Expansion	1,278	1,188	1,107	1,090	(17)	-1.5%
SPD-LTC	168	161	159	157	(2)	-1.3%
SPD-LTC Full Dual	574	503	455	448	(7)	-1.5%
Total UIS	**3,415**	**3,257**	**3,100**	**3,072**	**(28)**	**-0.9%**
% of Total	***3.6%***	***3.5%***	***3.3%***	***3.3%***		
Total	**94,260**	**94,167**	**93,841**	**93,489**	**(352)**	**-0.4%**

Community Health Plan of Imperial Valley

Community Health Plan of Imperial Valley
Statement of Revenues, Expenses, and Changes in Net Position
For September 2026

	September			September (YTD)			
	Actual	Forecast (6+6)	Variance - B/(W)	Actual	Budget	Variance - B/(W)	Current Month Explanations
REVENUE							
Medicaid Revenue	$ 28,197,102	$ 27,601,786	**$ 595,316**	$ 357,898,627	$ 251,107,826	**$ 106,790,801**	- Medi-Cal revenue favorable on maternity and pass through payments
Medicare Revenue	$ 1,015,023	$ 1,348,712	**$ (333,688)**	$ 7,128,508	$ 13,575,943	**$ (6,447,435)**	- Unfavorable on volume
Investment & Interest Income	$ 256,074	$ 93,610	**$ 162,465**	$ 1,120,275	$ 1,102,382	**$ 17,893**	- Favorable due to August directed payment revenue
TOTAL REVENUE	**$ 29,468,199**	**$ 29,044,107**	**$ 424,092**	**$ 366,147,410**	**$ 265,786,151**	**$ 100,361,259**	
HEALTH CARE COSTS							
Global Capitation	$ 27,181,376	$ 26,535,102	**$ (646,274)**	$ 349,139,688	$ 241,275,966	**$ (107,863,722)**	- Medicaid cap (HNT) unfavorable, offsetting revenue favorability
Shared Risk Capitation	$ 262,813	$ 317,352	**$ 54,538**	$ 1,938,190	$ 3,488,706	**$ 1,550,517**	- Cap offset on unfavorable volume
FFS Claims	$ 488,163	$ 784,997	**$ 296,833**	$ 3,497,560	$ 7,567,950	**$ 4,070,390**	- Favorable medical cost trend in in DSNP, notably Inpatient utilization
Pharmacy (Net)	$ 242,077	$ 304,680	**$ 62,603**	$ 1,646,648	$ 3,890,083	**$ 2,243,435**	- Rx was favorable on membership volume, but unfavorable PMPM
All Other	$ 59,300	$ 35,193	**$ (24,107)**	$ 262,257	$ 557,029	**$ 294,773**	- Unfavorable due to vision cost (YTD accrual)
HEALTH CARE COSTS	**$ 28,233,729**	**$ 27,977,324**	$ (256,405)	**$ 356,484,342**	**$ 256,779,735**	$ (99,704,607)	
Gross Margin	**$ 1,234,470**	**$ 1,066,784**	**$ 167,687**	**$ 9,663,068**	**$ 9,006,416**	**$ 656,651**	
ADMINISTRATIVE EXPENSE							
Salaries & Wages	$ 495,029	$ 501,069	**$ 6,040**	$ 4,595,893	$ 4,673,641	**$ 77,747**	
Benefits Expense	$ 50,582	$ 49,930	**$ (652)**	$ 496,944	$ 413,006	**$ (83,939)**	
Other Labor Expense	$ (851)	$ 2,268	**$ 3,119**	$ 13,024	$ 18,331	**$ 5,307**	
Total Labor Costs	$ 544,760	$ 553,267	**$ 8,507**	$ 5,105,862	$ 5,104,978	**$ (884)**	
Consulting, Legal, & Other Professional	$ 51,658	$ 65,657	**$ 13,999**	$ 495,456	$ 794,378	**$ 298,921**	- Favorable consulting in Executive and Operations departments
Outside Services	$ 28,444	$ 39,557	**$ 11,113**	$ 388,784	$ 356,959	**$ (31,825)**	- Favorable due to timing of payments in August
MSO Fees	$ 117,739	$ 122,500	**$ 4,762**	$ 1,059,647	$ 1,179,000	**$ 119,354**	
Broker Commissions	$ 13,954	$ 13,905	**$ (49)**	$ 56,816	$ 101,660	**$ 44,845**	
Advertising & Marketing	$ 34,068	$ 33,000	**$ (1,068)**	$ 85,628	$ 62,000	**$ (23,628)**	
Information Technology	$ 6,680	$ 11,656	**$ 4,977**	$ 81,063	$ 65,629	**$ (15,435)**	
Membership and Subscriptions	$ 13,250	$ 14,166	**$ 916**	$ 114,189	$ 113,937	**$ (252)**	
Regulatory Fees	$ 31,243	$ 30,749	**$ (494)**	$ 258,945	$ 215,541	**$ (43,404)**	
Travel	$ 4,565	$ 6,150	**$ 1,585**	$ 39,281	$ 107,100	**$ 67,819**	
Occupancy & Facility	$ 5,534	$ 8,431	**$ 2,897**	$ 39,020	$ 101,864	**$ 62,844**	
Community Reinvestment	$ 46,886	$ 31,579	**$ (15,307)**	$ 257,870	$ -	**$ (257,870)**	- Variance reflects 2025 accrual
Quality Initiatives	$ 10,000	$ -	**$ (10,000)**	$ 10,000	$ -	**$ (10,000)**	- Unbudgeted Quality initiative related to member experience
Other Admin	$ 36,922	$ 25,987	**$ (10,935)**	$ 92,794	$ 183,168	**$ 90,374**	- Unfavorable driven by provider relations and charitable contributions (timing)
Total Administrative Expense	**$ 945,701**	**$ 956,604**	**$ 10,903**	**$ 8,085,356**	**$ 8,386,214**	**$ 300,858**	
Non-Operating Income/(Expense)							
Rental Income	$ -	$ -	**$ -**	$ 10,768	$ 13,442	**$ 2,673**	
Depreciation & Amortization	$ (11,223)	$ (11,350)	$ 127	$ (100,907)	$ (102,150)	$ 1,243	
Change in Net Position	**$ 277,546**	**$ 98,830**	**$ 178,717**	**$ 1,487,573**	**$ 531,494**	**$ 956,079**	
Key Metrics							
Enrollment	93,872	93,192	**680**	855,624	836,228	**19,396**	
Medicaid Revenue PMPM	$ 301.97	$ 298.29	**$ 3.68**	$ 419.94	$ 302.58		
Medicare Revenue PMPM	$ 2,054.70	$ 2,048.80	**$ 5.90**	$ 2,124.74	$ 2,145.72	**$ (20.97)**	
MLR (Medicaid)	0.0%	0.0%	**0 bps**	0.0%	0.0%	**0 bps**	
MLR (Medicare)	0.0%	0.0%	**0 bps**	0.0%	0.0%	**0 bps**	
Admin Ratio	3.2%	3.3%	**8 bps**	2.2%	3.2%	**95 bps**	
FTEs	41	43	**2**	375	409	**34**	
Net Income PMPM	$2.96	$1.06	**$1.90**	$1.74	$0.64	**$1.10**	
Net Income %	0.9%	0.3%	**60 bps**	0.4%	0.2%	**21 bps**	

Community Health Plan of Imperial Valley

Community Health Plan of Imperial Valley
Product P&L
For September 2026

	September																							
	Medi-Cal				Medicare				DSNP				SPD Medicaid				Consolidated			
	Actual	6+6F	Variance B/(W)	% Var	Actual	6+6F	Variance B/(W)	% Var	Actual	6+6F	Variance B/(W)	% Var	Actual	6+6F	Variance B/(W)	% Var	Actual	6+6F	Variance B/(W)	% Var
REVENUE																				
Medi-Cal																				
Premium	$ 27,566,430	$ 27,088,065	**$ 478,365**	1.8%	$ 188,733	$ 254,042	**$ (65,309)**	-25.7%	$ -	$ -	**$ -**	N/A	$ 188,733	$ 254,042	**$ (65,309)**	-25.7%	$ 27,755,162	$ 27,342,106	**$ 413,056**	1.5%
Pass-Through	$ 441,939	$ 259,679	**$ 182,260**	70.2%	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ 441,939	$ 259,679	**$ 182,260**	70.2%
Medicare																				
Part C Revenue					$ 829,203	$ 1,090,429	**$ (261,226)**	-24.0%	$ 829,203	$ 1,090,429	**$ (261,226)**	-24.0%	$ -	$ -	**$ -**	N/A	$ 829,203	$ 1,090,429	**$ (261,226)**	-24.0%
Part D Revenue					$ 176,495	$ 231,508	**$ (55,013)**	-23.8%	$ 176,495	$ 231,508	**$ (55,013)**	-23.8%	$ -	$ -	**$ -**	N/A	$ 176,495	$ 231,508	**$ (55,013)**	-23.8%
Other Medicare Revenue					$ 9,325	$ 26,775	**$ (17,449)**	-65.2%	$ 9,325	$ 26,775	**$ (17,449)**	-65.2%	$ -	$ -	**$ -**	N/A	$ 9,325	$ 26,775	**$ (17,449)**	-65.2%
Other Revenue	$ 245,282	$ 88,427	**$ 156,854**	177.4%	$ 10,793	$ 5,182	**$ 5,610**	108.3%	$ 9,126	$ 4,361	**$ 4,765**	109.3%	$ 1,667	$ 821	**$ 845**	102.9%	$ 256,074	$ 93,610	**$ 162,465**	173.6%
TOTAL OPERATING REVENUE	**$ 28,253,651**	**$ 27,436,171**	**$ 817,479**	**3.0%**	**$ 1,214,549**	**$ 1,607,936**	**$ (393,387)**	**-24.5%**	**$ 1,024,149**	**$ 1,353,073**	**$ (328,923)**	**-24.3%**	**$ 190,399**	**$ 254,863**	**$ (64,464)**	**-25.3%**	**$ 29,468,199**	**$ 29,044,107**	**$ 424,092**	**1.5%**
HEALTHCARE COSTS																				
Medicaid Capitation	$ 26,739,437	$ 26,275,423	**$ (464,014)**	-1.8%													$ 26,739,437	$ 26,275,423	**$ (464,014)**	-1.8%
Medicaid Pass-Through	$ 441,939	$ 259,679	**$ (182,260)**	-70.2%													$ 441,939	$ 259,679	**$ (182,260)**	-70.2%
Total Medicaid	**$ 27,181,376**	**$ 26,535,102**	**$ (646,274)**	**-2.4%**													**$ 27,181,376**	**$ 26,535,102**	**$ (646,274)**	**-2.4%**
PCP Capitation					$ 262,813	$ 317,352	**$ 54,538**	17.2%	$ 249,841	$ 317,352	**$ 67,510**	21.3%	$ 12,972	$ -	**$ (12,972)**	N/A	$ 262,813	$ 317,352	**$ 54,538**	17.2%
Inpatient					$ 102,778	$ 261,679	**$ 158,900**	60.7%	$ 102,778	$ 261,679	**$ 158,900**	60.7%	$ -	$ -	**$ -**	N/A	$ 102,778	$ 261,679	**$ 158,900**	60.7%
Outpatient					$ 70,846	$ 95,609	**$ 24,764**	25.9%	$ 63,946	$ 95,609	**$ 31,663**	33.1%	$ 6,900	$ -	**$ (6,900)**	N/A	$ 70,846	$ 95,609	**$ 24,764**	25.9%
Other FFS					$ 66,087	$ 252,508	**$ 186,421**	73.8%	$ 36,192	$ 23,871	**$ (12,322)**	-51.6%	$ 29,895	$ 228,638	**$ 198,743**	86.9%	$ 66,087	$ 252,508	**$ 186,421**	73.8%
IBNR					$ 248,452	$ 175,200	**$ (73,252)**	-41.8%	$ 188,309	$ 175,200	**$ (13,108)**	-7.5%	$ 60,143	$ -	**$ (60,143)**	N/A	$ 248,452	$ 175,200	**$ (73,252)**	-41.8%
Total FFS					**$ 488,163**	**$ 784,997**	**$ 296,833**	**37.8%**	**$ 391,226**	**$ 556,359**	**$ 165,133**	**29.7%**	**$ 96,938**	**$ 228,638**	**$ 131,700**	**57.6%**	**$ 488,163**	**$ 784,997**	**$ 296,833**	**37.8%**
Pharmacy (Gross)					$ 312,810	$ -	**$ (312,810)**	N/A	$ 312,810	$ -	**$ (312,810)**	N/A	$ -	$ -	**$ -**	N/A	$ 312,810	$ -	**$ (312,810)**	N/A
Federal Reinsurance					$ (51,377)	$ -	**$ 51,377**	N/A	$ (51,377)	$ -	**$ 51,377**	N/A	$ -	$ -	**$ -**	N/A	$ (51,377)	$ -	**$ 51,377**	N/A
LICS					$ (28,865)	$ -	**$ 28,865**	N/A	$ (28,865)	$ -	**$ 28,865**	N/A	$ -	$ -	**$ -**	N/A	$ (28,865)	$ -	**$ 28,865**	N/A
Other CMS Offsets					$ (38,772)	$ -	**$ 38,772**	N/A	$ (38,772)	$ -	**$ 38,772**	N/A	$ -	$ -	**$ -**	N/A	$ (38,772)	$ -	**$ 38,772**	N/A
OTC					$ 17,468	$ 25,297	**$ 7,829**	30.9%	$ 17,468	$ 25,297	**$ 7,829**	30.9%	$ -	$ -	**$ -**	N/A	$ 17,468	$ 25,297	**$ 7,829**	30.9%
Other Pharmacy					$ 30,813	$ 279,384	**$ 248,570**	89.0%	$ 30,813	$ 279,384	**$ 248,570**	89.0%	$ -	$ -	**$ -**	N/A	$ 30,813	$ 279,384	**$ 248,570**	89.0%
Total Pharmacy					**$ 242,077**	**$ 304,680**	**$ 62,603**	**20.5%**	**$ 242,077**	**$ 304,680**	**$ 62,603**	**20.5%**	**$ -**	**$ -**	**$ -**	**N/A**	**$ 242,077**	**$ 304,680**	**$ 62,603**	**20.5%**
Other Supplemental					$ 38,446	$ 27,257	**$ (11,189)**	-41.1%	$ 38,446	$ 27,257	**$ (11,189)**	-41.1%	$ -	$ -	**$ -**	N/A	$ 38,446	$ 27,257	**$ (11,189)**	-41.1%
Other Medical					$ 5,504	$ -	**$ (5,504)**	N/A	$ 5,504	$ -	**$ (5,504)**	N/A	$ -	$ -	**$ -**	N/A	$ 5,504	$ -	**$ (5,504)**	N/A
Reinsurance (Net)					$ 15,350	$ 7,936	**$ (7,414)**	-93.4%	$ 15,350	$ 7,936	**$ (7,414)**	-93.4%	$ -	$ -	**$ -**	N/A	$ 15,350	$ 7,936	**$ (7,414)**	-93.4%
TOTAL HEALTHCARE COSTS	**$ 27,181,376**	**$ 26,535,102**	**$ (646,274)**	**-2.4%**	**$ 1,052,353**	**$ 1,442,222**	**$ 389,869**	**27.0%**	**$ 942,443**	**$ 1,213,584**	**$ 271,141**	**22.3%**	**$ 109,910**	**$ 228,638**	**$ 118,728**	**51.9%**	**$ 28,233,729**	**$ 27,977,324**	**$ (256,405)**	**-0.9%**
Gross Margin	**$ 1,072,274**	**$ 901,069**	**$ 171,205**	**19.0%**	**$ 162,196**	**$ 165,714**	**$ (3,519)**	**-2.1%**	**$ 81,706**	**$ 139,489**	**$ (57,783)**	**-41.4%**	**$ 80,490**	**$ 26,226**	**$ 54,264**	**206.9%**	**$ 1,234,470**	**$ 1,066,784**	**$ 167,687**	**15.7%**
Total Administrative Expense	**$ 533,457**	**$ 547,557**	**$ 14,099**	**2.6%**	**$ 412,244**	**$ 409,047**	**$ (3,197)**	**-0.8%**	**$ 376,546**	**$ 378,182**	**$ 1,636**	**0.4%**	**$ 35,698**	**$ 30,865**	**$ (4,833)**	**-15.7%**	**$ 945,701**	**$ 956,604**	**$ 10,903**	**1.1%**
Non-Operating Income/(Expense)																				
Rental Income	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A
Depreciation & Amortization	$ (10,750)	$ (11,270)	**$ 520**	-4.6%	$ (473)	$ (80)	**$ (393)**	490.0%	$ (400)	$ (72)	**$ (328)**	454.3%	$ (73)	$ (8)	**$ (65)**	811.0%	$ (11,223)	$ (11,350)	**$ 127**	-1.1%
Change in Net Position	**$ 528,067**	**$ 342,242**	**$ 185,825**	**54.3%**	**$ (250,521)**	**$ (243,413)**	**$ (7,108)**	**2.9%**	**$ (295,240)**	**$ (238,765)**	**$ (56,475)**	**23.7%**	**$ 44,719**	**$ (4,648)**	**$ 49,367**	**N/A**	**$ 277,546**	**$ 98,830**	**$ 178,717**	**180.8%**
Key Metrics																				
Enrollment	93,378	92,534	844	0.9%	494	658	(164)	-25.0%	494	658	(164)	-25.0%	494	658	(164)	-25.0%	93,872	93,192	680	0.7%
Revenue PMPM	$302.57	$296.50	$6.07	2.0%	$2,458.60	$2,442.58	$16.02	0.7%	$2,073.18	$2,055.43	$17.75	0.9%	$385.42	$387.16	($1.73)	-0.4%	$313.92	$311.66	$2.26	0.7%
MLR	96.20%	96.72%	51 bps		86.65%	89.69%	305 bps		92.02%	89.69%	-233 bps		57.73%	89.71%	3198 bps		95.81%	96.33%	52 bps	
Admin Ratio	1.9%	2.0%	11 bps		33.9%	25.4%	-850 bps		36.8%	27.9%	-882 bps		18.7%	12.1%	-664 bps		3.2%	3.3%	8 bps	
Net Income PMPM	$5.66	$3.70	$1.96	52.9%	($507.13)	($369.76)	($137.36)	37.1%	($597.65)	($362.70)	($234.95)	64.8%	$90.52	($7.06)	$97.58	-1382%	$2.96	$1.06	$1.90	178.8%
Net Income %	1.9%	1.2%	62 bps		-20.6%	-15.1%	-549 bps		-28.8%	-17.6%	-1118 bps		23.5%	-1.8%	2531 bps		0.9%	0.3%	60 bps	
Gross Margin Vol Variance			$ 8,222				$ (41,358)				$ (34,813)				$ (6,545)				$ 7,784	
Gross Margin Rate Variance			$ 162,984				$ 37,839				$ (22,970)				$ 60,809				$ 159,903	

Community Health Plan of Imperial Valley

Community Health Plan of Imperial Valley
Product P&L
For September 2026

September (YTD)

	Medi-Cal				Medicare				DSNP				SPD Medicaid				Consolidated			
	Actual	Budget	Variance B/(W)	% Var	Actual	Budget	Variance B/(W)	% Var	Actual	Budget	Variance B/(W)	% Var	Actual	Budget	Variance B/(W)	% Var	Actual	Budget	Variance B/(W)	% Var
REVENUE																				
Medi-Cal																				
Premium	$ 249,340,597	$ 246,340,254	**$ 3,000,343**	1.2%	$ 1,278,721	$ 2,441,653	**$ (1,162,931)**	-47.6%	$ -	$ -	**$ -**	N/A	$ 1,278,721	$ 2,441,653	**$(1,162,931)**	-47.6%	$ 250,619,318	$ 248,781,906	**$ 1,837,412**	0.7%
Pass-Through	$ 107,279,309	$ 2,325,920	**$ 104,953,389**	NM	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ 107,279,309	$ 2,325,920	**$ 104,953,389**	NM
Medicare																				
Part C Revenue					$ 5,700,269	$ 10,897,245	**$ (5,196,977)**	-47.7%	$ 5,700,269	$ 10,897,245	**$ (5,196,977)**	-47.7%	$ -	$ -	**$ -**	N/A	$ 5,700,269	$ 10,897,245	**$ (5,196,977)**	-47.7%
Part D Revenue					$ 1,224,745	$ 2,602,774	**$ (1,378,029)**	-52.9%	$ 1,224,745	$ 2,602,774	**$ (1,378,029)**	-52.9%	$ -	$ -	**$ -**	N/A	$ 1,224,745	$ 2,602,774	**$ (1,378,029)**	-52.9%
Other Medicare Revenue					$ 203,494	$ 75,924	**$ 127,570**	168.0%	$ 203,494	$ 75,924	**$ 127,570**	168.0%	$ -	$ -	**$ -**	N/A	$ 203,494	$ 75,924	**$ 127,570**	168.0%
Other Revenue	$ 1,083,326	$ 1,057,382	**$ 25,944**	2.5%	$ 36,950	$ 45,000	**$ (8,050)**	-17.9%	$ 31,033	$ 45,000	**$ (13,967)**	-31.0%	$ 5,917	$ -	**$ 5,917**	N/A	$ 1,120,275	$ 1,102,382	**$ 17,893**	1.6%
TOTAL OPERATING REVENUE	**$ 357,703,231**	**$ 249,723,555**	**$ 107,979,676**	**43.2%**	**$ 8,444,179**	**$ 16,062,596**	**$ (7,618,417)**	**-47.4%**	**$ 7,159,541**	**$ 13,620,943**	**$ (6,461,403)**	**-47.4%**	**$ 1,284,638**	**$ 2,441,653**	**$(1,157,014)**	**-47.4%**	**$ 366,147,410**	**$ 265,786,151**	**$ 100,361,259**	**37.8%**
HEALTHCARE COSTS																				
Medicaid Capitation	$ 241,860,379	$ 238,950,046	**$ (2,910,333)**	-1.2%													$ 241,860,379	$ 238,950,046	**$ (2,910,333)**	-1.2%
Medicaid Pass-Through	$ 107,279,309	$ 2,325,920	**$ (104,953,389)**	NM													$ 107,279,309	$ 2,325,920	**$ (104,953,389)**	NM
Total Medicaid	**$ 349,139,688**	**$ 241,275,966**	**$ (107,863,722)**	**-44.7%**													**$ 349,139,688**	**$ 241,275,966**	**$ (107,863,722)**	**-44.7%**
PCP Capitation					$ 1,938,190	$ 3,488,706	**$ 1,550,517**	44.4%	$ 1,847,558	$ 3,488,706	**$ 1,641,148**	47.0%	$ 90,632	$ -	**$ (90,632)**	N/A	$ 1,938,190	$ 3,488,706	**$ 1,550,517**	44.4%
Inpatient					$ 520,008	$ 2,526,674	**$ 2,006,665**	79.4%	$ 518,802	$ 2,526,674	**$ 2,007,872**	79.5%	$ 1,206	$ -	**$ (1,206)**	N/A	$ 520,008	$ 2,526,674	**$ 2,006,665**	79.4%
Outpatient					$ 284,110	$ 919,293	**$ 635,183**	69.1%	$ 264,736	$ 919,293	**$ 654,557**	71.2%	$ 19,374	$ -	**$ (19,374)**	N/A	$ 284,110	$ 919,293	**$ 635,183**	69.1%
Other FFS					$ 319,484	$ 4,121,983	**$ 3,802,499**	92.2%	$ 148,872	$ 1,802,414	**$ 1,653,541**	91.7%	$ 170,612	$ 2,319,570	**$ 2,148,958**	92.6%	$ 319,484	$ 4,121,983	**$ 3,802,499**	92.2%
IBNR					$ 2,373,958	$ -	**$ (2,373,958)**	N/A	$ 1,877,169	$ -	**$ (1,877,169)**	N/A	$ 496,789	$ -	**$ (496,789)**	N/A	$ 2,373,958	$ -	**$ (2,373,958)**	N/A
Total FFS					**$ 3,497,560**	**$ 7,567,950**	**$ 4,070,390**	**53.8%**	**$ 2,809,579**	**$ 5,248,380**	**$ 2,438,801**	**46.5%**	**$ 687,982**	**$ 2,319,570**	**$ 1,631,588**	**70.3%**	**$ 3,497,560**	**$ 7,567,950**	**$ 4,070,390**	**53.8%**
Pharmacy (Gross)					$ 2,299,436	$ -	**$ (2,299,436)**	N/A	$ 2,299,436	$ -	**$ (2,299,436)**	N/A	$ -	$ -	**$ -**	N/A	$ 2,299,436	$ -	**$ (2,299,436)**	N/A
Federal Reinsurance					$ (381,175)	$ -	**$ 381,175**	N/A	$ (381,175)	$ -	**$ 381,175**	N/A	$ -	$ -	**$ -**	N/A	$ (381,175)	$ -	**$ 381,175**	N/A
LICS					$ (205,003)	$ -	**$ 205,003**	N/A	$ (205,003)	$ -	**$ 205,003**	N/A	$ -	$ -	**$ -**	N/A	$ (205,003)	$ -	**$ 205,003**	N/A
Other CMS Offsets					$ (267,640)	$ -	**$ 267,640**	N/A	$ (267,640)	$ -	**$ 267,640**	N/A	$ -	$ -	**$ -**	N/A	$ (267,640)	$ -	**$ 267,640**	N/A
OTC					$ 98,729	$ 241,171	**$ 142,442**	59.1%	$ 98,729	$ 241,171	**$ 142,442**	59.1%	$ -	$ -	**$ -**	N/A	$ 98,729	$ 241,171	**$ 142,442**	59.1%
Other Pharmacy					$ 102,301	$ 3,648,912	**$ 3,546,611**	97.2%	$ 102,301	$ 3,648,912	**$ 3,546,611**	97.2%	$ -	$ -	**$ -**	N/A	$ 102,301	$ 3,648,912	**$ 3,546,611**	97.2%
Total Pharmacy					**$ 1,646,648**	**$ 3,890,083**	**$ 2,243,435**	**57.7%**	**$ 1,646,648**	**$ 3,890,083**	**$ 2,243,435**	**57.7%**	**$ -**	**$ -**	**$ -**	**N/A**	**$ 1,646,648**	**$ 3,890,083**	**$ 2,243,435**	**57.7%**
Other Supplemental					$ 158,251	$ 320,753	**$ 162,502**	50.7%	$ 135,787	$ 320,753	**$ 184,966**	57.7%	$ 22,464	$ -	**$ (22,464)**	N/A	$ 158,251	$ 320,753	**$ 162,502**	50.7%
Other Medical					$ 11,133	$ -	**$ (11,133)**	N/A	$ 11,133	$ -	**$ (11,133)**	N/A	$ -	$ -	**$ -**	N/A	$ 11,133	$ -	**$ (11,133)**	N/A
Reinsurance (Net)					$ 92,873	$ 76,277	**$ (16,597)**	-21.8%	$ 92,873	$ 76,277	**$ (16,597)**	-21.8%	$ -	$ -	**$ -**	N/A	$ 92,873	$ 76,277	**$ (16,597)**	-21.8%
Community Reinvestment	$ -	$ 159,999	**$ 159,999**	100.0%	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ 159,999	**$ 159,999**	100.0%
TOTAL HEALTHCARE COSTS	**$ 349,139,688**	**$ 241,435,965**	**$ (107,703,723)**	**-44.6%**	**$ 7,344,655**	**$ 15,343,770**	**$ 7,999,115**	**52.1%**	**$ 6,543,578**	**$ 13,024,200**	**$ 6,480,622**	**49.8%**	**$ 801,077**	**$ 2,319,570**	**$ 1,518,493**	**65.5%**	**$ 356,484,342**	**$ 256,779,735**	**$ (99,704,607)**	**-38.8%**
					$ -	$ -	**$ -**	418.2%	$ -	$ -	**$ -**	431.9%	$ -	$ -	**$ -**	27.2%	$ -	$ -	**$ -**	
Gross Margin	**$ 8,563,544**	**$ 8,287,590**	**$ 275,953**	**3.3%**	**$ 1,099,524**	**$ 718,826**	**$ 380,698**	**53.0%**	**$ 615,962**	**$ 596,743**	**$ 19,219**	**3.2%**	**$ 483,562**	**$ 122,083**	**$ 361,479**	**296.1%**	**$ 9,663,068**	**$ 9,006,416**	**$ 656,651**	**7.3%**
Total Administrative Expense	**$ 4,552,132**	**$ 4,471,207**	**$ (80,925)**	**-1.8%**	**$ 3,533,223**	**$ 3,915,007**	**$ 381,784**	**9.8%**	**$ 3,244,609**	**$ 3,617,919**	**$ 373,310**	**10.3%**	**$ 288,614**	**$ 297,088**	**$ 8,474**	**2.9%**	**$ 8,085,356**	**$ 8,386,214**	**$ 300,858**	**3.6%**
Non-Operating Income/(Expense)																				
Rental Income	$ 10,768	$ 13,442	**$ (2,673)**	-19.9%	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ 10,768	$ 13,442	**$ (2,673)**	-19.9%
Depreciation & Amortization	$ (97,715)	$ (101,373)	**$ 3,658**	-3.6%	$ (3,193)	$ (777)	**$ (2,415)**	310.7%	$ (2,692)	$ (700)	**$ (1,993)**	284.8%	$ (501)	$ (78)	**$ (423)**	543.9%	$ (100,907)	$ (102,150)	**$ 1,243**	-1.2%
Change in Net Position	**$ 3,924,465**	**$ 3,728,452**	**$ 196,013**	**5.3%**	**$ (2,436,892)**	**$ (3,196,958)**	**$ 760,067**	**-23.8%**	**$ (2,631,339)**	**$ (3,021,875)**	**$ 390,536**	**-12.9%**	**$ 194,447**	**$ (175,083)**	**$ 369,531**	**-211.1%**	**$ 1,487,573**	**$ 531,494**	**$ 956,079**	**179.9%**
Key Metrics																				
Enrollment	852,269	829,901	22,368	2.7%	3,355	6,327	(2,972)	-47.0%	3,355	6,327	(2,972)	-47.0%	3,355	6,327	(2,972)	-47.0%	93,872	93,192	680	0.7%
Revenue PMPM	$419.71	$300.91	$118.80	39.5%	$2,516.89	$2,538.74	($21.84)	-0.9%	$2,133.99	$2,152.83	($18.84)	-0.9%	$382.90	$385.91	($3.01)	-0.8%	$3,900.50	$2,852.03	$1,048.47	36.8%
MLR	97.61%	96.68%	-92 bps		86.98%	95.52%	855 bps		91.40%	95.62%	422 bps		62.36%	95.00%	3264 bps		97.36%	96.61%	-75 bps	
Admin Ratio	1.3%	1.8%	52 bps		41.8%	24.4%	-1747 bps		45.3%	26.6%	-1876 bps		22.5%	12.2%	-1030 bps		2.2%	3.2%	95 bps	
Net Income PMPM	$4.60	$4.49	$0.11	2.5%	($726.35)	($505.29)	($221.06)	43.7%	($784.30)	($477.62)	($306.69)	64.2%	$57.96	($27.67)	$85.63	-309.4%	$15.85	$5.70	$10.14	177.9%
Net Income %	1.1%	1.5%	-40 bps		-28.9%	-19.9%	-896 bps		-36.8%	-22.2%	-1457 bps		15.1%	-7.2%	2231 bps		0.4%	0.2%	21 bps	
Gross Margin Vol Variance			$ 223,372				$ (337,656)				$ (280,310)				$ (57,346)				$ 65,718	
Gross Margin Rate Variance			$ 52,581				$ 718,354				$ 299,529				$ 418,826				$ 590,934	

Community Health Plan of Imperial Valley

Community Health Plan of Imperial Valley
Change in Net Position Trend
For September 2026

($,000)	Actual									Forecast (6+6)			Full Year		
	January	February	March	April	May	June	July	August	September	October	November	December	Act+Frcst	6+6F	B/(W)
REVENUE															
Medicaid Revenue	$ 26,354	$ 59,555	$ 27,661	$ 28,255	$ 28,988	$ 27,062	$ 28,808	$ 103,020	$ 28,197	$ 27,550	$ 27,498	$ 27,446	$ 440,392	$ 363,320	$ 77,072
Medicare Revenue	$ 389	$ 567	$ 566	$ 673	$ 866	$ 1,003	$ 1,025	$ 1,025	$ 1,015	$ 1,486	$ 1,623	$ 1,759	$ 11,996	$ 12,562	$ (566)
Investment & Interest Income	$ 96	$ 89	$ 156	$ 98	$ 100	$ 99	$ 113	$ 113	$ 256	$ 94	$ 94	$ 94	$ 1,403	$ 1,198	$ 205
TOTAL REVENUE	**$ 26,838**	**$ 60,210**	**$ 28,383**	**$ 29,026**	**$ 29,954**	**$ 28,164**	**$ 29,946**	**$ 104,158**	**$ 29,468**	**$ 29,130**	**$ 29,215**	**$ 29,299**	**$ 453,791**	**$ 377,081**	**$ 76,710**
HEALTH CARE COSTS															
Global Capitation	$ 25,509	$ 58,559	$ 26,739	$ 27,294	$ 27,976	$ 26,088	$ 27,787	$ 102,006	$ 27,181	$ 26,460	$ 26,386	$ 26,311	$ 428,297	$ 351,145	$ (77,152)
Shared Risk Capitation	$ 100	$ 143	$ 165	$ 225	$ 225	$ 270	$ 262	$ 286	$ 263	$ 350	$ 383	$ 416	$ 3,087	$ 3,132	$ 45
FFS Claims	$ 201	$ 343	$ 323	$ 306	$ 285	$ 596	$ 490	$ 466	$ 488	$ 903	$ 956	$ 962	$ 6,319	$ 7,001	$ 682
Pharmacy (Net)	$ 103	$ 41	$ 78	$ 316	$ 209	$ 205	$ 283	$ 170	$ 242	$ 365	$ 366	$ 421	$ 2,798	$ 2,944	$ 145
All Other	$ 10	$ 10	$ 58	$ 21	$ (10)	$ 27	$ 43	$ 44	$ 59	$ 41	$ 47	$ 53	$ 404	$ 354	$ (49)
HEALTH CARE COSTS	**$ 25,922**	**$ 59,095**	**$ 27,363**	**$ 28,162**	**$ 28,685**	**$ 27,185**	**$ 28,865**	**$ 102,973**	**$ 28,234**	**$ 28,119**	**$ 28,139**	**$ 28,162**	**$ 440,904**	**$ 364,575**	**$ (76,329)**
Gross Margin	**$ 916**	**$ 1,115**	**$ 1,020**	**$ 864**	**$ 1,268**	**$ 978**	**$ 1,081**	**$ 1,185**	**$ 1,234**	**$ 1,010**	**$ 1,076**	**$ 1,137**	**$ 12,887**	**$ 12,505**	**$ 381**
Medical Gross Margin	*$ 820*	*$ 1,026*	*$ 864*	*$ 766*	*$ 1,169*	*$ 879*	*$ 968*	*$ 1,073*	*$ 978*	*$ 916*	*$ 982*	*$ 1,043*	*$ 11,484*	*$ 11,307*	*$ 176*
ADMINISTRATIVE EXPENSE															
Salaries & Wages	$ 556	$ 462	$ 501	$ 518	$ 573	$ 500	$ 516	$ 475	$ 495	$ 525	$ 523	$ 543	$ 6,188	$ 6,142	$ (46)
Benefits Expense	$ 52	$ 48	$ 57	$ 52	$ 71	$ 64	$ 53	$ 49	$ 51	$ 51	$ 51	$ 52	$ 651	$ 643	$ (8)
Other Labor Expense	$ 1	$ 3	$ 1	$ 2	$ 2	$ 2	$ 2	$ 2	$ (1)	$ 2	$ 2	$ 2	$ 20	$ 24	$ 4
Total Labor Costs	$ 609	$ 513	$ 559	$ 571	$ 645	$ 566	$ 572	$ 525	$ 545	$ 578	$ 577	$ 598	$ 6,859	$ 6,809	$ (50)
Consulting, Legal, & Other Professional	$ 47	$ 78	$ 24	$ 73	$ 21	$ 116	$ 43	$ 42	$ 52	$ 54	$ 60	$ 79	$ 688	$ 733	$ 45
Outside Services	$ 47	$ 50	$ 44	$ 54	$ 42	$ 38	$ 25	$ 61	$ 28	$ 39	$ 36	$ 36	$ 501	$ 500	$ (1)
MSO Fees	$ 118	$ 118	$ 118	$ 118	$ 118	$ 118	$ 118	$ 118	$ 118	$ 123	$ 123	$ 123	$ 1,427	$ 1,441	$ 14
Broker Commissions	$ 0	$ 3	$ 3	$ 5	$ 6	$ 8	$ 9	$ 9	$ 14	$ 17	$ 22	$ 32	$ 128	$ 131	$ 3
Advertising & Marketing	$ 9	$ 2	$ 12	$ 4	$ 11	$ 6	$ 3	$ 5	$ 34	$ 19	$ 4	$ 6	$ 117	$ 113	$ (4)
Information Technology	$ 5	$ 10	$ 6	$ 10	$ 10	$ 10	$ 7	$ 15	$ 7	$ 8	$ 8	$ 8	$ 106	$ 107	$ 1
Membership and Subscriptions	$ 11	$ 11	$ 11	$ 11	$ 13	$ 14	$ 13	$ 16	$ 13	$ 17	$ 14	$ 14	$ 160	$ 163	$ 3
Regulatory Fees	$ 26	$ 25	$ 25	$ 25	$ 31	$ 32	$ 31	$ 31	$ 31	$ 31	$ 31	$ 31	$ 351	$ 350	$ (1)
Travel	$ 4	$ 4	$ 6	$ 5	$ 3	$ 3	$ 4	$ 5	$ 5	$ 7	$ 11	$ 10	$ 67	$ 74	$ 7
Occupancy & Facility	$ 3	$ 5	$ 7	$ 4	$ 4	$ 2	$ 3	$ 4	$ 6	$ 9	$ 9	$ 9	$ 67	$ 82	$ 15
Office Expense	$ 6	$ 4	$ 7	$ 5	$ 10	$ 5	$ 3	$ 5	$ 11	$ 6	$ 6	$ 6	$ 72	$ 76	$ 4
Other Admin	$ 35	$ 34	$ 36	$ 35	$ 41	$ (72)	$ 55	$ 58	$ 83	$ 51	$ 44	$ 47	$ 447	$ 392	$ (56)
Total Administrative Expense	**$ 921**	**$ 857**	**$ 858**	**$ 922**	**$ 956**	**$ 845**	**$ 886**	**$ 895**	**$ 946**	**$ 961**	**$ 945**	**$ 999**	**$ 10,990**	**$ 10,971**	**$ (20)**
Non-Operating Income/(Expense)															
Rental Income	$ 2	$ 2	$ 2	$ 2	$ 2	$ 2	$ 2	$ -	$ -	$ -	$ -	$ -	$ 11	$ 12	$ (2)
Depreciation & Amortization	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 135	$ 135	$ 0
Change in Net Position	**$ (14)**	**$ 249**	**$ 152**	**$ (67)**	**$ 302**	**$ 124**	**$ 185**	**$ 279**	**$ 278**	**$ 38**	**$ 119**	**$ 127**	**$ 1,772**	**$ 1,412**	**$ 360**
Key Metrics															
Enrollment	96,417	95,865	96,480	95,359	94,808	94,230	94,404	94,189	93,872	92,829	92,466	92,103	1,133,022	1,131,186	1,836
Medical MLR	96.9%	98.3%	96.9%	97.4%	96.1%	96.9%	96.8%	99.0%	96.7%	96.8%	96.6%	96.4%	97.5%	97.0%	-47 bps
Admin Ratio	3.4%	1.4%	3.0%	3.2%	3.2%	3.0%	3.0%	0.9%	3.2%	3.3%	3.2%	3.4%	2.4%	2.9%	49 bps
FTEs	42	42	42	43	44	41	40	40	41	44	44	46	509	511	2
Net Income PMPM	($0.14)	$2.59	$1.58	($0.71)	$3.19	$1.32	$1.96	$2.97	$2.96	$0.41	$1.29	$1.38	$1.56	$1.25	$0.32
Net Income %	-0.1%	0.4%	0.5%	-0.2%	1.0%	0.4%	0.6%	0.3%	0.9%	0.1%	0.4%	0.4%	0.4%	0.4%	2 bps

Community Health Plan of Imperial Valley

Community Health Plan of Imperial Valley
Medicare PMPM Detail
For September 2026

	September								September (YTD)							
	--------Dollars--------				--------PMPM--------				--------Dollars--------				--------PMPM--------			
	Actual	6+6F	Variance B/(W)	% Var	Actual	6+6F	Variance B/(W)	% Var	Actual	Budget	Variance B/(W)	% Var	Actual	Budget	Variance B/(W)	% Var
REVENUE																
Medi-Cal																
Premium	$ 188,733	$ 254,042	**$ (65,309)**	-25.7%	$ 382.05	$ 385.91	**$ (3.86)**	-1.0%	$ 1,278,721	$ 2,441,653	**$ (1,162,931)**	-47.6%	$ 381.14	$ 385.91	**$ (4.77)**	-1.2%
Pass-Through	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A
Medicare																
Part C Revenue	$ 829,203	$ 1,090,429	**$ (261,226)**	-24.0%	$ 1,678.55	$ 1,656.45	**$ 22.10**	1.3%	$ 5,700,269	$ 10,897,245	**$ (5,196,977)**	-47.7%	$ 1,699.04	$ 1,722.34	**$ (23.30)**	-1.4%
Part D Revenue	$ 176,495	$ 231,508	**$ (55,013)**	-23.8%	$ 357.28	$ 351.68	**$ 5.60**	1.6%	$ 1,224,745	$ 2,602,774	**$ (1,378,029)**	-52.9%	$ 365.05	$ 411.38	**$ (46.32)**	-11.3%
Other Medicare Revenue	$ 9,325	$ 26,775	**$ (17,449)**	-65.2%	$ 18.88	$ 40.67	**$ (21.80)**	-53.6%	$ 203,494	$ 75,924	**$ 127,570**	168.0%	$ 60.65	$ 12.00	**$ 48.65**	405.4%
Other Revenue	$ 10,793	$ 5,182	**$ 5,610**	108.3%	$ 21.85	$ 7.87	**$ 13.97**	177.5%	$ 36,950	$ 45,000	**$ (8,050)**	-17.9%	$ 11.01	$ 7.11	**$ 3.90**	54.8%
TOTAL OPERATING REVENUE	**$ 1,214,549**	**$ 1,607,936**	**$ (393,387)**	**-24.5%**	**$ 2,458.60**	**$ 2,442.58**	**$ 16.02**	**0.7%**	**$ 8,444,179**	**$ 16,062,596**	**$ (7,618,417)**	**-47.4%**	**$ 2,516.89**	**$ 2,538.74**	**$ (21.84)**	**-0.9%**
HEALTHCARE COSTS																
PCP Capitation	$ 262,813	$ 317,352	**$ 54,538**	17.2%	$ 532.01	$ 482.08	**$ (49.93)**	-10.4%	$ 1,868,635	$ 3,477,897	**$ 1,609,261**	46.3%	$ 556.97	$ 549.69	**$ (7.28)**	-1.3%
Hospital Risk Pool	$ -	$ -	**$ -**	NM	$ -	$ -	**$ -**	NM	$ 69,554	$ 10,810	**$ (58,745)**	NM	$ 20.73	$ 1.71	**$ (19.02)**	NM
Inpatient	$ 102,778	$ 261,679	**$ 158,900**	60.7%	$ 208.05	$ 397.51	**$ 189.46**	47.7%	$ 520,008	$ 2,526,674	**$ 2,006,665**	79.4%	$ 154.99	$ 399.35	**$ 244.35**	61.2%
Outpatient	$ 70,846	$ 95,609	**$ 24,764**	25.9%	$ 143.41	$ 145.24	**$ 1.83**	1.3%	$ 284,110	$ 919,293	**$ 635,183**	69.1%	$ 84.68	$ 145.30	**$ 60.61**	41.7%
Other FFS	$ 66,087	$ 252,508	**$ 186,421**	73.8%	$ 133.78	$ 383.58	**$ 249.80**	65.1%	$ 319,484	$ 4,121,983	**$ 3,802,499**	92.2%	$ 95.23	$ 651.49	**$ 556.26**	85.4%
IBNR	$ 248,452	$ 175,200	**$ (73,252)**	-41.8%	$ 502.94	$ 266.14	**$ (236.80)**	-89.0%	$ 2,373,958	$ -	**$ (2,373,958)**	N/A	$ 707.59	$ -	**$ (707.59)**	N/A
Total FFS	**$ 488,163**	**$ 784,997**	**$ 296,833**	**37.8%**	**$ 988.18**	**$ 1,192.47**	**$ 204.29**	**17.1%**	**$ 3,497,560**	**$ 7,567,950**	**$ 4,070,390**	**53.8%**	**$ 1,042.49**	**$ 1,196.14**	**$ 153.64**	**12.8%**
Pharmacy (Gross)	$ 312,810	$ -	**$ (312,810)**	N/A	$ 633.22	$ -	**$ (633.22)**	N/A	$ 2,299,436	$ -	**$ (2,299,436)**	N/A	$ 685.38	$ -	**$ (685.38)**	N/A
Federal Reinsurance	$ (51,377)	$ -	**$ 51,377**	N/A	$ (104.00)	$ -	**$ 104.00**	N/A	$ (381,175)	$ -	**$ 381,175**	N/A	$ (113.61)	$ -	**$ 113.61**	N/A
LICS	$ (28,865)	$ -	**$ 28,865**	N/A	$ (58.43)	$ -	**$ 58.43**	N/A	$ (205,003)	$ -	**$ 205,003**	N/A	$ (61.10)	$ -	**$ 61.10**	N/A
Other CMS Offsets	$ (38,772)	$ -	**$ 38,772**	N/A	$ (78.49)	$ -	**$ 78.49**	N/A	$ (267,640)	$ -	**$ 267,640**	N/A	$ (79.77)	$ -	**$ 79.77**	N/A
OTC	$ 17,468	$ 25,297	**$ 7,829**	30.9%	$ 35.36	$ 38.43	**$ 3.07**	8.0%	$ 98,729	$ 241,171	**$ 142,442**	59.1%	$ 29.43	$ 38.12	**$ 8.69**	22.8%
Other Pharmacy	$ 30,813	$ 279,384	**$ 248,570**	89.0%	$ 62.37	$ 424.41	**$ 362.03**	85.3%	$ 102,301	$ 3,648,912	**$ 3,546,611**	97.2%	$ 30.49	$ 576.72	**$ 546.23**	94.7%
Total Pharmacy	**$ 242,077**	**$ 304,680**	**$ 62,603**	**20.5%**	**$ 490.03**	**$ 462.83**	**$ (27.20)**	**-5.9%**	**$ 1,646,648**	**$ 3,890,083**	**$ 2,243,435**	**57.7%**	**$ 490.80**	**$ 614.84**	**$ 124.03**	**20.2%**
Other Supplemental	$ 38,446	$ 27,257	**$ (11,189)**	-41.1%	$ 77.83	$ 41.40	**$ (36.42)**	-88.0%	$ 158,251	$ 320,753	**$ 162,502**	50.7%	$ 47.17	$ 50.70	**$ 3.53**	7.0%
Other Medical	$ 5,504	$ -	**$ (5,504)**	N/A	$ 11.14	$ -	**$ (11.14)**	N/A	$ 11,133	$ -	**$ (11,133)**	N/A	$ 3.32	$ -	**$ (3.32)**	N/A
Reinsurance (Net)	$ 15,350	$ 7,936	**$ (7,414)**	-93.4%	$ 31.07	$ 12.06	**$ (19.02)**	-157.7%	$ 92,873	$ 76,277	**$ (16,597)**	-21.8%	$ 27.68	$ 12.06	**$ (15.63)**	-129.6%
Community Reinvestment	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A
TOTAL HEALTHCARE COSTS	**$ 1,052,353**	**$ 1,442,222**	**$ 389,869**	**27.0%**	**$ 2,130.27**	**$ 2,190.85**	**$ 60.58**	**2.8%**	**$ 7,344,655**	**$ 15,343,770**	**$ 7,999,115**	**52.1%**	**$ 2,189.17**	**$ 2,425.13**	**$ 235.96**	**9.7%**
Gross Margin	**$ 162,196**	**$ 165,714**	**$ (3,519)**	**-2.1%**	**$ 328.33**	**$ 251.73**	**$ 76.60**	**30.4%**	**$ 1,099,524**	**$ 718,826**	**$ 380,698**	**53.0%**	**$ 327.73**	**$ 113.61**	**$ 214.11**	**188.5%**
Total Administrative Expense	**$ 412,244**	**$ 409,047**	**$ (3,197)**	**-0.8%**	**$ 834.50**	**$ 621.38**	**$ (213.13)**	**-34.3%**	**$ 3,533,223**	**$ 3,915,007**	**$ 381,784**	**9.8%**	**$ 1,053.12**	**$ 618.78**	**$ (434.34)**	**-70.2%**
Non-Operating Income/(Expense)																
Rental Income	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A
Depreciation & Amortization	$ (473)	$ (80)	**$ (393)**	490.0%	$ (0.96)	$ (0.12)	**$ (0.84)**	686.2%	$ (3,193)	$ (777)	**$ (2,415)**	310.7%	$ (0.95)	$ (0.12)	**$ (0.83)**	674.5%
Change in Net Position	**$ (250,521)**	**$ (243,413)**	**$ (7,108)**	**2.9%**	**$ (507.13)**	**$ (369.76)**	**$ (137.36)**	**37.1%**	**$ (2,436,892)**	**$ (3,196,958)**	**$ 760,067**	**-23.8%**	**$ (726.35)**	**$ (505.29)**	**$ (221.06)**	**43.7%**
Key Metrics																
Enrollment	494	658	(164)	-25.0%					3,355	6,327	(2,972)	-47.0%				
MLR	86.65%	89.69%	305 bps						86.98%	95.52%	855 bps					
Admin Ratio	33.9%	25.4%	-850 bps						41.8%	24.4%	-1747 bps					
Net Income %	-20.6%	-15.1%	-549 bps						-28.9%	-19.9%	-896 bps					
Gross Margin Vol Variance			$ (41,358)								$ (337,656)					
Gross Margin Rate Variance			$ 37,839								$ 718,354					

Community Health Plan of Imperial Valley
Statement of Net Position
September 2026

	August 2026	September 2026	Change
ASSETS			
Current Assets			
Cash and Investments			
Chase - Checking (Primary & DSNP)	$ 3,222,199	$ 3,844,289	$ 622,090
JPMorgan Securities	$ 20,029,957	$ 20,128,988	$ 99,031
First Foundation Bank	$ 142,177	$ 141,509	$ (669)
Receivables			
Accounts Receivable	$ 4,517	$ 5,194	$ 677
Dividend & Interest Receivable	$ 106,969	$ 255,910	$ 148,941
Capitation Receivable	$ 27,738,846	$ 27,755,162	$ 16,316
Pass-Through Receivable	$ 75,281,208	$ 441,939	$ (74,839,269)
Medicare Receivables	$ 81,759	$ 146,072	$ 64,313
Other Current Assets			
Prepaid Admin	$ 617,976	$ 506,592	$ (111,384)
Prepaid Commissions	$ 41,582	$ 30,610	$ (10,972)
Prepaid Medical	$ 74,001	$ 81,864	$ 7,863
Total Current Assets	**$ 127,341,189**	**$ 53,338,129**	**$ (74,003,061)**
Noncurrent Assets			
Restricted Deposit			
First Foundation Bank - Restricted	$ 300,000	$ 300,000	$ -
Capital Assets			
Buildings - Net	$ 2,786,551	$ 2,778,003	$ (8,548)
Computer Equipment / Software - Net	$ 4,370	$ 4,202	$ (168)
Improvements - Net	$ 190,459	$ 193,447	$ 2,988
Intangible Assets	$ 43,955	$ 42,704	$ (1,250)
Operating ROU Asset (Copier) - Net	$ 845	$ 563	$ (282)
Total Noncurrent Assets	**$ 3,326,179**	**$ 3,318,920**	**$ (7,260)**
Total Assets	**$ 130,667,369**	**$ 56,657,049**	**$ (74,010,320)**
LIABILITIES			
Current Liabilities			
Payables			
Accounts Payable	$ 442,022	$ 500,848	$ 58,826
Capitation Payable	$ 101,999,300	$ 27,181,376	$ (74,817,924)
IBNR	$ 2,125,815	$ 2,374,267	$ 248,452
Medicare Capitation & Hospital Risk Pool	$ 88,154	$ 91,234	$ 3,080
Medicare Pharmacy Payables	$ 91,299	$ 161,055	$ 69,756
Community Reinvestment Reserve	$ 210,984	$ 257,870	$ 46,886
Credit Card Payable	$ 1,261	$ 15,184	$ 13,923
Other Current Liabilities			
Short Term Lease Liability - Copier	$ 910	$ 608	$ (302)
Bonus Accrual	$ 148,426	$ 207,141	$ 58,716
Salaries Accrual	$ 359,338	$ 397,139	$ 37,801
Vacation Accrual	$ 231,586	$ 224,505	$ (7,081)
Total Current Liabilities	**$ 105,699,094**	**$ 31,411,228**	**$ (74,287,867)**
Total Liabilities	**$ 105,699,094**	**$ 31,411,228**	**$ (74,287,867)**
NET POSITION			
Net investments in Capital Assets	$ 3,026,179	$ 3,018,920	$ (7,260)
Restricted by Legislative Authority	$ 300,000	$ 300,000	$ -
Unrestricted	$ 20,432,069	$ 20,439,328	$ 7,260
YTD Net Revenue	$ 1,210,027	$ 1,487,573	$ 277,546
Total Net Position	**$ 24,968,275**	**$ 25,245,821**	**$ 277,546**
Total Liabilities and Net Position	**$ 130,667,369**	**$ 56,657,049**	**$ (74,010,320)**

Community Health Plan of Imperial Valley

Summarized Tangible Net Equity Calculation

As of September 2026

	Net Equity	$ 25,245,821
	Add: Subordinated Debt and Accrued Subordinated Interest	$ 0
	Less: Report 1, Column B, Line 27 including: Unsecured Receivables from officers, directors, and affiliates; Intangibles	$ 0
	Tangible Net Equity (TNE)	$ 25,245,821
	Required Tangible Net Equity *	$ 6,367,028
	TNE Excess (Deficiency)	$ 18,878,792

	Full Service Plan		* Calculated Required Tangible Net Equity	
		1	$ 365,027,135	- September
A.	Minimum TNE Requirement	$ 1,000,000	$ 486,702,846	- Annualized
B.	REVENUES:			
			$ 150,000,000	
	2% of the first $150 million of		x 2%	
	annualized premium revenues	$ 3,000,000	$ 3,000,000	
	(lines 1, 2, 4, 5, 7, 9 from Income Statement)			
	Plus			
			$ 336,702,846	
	1% of annualized premium revenues		x 1%	
	in excess of $150 million	$ 3,367,028	$ 3,367,028	
	Total	$ 6,367,028	$ 6,367,028	- Required TNE

Community Health Plan of Imperial Valley
September 2026 Cash/Credit Card Transactions

Date	Account	Vendor	Memo/Description	Amount
Chase Primary Checking				
09/01/26	Chase Checking - Primary	Epstein Becker & Green, P.C.	Multiple invoices	$ (7,329.99)
09/01/26	Chase Checking - Primary	Yuma Signmasters, LLC	Inv 26-1394-- bill.com Check Number: 81421563	$ (976.66)
09/01/26	Chase Checking - Primary	Inerglo Creative	Inv INV-00724	$ (3,000.00)
09/01/26	Chase Checking - Primary	Rincon Broadcasting Yuma Operations	Inv NYMA 777620-- bill.com Check Number: 81423768	$ (2,000.00)
09/01/26	Chase Checking - Primary	MAK Solutions	Inv CHPIV-13	$ (4,625.00)
09/02/26	Chase Checking - Primary	Great America Financial Services	Inv 42778758	$ (306.01)
09/03/26	Chase Checking - Primary	Law Office of William S. Smerdon	Inv 3105	$ (1,375.00)
09/03/26	Chase Checking - Primary	Imperial Desert Landscape	Inv 1361	$ (250.00)
09/03/26	Chase Checking - Primary	City of Imperial	Acct 80683 - Inv 1559850-- bill.com Check Number: 81428138	$ (255.54)
09/03/26	Chase Checking - Primary	Ascend Technologies, LLC	Inv INV056154	$ (7,026.94)
09/04/26	Chase Checking - Primary	AM Copiers Inc.	Inv IN10620	$ (559.81)
09/04/26	Chase Checking - Primary	Rippling	Employee net pay paid by direct deposits for check date 09/04/2026	$ (134,723.12)
09/04/26	Chase Checking - Primary	Rippling	Payroll taxes paid via Rippling for check date 09/04/2026	$ (60,819.72)
09/07/26	Chase Checking - Primary	Blue Shield of California	Blue Shield of California	$ (39,130.77)
09/07/26	Chase Checking - Primary	First Unum Life Insurance Company	Employee Contributions Insurance: Accidental, Long Term and Hospital	$ (1,665.30)
09/07/26	Chase Checking - Primary	First Unum Life Insurance Company	UNUM Invoice 09/01/26 - 09/30/26	$ (806.03)
09/07/26	Chase Checking - Primary	JPMorgan Chase	Dividend Income - Sep 2026	$ 5,690.02
09/07/26	Chase Checking - Primary	JPMorgan Chase	Service Charges Investment Sweep - Sep	$ (450.13)
09/07/26	Chase Checking - Primary	Rippling	Employee Reimbursement	$ (149.20)
09/07/26	Chase Checking - Primary	Rippling	Employee Reimbursement	$ (104.73)
09/07/26	Chase Checking - Primary	Rippling	Employee Reimbursement	$ (358.74)
09/07/26	Chase Checking - Primary	Rippling	Replenish Rippling - FSA	$ (576.22)
09/08/26	Chase Checking - Primary	Liebert Cassidy Whitmore	Multiple invoices (details on stub)-- bill.com Check Number: 81439335	$ (3,114.50)
09/08/26	Chase Checking - Primary	Shalom Events Professionals	Multiple invoices (details on stub)-- bill.com Check Number: 81437122	$ (245.00)
09/10/26	Chase Checking - Primary	Kaz-Bros Design Shop	Inv 15800-- bill.com Check Number: 81444285	$ (108.74)
09/10/26	Chase Checking - Primary	Quench USA	Inv INV11378212	$ (129.30)
09/10/26	Chase Checking - Primary	Imperial Irrigation District	Inv Aug2026-- bill.com Check Number: 81444418	$ (807.73)
09/10/26	Chase Checking - Primary	Manifest MedEx	Inv INV-3886	$ (23,731.13)
09/10/26	Chase Checking - Primary	Brawley Rotary Club	Inv Aug 2026 Statement-- bill.com Check Number: 81446567	$ (30.00)
09/14/26	Chase Checking - Primary	Department of Health Care Services	Receipt - DHCS (Aug 2026 Revenue)	$ 90,262,290.46
09/14/26	Chase Checking - Primary	Department of Health Care Services	Receipt - DHCS (Aug 2026 Revenue)	$ 11,623,685.17
09/14/26	Chase Checking - Primary	Department of Health Care Services	Receipt - DHCS (Aug 2026 Revenue)	$ 996,878.36
09/14/26	Chase Checking - Primary	Department of Health Care Services	Receipt - DHCS (Aug 2026 Revenue)	$ 67,915.64
09/14/26	Chase Checking - Primary	Department of Health Care Services	Receipt - DHCS (Aug 2026 Revenue)	$ 66,242.49
09/14/26	Chase Checking - Primary	Department of Health Care Services	Receipt - DHCS (Aug 2026 Revenue)	$ 2,003.08
09/14/26	Chase Checking - Primary	JPMorgan Chase	Credit Card Rebate	$ 124.46
09/14/26	Chase Checking - Primary	Rippling	Replenish Rippling - FSA	$ (302.13)
09/16/26	Chase Checking - Primary	Sparkling Clean	Inv SEPTEMBER 2026	$ (2,000.00)
09/17/26	Chase Checking - Primary	RSC Insurance Brokerage, Inc.	Inv INV091526	$ (12,493.26)
09/18/26	Chase Checking - Primary	Rippling	Employee net pay paid by direct deposits for check date 09/18/2026	$ (132,143.74)
09/18/26	Chase Checking - Primary	Rippling	Payroll taxes paid via Rippling for check date 09/18/2026	$ (59,655.62)
09/21/26	Chase Checking - Primary	Employers Preferred Ins. Co.	Inv 138000001-- bill.com Check Number: 81471449	$ (72.00)
09/21/26	Chase Checking - Primary	JPMorgan Chase	Account Analysis Settelement Charge	$ (493.36)
09/21/26	Chase Checking - Primary	JPMorgan Chase	Credit Card Payment	$ (17,483.53)
09/21/26	Chase Checking - Primary	Rippling	Employee Reimbursement	$ (1,349.94)
09/21/26	Chase Checking - Primary	Rippling	Employee Reimbursement	$ (735.53)
09/21/26	Chase Checking - Primary	Rippling	Employee Reimbursement	$ (1,144.49)
09/21/26	Chase Checking - Primary	Rippling	Employee Reimbursement	$ (330.00)
09/21/26	Chase Checking - Primary	Rippling	Replenish Rippling - FSA	$ (40.94)
09/21/26	Chase Checking - Primary	Voya	Payroll Date: 09/04/26 Retirement Contribution	$ (13,955.11)
09/22/26	Chase Checking - Primary	I.V. Termite & Pest Control	Inv 0368098	$ (125.00)
09/22/26	Chase Checking - Primary	Stericycle, Inc.	Inv 8015186648	$ (117.22)
09/24/26	Chase Checking - Primary	Smith-Kandal Insurance	Inv 6873	$ (12,657.78)
09/28/26	Chase Checking - Primary	Epstein Becker & Green, P.C.	Inv 1247193	$ (832.00)
09/28/26	Chase Checking - Primary	Morgan, Lewis & Bockius LLP	Inv 6002425	$ (5,111.00)
09/30/26	Chase Checking - Primary	Wakely Consulting Group	Multiple invoices	$ (23,516.25)
09/30/26	Chase Checking - Primary	Rippling	Employee Reimbursement	$ (1,216.67)
09/30/26	Chase Checking - Primary	Rippling	Replenish Rippling - FSA	$ (241.97)
09/30/26	Chase Checking - Primary	Voya	Payroll Date: 09/18/26 Retirement Contribution	$ (13,955.11)
Chase Checking - DSNP				
09/03/26	Chase Checking - DSNP	Centrix Benefit Administrators	Inv INV082626	$ (1,070.00)
09/03/26	Chase Checking - DSNP	Community Health Group	Inv 2T2165000154	$ (72,560.80)
09/08/26	Chase Checking - DSNP	Nations Benefits, LLC	Inv INV240089	$ (931.59)
09/08/26	Chase Checking - DSNP	Community Health Group	Inv 33372067	$ (108,481.47)
09/10/26	Chase Checking - DSNP	Language Line Services, Inc.	Inv 12021904	$ (753.32)
09/14/26	Chase Checking - DSNP	Primary Healthcare Medical Group IPA, Inc.	Inv SEP2026	$ (42,330.58)
09/14/26	Chase Checking - DSNP	Community Care IPA, Inc.	Inv SEP2026	$ (73,142.85)
09/14/26	Chase Checking - DSNP	Premier Patient Care IPA, INC.	Inv SEP2026	$ (127,891.55)
09/14/26	Chase Checking - DSNP	Imperial County Physicians Medical Group, In	Inv SEP2026	$ (16,368.11)
09/14/26	Chase Checking - DSNP	Community Health Group	Inv 33384576	$ (90,271.61)
09/16/26	Chase Checking - DSNP	Community Health Group	Inv INV09142026	$ (90,000.00)
09/17/26	Chase Checking - DSNP	Community Health Group	Multiple invoices	$ (67,853.19)
09/21/26	Chase Checking - DSNP	Roberto Calderon	Inv INVSEP2026-- bill.com Check Number: 81470952	$ (1,560.30)
09/21/26	Chase Checking - DSNP	ChuJian Lei	Inv INV091726	$ (108.00)
09/21/26	Chase Checking - DSNP	David A Gunther	Inv INVSEP2026	$ (150.00)
09/21/26	Chase Checking - DSNP	Community Health Group	Inv 33409372	$ (72,623.16)
09/24/26	Chase Checking - DSNP	Community Health Group	Inv 2V0DE5G00751	$ (70,597.11)
09/25/26	Chase Checking - DSNP	Luis Isaac Venegas	Inv INV091826	$ (3,527.52)
09/28/26	Chase Checking - DSNP	Nations Benefits, LLC	Inv INV240402	$ (34,773.50)
09/28/26	Chase Checking - DSNP	Community Health Group	Inv 33427851	$ (68,932.13)
09/30/26	Chase Checking - DSNP	Centrix Benefit Administrators	Inv INV092426	$ (7,272.48)
09/30/26	Chase Checking - DSNP	JPMorgan Chase	Dividend Income - Sep 2026	$ 3,961.75

Chase Checking - DSNP (Continued)					
09/30/26	Chase Checking - DSNP	JPMorgan Chase	Account Analysis Settlement Charge	$	(288.18)
09/30/26	Chase Checking - DSNP	Humana	P2P Pharmacy Subsidy	$	5.21
09/30/26	Chase Checking - DSNP	Champion Health Plan of CA	P2P Pharmacy Subsidy	$	77.65
09/30/26	Chase Checking - DSNP	Palmetto GBA TPA	Manufacturer Discount Program Receivable	$	261.14
09/30/26	Chase Checking - DSNP	Palmetto GBA TPA	Manufacturer Discount Program Receivable	$	4.20
09/30/26	Chase Checking - DSNP	Palmetto GBA TPA	Manufacturer Discount Program Receivable	$	14.01
09/30/26	Chase Checking - DSNP	Palmetto GBA TPA	Manufacturer Discount Program Receivable	$	121.81
09/30/26	Chase Checking - DSNP	CMS	Oct 2026 CMS Capitation	$	1,139,079.67
09/30/26	Chase Checking - DSNP	JPMorgan Chase	Sep 2026 Interest	$	164.34
09/30/26	Chase Checking - DSNP	JPMorgan Chase	Sweep Basis Fee	$	(313.56)
JPMorgan Securities					
09/30/26	Chase Securities	Health Net	Aug Health Net Payment	$	(101,998,261.45)
09/30/26	Chase Securities	JPMorgan Chase	Aug 2026 Accrued Investment Income	$	97,317.50
09/30/26	Chase Securities	JPMorgan Chase	Bank Fee - Aug 2026 (Portfolio)	$	(25.00)
JPMorgan Credit Card					
09/01/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	735.14
09/01/26	Chase Credit Card	Cognito, LLC	Cognito, LLC	$	129.00
09/02/26	Chase Credit Card	BestBuy	BestBuy - Equipment Purchase	$	408.61
09/03/26	Chase Credit Card	Amazon	Amazon - Sales office supplies	$	39.38
09/04/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	1.48
09/04/26	Chase Credit Card	Microsoft Corporation	Microsoft - Software	$	16.80
09/04/26	Chase Credit Card	AT&T	AT&T	$	205.20
09/04/26	Chase Credit Card	Cambria Imperial Hotel	Cambria - Provider Dinner	$	1,533.00
09/04/26	Chase Credit Card	Cambria Imperial Hotel	Cambria - Provider Dinner	$	1,533.00
09/04/26	Chase Credit Card	Cambria Imperial Hotel	Cambria - Provider Dinner	$	1,533.00
09/07/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	13.95
09/07/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	190.89
09/08/26	Chase Credit Card	Microsoft Corporation	Microsoft Corporation	$	126.00
09/08/26	Chase Credit Card	Microsoft Corporation	Microsoft Corporation	$	270.90
09/09/26	Chase Credit Card	Miscellaneous Vendors	Monday.com	$	72.00
09/09/26	Chase Credit Card	BestBuy	Best Buy - Headset	$	76.46
09/09/26	Chase Credit Card	Dollar Tree	Dollar Tree - Office supplies	$	35.74
09/09/26	Chase Credit Card	GoDaddy.com	GoDaddy	$	16.98
09/09/26	Chase Credit Card	Miscellaneous Vendors - Meals	Lunch for Finance and Executive Comm. Mtgs 9/9/2026	$	365.34
09/09/26	Chase Credit Card	Microsoft Corporation	Microsoft - Software	$	1.89
09/10/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	22.57
09/10/26	Chase Credit Card	Miscellaneous Vendors	Supplies for badges	$	309.86
09/10/26	Chase Credit Card	Jazz HR	Jazz HR	$	227.70
09/10/26	Chase Credit Card	Miscellaneous Vendors	Worktime	$	494.55
09/11/26	Chase Credit Card	Miscellaneous Vendors - Meals	Mona Lisa - Provider Dinner	$	1,447.37
09/11/26	Chase Credit Card	Microsoft Corporation	Microsoft Corporation	$	10.50
09/11/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	188.66
09/11/26	Chase Credit Card	Wal-Mart	CAC - Gift Cards	$	1,000.00
09/11/26	Chase Credit Card	Republic Services	Republic Services	$	187.80
09/11/26	Chase Credit Card	Miscellaneous Vendors	Smart & Final - Office Supplies	$	39.65
09/14/26	Chase Credit Card	GoDaddy.com	GoDaddy	$	2,157.84
09/14/26	Chase Credit Card	Wal-Mart	Walmart - Office Supplies	$	3.17
09/14/26	Chase Credit Card	Wal-Mart	CAC - Gift Cards	$	1,000.00
09/15/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	2.37
09/15/26	Chase Credit Card	Miscellaneous Vendors - Meals	Chipotle - Dinner for CHPIV Commission Meeting 9/14/26	$	540.02
09/15/26	Chase Credit Card	Miscellaneous Vendors	Office Supplies	$	22.35
09/16/26	Chase Credit Card	Miscellaneous Vendors	OpenAI	$	125.00
09/16/26	Chase Credit Card	Wal-Mart	Wal-Mart - Office Supplies	$	198.63
09/16/26	Chase Credit Card	Miscellaneous Vendors - Meals	Panera Bread - CAC Meals	$	757.09
09/16/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	34.48
09/16/26	Chase Credit Card	Miscellaneous Vendors	Panaderia Karen - Office Supplies	$	56.10
09/16/26	Chase Credit Card	Miscellaneous Vendors	CAC - Supplies	$	5.92
09/16/26	Chase Credit Card	Miscellaneous Vendors	CAC - Supplies	$	5.92
09/16/26	Chase Credit Card	Miscellaneous Vendors	Office Supplies	$	80.07
09/17/26	Chase Credit Card	Miscellaneous Vendors - Meals	Mona Lisa - Provider Dinner PHMG	$	1,368.15
09/17/26	Chase Credit Card	Cancer Resource Center of the Desert	2nd Annual Evening of Hope Event	$	2,000.00
09/18/26	Chase Credit Card	ZenDesk US	Zendesk	$	221.68
09/18/26	Chase Credit Card	GoDaddy.com	GoDaddy	$	19.97
09/18/26	Chase Credit Card	CalPERS	Social Security Administration 218 - Agreement Fee	$	650.00
09/18/26	Chase Credit Card	CalPERS	Website Transaction Fee	$	15.28
09/18/26	Chase Credit Card	Lowes	Repairs & Maintenance Supplies	$	48.00
09/21/26	Chase Credit Card	JPMorgan Chase	Credit Card Payment	$	(17,483.53)
09/21/26	Chase Credit Card	Spend Center	Vons | David Wilson | IMPERIAL COUNTY LOCAL HEALTH AUTHORITY	$	40.98
09/21/26	Chase Credit Card	Wal-Mart	Wal-Mart - Office Supplies	$	37.50
09/21/26	Chase Credit Card	ADT Security Services	ADT Security Services	$	446.24
09/21/26	Chase Credit Card	ADT Security Services	ADT Security Services	$	181.86
09/21/26	Chase Credit Card	Miscellaneous Vendors	L.A. Time Subscription	$	60.00
09/21/26	Chase Credit Card	Adobe	Adobe	$	767.68
09/21/26	Chase Credit Card	FedEx	Shipping SS Packet	$	66.05
09/21/26	Chase Credit Card	Microsoft Corporation	Microsoft	$	964.32
09/22/26	Chase Credit Card	Microsoft Corporation	Microsoft	$	31.71
09/22/26	Chase Credit Card	Hidalgo Society, Inc.	Dia De La Raza Dinner 10/10/25	$	250.00
09/22/26	Chase Credit Card	Microsoft Corporation	Microsoft Corporation	$	15.50
09/23/26	Chase Credit Card	Lowes	Lowes - Repairs and Maintenance	$	7.99
09/23/26	Chase Credit Card	GoDaddy.com	GoDaddy	$	359.64
09/23/26	Chase Credit Card	Lowes	Repairs & Maintenance Supplies	$	262.22
09/24/26	Chase Credit Card	Miscellaneous Vendors	Claude Software	$	150.00
09/24/26	Chase Credit Card	Miscellaneous Vendors	Office Supplies - Doctor Visit	$	18.50
09/25/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	152.87
09/25/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	117.32
09/25/26	Chase Credit Card	Verizon Communications Inc.	Verizon	$	584.80
09/25/26	Chase Credit Card	Wal-Mart	Wal-Mart - Office Supplies	$	36.57
09/25/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	56.21
09/25/26	Chase Credit Card	Staples	Office Chair - C. Mesa	$	257.51

JPMorgan Credit Card (Continued)					
09/25/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	121.98
09/28/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	196.74
09/28/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	45.72
09/28/26	Chase Credit Card	Wal-Mart	CAC - Gift Cards	$	300.00
09/28/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	192.87
09/28/26	Chase Credit Card	Miscellaneous Vendors	Apple Membership	$	14.85
09/28/26	Chase Credit Card	Cambria Imperial Hotel	Provider Dinner 5 more plates added $383.25	$	383.25
09/28/26	Chase Credit Card	Miscellaneous Vendors - Meals	Panera Bread for CAC	$	167.82
09/29/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	49.70
09/29/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	300.00
09/30/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	129.24
09/30/26	Chase Credit Card	Positive Promotions	Advertising Material	$	1,194.40
09/30/26	Chase Credit Card	Positive Promotions	Advertising Material	$	2,873.19
09/30/26	Chase Credit Card	Dollar Tree	Dollar Tree - Office supplies	$	25.44

Fact Sheet

New Bank Account for Restricted Assets

November 4, 2026

Recommendations

Motion to recommend approval to the Executive Committee the establishment of a new account with JP Morgan Chase of a restricted asset account (replacing First Foundation).

Financial impact: None

Background

CHPIV currently has an established account with First Foundation containing $300,000 in restricted assets, pursuant to Knox-Keene requirements.

Management intends to move this account to Chase to maximize operating efficiencies and income opportunities. This account will remain restricted and will be free of any liens, claims, or encumbrances.

To establish the account, JP Morgan Chase requires an officer of the company (David Wilson, CFO or Larry Lewis, CEO) attest to the following:

1. I am authorized to sign this document on the Customer's behalf;
2. I am authorized in accordance with applicable law or other authority to establish and administer the Accounts and to take all actions and enter into all agreements described in this Authorization;
3. Government Entity only: Bank has been designated a depository for funds of Customer in the manner required by applicable law; and
4. All statements in this document are correct and consistent with its organizational and governing documents.

Committee Chair Reports

LHA Commission

Q3 2026 QIHE Committee Summary

Quality Improvement Health Equity Committee (QIHEC)

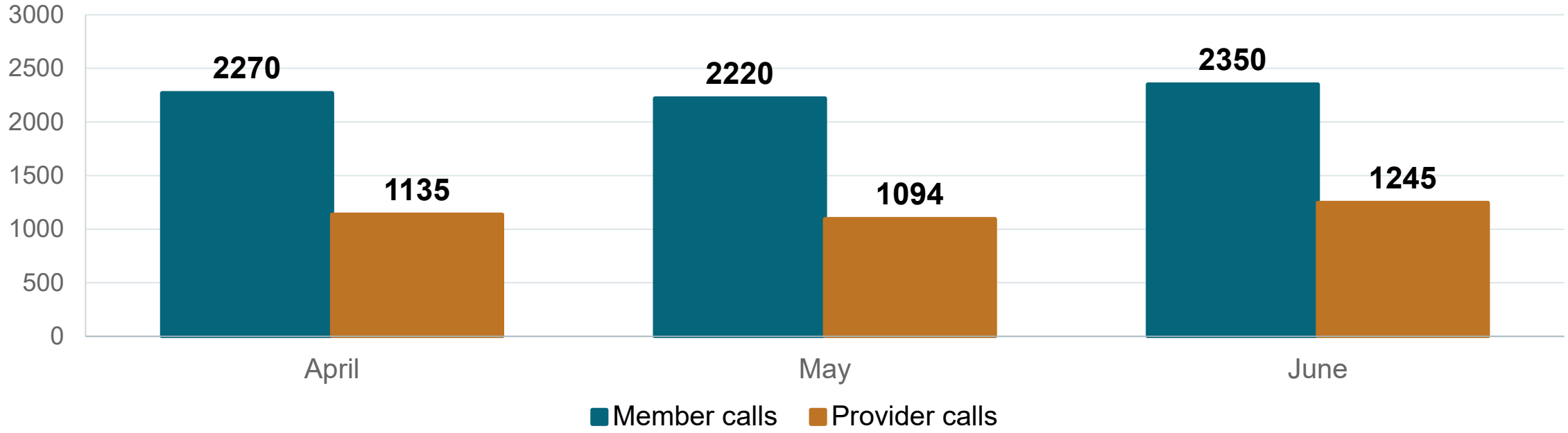


Community Health Plan
OF IMPERIAL VALLEY

Call Center Demand

Calls offered, April–June 2026.

Total Member services: 6,840
Toal Provider services: 3,474



Q2-2026 Top Member Call Types

1. Benefits & Eligibility
2. Update Demographics
3. PCP Update

Q2-2026 Top Provider Call Types

1. Benefits & Provider Eligibility
2. Authorization Inquiries

Utilization Management Key Metrics

SPD admissions and emergency care

Q1 and Q2 2026 / Seniors and persons with disabilities

Measure	Q1 2026	Q2 2026	Interpretation
Admissions per 1,000	35.35	35.16	Nearly unchanged
Readmission rate	20.79%	23.91%	Up 3.12 percentage points
ER use per 1,000	442.11	102.23	Claims lag may explain decline
Outpatient services per 1,000	226.81	53.89	Claims lag may explain decline

Admissions: sepsis, kidney failure and respiratory illness, pneumonia
Readmissions: GI bleeding, UTI, peritoneal abscess, sepsis, hypotension
ER: UTI, other chronic pain, abdominal pain, administrative examination, low back pain
OPS: OR use for cyst removal, cataract removal and debridement

Follow-up: discharge coordination, completed PCP visits, pain care and access to appropriate urgent care.

Utilization Management Key Metrics
Non-SPD admissions and emergency care

Q1 and Q2 2026

Measure	Q1 2026	Q2 2026	Interpretation
Admissions per 1,000	45.59	47.14	Maternity is a major driver
Readmission rate	7.02%	6.45%	Down 0.57 percentage points
ER use per 1,000	546.33	208.53	Potential data lag
Outpatient services per 1,000	118.22	44.69	Potential data lag

Admissions: maternal delivery, unspecified abdominal pain
Readmissions: sepsis, abdominal wall abscess, altered mental status, vomiting
ER: UTI, URTI, headache, chest pain
OPS: OR use for cyst removal, OR and RR use, general nursing care

Follow-up: timely infection and postpartum care, care navigation and urgent-care access.

Authorization workload and decisions

January–June 2026

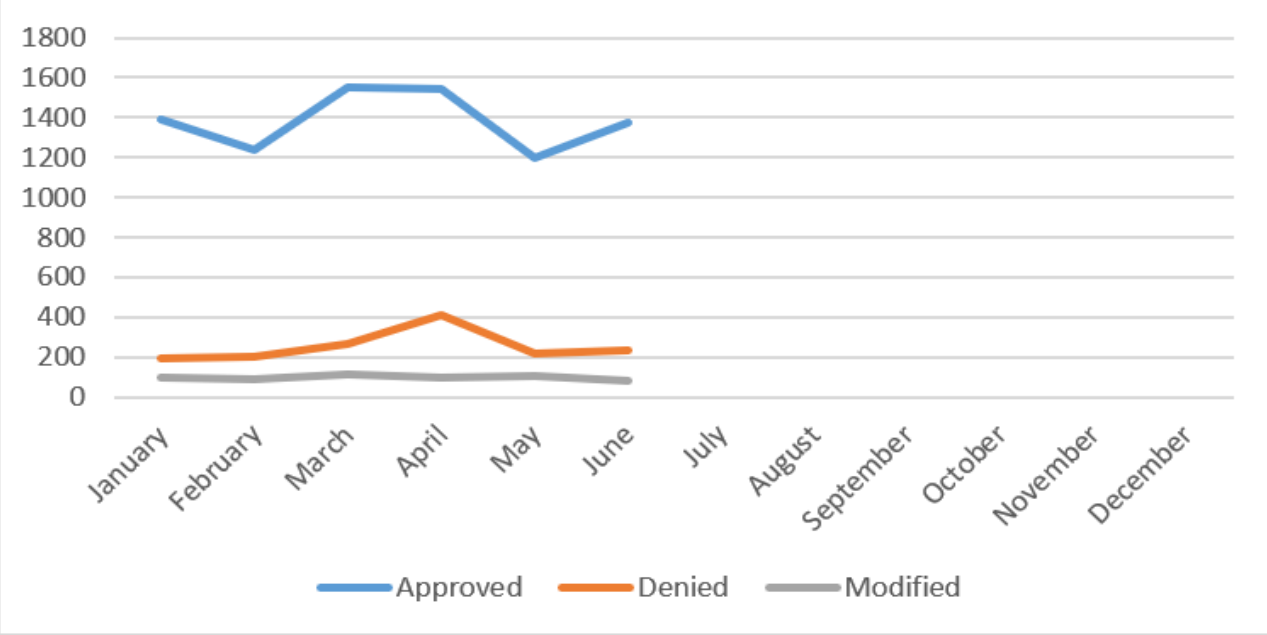
Monitors approved, denied and modified authorization volume throughout 2026 and addresses staffing adequacy

Approvals peak visually in March–April. Denials peak in April.

Q1 volumes decreased from prior periods

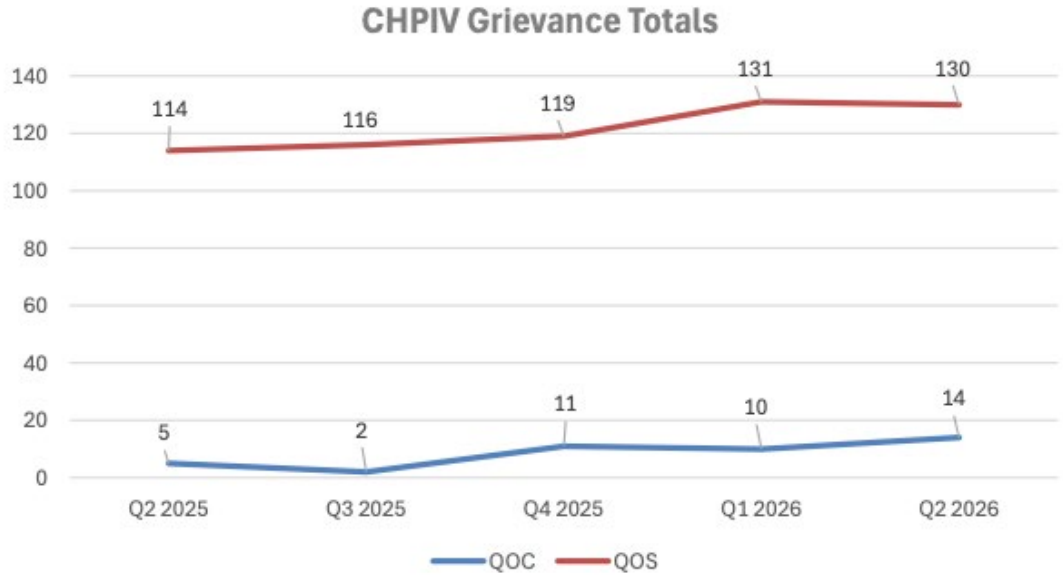
Next report: decision timeliness, denial reasons, pending requests and appeal outcomes.

Created Month	Approved	Denied	Modified
January	1395	196	94
February	1238	202	85
March	1554	268	117
April	1542	412	95
May	1200	215	108
June	1374	235	84
July			
August			
September			
October			
November			
December			



Appeals and grievances

Reported area for Q2 2026	Count	Main concerns
Appeals	45	42 Pre-service 3 Post-service
Grievances	144	73 Quality of Service (QOS) 14 Quality of Care (QOC) 57 Access to Care (ATC)



CHPIV - Appeals					
	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Appeals	22	22	29	34	42
Appeals PTMPY	0.68	0.68	0.90	1.07	1.34

CHPIV - Grievances					
	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Grievances	119	118	130	144	144
Grievances PTMPY	3.66	3.62	4.02	4.43	4.60

Appeals & Grievances

QOC Grievances

Description	Volume	PTMPY
Quality of Care – PCP – Delay in referral by PCP	5	0.16
Quality of Care – PCP - Appropriateness of Treatment	2	0.06

QOS Grievances

Description	Volume	PTMPY
Transportation – General Complaint Vendor	17	0.54
Administrative Issues- Health Plan	16	0.51
Balance Billing- Par Provider	7	0.22
Administrative Issues – Provider Office Practices	3	0.10

Access to Care

Description	Volume	PTMPY
Access to Care - Prior Authorization delay	36	1.15
Access to Care – Avail of Appt w/ Specialist	5	0.16
Access to Care – Network Availability	4	0.13
Access to Care – Specialist Referral for Services	3	0.10
Access to Care – DME Delivery Issue	3	0.10

Pre-Service Appeals

Description	Volume	PTMPY	OT
Not Medically Necessary – DME - Other	5	0.16	3/5
ILOS Related – Recuperative Care (Medical Respite)	5	0.16	2/5
Not Medically Necessary – Outpatient - Procedure	4	0.09	3/4
Behavioral Health – Mental Health – Applied Behavioral Analy	4	0.06	2/4
Not Medically Necessary – Diagnostic - MRI	3	0.06	0/3

Cultural & Linguistic Grievances

Total # of C&L by County	Q2 2026
Imperial	2
Grand Total	

Behavioral Health Grievances

Total # of C&L by County	Q2 2026
Imperial	13
Grand Total	**13**

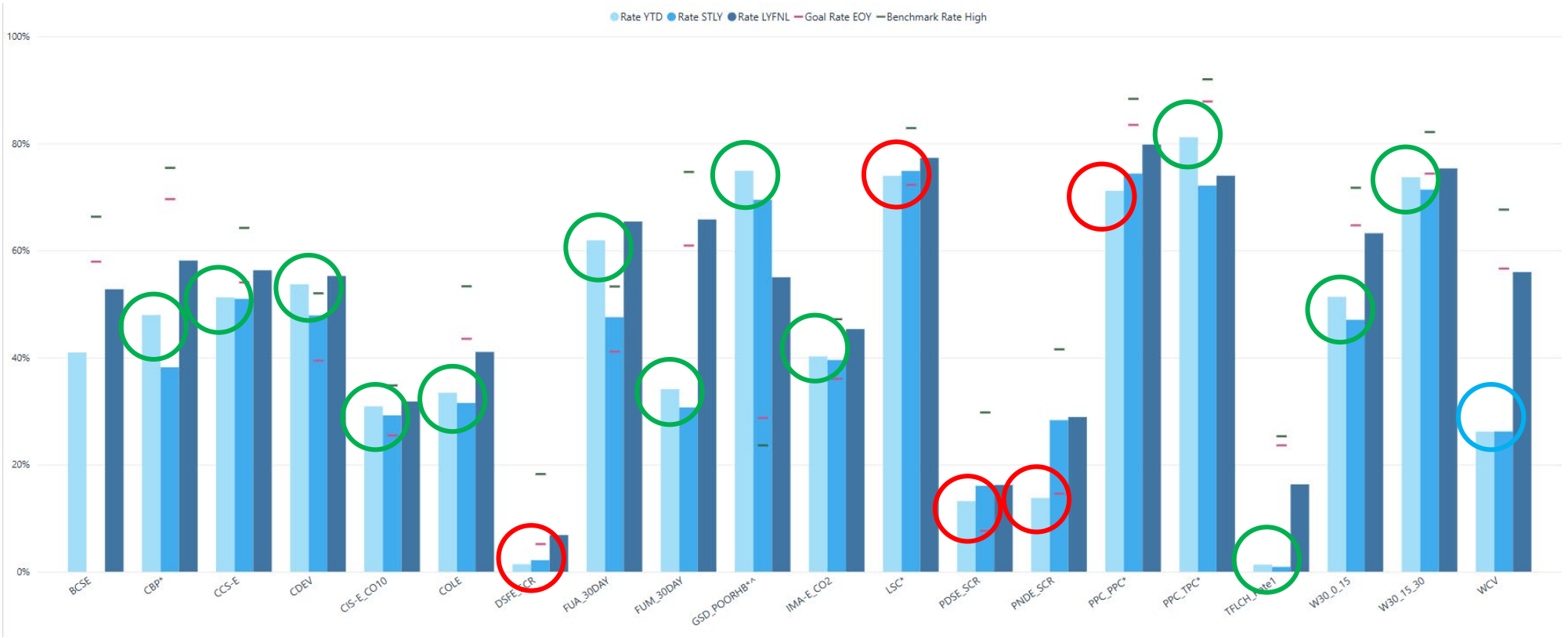
Behavioral Health Cases

Top BH Grievances		
Description	**Volume**	**PTMPY**
Administrative Issues-Health Plan	2	0.06
Administrative Issues-Provider Office Practices	1	0.03
Administrative Issues-Billing - Provider	1	0.03
Behavioral Health-Clinical risk inadequately assessed or managed	1	0.03
Eligibility Issues-Enrollment Information	1	0.03
Access to Care-Avail of Appt w/ Specialist	1	0.03
Administrative Issues-Incorrect Info - Specialist	1	0.03

Top BH Appeals		
Description	**Volume**	**PTMPY**
Behavioral Health - Mental Health-Applied Behavioral Analysis (ABA)	4	0.13
Not Medically Necessary-Consultation - Allergy/Immunology	1	0.03

CHPIV MY2026 MPL Progress

Overview of YOY Performance – CHPIV Medi-Cal All MCAS *MY2026 July PPP (Data through 7/10/2026)*



Rate YTD performing **better** than Rate SMLY

Rate YTD performing **worse** than Rate SMLY

Rate YTD performing **same** than Rate SMLY

View YOY comparison with caution

** Hybrid Measure*
^ Lower rates are better

Care Management Q2 2026

Program	Members engaged	Engagement rate
Total care management	413	58%
Physical health (PH)	195	54%
Behavioral health (BH)	111	60%
Maternity (Mat)	88	62%
Transitional care services (TCS)	378	84%
First year of life (FYOL)	19	95%

Follow-up: define engagement and understand who is not reached or does not enroll.

Care Management outcomes and impacts

Q1 cohorts with 90-day follow-up / Q2 impact reporting

Cohort	Readmissions: before / after	ED claims: before / after
Physical and behavioral health	42.2% / 16.7%	48 / 41
Transitional care	18.3% / 4.8%	99 / 50
First year of life*	Admissions: 1 / 0	ED visits: 1 / 2

Results are encouraging

- Members had fewer observed readmissions after enrollment.
- Emergency use declined in the PH/BH and transitional care cohorts

Q2 documented impacts improved in 5 of 7 categories. Utilization impacts rose from 27.86% to 32.88%.

Care Management – Impacts

Q2 documented improvement in 5 of 7 categories

Category	Definition	Q1	Q2	Q3	Q4
Actions Performed	Facilitated access to cost effective health care, referrals, care giver well-being, financial and/or community resources Coordinated with other departments, providers Educated on medications, wound care, disease management, self-care.	30.86%	32.36%		
Behavior Health	Faciitated collaboration with providers, link with providers, country providers Improve coping skills and Reduced symptions	23.33%	25.57%		
Improved Clinical Outcomes	Improved weight, pain management, lab results, side effects	38.84%	38.29%		
Medical Management	Facilitated medication dosage decreases or elimination or change to cost effective medications	36.60%	35.68%		
Improved Utilization Outcomes	Facilitated change to in network providers, decreased in ER visits, decreased INPT admisssions, redirecting chronic infusion therapy to outpatient setting	27.86%	32.88%		
Improved Humanistic Outcomes	Facilitated advance directives, Improved understanding of disease process, medications etc.	32.76%	34.28%		
Improved Quality Outcomes	Improved weight, pain management, lab results, side effects, self-management	31.55%	33.03%		

Enhanced Care Management reach

January–June 2026

Finding	What the source reports
Assignment versus enrollment	About 4,800–5,200 assigned monthly and 1,100–1,300 enrolled
POF category counts	1,851 in January and 1,607 in June | Total10,591 (Jan to June)
Largest needs (Top 3 POFs)	Avoidable hospitalization or ED utilization, homelessness, serious mental health or substance use disorder
Underperforming POFs	Child welfare and adult birth equity
Opportunities	Foster-youth ECM provider onboarding and greater member awareness

Population-of-focus counts overlap and repeat across months. They are not unique-member totals.
Follow-up: eligible population, referral completion, time to enrollment and provider capacity.

Enhanced Care Management (ECM) & Community Supports (CS)

Community Supports (2026 Q1-Q2)

CS Authorization and Claims Summary

Count	CS Service	Auth Count	Claims Count	Claims Unit
Imperial	Asthma Remediation	48	21	16
	Day Habilitation	84	7	7
	Environmental Accessibility Adaptations	43	26	25
	Housing Deposits	28	19	17
	Housing Tenancy and Sustaining Services	28	59	59
	Housing Transition/Navigation Services	283	671	672
	Medically Tailored Meals	379	1,082	15,470
	Personal Care Services	237	3,008	79,910
	Recuperative Care	146	3,800	3,763
	Respite Services	97	2,011	12,798
	Short-Term Post-Hospitalization Housing	10	143	143
	Transitional Rent	1	3	64
		1,384	**10,850**	**112,944**

Proposals: Stronger criteria and documentation, a narrower network of CS providers, adjust rates, value-based outcome incentives and focus on highest-risk members.

Long Term Support Services (LTSS) Q2 2026

LTC (Long Term Care)

Unique Utilizing LTC Members	Apr 2026	May 2026	Jun 2026
El Centro Post Acute	83	86	90
Imperial Manor	23	21	23
Pioneer Memorial D/P	39	48	39
Out of County	11	11	13

CBAS (Community Based Adult Services)

	Apr 2026	May 2026	Jun 2026
Unique Utilizing CBAS Mbrs	234	235	256
Average Days per Week	2.0	2.0	2.1
Members utilizing CBAS six months ago, now in LTC	0	0	0

ICF (Intermediate Care Facilities)

Unique Utilizing LTC Members	Apr 2026	May 2026	Jun 2026
ARC #1, #2, #3	13	14	14

Pharmacy

Top 10 Denials in Q2 2026 based on Percentage and Total Number

Top 10 Denials of the Quarter by Percentage and Total Number			
Drug Name	**% Denied**	**Drug Name**	**# Denied**
IV iron	**100.00%**	botulinum toxin	**14**
epoetin alfa	**66.67%**	IV iron	**10**
obinutuzumab	**66.67%**	pegfilgrastim	**7**
pegfilgrastim	**43.75%**	epoetin alfa	**2**
botulinum toxin	**41.18%**	epoetin beta	**2**
rituximab	**40.00%**	obinutuzumab	**2**
pembrolizumab	**33.33%**	pembrolizumab	**2**
trastuzumab	**33.33%**	rituximab	**2**
denosumab	**16.67%**	aflibercept	**1**
-	-	aprepitant	**1**

* Medications with less than 3 total requests are excluded from the above data to prevent heavy weighted or skewed results.

Behavioral health care coordination

Q1 and Q2 referrals / Service use reported one quarter later

Referral pathway	Q1 2026	Q2 2026
County to Health Net behavioral health	91	100
Health Net behavioral health to county	2	1
To Health Net behavioral health providers	51	66
To health plan case management	84	87

Monthly members served:

Oct–Dec 2025 = 2,247 / 1,975 / 1,934

Jan–Mar 2026 = 2,367 / 2,202 / 2,389.

Monthly unique counts may include the same member in more than one month.

Initial Health Assessments

Medical Record Review/Facility Site Review

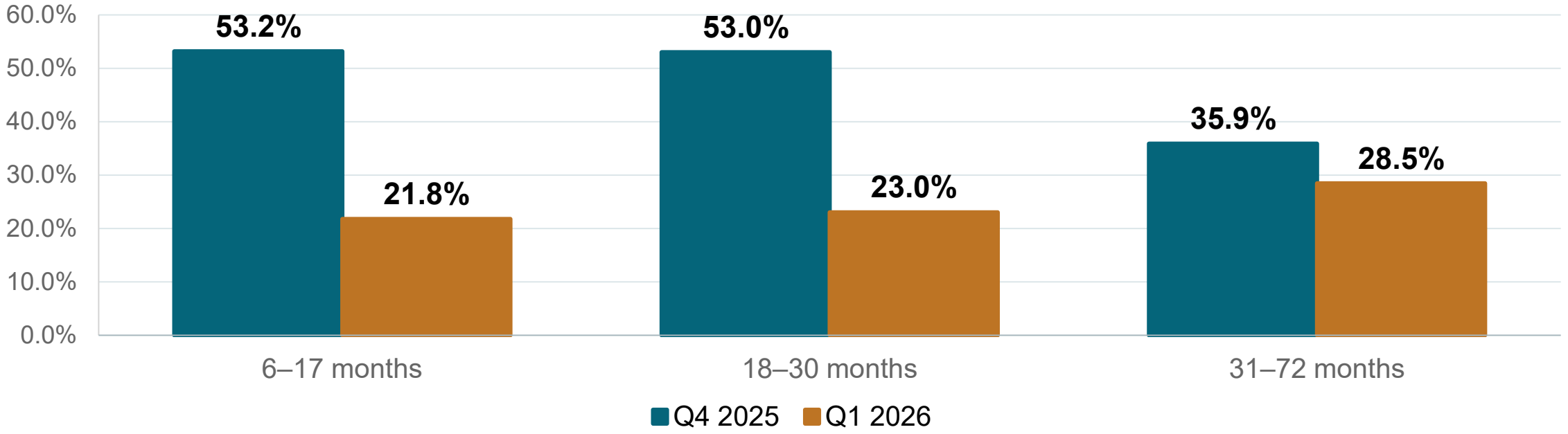
	Q1 2025		Q2 2025		Q3 2025		Q4 2025		Q1 2026	
	Total Records	% Compliant	Total Records	% Compliant	Total Records	% Compliant	Total Records	% Compliant	Total Records	% Compliant
PED IHA	22↓	82%↑	7 ↓	100% ↑	19↑	84%↓	7↓	14%↓	8	87%↑
Adult IHA	44↑	27%↓	19 ↓	63% ↑	17↓	82%↑	0 ↓	0.0% ↓	17↑	82%↑

Claims/Encounter Review (initial)

	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
IHA Completion Rates (Enrollment From)	Jan - Mar 2025	Apr - Jun 2025	Jul - Sept 2025	Oct- Dec 2025	Jan - Mar 2026
IHA Completed within 120 days	44.35 ↑	45.52 ↑	47.52↑	43.03 ↓	44.85↑
Member Outreach Compliance (3 attempts completed)	49.35 ↓	48.64↓	42.73 ↓	44.03 ↑	47.40↑
Overall Compliant (outreach or IHA compliant)	72.52↓	73.83 ↑	70.60↓	69.40 ↓	71.43↑
Denominator (able and unable to contact)	3,912 ↑	3,649↓	3,119↓	3,409 ↑	3,028↓

Lead screening fell across all age groups

Overall reported compliance, Q4 2025 compared with Q1 2026.



Measure	Reported result	Meaning
Lead testing age 6–17 months	21.79%	336 of 1,542
Lead testing age 18–30 months	23.04%	356 of 1,545
Lead testing age 31–72 months	28.46%	1,995 of 7,009

Language needs and reported interpreter use

2026 midyear language-assistance report.

55%

51,481 members have limited English proficiency

Measure	MY 2025	2026 Midyear report
Total membership	98,174	93,972
Limited English proficiency members	41,233 (42%)	51,481 (55%)
Telephone interpreter requests	477	48
Face-to-face / sign-language requests	Not shown here	0 / 1

31% relative increase in the share of members with limited English proficiency (LEP) from **42% in MY2025 to 55% in MY2026**

Membership is 94.1% Hispanic. LEP membership is 56% female and 44% male.

Network availability

MY2025 report

Provider type	Reported geographic access
Hospitals (15-mile or 30-min access)	95%
Primary care physicians	98%
Allergy and immunology	3.7%
Cardiovascular surgery	0.2%
Maternal and fetal medicine	0.1%
Neurological surgery	3.8%

Responses: Recruitment, Telehealth where appropriate, Alternative Access Requests for members not meeting the 15-mile/30-minute access standard and neighboring-county referrals for specialty services.

Appointment access and member experience

MY2025 integrated access report

01 Reported strengths: DMHC appointment survey results, telephone access, office waits and parts of the enrollee experience survey.

02 Remaining gaps: specialist and behavioral health access, CAHPS and BH experience, urgent care, mental health follow-up and after-hours arrangements.

03 Responses: corrective plans, provider report cards, targeted contracting, advanced scheduling, telehealth/eConsults and provider education.

04 Follow-up: exact rates and samples, completed referrals, subgroup results and remeasurement after corrective actions.

Peer review and credentialing

Q2 2026

Oversight activity	Reported result
Peer review investigations	6 cases
Appointment availability with substantial harm	0 reported incidents
Adverse procedural injury by contracted practitioner	0 reported incidents
Initial provider credentials	3: one PTand two family NP
Provider recredentialing	1 PT
Facility recredentialing	DayOut ADHC Brawley, approved June 25

Credentialing verifies qualifications. Confirm active participation, appointment capacity and corrective-action closure.

D-SNP update and committee follow-up

Q1 utilization / Q2 credentialing / Q3/current care management

Area	Reported result
Q1 Inpatient admission	14 admissions, 3 readmissions*, 8.3-day average stay
Q1 ER / outpatient specialty	39 visits / 89 visits or procedures
Q1 grievances	1
Credentialing	97 providers in Q1, 16 providers in Q2
Current membership and assessments	511 members 572 (34) HRAs 121 (6) face-to-face HRAs 444 (34) ICTs completed
Care Plan Progress	74%

Summary of reported findings

Key results from the Q3 2026 committee packet.

Area	Reported finding
Access	Four required specialties had geographic access below 4%
Care management	Readmissions and emergency claims fell after enrollment
ECM and Community Supports	Low birth-equity/child-welfare enrollment and 10,850 CS claims
Language assistance	55% limited English proficiency and 48 telephone interpreter requests

Information Items

CHPIV
D-SNP Model of Care

November 2026

Healthcare Services

Model of Care Progress

- Measurement has been initiated for core MOC performance indicators, including:
  - Health Risk Assessment (HRA) Completion
  - Individualized Care Plans (ICPs)
  - Interdisciplinary Care Team (ICT) Participation

Model of Care Goals

Overall Measures	Health Risk Assessment (HRA)	F2F Visits (HRA)	Interdisciplinary Care Team (ICT)	Care Plan Progress
Description	Initial HRA and Reassessment (annual) HRA Completion Rate	All Enrollees will have an ICP	All Enrollees will have an ICT	Percentage progression through the ICP
Performance Measure	Improve utilization of required services by reporting the percentage of assessments completed.	Improve coordination of care by reporting the percentage of care plans completed.	Improve access to care by reporting percentage of Enrollee satisfaction scores.	Ratio of goals completed
Goal	100%	100%	100%	75%
Totals for September 2026 *(data pulled before end of month)*	32	1	32	N/A
Totals for January 2026 – Present Day	595	122	595	74%

Community Health Plan OF IMPERIAL VALLEY

Questions?

Appendix

COMMUNITY HEALTH PLAN OF IMPERIAL VALLEY

Table 4.1 Goals and Performance or Outcome Measures

Overall Measure	Transitions of Care	Health Outcome Measure
Description:	An acute or nonacute inpatient discharge on or between January 1 and December 1 of the measurement year. Reduces re-admissions.	% of discharges for Enrollees 18 yrs & older who had each: Notification of inpatient admission, Receipt of discharge information, Patient engagement after inpatient discharge & Medication reconciliation post-discharge
Benchmark:	Quality Compass 90th percentile	The outcome for measure: The new H contract will be assessed and monitored.
Goal:	75%	Activities implemented to address measures if the stated goals are not met are found in MOC 4. B. Factor 5: Take action when the goal is not met.
Reporting Timeframe:	CY 2026, Quarterly, Ad-Hoc	
Remeasurement:	CY2027	
Overall Measure	**Breast Cancer Screening (BCS)**	**Performance Measure**
Description:	Women 50–74 years of age who had a mammogram to screen for breast cancer	Early breast cancer detection to find cancers before they start to cause symptoms
Benchmark:	Quality Compass 90th percentile	The outcome for measure: The new H contract will be assessed and monitored.
Goal:	75%	Activities implemented to address measures if the stated goals are not met are found in MOC 4. B. Factor 5: Take action when the goal is not met.
Reporting Timeframe:	CY 2026, Quarterly, Ad-Hoc	
Remeasurement:	CY2027	
Overall Measure	**Plan Cause Readmissions (PCR)**	**Health Outcome Measure**
Description:	% of acute inpatient stays and observation stays during measurement year that were followed by an unplanned acute readmission for any diagnosis within 30 days, for Enrollees 18 years and older.	A substantial portion of all hospitalizations are patients returning to the hospital soon after their previous stay (readmission). Readmissions are often a sign of a fragmented health care system and an indication of poor care or lack of care coordination.
Benchmark:	Quality Compass 90th percentile	The outcome for measure: The new H contract will be assessed and monitored.
Goal:	75%	Activities implemented to address measures if the stated goals are not met are found in MOC 4. B. Factor 5: Take action when the goal is not met.
Reporting Timeframe:	CY 2026, Quarterly, Ad-Hoc	
Remeasurement:	CY2027	
Overall Measure	**Glycemic Status Assessment (GSD)**	**Health Outcome Measure**

Community Health Plan OF IMPERIAL VALLEY

Description:	% of Enrollees 18–75 years with diabetes whose most recent glycemic status or glucose management indicator showed their blood sugar is less than or equal to 9.0%.	Diabetes is a common disease in the United States. Out of control blood sugar levels can lead to serious short-term problems and long-term damage.
Benchmark:	Quality Compass 90th percentile	The outcome for measure: The new H contract will be assessed and monitored.
Goal:	75%	Activities implemented to address measures if the stated goals are not met are found in MOC 4. B. Factor 5: Take action when the goal is not met.
Reporting Timeframe:	CY 2026, Quarterly, Ad-Hoc	
Remeasurement:	CY2027	
Overall Measure	**Blood pressure control (BPD)**	**Health Outcome Measure**
Description:	% of Enrollees 18–85 years of age who had a diagnosis of hypertension (HTN) and whose blood pressure (BP) was adequately controlled (<140/90 mm Hg) during the measurement year.	As people age, their blood vessels become stiffer, increasing the likelihood of having high blood pressure (hypertension). High blood pressure makes the heart work too hard and can cause serious health issues.
Benchmark:	Quality Compass 90th percentile	The outcome for measure: The new H contract will be assessed and monitored.
Goal:	75%	Activities implemented to address measures if the stated goals are not met are found in MOC 4. B. Factor 5: Take action when the goal is not met.
Reporting Timeframe:	CY 2026, Quarterly, Ad-Hoc	
Remeasurement:	CY2027	
Overall Measure	**Reducing Risk of Falling (FRM)**	**Performance Measure**
Description:	% of Enrollees who had a fall or had problems with balance or walking in the past 12 months, who were seen by a practitioner in the past 12 months and who received a recommendation for how to prevent falls or treat problems with balance or walking from their current practitioner.	Measures whether the Enrollees discussed with their physician and received treatment for balance or falling problems. As patients age, the risk of falling increases. Studies have shown more than 1/3 of people over the age of 65 fall each year, but less than half of them talk to their doctors about it.
Benchmark:	Quality Compass 90th percentile	The outcome for measure: The new H contract will be assessed and monitored.
Goal:	75%	Activities implemented to address measures if the stated goals are not met are found in MOC 4. B. Factor 5: Take action when the goal is not met.
Reporting Timeframe:	2026 captured in 1Q 2027	
Remeasurement:	CY2029	

COMMUNITY HEALTH PLAN OF IMPERIAL VALLEY

Overall Measure	**Health Risk Assessment (HRA)**	**Performance Measure**
Description:	Initial HRA and Reassessment (annual) HRA Completion Rate	Improve utilization of required services by reporting the percentage of assessments completed.
Benchmark:	CHPIV internal goal will be utilized as a benchmark	The outcome for measure: The new H contract will be assessed and monitored.
Goal:	100%	Activities implemented to address measures if the stated goals are not met are found in MOC 4. B. Factor 5: Take action when the goal is not met.
Reporting Timeframe:	CY 2026, Monthly, Ad-Hoc	
Remeasurement:	CY2027	
Overall Measure	**Interdisciplinary Care Team (ICP)**	**Performance Measure**
Description:	All Enrollees will have an ICP	Improve coordination of care by reporting the percentage of care plans completed.
Benchmark:	CHPIV internal goal will be utilized as a benchmark	The outcome for measure: The new H contract will be assessed and monitored.
Goal:	100%	Activities implemented to address measures if the stated goals are not met are found in MOC 4. B. Factor 5: Take action when the goal is not met.
Reporting Timeframe:	CY 2026, Quarterly, Ad-Hoc	
Remeasurement:	CY2027	
Overall Measure	**Interdisciplinary Care Team (ICT)**	**Performance Measure**
Description:	All Enrollees will have an ICT	Improve access to care by reporting percentage of Enrollee satisfaction scores.
Benchmark:	CHPIV internal goal will be utilized as a benchmark	The outcome for measure: The new H contract will be assessed and monitored.
Goal:	100%	Activities implemented to address measures if the stated goals are not met are found in MOC 4. B. Factor 5: Take action when the goal is not met.
Reporting Timeframe:	CY 2026, Quarterly, Ad-Hoc	
Remeasurement:	CY2027	

Compliance Report

Period Covered: October 2026

Highlights

- Regulatory Compliance
- 2025 DHCS Medical Audit: Final Reports Issued with No Findings
- 2024 DHCS Medical Audit Corrective Action Plan Update
- NAVI Audit Closure
- Health Net Annual Oversight Audit
- Health Net to CHG Medi-Cal Transition

Regulatory Compliance

- All September regulatory reporting requirements were submitted timely.
- DHCS issued final reports for the 2025 DHCS Medical Audit (Medi-Cal and State Supported Services contracts) with no findings. Details are provided below.
- CHPIV received final results of the Network Access Validation Initiative (NAVI) audit with no findings, and the audit is closed.
- CHPIV submitted its response to the Department of Managed Health Care (DMHC) comments on the D-SNP Transition filing on September 25, 2026. The filing remains under DMHC review.
- CHPIV met with DMHC on October 6, 2026, to discuss the Health Net to CHG Medi-Cal transition. Details are provided below.
- In accordance with DHCS All Plan Letter (APL) 26-007, CHPIV is preparing its submission of updated network provider agreements to DHCS.
- The 2027 D-SNP Integrated Member Materials and the 2027 Medi-Cal Evidence of Coverage (EOC) remain under regulatory review.

2025 DHCS Medical Audit

On October 15, 2026, DHCS issued the final reports for the 2025 DHCS Medical Audit, covering the audit period of January 1, 2025, through December 31, 2025. The audit was conducted July 13 through July 24, 2026, and included both the Medi-Cal Main Contract and the State Supported Services (SSS) Contract.

DHCS identified no findings in any of the six categories reviewed under the Main Contract: Utilization Management; Population Health Management and Coordination of Care; Network and Access to Care; Grievances, Appeals, and Member Rights; Quality Improvement and Health Equity Transformation; and Plan Administration and Organization. The SSS Contract review also identified no deficiencies. Because there were no areas of non-compliance, CHPIV declined the Exit Conference offered on October 13, 2026, and no corrective action plan is required.

2024 DHCS Medical Audit Corrective Action Plan

The 2024 DHCS Medical Audit Corrective Action Plan (CAP) remains open and was not evaluated as part of the 2025 audit. CHPIV has submitted regular CAP updates to DHCS since March 2026:

- March 20, 2026: Initial CAP submission, including the policies and procedures crosswalk.
- May 1 and June 1, 2026: Monthly status updates with supporting documentation.
- July 1, 2026: Monthly status update. DHCS moved Finding 2.6.1 (Enhanced Care Management) to a separate review track, and CHPIV submitted that response in July.
- July 17, 2026: DHCS returned comments on the 14 findings: one accepted, seven partially accepted, five pending deliverables, and the Enhanced Care Management finding under separate review.
- August 17, 2026: CHPIV responded to DHCS's comments for all findings except Enhanced Care Management, which remains under DHCS review. CHPIV provided additional documents for Finding 4.1.2 on August 24.
- September 9, 2026: CHPIV submitted its responses to DHCS's August comments. Current status of the 14 findings: four accepted (1.5.2, 2.3.1, 2.4.1, 4.1.1); four partially accepted (2.1.3, 2.1.4, 2.5.1, 4.1.2); five pending deliverables (1.1.1, 1.5.1, 2.1.1, 2.1.2, 3.8.1); and Finding 2.6.1 (Enhanced Care Management) pending DHCS review.
- October 12, 2026: CHPIV sent DHCS a courtesy update on the hiring of a full-time Health Equity Officer, effective September 30, 2026 (Finding 1.1.1), and the related filing change.

CHPIV is awaiting DHCS's feedback on the remaining findings, including the Enhanced Care Management review. Management will update the Commission as DHCS responds and the remaining items are closed.

NAVI Audit 2026

CHPIV received the final results of the 2026 Network Access Validation Initiative (NAVI) audit, conducted by Health Services Advisory Group (HSAG), the DHCS External Quality Review Organization. HSAG identified no specific opportunities for improvement related to the systems, processes, data submissions, and monitoring processes CHPIV had in place to inform network adequacy standard and indicator calculations. The NAVI audit is closed with no findings.

Health Net Annual Oversight Audit

CHPIV continues its annual Health Net Oversight Audit for the period of July 1, 2025, through June 30, 2026, in accordance with its Delegation Oversight Program and Audit and Monitoring Plan. Audit activities are nearing completion, and the audit is scheduled to close by October 30, 2026. Management will report the results, including any corrective actions, to the Commission upon completion.

Health Net to CHG Medi-Cal Transition

CHPIV is finalizing its transition plan with legal counsel for the Medi-Cal transition from Health Net to Community Health Group (CHG). Management will keep the Commission updated.

Information Items

Operations report for review

Operations Report

Period Covered: Oct 2026

Highlights

- We are implementing two campaigns to improve health outcomes for our Medi-Medi members:



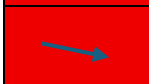
  - Flu shot incentive – We are offering a $25 incentive to all Medi-Cal members who also have Medicare, and have been alerting members of the incentive by phone and social media outreach. As of Oct 30, we have reached 12,000 qualified members (76% of target population), connected and had a conversation with 3,500 members, and distributed gift cards to 191 members.
  - Provider office incentive to close gaps in care – PCP offices can earn rewards for closing gaps in care for D-SNP members who have not been seen this year. As of Oct 30, we have received completed gap closure forms for 4 members.

- Community events attended by Sales Team:
  - ECRMC OP Calexico Clinic Ice Cream Social- 10/06
  - Senior Appreciation Day 10/08
  - Senior Health Fair Calexico 10/14
  - Primary Healthcare Medical Group Health Fair Calexico 10/16
  - SDRC Resource Fair 10/21
  - Alzheimer's Association Walk 10/23
  - Legacy Trunk or Treat 10/28

- New STAR programs for 2027: Medicare plans receive a 1-5 STAR rating based on the quality of care and service. CHPIV membership is too small to rate this year, so next year will be our first membership year, impacting our STAR rating in 2029.
  - Member incentives - Healthy Steps Incentive Program – rewards members for getting appropriate screenings and health checks from their primary care provider.
  - Provider information sharing – We are talking with PCP offices this quarter to understand their preferred process for sharing information from member care plans, gaps in care, and suspect diagnostic codes.

- Internal and external committee involvement – We have developed an internal STARS action workgroup that reviews data and opportunities monthly, and are working to incorporate D-SNP measures into our existing Quality Improvement Health Equity Committee.

Key Metrics – Community Advantage Plus

Trend	Category	Goal	Current Performance (Sep)
	Total Enrollment	658	511 480 in Aug
	New Members Per Month	66	48 48 in Aug
	Monthly Disenrollment Rate	5%	5% 5% in Aug
	Member Satisfaction	Net Promoter Score >50%	73% (rolling) 74% in Aug
	Member Inquires	Declining month over month	231 per 1000 members 333 in Aug

*Enrollment numbers reported are actual members enrolled and effective on Sep 1, as of Oct 1. This number may differ from the enrollment numbers reported by finance due to differences in reporting timeframes for retroactive adjustments.

- **Enrollment:** Enrollments from internal agents and brokers are picking up during the Annual Election Period, which runs from Oct 15 to Dec 7. Although Medi-Medi's can enroll all year, this is time of year where prospective members are evaluating their options.
- **Disenrollment:** Our rate has stabilized due to active and ongoing efforts to improve member expectations and onboarding, primarily through increased focus on continuity of authorizations and care.
- **Member satisfaction:** Holding steady. Members who stay with CHPIV for at least 90-days are very satisfied with the health plan and our service.
- **Member Inquiries:** Lower this month due to resolution of Nation Benefit issues in Aug. More than half, 57%, of member in-bound calls and visits are handled by CHPIV staff.

Issues / Risks

- UCSD credentialing

Next 30 Days

- Finalize Medi-Cal contract with CHG
- Explore: Medi-Cal redetermination initiatives, provider gaps in care solutions
- Finalize provider and member incentive plans for 2027

Period Covered: October 13, 2026-November 9, 2026

Highlights

- 2 open positions: Compliance Auditor, Care Manager
- Formally engaged with Ironwood to conduct a Culture of Service training for all employees on January 14
- Working with former retirement provider to shut down old retirement plan

Key Metrics

Total number of employees	41
Local	30
Remote	11
Number of hires in 2026	None this period 5 hires total in 2026
Number of exits in 2026	None this period Total exits YTD: 7 5 voluntary (12% YTD turnover)

Issues / Risks

- None known for this period

Next 30 Days

- Continued work on the Culture of Service January 14 workshop
- Replace the Rippling performance evaluation module
- Plan final townhall meeting for 2026
- Open enrollment for employee benefits
- Closeout American Trust retirement account. Target date 12/31.