COMMUNITY HEALTH PLAN OF IMPERIAL VALLEY

AGENDA

Finance Committee
September 9, 2026
11:00 a.m.
512 W. Aten Rd., Imperial, CA 92251

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

Commission Role	Member	Attendance
Committee Chair	Dr. Carlos Ramirez	
Committee Co-Chair	Yvonne Bell	
Member	Lee Hindman	
Member	Bob Barros	
Member (Alternate)	Mayra Widmann	
Member (Alternate)	Pablo Velez	

1. CALL TO ORDER *Dr. Carlos Ramirez, 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 *Dr. Carlos Ramirez, Chair*

Public Comment is limited to items NOT listed on the agenda. This is an opportunity for members of the public to address the Committee on any matter within the Committee's jurisdiction. Any action taken as a result of public comment shall be limited to the direction of staff. When addressing the Committee, state your name for the record prior to providing your comments. Please address the Committee 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 8/5/2026...pg. 4-6

4. ACTION

A. Motion to recommend to the full Commission the acceptance of monthly financial reports as presented. *David Wilson, CFO*

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

5. INFORMATION

No information items.

6. CLOSED SESSION

Pursuant to Welfare and Institutions Code § 14087.38 (n) Report involving Trade Secret new product discussion (estimated date of disclosure, 10/2026)

No closed session items.

7. RECONVENE OPEN SESSION

A. Report on actions taken in closed session.

8. COMMISSION REMARKS *Dr. Carlos Ramirez, Chair*

9. ADJOURNMENT

Next meeting: October 7, 2026

Consent Agenda

COMMUNITY HEALTH PLAN OF IMPERIAL VALLEY

MINUTES

Finance Committee

August 5, 2026

11:00 a.m.

512 W. Aten Rd., Imperial, CA 92251

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

Commission Role	Member	Attendance
Committee Chair	Dr. Carlos Ramirez	Present
Committee Co-Chair	Yvonne Bell	Absent
Member	Lee Hindman	Present
Member	Bob Barros	Present
Member (Alternate)	Mayra Widmann	--
Member (Alternate)	Pablo Velez	--

1. CALL TO ORDER *Dr. Carlos Ramirez, Chair*

The meeting was called to order at 11:06 a.m.

A. Roll Call *Donna Ponce, Commission Clerk*

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

B. Approval of Agenda

(Hindman/Barros) 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 *Dr. Carlos Ramirez, Chair*

Public Comment is limited to items NOT listed on the agenda. This is an opportunity for members of the public to address the Committee on any matter within the Committee's jurisdiction. Any action taken as a result of public comment shall be limited to the direction of staff. When addressing the Committee, state your name for the record prior to providing your comments. Please address the Committee 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.

A. Approval of Minutes from 6/2/2026 and 7/7/2026...pg. 4-9
(Hindman/Barros) To approve the consent calendar. Motion carried.

4. ACTION

A. Motion to recommend to the full Commission the acceptance of monthly financial reports as presented. *David Wilson, CFO*
(Barros/Hindman) To recommend to the full commission the acceptance of the monthly financial reports as presented. Motion carried.

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 Tangible Net Equity Calculation...pg. 20
10. Cash Transaction Report...pg.21-23
11. 6+6 Forecast...pg. 24-29

5. INFORMATION

No information items.

6. CLOSED SESSION

Pursuant to Welfare and Institutions Code § 14087.38 (n) Report involving Trade Secret new product discussion (estimated date of disclosure, 10/2026)
No closed session items.

7. RECONVENE OPEN SESSION

A. Report on actions taken in closed session.

8. COMMISSION REMARKS

Dr. Carlos Ramirez, Chair

None.

9. ADJOURNMENT

The meeting was adjourned at 11: 53 a.m.
Next meeting: September 9, 2026

Action Items

Financial Results

July 2026

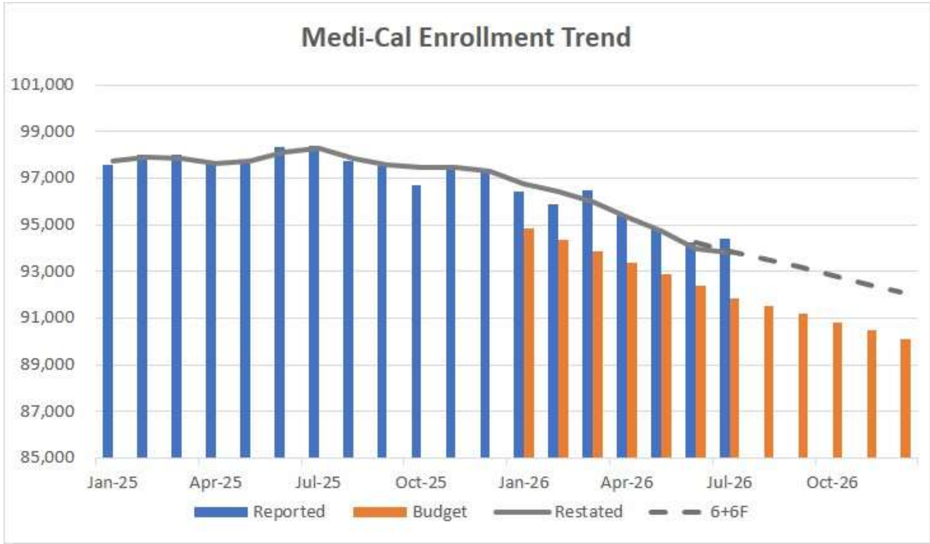
Executive Summary

July results exceeded the 6+6 Forecast by $40K driven primarily by favorable Medi-Cal gross margin. Medicare line of business and administrative costs were in line with forecast. Tangible Net Equity remained stable at levels consistent with a 500% target.

Membership

On a reported basis, Medi-Cal membership increased month-over-month and ended July at 94K, partially driven by retroactive member additions. On a restated basis, membership continued to decline, which remains consistent with the forecast trend.

On a YTD basis, Medi-Cal membership is 106K member months better than the Budget.



Reported Medicare membership lagged behind the forecast by 66 members despite increased marketing and new broker additions.

Medi-Cal Gross Margin

Medi-Cal gross margin was largely in line with forecast. Prior-period Maternity revenue for Q1 and Q2 service months generated $1.6M of favorable prior period development (PPD), while current-period Maternity revenue was $0 compared with $661K in the forecast. Excluding maternity, the current-month rate variance was unfavorable by ($188K), largely due to mix.

	Revenue (Current Month Reported)						
Category of Aid (COA)*	**Current**	**6+6F**	**Variance**	**Vol**	**Maternity**	**Rate/Mix**	**Prior Period**
Child	$ 4,226,826	$ 4,309,857	$ (83,031)	$ (8,057)	$ (61,829)	$ (13,145)	$ 179,028
Adult	$ 3,769,993	$ 4,301,889	$ (531,896)	$ 8,825	$ (535,142)	$ (5,578)	$ 1,413,165
Adult Expansion	$ 7,730,671	$ 7,912,177	$ (181,506)	$ (44,527)	$ (77,728)	$ (59,251)	$ 233,353
SPD-LTC	$ 4,617,038	$ 4,648,242	$ (31,203)	$ 12,549	$ -	$ (43,752)	$ 67,117
SPD-LTC Full Dual	$ 6,501,129	$ 6,525,365	$ (24,236)	$ 41,747	$ -	$ (65,983)	$ 69,526
Total Medicaid	**$ 26,845,657**	**$ 27,697,530**	**$ (851,873)**	**$ 10,535**	**$ (674,700)**	**$ (187,708)**	**$ 1,962,190**

** Includes SPD Medicaid*

Medicare Gross Margin **(DSNP & SPD Medicaid)**

Medicare gross margin was also largely in line with the 6+6F, unfavorable by only ($5.2K). Within the Medicare roll-up, DSNP was unfavorable by ($55K), while SPD Medicaid wrap was favorable by $49K due to lower-than-forecasted FFS claims experience.

> **DSNP (Medicare Primary):** DSNP gross margin variance was driven by lower volume, which was unfavorable by ($14K), and higher pharmacy claims of $163 PMPM, or $62K. These impacts were partially offset by favorable Risk Adjustment, primarily from the year-to-date Final Risk Score accrual true-up.
>
> **SPD Medicaid (Secondary):** Continuing the trend from previous months, SPD Medicaid again ran favorable to forecast; in July, FFS claims were $89K favorable to forecast. On a YTD basis, SPD Medicaid MLR remains considerably below budget at 64%.

On a YTD basis, Medicare gross margin remains favorable to budget by $170K despite adverse volume impact ($217K). Year-to-date MLR is 88.6% compared to a budget of 95.6%.

Administrative Expenses

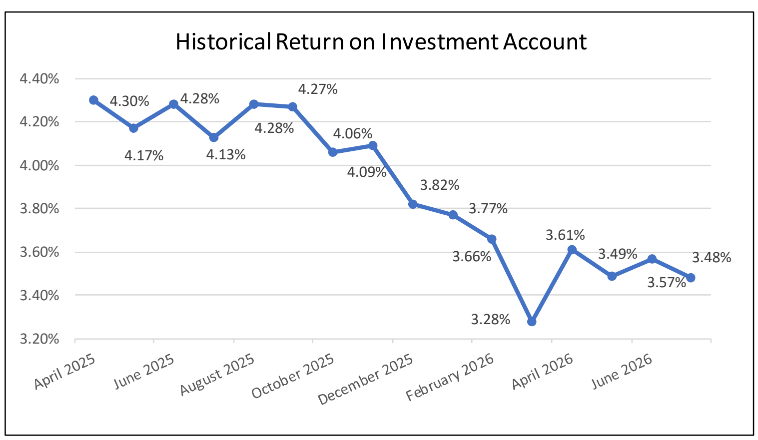
Administrative expenses were in line with the forecast, unfavorable by ($5.2K). Key drivers included unfavorable labor costs of ($51.8K), offset by favorable consulting and outside services. Labor cost variance was driven by one-time PTO adjustments and separation costs. All other accounts were generally consistent with the 6+6F.

There were no new expenditures greater than $50,000 in July.

Other

Investment income was favorable to the 6+6F by $23K in July. Interest rate pressure persists; the 6+6F was adjusted to reflect current run. Full year risk relative to the Budget remains.

Month	Return
April 2025	4.30%
May 2025	4.17%
June 2025	4.28%
July 2025	4.13%
August 2025	4.28%
September 2025	4.27%
October 2025	4.06%
November 2025	4.09%
December 2025	3.82%
January 2026	3.77%
February 2026	3.66%
March 2026	3.28%
April 2026	3.61%
May 2026	3.49%
June 2026	3.57%
July 2026	3.48%



Net Income

Change in Net Position was $185K for July, which was $40K above the 6+6F. Year-to-date, CHPIV remains ahead of budget by $558K, or 150%.

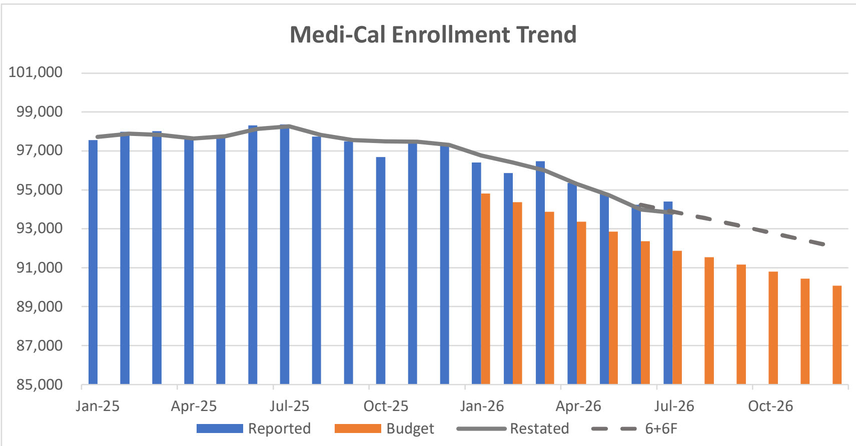
Tangible Net Equity (TNE)

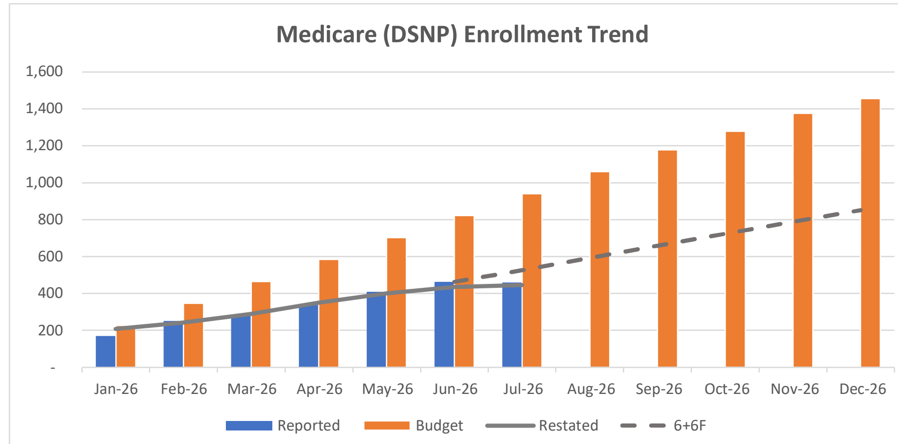
As of July, Tangible Net Equity totaled $24.7M, representing 500% of the required $4.9M and remaining consistent with the stated target level.

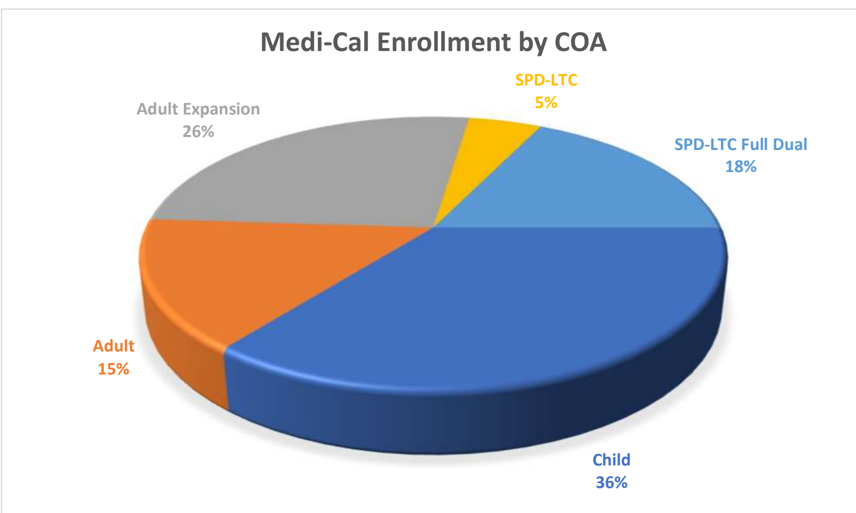
Community Health Plan of Imperial Valley
Enrollment Summary
For July 2026

Category of Aid (COA)*	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1	2026 Q2	2026 July	2026 Q3	2026 Q4	July Actual	July 6+6F	July B/(W) #	July B/(W) %	July (YTD) Actual	July (YTD) Budget	July (YTD) B/(W) #	July (YTD) B/(W) %
Child	35,139	35,129	34,728	34,555	34,434	33,656	33,750			33,750	33,698	52	0%	238,075	196,800	41,275	21%
Adult	15,801	15,754	15,471	15,306	14,887	14,267	14,320			14,320	14,137	183	1%	102,578	86,282	16,296	19%
Adult Expansion	25,995	26,028	25,808	25,988	25,493	24,715	24,806			24,806	24,877	(71)	0%	175,896	145,782	30,114	21%
SPD-LTC	4,693	4,790	4,662	4,684	4,640	4,577	4,517			4,517	4,445	72	2%	32,322	28,119	4,203	15%
SPD-LTC Full Dual	16,381	16,614	16,823	16,835	17,026	17,015	17,011			17,011	16,725	286	2%	118,692	104,670	14,022	13%
Total Medicaid	98,009	98,315	97,492	97,368	96,480	94,230	94,404	-	-	94,404	93,882	522	1%	667,563	561,653	105,910	19%
DSNP	-	-	-	-	282	463	460			460	526	(66)	-13%	2,371	3,147	(776)	-25%
Monthly/Quarterly Change		*0.3%*	*-0.8%*	*-0.1%*	*-0.9%*	*-2.3%*	*0.2%*			*-2.2%*	*-2.7%*			*-3.0%*	*-3.6%*		

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







Medi-Cal Enrollment Trend (Restated)

	Apr-26	May-26	Jun-26	Jul-26	MoM Δ	% Δ
SIS						
Child	33,516	33,348	33,182	33,133	(49)	-0.1%
Adult	13,688	13,563	13,347	13,248	(99)	-0.7%
Adult Expansion	23,859	23,626	23,501	23,479	(22)	-0.1%
SPD-LTC	4,348	4,326	4,270	4,281	11	0.3%
SPD-LTC Full Dual	16,338	16,346	16,265	16,266	1	0.0%
Total SIS	**91,749**	**91,209**	**90,565**	**90,407**	**(158)**	**-0.2%**
% of Total	***96.3%***	***96.3%***	***96.4%***	***96.4%***		
UIS						
Child	519	516	489	502	13	2.7%
Adult	949	939	904	918	14	1.5%
Adult Expansion	1,347	1,320	1,280	1,258	(22)	-1.7%
SPD-LTC	167	168	172	176	4	2.3%
SPD-LTC Full Dual	580	581	570	566	(4)	-0.7%
Total UIS	**3,562**	**3,524**	**3,415**	**3,420**	**5**	**0.1%**
% of Total	***3.7%***	***3.7%***	***3.6%***	***3.6%***		
Total	**95,311**	**94,733**	**93,980**	**93,827**	**(153)**	**-0.2%**

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

	July			July (YTD)			
	Actual	Forecast (6+6)	Variance - B/(W)	Actual	Budget	Variance - B/(W)	Current Month Explanations
REVENUE							
Medicaid Revenue	$ 28,807,847	$ 27,697,530	**$ 1,110,317**	$ 226,681,471	$ 195,801,850	**$ 30,879,621**	- Medi-Cal revenue favorable on prior maternity kick payments
Medicare Revenue	$ 1,024,747	$ 1,072,014	**$ (47,267)**	$ 5,088,390	$ 8,843,897	**$ (3,755,507)**	- Unfavorable on volume, partially offset by final risk adjustment accrual
Investment & Interest Income	$ 113,241	$ 90,592	**$ 22,649**	$ 751,375	$ 857,251	**$ (105,876)**	
TOTAL REVENUE	**$ 29,945,835**	**$ 28,860,136**	**$ 1,085,699**	**$ 232,521,236**	**$ 205,502,998**	**$ 27,018,238**	
HEALTH CARE COSTS							
Global Capitation	$ 27,787,153	$ 26,677,532	**$ (1,109,621)**	$ 219,952,011	$ 188,452,207	**$ (31,499,804)**	- Medicaid cap (HNT) unfavorable, offsetting revenue favorability
Shared Risk Capitation	$ 261,529	$ 252,618	**$ (8,911)**	$ 1,389,495	$ 2,275,320	**$ 885,825**	
FFS Claims	$ 490,231	$ 609,825	**$ 119,595**	$ 2,543,084	$ 4,900,635	**$ 2,357,551**	- Favorable medical cost trend in SPD wrap (Medi-Cal)
Pharmacy (Net)	$ 283,151	$ 252,682	**$ (30,469)**	$ 1,234,887	$ 2,507,353	**$ 1,272,466**	- Rx was favorable on unit cost trend
All Other	$ 42,745	$ 31,752	**$ (10,993)**	$ 158,612	$ 381,952	**$ 223,340**	
HEALTH CARE COSTS	**$ 28,864,809**	**$ 27,824,410**	**$ (1,040,399)**	**$ 225,278,089**	**$ 198,517,467**	**$ (26,760,622)**	
Gross Margin	**$ 1,081,025**	**$ 1,035,725**	**$ 45,300**	**$ 7,243,147**	**$ 6,985,531**	**$ 257,616**	
ADMINISTRATIVE EXPENSE							
Salaries & Wages	$ 516,141	$ 469,881	**$ (46,260)**	$ 3,626,097	$ 3,618,019	**$ (8,077)**	
Benefits Expense	$ 53,242	$ 47,693	**$ (5,549)**	$ 397,235	$ 319,238	**$ (77,997)**	
Other Labor Expense	$ 2,146	$ 2,147	**$ 1**	$ 12,345	$ 13,861	**$ 1,516**	
Total Labor Costs	$ 571,530	$ 519,721	**$ (51,808)**	$ 4,035,676	$ 3,951,118	**$ (84,558)**	- Unfavorable PTO on separation costs and PTO one-time PTO payouts
Consulting, Legal, & Other Professional	$ 42,950	$ 58,791	**$ 15,841**	$ 401,837	$ 696,334	**$ 294,497**	- Favorable consulting in Finance and HCS, offset by HR
Outside Services	$ 24,548	$ 36,557	**$ 12,009**	$ 299,565	$ 285,883	**$ (13,682)**	- Favorable timing of vendor costs in Healthcare Services
MSO Fees	$ 117,739	$ 122,500	**$ 4,762**	$ 824,170	$ 917,000	**$ 92,831**	
Broker Commissions	$ 8,722	$ 9,358	**$ 636**	$ 33,630	$ 53,277	**$ 19,646**	
Advertising & Marketing	$ 3,212	$ 3,000	**$ (212)**	$ 46,164	$ 41,000	**$ (5,164)**	
Information Technology	$ 7,358	$ 10,037	**$ 2,679**	$ 59,725	$ 49,151	**$ (10,574)**	
Membership and Subscriptions	$ 13,375	$ 17,666	**$ 4,291**	$ 85,049	$ 85,605	**$ 556**	
Regulatory Fees	$ 31,243	$ 30,749	**$ (494)**	$ 196,459	$ 167,643	**$ (28,816)**	
Travel	$ 4,293	$ 8,150	**$ 3,857**	$ 29,442	$ 82,300	**$ 52,858**	
Occupancy & Facility	$ 3,004	$ 10,479	**$ 7,475**	$ 29,179	$ 79,583	**$ 50,405**	- Favorable due to Repairs & Maintenance and utilities
Community Reinvestment	$ 38,877	$ 33,904	**$ (4,973)**	$ 166,557	$ -	**$ (166,557)**	
Other Admin	$ 19,323	$ 19,994	**$ 670**	$ 37,379	$ 134,976	**$ 97,597**	
Total Administrative Expense	**$ 886,172**	**$ 880,905**	**$ (5,267)**	**$ 6,244,833**	**$ 6,543,870**	**$ 299,037**	
Non-Operating Income/(Expense)							
Rental Income	$ 1,538	$ 1,538	**$ -**	$ 10,768	$ 10,455	**$ (314)**	
Depreciation & Amortization	$ (11,222)	$ (11,350)	$ 128	$ (78,462)	$ (79,450)	$ 988	
Change in Net Position	**$ 185,169**	**$ 145,009**	**$ 40,160**	**$ 930,620**	**$ 372,666**	**$ 557,955**	
Key Metrics							
Enrollment	94,404	93,882	**522**	667,563	653,517	**14,046**	
Medicaid Revenue PMPM	$ 306.65	$ 296.69	**$ 9.96**	$ 340.78	$ 301.50		
Medicare Revenue PMPM	$ 2,227.71	$ 2,037.43	**$ 190.28**	$ 2,146.09	$ 2,163.38	**$ (17.29)**	
MLR (Medicaid)	97.0%	97.0%	**(2) bps**	97.4%	97.1%	**(33) bps**	
MLR (Medicare)	89.8%	89.9%	**18 bps**	88.9%	95.4%	**649 bps**	
Admin Ratio	3.0%	3.1%	**9 bps**	2.7%	3.2%	**50 bps**	
FTEs	40	40	**-**	294	316	**22**	
Net Income PMPM	$1.96	$1.54	**$0.42**	$1.39	$0.57	**$0.82**	
Net Income %	0.6%	0.5%	**12 bps**	0.4%	0.2%	**22 bps**	

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

July

	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	$ 28,165,031	$ 27,231,596	**$ 933,435**	3.4%	$ 175,743	$ 203,050	**$ (27,307)**	-13.4%	$ -	$ -	**$ -**	N/A	$ 175,743	$ 203,050	**$ (27,307)**	-13.4%	$ 28,340,774	$ 27,434,646	**$ 906,128**	3.3%
Pass-Through	$ 467,073	$ 262,884	**$ 204,189**	77.7%	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ 467,073	$ 262,884	**$ 204,189**	77.7%
Medicare																				
Part C Revenue					$ 811,010	$ 866,642	**$ (55,632)**	-6.4%	$ 811,010	$ 866,642	**$ (55,632)**	-6.4%	$ -	$ -	**$ -**	N/A	$ 811,010	$ 866,642	**$ (55,632)**	-6.4%
Part D Revenue					$ 165,437	$ 184,048	**$ (18,611)**	-10.1%	$ 165,437	$ 184,048	**$ (18,611)**	-10.1%	$ -	$ -	**$ -**	N/A	$ 165,437	$ 184,048	**$ (18,611)**	-10.1%
Other Medicare Revenue					$ 48,300	$ 21,324	**$ 26,976**	126.5%	$ 48,300	$ 21,324	**$ 26,976**	126.5%	$ -	$ -	**$ -**	N/A	$ 48,300	$ 21,324	**$ 26,976**	126.5%
Other Revenue	$ 109,113	$ 86,577	**$ 22,535**	26.0%	$ 4,128	$ 4,015	**$ 113**	2.8%	$ 3,432	$ 3,376	**$ 57**	1.7%	$ 696	$ 639	**$ 57**	8.9%	$ 113,241	$ 90,592	**$ 22,649**	25.0%
TOTAL OPERATING REVENUE	**$ 28,741,216**	**$ 27,581,057**	**$ 1,160,160**	**4.2%**	**$ 1,204,618**	**$ 1,279,079**	**$ (74,460)**	**-5.8%**	**$ 1,028,179**	**$ 1,075,389**	**$ (47,210)**	**-4.4%**	**$ 176,439**	**$ 203,690**	**$ (27,250)**	**-13.4%**	**$ 29,945,835**	**$ 28,860,136**	**$ 1,085,699**	**3.8%**
HEALTHCARE COSTS																				
Medicaid Capitation	$ 27,320,080	$ 26,414,648	**$ (905,432)**	-3.4%													$ 27,320,080	$ 26,414,648	**$ (905,432)**	-3.4%
Medicaid Pass-Through	$ 467,073	$ 262,884	**$ (204,189)**	-77.7%													$ 467,073	$ 262,884	**$ (204,189)**	-77.7%
Total Medicaid	**$ 27,787,153**	**$ 26,677,532**	**$ (1,109,621)**	**-4.2%**													**$ 27,787,153**	**$ 26,677,532**	**$ (1,109,621)**	**-4.2%**
PCP Capitation					$ 261,529	$ 252,618	**$ (8,911)**	-3.5%	$ 249,420	$ 252,618	**$ 3,199**	1.3%	$ 12,110	$ -	**$ (12,110)**	N/A	$ 261,529	$ 252,618	**$ (8,911)**	-3.5%
Inpatient					$ 43,976	$ 199,701	**$ 155,725**	78.0%	$ 43,548	$ 199,701	**$ 156,153**	78.2%	$ 428	$ -	**$ (428)**	N/A	$ 43,976	$ 199,701	**$ 155,725**	78.0%
Outpatient					$ 36,461	$ 73,064	**$ 36,603**	50.1%	$ 35,381	$ 73,064	**$ 37,683**	51.6%	$ 1,080	$ -	**$ (1,080)**	N/A	$ 36,461	$ 73,064	**$ 36,603**	50.1%
Other FFS					$ 56,849	$ 201,059	**$ 144,211**	71.7%	$ 19,681	$ 18,314	**$ (1,366)**	-7.5%	$ 37,168	$ 182,745	**$ 145,577**	79.7%	$ 56,849	$ 201,059	**$ 144,211**	71.7%
IBNR					$ 352,945	$ 136,001	**$ (216,944)**	-159.5%	$ 297,566	$ 136,001	**$ (161,564)**	-118.8%	$ 55,379	$ -	**$ (55,379)**	N/A	$ 352,945	$ 136,001	**$ (216,944)**	-159.5%
Total FFS					**$ 490,231**	**$ 609,825**	**$ 119,595**	**19.6%**	**$ 396,175**	**$ 427,080**	**$ 30,905**	**7.2%**	**$ 94,056**	**$ 182,745**	**$ 88,689**	**48.5%**	**$ 490,231**	**$ 609,825**	**$ 119,595**	**19.6%**
Pharmacy (Gross)					$ 347,341	$ -	**$ (347,341)**	N/A	$ 347,341	$ -	**$ (347,341)**	N/A	$ -	$ -	**$ -**	N/A	$ 347,341	$ -	**$ (347,341)**	N/A
Federal Reinsurance					$ (44,091)	$ -	**$ 44,091**	N/A	$ (44,091)	$ -	**$ 44,091**	N/A	$ -	$ -	**$ -**	N/A	$ (44,091)	$ -	**$ 44,091**	N/A
LICS					$ (20,519)	$ -	**$ 20,519**	N/A	$ (20,519)	$ -	**$ 20,519**	N/A	$ -	$ -	**$ -**	N/A	$ (20,519)	$ -	**$ 20,519**	N/A
Other CMS Offsets					$ (29,044)	$ -	**$ 29,044**	N/A	$ (29,044)	$ -	**$ 29,044**	N/A	$ -	$ -	**$ -**	N/A	$ (29,044)	$ -	**$ 29,044**	N/A
OTC					$ 14,987	$ 19,358	**$ 4,371**	22.6%	$ 14,987	$ 19,358	**$ 4,371**	22.6%	$ -	$ -	**$ -**	N/A	$ 14,987	$ 19,358	**$ 4,371**	22.6%
Other Pharmacy					$ 14,477	$ 233,324	**$ 218,848**	93.8%	$ 14,477	$ 233,324	**$ 218,848**	93.8%	$ -	$ -	**$ -**	N/A	$ 14,477	$ 233,324	**$ 218,848**	93.8%
Total Pharmacy					**$ 283,151**	**$ 252,682**	**$ (30,469)**	**-12.1%**	**$ 283,151**	**$ 252,682**	**$ (30,469)**	**-12.1%**	**$ -**	**$ -**	**$ -**	**N/A**	**$ 283,151**	**$ 252,682**	**$ (30,469)**	**-12.1%**
Other Supplemental					$ 22,815	$ 18,446	**$ (4,369)**	-23.7%	$ 22,815	$ 18,446	**$ (4,369)**	-23.7%	$ -	$ -	**$ -**	N/A	$ 22,815	$ 18,446	**$ (4,369)**	-23.7%
Other Medical					$ 5,088	$ -	**$ (5,088)**	N/A	$ 5,088	$ -	**$ (5,088)**	N/A	$ -	$ -	**$ -**	N/A	$ 5,088	$ -	**$ (5,088)**	N/A
Reinsurance (Net)					$ 14,843	$ 13,307	**$ (1,536)**	-11.5%	$ 14,843	$ 13,307	**$ (1,536)**	-11.5%	$ -	$ -	**$ -**	N/A	$ 14,843	$ 13,307	**$ (1,536)**	-11.5%
TOTAL HEALTHCARE COSTS	**$ 27,787,153**	**$ 26,677,532**	**$ (1,109,621)**	**-4.2%**	**$ 1,077,656**	**$ 1,146,878**	**$ 69,222**	**6.0%**	**$ 971,491**	**$ 964,133**	**$ (7,358)**	**-0.8%**	**$ 106,165**	**$ 182,745**	**$ 76,580**	**41.9%**	**$ 28,864,809**	**$ 27,824,410**	**$ (1,040,399)**	**-3.7%**
Gross Margin	**$ 954,063**	**$ 903,525**	**$ 50,539**	**5.6%**	**$ 126,962**	**$ 132,200**	**$ (5,238)**	**-4.0%**	**$ 56,688**	**$ 111,256**	**$ (54,568)**	**-49.0%**	**$ 70,274**	**$ 20,944**	**$ 49,330**	**235.5%**	**$ 1,081,025**	**$ 1,035,725**	**$ 45,300**	**4.4%**
Total Administrative Expense	**$ 579,783**	**$ 504,541**	**$ (75,242)**	**-14.9%**	**$ 306,389**	**$ 376,364**	**$ 69,975**	**18.6%**	**$ 280,899**	**$ 347,871**	**$ 66,972**	**19.3%**	**$ 25,490**	**$ 28,492**	**$ 3,003**	**10.5%**	**$ 886,172**	**$ 880,905**	**$ (5,267)**	**-0.6%**
Non-Operating Income/(Expense)																				
Rental Income	$ 1,538	$ 1,538	**$ -**	0.0%	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A	$ 1,538	$ 1,538	**$ -**	0.0%
Depreciation & Amortization	$ (10,801)	$ (11,286)	**$ 485**	-4.3%	$ (421)	$ (64)	**$ (358)**	562.5%	$ (350)	$ (57)	**$ (293)**	512.0%	$ (71)	$ (6)	**$ (65)**	1017.1%	$ (11,222)	$ (11,350)	**$ 128**	-1.1%
Change in Net Position	**$ 365,018**	**$ 389,236**	**$ (24,218)**	**-6.2%**	**$ (179,849)**	**$ (244,227)**	**$ 64,379**	**-26.4%**	**$ (224,561)**	**$ (236,673)**	**$ 12,111**	**-5.1%**	**$ 44,713**	**$ (7,554)**	**$ 52,267**	**-691.9%**	**$ 185,169**	**$ 145,009**	**$ 40,160**	**27.7%**
Key Metrics																				
Enrollment	93,944	93,356	588	0.6%	460	526	(66)	-12.6%	460	526	(66)	-12.6%	460	526	(66)	-12.6%	94,404	93,882	522	0.6%
Revenue PMPM	$305.94	$295.44	$10.50	3.6%	$2,618.74	$2,430.97	$187.76	7.7%	$2,235.17	$2,043.85	$191.33	9.4%	$383.56	$387.13	($3.56)	-0.9%	$317.21	$307.41	$9.80	3.2%
MLR	96.68%	96.72%	4 bps		89.46%	89.66%	20 bps		94.49%	89.65%	-483 bps		60.17%	89.72%	2955 bps		96.39%	96.41%	2 bps	
Admin Ratio	2.0%	1.8%	-19 bps		25.4%	29.4%	399 bps		27.3%	32.3%	503 bps		14.4%	14.0%	-46 bps		3.0%	3.1%	9 bps	
Net Income PMPM	$3.89	$4.17	($0.28)	-6.8%	($390.98)	($464.17)	$73.19	-15.8%	($488.18)	($449.81)	($38.37)	8.5%	$97.20	($14.36)	$111.56	-777.0%	$1.96	$1.54	$0.42	27.0%
Net Income %	1.3%	1.4%	-14 bps		-14.9%	-19.1%	416 bps		-21.8%	-22.0%	17 bps		25.3%	-3.7%	2905 bps		0.6%	0.5%	12 bps	
Gross Margin Vol Variance			$ 5,692				$ (16,623)				$ (13,989)				$ (2,634)				$ 5,759	
Gross Margin Rate Variance			$ 44,846				$ 11,384				$ (40,579)				$ 51,963				$ 39,541	

Community Health Plan OF IMPERIAL VALLEY

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

July (YTD)

Medi-Cal

	Actual	Budget	Variance B/(W)	% Var
REVENUE				
Medi-Cal				
Premium	$ 194,222,526	$ 192,401,452	$ 1,821,073	0.9%
Pass-Through	$ 31,556,161	$ 1,822,798	$ 29,733,363	NM
Medicare				
Part C Revenue				
Part D Revenue				
Other Medicare Revenue				
Other Revenue	$ 730,092	$ 822,251	$ (92,159)	-11.2%
TOTAL OPERATING REVENUE	$ 226,508,779	$ 195,046,501	$ 31,462,278	16.1%
HEALTHCARE COSTS				
Medicaid Capitation	$ 188,395,850	$ 186,629,409	$ (1,766,441)	-0.9%
Medicaid Pass-Through	$ 31,556,161	$ 1,822,798	$ (29,733,363)	NM
Total Medicaid	$ 219,952,011	$ 188,452,207	$ (31,499,804)	-16.7%
PCP Capitation				
Inpatient				
Outpatient				
Other FFS				
IBNR				
Total FFS				
Pharmacy (Gross)				
Federal Reinsurance				
LICS				
Other CMS Offsets				
OTC				
Other Pharmacy				
Total Pharmacy				
Other Supplemental				
Other Medical				
Reinsurance (Net)				
Community Reinvestment	$ -	$ 124,811	$ 124,811	100.0%
TOTAL HEALTHCARE COSTS	$ 219,952,011	$ 188,577,018	$ (31,374,993)	-16.6%
Gross Margin	$ 6,556,768	$ 6,469,484	$ 87,284	1.3%
Total Administrative Expense	$ 3,579,474	$ 3,472,254	$ (107,220)	-3.1%
Non-Operating Income/(Expense)				
Rental Income	$ 10,768	$ 10,455	$ 314	3.0%
Depreciation & Amortization	$ (76,227)	$ (78,951)	$ 2,723	-3.4%
Change in Net Position	$ 2,911,834	$ 2,928,733	$ (16,899)	-0.6%
Key Metrics				
Enrollment	665,192	649,429	15,763	2.4%
Revenue PMPM	$340.52	$300.34	$40.18	13.4%
MLR	97.11%	96.68%	-42 bps	
Admin Ratio	1.6%	1.8%	20 bps	
Net Income PMPM	$4.38	$4.51	($0.13)	-2.9%
Net Income %	1.3%	1.5%	-22 bps	
Gross Margin Vol Variance			$ 157,028	
Gross Margin Rate Variance			$ (69,744)	

Medicare

	Actual	Budget	Variance B/(W)	% Var
REVENUE				
Medi-Cal				
Premium	$ 902,784	$ 1,577,600	$ (674,816)	-42.8%
Pass-Through	$ -	$ -	$ -	N/A
Medicare				
Part C Revenue	$ 4,026,042	$ 7,104,349	$ (3,078,307)	-43.3%
Part D Revenue	$ 846,185	$ 1,690,492	$ (844,307)	-49.9%
Other Medicare Revenue	$ 216,164	$ 49,056	$ 167,108	340.6%
Other Revenue	$ 21,283	$ 35,000	$ (13,717)	-39.2%
TOTAL OPERATING REVENUE	$ 6,012,457	$ 10,456,497	$ (4,444,040)	-42.5%
HEALTHCARE COSTS				
Medicaid Capitation				
Medicaid Pass-Through				
Total Medicaid				
PCP Capitation	$ 1,389,495	$ 2,275,320	$ 885,825	38.9%
Inpatient	$ 329,839	$ 1,637,754	$ 1,307,915	79.9%
Outpatient	$ 145,303	$ 595,785	$ 450,482	75.6%
Other FFS	$ 179,931	$ 2,667,096	$ 2,487,165	93.3%
IBNR	$ 1,888,011	$ -	$ (1,888,011)	N/A
Total FFS	$ 2,543,084	$ 4,900,635	$ 2,357,551	48.1%
Pharmacy (Gross)	$ 1,673,173	$ -	$ (1,673,173)	N/A
Federal Reinsurance	$ (188,931)	$ -	$ 188,931	N/A
LICS	$ (256,089)	$ -	$ 256,089	N/A
Other CMS Offsets	$ (122,232)	$ -	$ 122,232	N/A
OTC	$ 65,426	$ 156,286	$ 90,860	58.1%
Other Pharmacy	$ 63,540	$ 2,351,068	$ 2,287,528	97.3%
Total Pharmacy	$ 1,234,887	$ 2,507,353	$ 1,272,466	50.7%
Other Supplemental	$ 89,851	$ 207,857	$ 118,006	56.8%
Other Medical	$ 5,588	$ -	$ (5,588)	N/A
Reinsurance (Net)	$ 63,172	$ 49,284	$ (13,888)	-28.2%
Community Reinvestment	$ -	$ -	$ -	N/A
TOTAL HEALTHCARE COSTS	$ 5,326,078	$ 9,940,450	$ 4,614,372	46.4%
	$ -	$ -	$ -	425.3%
Gross Margin	$ 686,379	$ 516,048	$ 170,332	33.0%
Total Administrative Expense	$ 2,665,358	$ 3,071,616	$ 406,258	13.2%
Non-Operating Income/(Expense)				
Rental Income	$ -	$ -	$ -	N/A
Depreciation & Amortization	$ (2,235)	$ (499)	$ (1,736)	347.7%
Change in Net Position	$ (1,981,214)	$ (2,556,067)	$ 574,853	-22.5%
Key Metrics				
Enrollment	2,371	4,088	(1,717)	-42.0%
Revenue PMPM	$2,535.83	$2,557.85	($22.02)	-0.9%
MLR	88.58%	95.06%	648 bps	
Admin Ratio	44.3%	29.4%	-1496 bps	
Net Income PMPM	($835.60)	($625.26)	($210.34)	33.6%
Net Income %	-33.0%	-24.4%	-851 bps	
Gross Margin Vol Variance			$ (216,745)	
Gross Margin Rate Variance			$ 387,077	

DSNP

	Actual	Budget	Variance B/(W)	% Var
REVENUE				
Medi-Cal				
Premium	$ -	$ -	$ -	N/A
Pass-Through	$ -	$ -	$ -	N/A
Medicare				
Part C Revenue	$ 4,026,042	$ 7,104,349	$ (3,078,307)	-43.3%
Part D Revenue	$ 846,185	$ 1,690,492	$ (844,307)	-49.9%
Other Medicare Revenue	$ 216,164	$ 49,056	$ 167,108	340.6%
Other Revenue	$ 17,766	$ 35,000	$ (17,234)	-49.2%
TOTAL OPERATING REVENUE	$ 5,106,156	$ 8,878,897	$ (3,772,741)	-42.5%
HEALTHCARE COSTS				
Medicaid Capitation				
Medicaid Pass-Through				
Total Medicaid				
PCP Capitation	$ 1,324,428	$ 2,275,320	$ 950,892	41.8%
Inpatient	$ 328,850	$ 1,637,754	$ 1,308,905	79.9%
Outpatient	$ 134,009	$ 595,785	$ 461,776	77.5%
Other FFS	$ 78,820	$ 1,168,376	$ 1,089,556	93.3%
IBNR	$ 1,502,077	$ -	$ (1,502,077)	N/A
Total FFS	$ 2,043,756	$ 3,401,915	$ 1,358,160	39.9%
Pharmacy (Gross)	$ 1,673,173	$ -	$ (1,673,173)	N/A
Federal Reinsurance	$ (188,931)	$ -	$ 188,931	N/A
LICS	$ (256,089)	$ -	$ 256,089	N/A
Other CMS Offsets	$ (122,232)	$ -	$ 122,232	N/A
OTC	$ 65,426	$ 156,286	$ 90,860	58.1%
Other Pharmacy	$ 63,540	$ 2,351,068	$ 2,287,528	97.3%
Total Pharmacy	$ 1,234,887	$ 2,507,353	$ 1,272,466	50.7%
Other Supplemental	$ 74,888	$ 207,857	$ 132,969	64.0%
Other Medical	$ 5,588	$ -	$ (5,588)	N/A
Reinsurance (Net)	$ 63,172	$ 49,284	$ (13,888)	-28.2%
Community Reinvestment	$ -	$ -	$ -	N/A
TOTAL HEALTHCARE COSTS	$ 4,746,719	$ 8,441,729	$ 3,695,011	43.8%
	$ -	$ -	$ -	439.9%
Gross Margin	$ 359,437	$ 437,168	$ (77,730)	-17.8%
Total Administrative Expense	$ 2,452,956	$ 2,840,170	$ 387,213	13.6%
Non-Operating Income/(Expense)				
Rental Income	$ -	$ -	$ -	N/A
Depreciation & Amortization	$ (1,880)	$ (449)	$ (1,431)	318.6%
Change in Net Position	$ (2,095,400)	$ (2,403,451)	$ 308,052	-12.8%
Key Metrics				
Enrollment	2,371	4,088	(1,717)	-42.0%
Revenue PMPM	$2,153.59	$2,171.94	($18.35)	-0.8%
MLR	92.96%	95.08%	212 bps	
Admin Ratio	48.0%	32.0%	-1605 bps	
Net Income PMPM	($883.76)	($587.93)	($295.83)	50.3%
Net Income %	-41.0%	-27.1%	-1397 bps	
Gross Margin Vol Variance			$ (183,615)	
Gross Margin Rate Variance			$ 105,884	

SPD Medicaid

	Actual	Budget	Variance B/(W)	% Var
REVENUE				
Medi-Cal				
Premium	$ 902,784	$ 1,577,600	$ (674,816)	-42.8%
Pass-Through	$ -	$ -	$ -	N/A
Medicare				
Part C Revenue	$ -	$ -	$ -	N/A
Part D Revenue	$ -	$ -	$ -	N/A
Other Medicare Revenue	$ -	$ -	$ -	N/A
Other Revenue	$ 3,517	$ -	$ 3,517	N/A
TOTAL OPERATING REVENUE	$ 906,301	$ 1,577,600	$ (671,299)	-42.6%
HEALTHCARE COSTS				
Medicaid Capitation				
Medicaid Pass-Through				
Total Medicaid				
PCP Capitation	$ 65,067	$ -	$ (65,067)	N/A
Inpatient	$ 989	$ -	$ (989)	N/A
Outpatient	$ 11,294	$ -	$ (11,294)	N/A
Other FFS	$ 101,111	$ 1,498,720	$ 1,397,609	93.3%
IBNR	$ 385,934	$ -	$ (385,934)	N/A
Total FFS	$ 499,329	$ 1,498,720	$ 999,391	66.7%
Pharmacy (Gross)	$ -	$ -	$ -	N/A
Federal Reinsurance	$ -	$ -	$ -	N/A
LICS	$ -	$ -	$ -	N/A
Other CMS Offsets	$ -	$ -	$ -	N/A
OTC	$ -	$ -	$ -	N/A
Other Pharmacy	$ -	$ -	$ -	N/A
Total Pharmacy	$ -	$ -	$ -	N/A
Other Supplemental	$ 14,964	$ -	$ (14,964)	N/A
Other Medical	$ -	$ -	$ -	N/A
Reinsurance (Net)	$ -	$ -	$ -	N/A
Community Reinvestment	$ -	$ -	$ -	N/A
TOTAL HEALTHCARE COSTS	$ 579,359	$ 1,498,720	$ 919,361	61.3%
	$ -	$ -	$ -	31.9%
Gross Margin	$ 326,942	$ 78,880	$ 248,062	314.5%
Total Administrative Expense	$ 212,402	$ 231,446	$ 19,044	8.2%
Non-Operating Income/(Expense)				
Rental Income	$ -	$ -	$ -	N/A
Depreciation & Amortization	$ (355)	$ (50)	$ (305)	610.3%
Change in Net Position	$ 114,186	$ (152,616)	$ 266,802	-174.8%
Key Metrics				
Enrollment	2,371	4,088	(1,717)	-42.0%
Revenue PMPM	$382.24	$385.91	($3.67)	-0.9%
MLR	63.93%	95.00%	3107 bps	
Admin Ratio	23.4%	14.7%	-877 bps	
Net Income PMPM	$48.16	($37.33)	$85.49	-229.0%
Net Income %	12.6%	-9.7%	2227 bps	
Gross Margin Vol Variance			$ (33,130)	
Gross Margin Rate Variance			$ 281,192	

Consolidated

	Actual	Budget	Variance B/(W)	% Var
REVENUE				
Medi-Cal				
Premium	$ 195,125,310	$ 193,979,052	$ 1,146,257	0.6%
Pass-Through	$ 31,556,161	$ 1,822,798	$ 29,733,363	NM
Medicare				
Part C Revenue	$ 4,026,042	$ 7,104,349	$ (3,078,307)	-43.3%
Part D Revenue	$ 846,185	$ 1,690,492	$ (844,307)	-49.9%
Other Medicare Revenue	$ 216,164	$ 49,056	$ 167,108	340.6%
Other Revenue	$ 751,375	$ 857,251	$ (105,876)	-12.4%
TOTAL OPERATING REVENUE	$ 232,521,236	$ 205,502,998	$ 27,018,238	13.1%
HEALTHCARE COSTS				
Medicaid Capitation	$ 188,395,850	$ 186,629,409	$ (1,766,441)	-0.9%
Medicaid Pass-Through	$ 31,556,161	$ 1,822,798	$ (29,733,363)	NM
Total Medicaid	$ 219,952,011	$ 188,452,207	$ (31,499,804)	-16.7%
PCP Capitation	$ 1,389,495	$ 2,275,320	$ 885,825	38.9%
Inpatient	$ 329,839	$ 1,637,754	$ 1,307,915	79.9%
Outpatient	$ 145,303	$ 595,785	$ 450,482	75.6%
Other FFS	$ 179,931	$ 2,667,096	$ 2,487,165	93.3%
IBNR	$ 1,888,011	$ -	$ (1,888,011)	N/A
Total FFS	$ 2,543,084	$ 4,900,635	$ 2,357,551	48.1%
Pharmacy (Gross)	$ 1,673,173	$ -	$ (1,673,173)	N/A
Federal Reinsurance	$ (188,931)	$ -	$ 188,931	N/A
LICS	$ (256,089)	$ -	$ 256,089	N/A
Other CMS Offsets	$ (122,232)	$ -	$ 122,232	N/A
OTC	$ 65,426	$ 156,286	$ 90,860	58.1%
Other Pharmacy	$ 63,540	$ 2,351,068	$ 2,287,528	97.3%
Total Pharmacy	$ 1,234,887	$ 2,507,353	$ 1,272,466	50.7%
Other Supplemental	$ 89,851	$ 207,857	$ 118,006	56.8%
Other Medical	$ 5,588	$ -	$ (5,588)	N/A
Reinsurance (Net)	$ 63,172	$ 49,284	$ (13,888)	-28.2%
Community Reinvestment	$ -	$ 124,811	$ 124,811	100.0%
TOTAL HEALTHCARE COSTS	$ 225,278,089	$ 198,517,467	$ (26,760,622)	-13.5%
	$ -	$ -	$ -	
Gross Margin	$ 7,243,147	$ 6,985,531	$ 257,616	3.7%
Total Administrative Expense	$ 6,244,833	$ 6,543,870	$ 299,037	4.6%
Non-Operating Income/(Expense)				
Rental Income	$ 10,768	$ 10,455	$ 314	3.0%
Depreciation & Amortization	$ (78,462)	$ (79,450)	$ 988	-1.2%
Change in Net Position	$ 930,620	$ 372,666	$ 557,955	149.7%
Key Metrics				
Enrollment	94,404	93,882	522	0.6%
Revenue PMPM	$2,463.04	$2,188.95	$274.09	12.5%
MLR	96.88%	96.60%	-28 bps	
Admin Ratio	2.7%	3.2%	50 bps	
Net Income PMPM	$9.86	$3.97	$5.89	148.3%
Net Income %	0.4%	0.2%	22 bps	
Gross Margin Vol Variance			$ 38,841	
Gross Margin Rate Variance			$ 218,775	

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

($,000)	Actual							Forecast (6+6)					Full Year		
	January	February	March	April	May	June	July	August	September	October	November	December	Act+Frcst	Budget	B/(W)
REVENUE															
Medicaid Revenue	$ 26,354	$ 59,555	$ 27,661	$ 28,255	$ 28,988	$ 27,062	$ 28,808	$ 27,654	$ 27,602	$ 27,550	$ 27,498	$ 27,446	$ 364,431	$ 363,320	$ 1,110
Medicare Revenue	$ 389	$ 567	$ 566	$ 673	$ 866	$ 1,003	$ 1,025	$ 1,211	$ 1,349	$ 1,486	$ 1,623	$ 1,759	$ 12,515	$ 12,562	$ (47)
Investment & Interest Income	$ 96	$ 89	$ 156	$ 98	$ 100	$ 99	$ 113	$ 93	$ 94	$ 94	$ 94	$ 94	$ 1,221	$ 1,198	$ 23
TOTAL REVENUE	**$ 26,838**	**$ 60,210**	**$ 28,383**	**$ 29,026**	**$ 29,954**	**$ 28,164**	**$ 29,946**	**$ 28,958**	**$ 29,044**	**$ 29,130**	**$ 29,215**	**$ 29,299**	**$ 378,167**	**$ 377,081**	**$ 1,086**
HEALTH CARE COSTS															
Global Capitation	$ 25,509	$ 58,559	$ 26,739	$ 27,294	$ 27,976	$ 26,088	$ 27,787	$ 26,610	$ 26,535	$ 26,460	$ 26,386	$ 26,311	$ 352,255	$ 351,145	$ (1,110)
Shared Risk Capitation	$ 100	$ 143	$ 165	$ 225	$ 225	$ 270	$ 262	$ 285	$ 317	$ 350	$ 383	$ 416	$ 3,140	$ 3,132	$ (9)
FFS Claims	$ 201	$ 343	$ 323	$ 306	$ 285	$ 596	$ 490	$ 732	$ 785	$ 903	$ 956	$ 962	$ 6,881	$ 7,001	$ 120
Pharmacy (Net)	$ 103	$ 41	$ 78	$ 316	$ 209	$ 205	$ 283	$ 283	$ 305	$ 365	$ 366	$ 421	$ 2,974	$ 2,944	$ (30)
All Other	$ 10	$ 10	$ 58	$ 21	$ (10)	$ 27	$ 43	$ 30	$ 35	$ 41	$ 47	$ 53	$ 365	$ 354	$ (11)
HEALTH CARE COSTS	**$ 25,922**	**$ 59,095**	**$ 27,363**	**$ 28,162**	**$ 28,685**	**$ 27,185**	**$ 28,865**	**$ 27,940**	**$ 27,977**	**$ 28,119**	**$ 28,139**	**$ 28,162**	**$ 365,616**	**$ 364,575**	**$ (1,040)**
Gross Margin	**$ 916**	**$ 1,115**	**$ 1,020**	**$ 864**	**$ 1,268**	**$ 978**	**$ 1,081**	**$ 1,017**	**$ 1,067**	**$ 1,010**	**$ 1,076**	**$ 1,137**	**$ 12,551**	**$ 12,505**	**$ 45**
Medical Gross Margin	*$ 820*	*$ 1,026*	*$ 864*	*$ 766*	*$ 1,169*	*$ 879*	*$ 968*	*$ 924*	*$ 973*	*$ 916*	*$ 982*	*$ 1,043*	*$ 11,330*	*$ 11,307*	*$ 23*
ADMINISTRATIVE EXPENSE															
Salaries & Wages	$ 556	$ 462	$ 501	$ 518	$ 573	$ 500	$ 516	$ 469	$ 501	$ 525	$ 523	$ 543	$ 6,188	$ 6,142	$ (46)
Benefits Expense	$ 52	$ 48	$ 57	$ 52	$ 71	$ 64	$ 53	$ 48	$ 50	$ 51	$ 51	$ 52	$ 649	$ 643	$ (6)
Other Labor Expense	$ 1	$ 3	$ 1	$ 2	$ 2	$ 2	$ 2	$ 2	$ 2	$ 2	$ 2	$ 2	$ 24	$ 24	$ 0
Total Labor Costs	$ 609	$ 513	$ 559	$ 571	$ 645	$ 566	$ 572	$ 519	$ 553	$ 578	$ 577	$ 598	$ 6,861	$ 6,809	$ (52)
Consulting, Legal, & Other Professional	$ 47	$ 78	$ 24	$ 73	$ 21	$ 116	$ 43	$ 57	$ 66	$ 54	$ 60	$ 79	$ 717	$ 733	$ 16
Outside Services	$ 47	$ 50	$ 44	$ 54	$ 42	$ 38	$ 25	$ 37	$ 40	$ 39	$ 36	$ 36	$ 488	$ 500	$ 12
MSO Fees	$ 118	$ 118	$ 118	$ 118	$ 118	$ 118	$ 118	$ 123	$ 123	$ 123	$ 123	$ 123	$ 1,437	$ 1,441	$ 5
Broker Commissions	$ 0	$ 3	$ 3	$ 5	$ 6	$ 8	$ 9	$ 11	$ 14	$ 17	$ 22	$ 32	$ 130	$ 131	$ 1
Advertising & Marketing	$ 9	$ 2	$ 12	$ 4	$ 11	$ 6	$ 3	$ 3	$ 33	$ 19	$ 4	$ 6	$ 113	$ 113	$ (0)
Information Technology	$ 5	$ 10	$ 6	$ 10	$ 10	$ 10	$ 7	$ 8	$ 12	$ 8	$ 8	$ 8	$ 104	$ 107	$ 3
Membership and Subscriptions	$ 11	$ 11	$ 11	$ 11	$ 13	$ 14	$ 13	$ 14	$ 14	$ 17	$ 14	$ 14	$ 159	$ 163	$ 4
Regulatory Fees	$ 26	$ 25	$ 25	$ 25	$ 31	$ 32	$ 31	$ 31	$ 31	$ 31	$ 31	$ 31	$ 350	$ 350	$ (0)
Travel	$ 4	$ 4	$ 6	$ 5	$ 3	$ 3	$ 4	$ 7	$ 6	$ 7	$ 11	$ 10	$ 70	$ 74	$ 4
Occupancy & Facility	$ 3	$ 5	$ 7	$ 4	$ 4	$ 2	$ 3	$ 8	$ 8	$ 9	$ 9	$ 9	$ 74	$ 82	$ 7
Office Expense	$ 6	$ 4	$ 7	$ 5	$ 10	$ 5	$ 3	$ 6	$ 12	$ 6	$ 6	$ 6	$ 74	$ 76	$ 2
Other Admin	$ 35	$ 34	$ 36	$ 35	$ 41	$ (72)	$ 55	$ 46	$ 46	$ 51	$ 44	$ 47	$ 398	$ 392	$ (6)
Total Administrative Expense	**$ 921**	**$ 857**	**$ 858**	**$ 922**	**$ 956**	**$ 845**	**$ 886**	**$ 869**	**$ 957**	**$ 961**	**$ 945**	**$ 999**	**$ 10,976**	**$ 10,971**	**$ (5)**
Non-Operating Income/(Expense)															
Rental Income	$ 2	$ 2	$ 2	$ 2	$ 2	$ 2	$ 2	$ 2	$ -	$ -	$ -	$ -	$ 12	$ 12	$ -
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**	**$ 138**	**$ 99**	**$ 38**	**$ 119**	**$ 127**	**$ 1,452**	**$ 1,412**	**$ 40**
Key Metrics															
Enrollment	96,417	95,865	96,480	95,359	94,808	94,230	94,404	93,555	93,192	92,829	92,466	92,103	1,131,708	1,131,186	522
Medical MLR	96.9%	98.3%	96.9%	97.4%	96.1%	96.9%	96.8%	96.8%	96.6%	96.8%	96.6%	96.4%	97.0%	97.0%	0 bps
Admin Ratio	3.4%	1.4%	3.0%	3.2%	3.2%	3.0%	3.0%	3.0%	3.3%	3.3%	3.2%	3.4%	2.9%	2.9%	1 bps
FTEs	42	42	42	43	44	41	40	40	43	44	44	46	511	511	-
Net Income PMPM	($0.14)	$2.59	$1.58	($0.71)	$3.19	$1.32	$1.96	$1.48	$1.06	$0.41	$1.29	$1.38	$1.28	$1.25	$0.03
Net Income %	-0.1%	0.4%	0.5%	-0.2%	1.0%	0.4%	0.6%	0.5%	0.3%	0.1%	0.4%	0.4%	0.4%	0.4%	1 bps

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

July

	--------Dollars-------- Actual	6+6F	Variance B/(W)	% Var	--------PMPM-------- Actual	6+6F	Variance B/(W)	% Var
REVENUE								
Medi-Cal								
Premium	$ 175,743	$ 203,050	**$ (27,307)**	-13.4%	$ 382.05	$ 385.91	**$ (3.86)**	-1.0%
Pass-Through	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A
Medicare								
Part C Revenue	$ 811,010	$ 866,642	**$ (55,632)**	-6.4%	$ 1,763.06	$ 1,647.11	**$ 115.96**	7.0%
Part D Revenue	$ 165,437	$ 184,048	**$ (18,611)**	-10.1%	$ 359.65	$ 349.79	**$ 9.85**	2.8%
Other Medicare Revenue	$ 48,300	$ 21,324	**$ 26,976**	126.5%	$ 105.00	$ 40.53	**$ 64.47**	159.1%
Other Revenue	$ 4,128	$ 4,015	**$ 113**	2.8%	$ 8.97	$ 7.63	**$ 1.34**	17.6%
TOTAL OPERATING REVENUE	**$ 1,204,618**	**$ 1,279,079**	**$ (74,460)**	**-5.8%**	**$ 2,618.74**	**$ 2,430.97**	**$ 187.76**	**7.7%**
HEALTHCARE COSTS								
PCP Capitation	$ 261,529	$ 252,618	**$ (8,911)**	-3.5%	$ 568.54	$ 480.12	**$ (88.42)**	-18.4%
Hospital Risk Pool	$ -	$ -	**$ -**	NM	$ -	$ -	**$ -**	NM
Inpatient	$ 43,976	$ 199,701	**$ 155,725**	78.0%	$ 95.60	$ 379.54	**$ 283.94**	74.8%
Outpatient	$ 36,461	$ 73,064	**$ 36,603**	50.1%	$ 79.26	$ 138.86	**$ 59.60**	42.9%
Other FFS	$ 56,849	$ 201,059	**$ 144,211**	71.7%	$ 123.58	$ 382.13	**$ 258.54**	67.7%
IBNR	$ 352,945	$ 136,001	**$ (216,944)**	-159.5%	$ 767.27	$ 258.48	**$ (508.79)**	-196.8%
Total FFS	**$ 490,231**	**$ 609,825**	**$ 119,595**	**19.6%**	**$ 1,065.72**	**$ 1,159.01**	**$ 93.29**	**8.0%**
Pharmacy (Gross)	$ 347,341	$ -	**$ (347,341)**	N/A	$ 755.09	$ -	**$ (755.09)**	N/A
Federal Reinsurance	$ (44,091)	$ -	**$ 44,091**	N/A	$ (95.85)	$ -	**$ 95.85**	N/A
LICS	$ (20,519)	$ -	**$ 20,519**	N/A	$ (44.61)	$ -	**$ 44.61**	N/A
Other CMS Offsets	$ (29,044)	$ -	**$ 29,044**	N/A	$ (63.14)	$ -	**$ 63.14**	N/A
OTC	$ 14,987	$ 19,358	**$ 4,371**	22.6%	$ 32.58	$ 36.79	**$ 4.21**	11.4%
Other Pharmacy	$ 14,477	$ 233,324	**$ 218,848**	93.8%	$ 31.47	$ 443.45	**$ 411.98**	92.9%
Total Pharmacy	**$ 283,151**	**$ 252,682**	**$ (30,469)**	**-12.1%**	**$ 615.55**	**$ 480.24**	**$ (135.31)**	**-28.2%**
Other Supplemental	$ 22,815	$ 18,446	**$ (4,369)**	-23.7%	$ 49.60	$ 35.06	**$ (14.54)**	-41.5%
Other Medical	$ 5,088	$ -	**$ (5,088)**	N/A	$ 11.06	$ -	**$ (11.06)**	N/A
Reinsurance (Net)	$ 14,843	$ 13,307	**$ (1,536)**	-11.5%	$ 32.27	$ 25.29	**$ (6.98)**	-27.6%
Community Reinvestment	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A
TOTAL HEALTHCARE COSTS	**$ 1,077,656**	**$ 1,146,878**	**$ 69,222**	**6.0%**	**$ 2,342.73**	**$ 2,179.72**	**$ (163.01)**	**-7.5%**
Gross Margin	**$ 126,962**	**$ 132,200**	**$ (5,238)**	**-4.0%**	**$ 276.00**	**$ 251.26**	**$ 24.75**	**9.9%**
Total Administrative Expense	**$ 306,389**	**$ 376,364**	**$ 69,975**	**18.6%**	**$ 666.06**	**$ 715.30**	**$ 49.24**	**6.9%**
Non-Operating Income/(Expense)								
Rental Income	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A
Depreciation & Amortization	$ (421)	$ (64)	**$ (358)**	562.5%	$ (0.92)	$ (0.12)	**$ (0.80)**	657.8%
Change in Net Position	**$ (179,849)**	**$ (244,227)**	**$ 64,379**	**-26.4%**	**$ (390.98)**	**$ (464.17)**	**$ 73.19**	**-15.8%**
Key Metrics								
Enrollment	460	526	(66)	-12.6%				
MLR	89.46%	89.66%	20 bps					
Admin Ratio	25.4%	29.4%	399 bps					
Net Income %	-14.9%	-19.1%	416 bps					
Gross Margin Vol Variance			$ (16,623)					
Gross Margin Rate Variance			$ 11,384					

July (YTD)

	--------Dollars-------- Actual	Budget	Variance B/(W)	% Var	--------PMPM-------- Actual	Budget	Variance B/(W)	% Var
REVENUE								
Medi-Cal								
Premium	$ 902,784	$ 1,577,600	**$ (674,816)**	-42.8%	$ 380.76	$ 385.91	**$ (5.15)**	-1.3%
Pass-Through	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A
Medicare								
Part C Revenue	$ 4,026,042	$ 7,104,349	**$ (3,078,307)**	-43.3%	$ 1,698.04	$ 1,737.85	**$ (39.82)**	-2.3%
Part D Revenue	$ 846,185	$ 1,690,492	**$ (844,307)**	-49.9%	$ 356.89	$ 413.53	**$ (56.64)**	-13.7%
Other Medicare Revenue	$ 216,164	$ 49,056	**$ 167,108**	340.6%	$ 91.17	$ 12.00	**$ 79.17**	659.7%
Other Revenue	$ 21,283	$ 35,000	**$ (13,717)**	-39.2%	$ 8.98	$ 8.56	**$ 0.41**	4.8%
TOTAL OPERATING REVENUE	**$ 6,012,457**	**$ 10,456,497**	**$ (4,444,040)**	**-42.5%**	**$ 2,535.83**	**$ 2,557.85**	**$ (22.02)**	**-0.9%**
HEALTHCARE COSTS								
PCP Capitation	$ 1,389,495	$ 2,275,320	**$ 885,825**	38.9%	$ 586.04	$ 556.59	**$ (29.45)**	-5.3%
Hospital Risk Pool	$ 49,811	$ 6,989	**$ (42,822)**	NM	$ 21.01	$ 1.71	**$ (19.30)**	NM
Inpatient	$ 329,839	$ 1,637,754	**$ 1,307,915**	79.9%	$ 139.11	$ 400.62	**$ 261.51**	65.3%
Outpatient	$ 145,303	$ 595,785	**$ 450,482**	75.6%	$ 61.28	$ 145.74	**$ 84.46**	58.0%
Other FFS	$ 179,931	$ 2,667,096	**$ 2,487,165**	93.3%	$ 75.89	$ 652.42	**$ 576.53**	88.4%
IBNR	$ 1,888,011	$ -	**$ (1,888,011)**	N/A	$ 796.29	$ -	**$ (796.29)**	N/A
Total FFS	**$ 2,543,084**	**$ 4,900,635**	**$ 2,357,551**	**48.1%**	**$ 1,072.58**	**$ 1,198.79**	**$ 126.21**	**10.5%**
Pharmacy (Gross)	$ 1,673,173	$ -	**$ (1,673,173)**	N/A	$ 705.68	$ -	**$ (705.68)**	N/A
Federal Reinsurance	$ (188,931)	$ -	**$ 188,931**	N/A	$ (79.68)	$ -	**$ 79.68**	N/A
LICS	$ (256,089)	$ -	**$ 256,089**	N/A	$ (108.01)	$ -	**$ 108.01**	N/A
Other CMS Offsets	$ (122,232)	$ -	**$ 122,232**	N/A	$ (51.55)	$ -	**$ 51.55**	N/A
OTC	$ 65,426	$ 156,286	**$ 90,860**	58.1%	$ 27.59	$ 38.23	**$ 10.64**	27.8%
Other Pharmacy	$ 63,540	$ 2,351,068	**$ 2,287,528**	97.3%	$ 26.80	$ 575.11	**$ 548.32**	95.3%
Total Pharmacy	**$ 1,234,887**	**$ 2,507,353**	**$ 1,272,466**	**50.7%**	**$ 520.83**	**$ 613.34**	**$ 92.52**	**15.1%**
Other Supplemental	$ 89,851	$ 207,857	**$ 118,006**	56.8%	$ 37.90	$ 50.85	**$ 12.95**	25.5%
Other Medical	$ 5,588	$ -	**$ (5,588)**	N/A	$ 2.36	$ -	**$ (2.36)**	N/A
Reinsurance (Net)	$ 63,172	$ 49,284	**$ (13,888)**	-28.2%	$ 26.64	$ 12.06	**$ (14.59)**	-121.0%
Community Reinvestment	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A
TOTAL HEALTHCARE COSTS	**$ 5,326,078**	**$ 9,940,450**	**$ 4,614,372**	**46.4%**	**$ 2,246.34**	**$ 2,431.62**	**$ 185.27**	**7.6%**
Gross Margin	**$ 686,379**	**$ 516,048**	**$ 170,332**	**33.0%**	**$ 289.49**	**$ 126.23**	**$ 163.25**	**129.3%**
Total Administrative Expense	**$ 2,665,358**	**$ 3,071,616**	**$ 406,258**	**13.2%**	**$ 1,124.15**	**$ 751.37**	**$ (372.78)**	**-49.6%**
Non-Operating Income/(Expense)								
Rental Income	$ -	$ -	**$ -**	N/A	$ -	$ -	**$ -**	N/A
Depreciation & Amortization	$ (2,235)	$ (499)	**$ (1,736)**	347.7%	$ (0.94)	$ (0.12)	**$ (0.82)**	672.0%
Change in Net Position	**$ (1,981,214)**	**$ (2,556,067)**	**$ 574,853**	**-22.5%**	**$ (835.60)**	**$ (625.26)**	**$ (210.34)**	**33.6%**
Key Metrics								
Enrollment	2,371	4,088	(1,717)	-42.0%				
MLR	88.58%	95.06%	648 bps					
Admin Ratio	44.3%	29.4%	-1496 bps					
Net Income %	-33.0%	-24.4%	-851 bps					
Gross Margin Vol Variance			$ (216,745)					
Gross Margin Rate Variance			$ 387,077					

Community Health Plan OF IMPERIAL VALLEY

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

	June 2026	July 2026	Change
ASSETS			
Current Assets			
Cash and Investments			
Chase - Checking (Primary & DSNP)	$ 3,469,543	$ 4,806,830	$ 1,337,287
JPMorgan Securities	$ 18,465,196	$ 18,967,778	$ 502,582
First Foundation Bank	$ 142,177	$ 142,177	$ -
Receivables			
Accounts Receivable	$ 96,614	$ 3,353	$ (93,262)
Dividend & Interest Receivable	$ 96,945	$ 109,775	$ 12,830
Capitation Receivable	$ 26,735,066	$ 28,340,774	$ 1,605,708
Pass-Through Receivable	$ 326,701	$ 467,073	$ 140,372
Medicare Receivables	$ 271,957	$ 141,646	$ (130,310)
Other Current Assets			
Prepaid Admin	$ 520,329	$ 601,424	$ 81,095
Prepaid Commissions	$ 49,607	$ 48,264	$ (1,343)
Prepaid Medical	$ 63,789	$ 71,049	$ 7,260
Total Current Assets	**$ 50,237,925**	**$ 53,700,143**	**$ 3,462,219**
Noncurrent Assets			
Restricted Deposit			
First Foundation Bank - Restricted	$ 300,000	$ 300,000	$ -
Capital Assets			
Buildings - Net	$ 2,803,647	$ 2,795,099	$ (8,548)
Computer Equipment / Software - Net	$ 4,706	$ 4,538	$ (168)
Improvements - Net	$ 188,446	$ 191,434	$ 2,988
Intangible Assets	$ 46,455	$ 45,205	$ (1,250)
Operating ROU Asset (Copier) - Net	$ 1,408	$ 1,126	$ (282)
Total Noncurrent Assets	**$ 3,344,661**	**$ 3,337,402**	**$ (7,260)**
Total Assets	**$ 53,582,586**	**$ 57,037,545**	**$ 3,454,959**
LIABILITIES			
Current Liabilities			
Payables			
Accounts Payable	$ 444,775	$ 419,248	$ (25,527)
Capitation Payable	$ 26,184,623	$ 27,852,404	$ 1,667,780
IBNR	$ 1,535,375	$ 1,888,321	$ 352,945
Medicare Payables	$ 170,233	$ 191,200	$ 20,967
Community Reinvestment Reserve	$ 127,680	$ 166,557	$ 38,877
Credit Card Payable	$ 1,164	$ 2,719	$ 1,555
Other Current Liabilities			
Unearned Revenue	$ 0	$ 1,154,677	$ 1,154,677
Short Term Lease Liability - Copier	$ 1,509	$ 1,210	$ (299)
Bonus Accrual	$ 94,790	$ 110,936	$ 16,146
Salaries Accrual	$ 259,225	$ 329,212	$ 69,987
Vacation Accrual	$ 259,511	$ 232,194	$ (27,317)
Total Current Liabilities	**$ 29,078,887**	**$ 32,348,677**	**$ 3,269,790**
Total Liabilities	**$ 29,078,887**	**$ 32,348,677**	**$ 3,269,790**
NET POSITION			
Net investments in Capital Assets	$ 3,044,661	$ 3,037,402	$ (7,260)
Restricted by Legislative Authority	$ 300,000	$ 300,000	$ -
Unrestricted	$ 20,413,587	$ 20,420,846	$ 7,260
YTD Net Revenue	$ 745,451	$ 930,620	$ 185,169
Total Net Position	**$ 24,503,699**	**$ 24,688,868**	**$ 185,169**
Total Liabilities and Net Position	**$ 53,582,586**	**$ 57,037,545**	**$ 3,454,959**

Community Health Plan OF IMPERIAL VALLEY

Community Health Plan of Imperial Valley
Summarized Tangible Net Equity Calculation
As of July 2026

	Net Equity	$	24,688,868
	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)	$	24,688,868
	Required Tangible Net Equity *	$	4,932,235
	TNE Excess (Deficiency)	$	19,756,632

	Full Service Plan		
			1
A.	Minimum TNE Requirement	$	1,000,000
B.	REVENUES:		
	2% of the first $150 million of annualized premium revenues (lines 1, 2, 4, 5, 7, 9 from Income Statement) Plus	$	3,000,000
	1% of annualized premium revenues in excess of $150 million	$	1,932,235
	Total	$	4,932,235

* Calculated Required Tangible Net Equity		
$	200,213,700	- July
$	343,223,485	- Annualized
$	150,000,000	
	x 2%	
$	3,000,000	
$	193,223,485	
	x 1%	
$	1,932,235	
$	4,932,235	- Required TNE

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

Date	Account	Vendor	Memo/Description		Amount
Chase Primary Checking					
07/01/26	Chase Checking - Primary	Rincon Broadcasting Yuma Operations	Inv NYMA 771076-- bill.com Check Number: 81234820	$	(2,000.00)
07/01/26	Chase Checking - Primary	Kaz-Bros Design Shop	Inv 15407-- bill.com Check Number: 81234462	$	(190.30)
07/03/26	Chase Checking - Primary	Law Office of William S. Smerdon	Inv 3057	$	(1,842.50)
07/03/26	Chase Checking - Primary	MAK Solutions	Inv CHPIV-11	$	(4,750.00)
07/06/26	Chase Checking - Primary	Rippling	Employee net pay paid by direct deposits for check date 07/06/2026	$	(5,188.31)
07/06/26	Chase Checking - Primary	Rippling	Payroll taxes paid via Rippling for check date 07/06/2026	$	(3,273.14)
07/07/26	Chase Checking - Primary	First Unum Life Insurance Company	UNUM Invoice 07/01/26 - 07/31/26	$	(872.16)
07/07/26	Chase Checking - Primary	JPMorgan Chase	Dividend Income - June 2026	$	6,205.56
07/07/26	Chase Checking - Primary	JPMorgan Chase	Service Charges Investment Sweep - July	$	(495.82)
07/07/26	Chase Checking - Primary	Rippling	Employee Reimbursement - A. Romo & L. Lewis	$	(583.57)
07/07/26	Chase Checking - Primary	Rippling	Employee Reimbursement - J. Hutchins and S. Levy	$	(1,048.61)
07/07/26	Chase Checking - Primary	Rippling	Employee Reimbursement - T. Godinez	$	(94.72)
07/07/26	Chase Checking - Primary	Rippling	People Center	$	(15.00)
07/07/26	Chase Checking - Primary	Rippling	Replenish Rippling - FSA	$	(1,350.80)
07/07/26	Chase Checking - Primary	State Compensation Insurance Fund	Workers Compensation Payment	$	(1,530.33)
07/07/26	Chase Checking - Primary	County of Imperial	Property Tax Refund	$	95,614.43
07/07/26	Chase Checking - Primary	Imperial Irrigation District	Rebate	$	1,000.00
07/08/26	Chase Checking - Primary	Great America Financial Services	Inv 42277153	$	(306.01)
07/08/26	Chase Checking - Primary	Kaz-Bros Design Shop	Inv 15438-- bill.com Check Number: 81253418	$	(108.74)
07/08/26	Chase Checking - Primary	Epstein Becker & Green, P.C.	Inv 1238022-- bill.com Check Number: 81253758	$	(2,528.50)
07/08/26	Chase Checking - Primary	Brawley Chamber of Commerce	Inv 24917-- bill.com Check Number: 81253808	$	(500.00)
07/08/26	Chase Checking - Primary	Department of Managed Health Care	Inv IMR25-218-- bill.com Check Number: 81254774	$	(649.00)
07/08/26	Chase Checking - Primary	Quench USA	Inv INV11056599	$	(129.30)
07/10/26	Chase Checking - Primary	Wealthspire Retirement, LLC	Multiple invoices	$	(3,750.00)
07/10/26	Chase Checking - Primary	Alliant Insurance Services, Inc.	Inv 3585776	$	(5,486.00)
07/10/26	Chase Checking - Primary	Yuma Signmasters, LLC	Inv 26-1077-- bill.com Check Number: 81264581	$	(3,962.92)
07/10/26	Chase Checking - Primary	Professional Office Services, Inc.	Inv 003880411	$	(4,261.88)
07/10/26	Chase Checking - Primary	Junior's Cafe	Inv 13-20362-- bill.com Check Number: 81265250	$	(441.85)
07/10/26	Chase Checking - Primary	Imperial Desert Landscape	Inv 1267	$	(250.00)
07/10/26	Chase Checking - Primary	City of Imperial	Acct 80683 - Inv 1544763-- bill.com Check Number: 81264076	$	(237.14)
07/10/26	Chase Checking - Primary	Stericycle, Inc.	Inv 8014604312	$	(123.17)
07/10/26	Chase Checking - Primary	Vic's Air Conditioning & Electrical	Inv 104833	$	(510.00)
07/10/26	Chase Checking - Primary	Sparkling Clean	Inv July 2026	$	(900.00)
07/10/26	Chase Checking - Primary	Rippling	Employee net pay paid by direct deposits for check date 07/10/2026	$	(126,394.87)
07/10/26	Chase Checking - Primary	Rippling	Payroll taxes paid via Rippling for check date 07/10/2026	$	(61,343.24)
07/14/26	Chase Checking - Primary	Department of Health Care Services	Receipt - DHCS (July 2026 Revenue)	$	26,126,510.07
07/14/26	Chase Checking - Primary	Department of Health Care Services	Receipt - DHCS (July 2026 Revenue)	$	919,013.98
07/14/26	Chase Checking - Primary	Department of Health Care Services	Receipt - DHCS (July 2026 Revenue)	$	14,378.47
07/14/26	Chase Checking - Primary	Department of Health Care Services	Receipt - DHCS (July 2026 Revenue)	$	1,864.79
07/14/26	Chase Checking - Primary	First Unum Life Insurance Company	Employee Contributions to Accidental Insurance, Long Term Insurance an	$	(44,871.20)
07/14/26	Chase Checking - Primary	First Unum Life Insurance Company	Employee Contributions to Accidental Insurance, Long Term Insurance an	$	(1,925.28)
07/14/26	Chase Checking - Primary	Rippling	Employee Reimbursement - L. Gutierrez & D. Wilson	$	(1,303.94)
07/14/26	Chase Checking - Primary	Rippling	Replenish Rippling - FSA	$	(952.28)
07/14/26	Chase Checking - Primary	Voya	Payroll Date: 07/10/26 Retirement Contribution	$	(12,949.26)
07/15/26	Chase Checking - Primary	I.V. Termite & Pest Control	Inv 0364829	$	(243.00)
07/15/26	Chase Checking - Primary	Brawley Rotary Club	Inv June 2026 Statement-- bill.com Check Number: 81276193	$	(255.00)
07/15/26	Chase Checking - Primary	Wakely consulting Group	Inv 337072 - 0000006	$	(27,730.00)
07/17/26	Chase Checking - Primary	Wakely consulting Group	Inv 337071 - 0000006	$	(21,511.25)
07/17/26	Chase Checking - Primary	AM Copiers Inc.	Inv IN10245	$	(540.17)
07/21/26	Chase Checking - Primary	Department of Managed Health Care	Department of Managed Health Care 1st Installment	$	(190,470.41)
07/21/26	Chase Checking - Primary	JPMorgan Chase	Account Analysis Settelement Charge	$	(469.15)
07/21/26	Chase Checking - Primary	Rippling	Employee Reimbursement - A. Romo	$	(22.80)
07/21/26	Chase Checking - Primary	Rippling	Employee Reimbursement - E. Torres & S. Levy	$	(240.35)
07/21/26	Chase Checking - Primary	Rippling	Quarter End Recon	$	(52.54)
07/21/26	Chase Checking - Primary	Rippling	Replenish Rippling - FSA	$	(709.22)
07/23/26	Chase Checking - Primary	Ascend Technologies, LLC	Inv INV054681	$	(7,031.83)
07/23/26	Chase Checking - Primary	Inerglo Creative	Inv INV-00713	$	(3,000.00)
07/24/26	Chase Checking - Primary	Smith-Kandal Insurance	Inv 6782	$	(30,290.55)
07/24/26	Chase Checking - Primary	Shalom Events Professionals	Inv INV070126-- bill.com Check Number: 81309349	$	(85.00)
07/24/26	Chase Checking - Primary	I.V. Termite & Pest Control	Inv 0365930	$	(128.00)
07/24/26	Chase Checking - Primary	Quadient, Inc.	Inv INV 07232026-- bill.com Check Number: 81320501	$	(312.84)
07/24/26	Chase Checking - Primary	Rippling	Employee net pay paid by direct deposits for check date 07/24/2026	$	(151,885.63)
07/24/26	Chase Checking - Primary	Rippling	Payroll taxes paid via Rippling for check date 07/24/2026	$	(84,084.32)
07/27/26	Chase Checking - Primary	Great America Financial Services	Inv 42529538	$	(306.01)
07/27/26	Chase Checking - Primary	Employers Preferred Ins. Co.	Inv EIG 5696223 02-- bill.com Check Number: 81312713	$	(616.00)
07/28/26	Chase Checking - Primary	Lee Hindman	Inv July 2026 Stipend	$	(300.00)
07/28/26	Chase Checking - Primary	Carlos Ramirez	Inv July 2026 Stipend	$	(300.00)
07/28/26	Chase Checking - Primary	Xochitl Fausto	Inv July 2026 Stipend	$	(100.00)
07/28/26	Chase Checking - Primary	Bushra Ahmad	Inv July 2026 Stipend	$	(100.00)
07/28/26	Chase Checking - Primary	Allan Wu	Inv July 2026 Stipend	$	(100.00)
07/28/26	Chase Checking - Primary	Pablo Velez	Inv July 2026 Stipend	$	(100.00)
07/31/26	Chase Checking - Primary	Epstein Becker & Green, P.C.	Multiple invoices	$	(7,616.00)
07/31/26	Chase Checking - Primary	Rincon Broadcasting Yuma Operations	Inv NYMA 774317-- bill.com Check Number: 81328266	$	(2,500.00)
07/31/26	Chase Checking - Primary	JPMorgan Chase	Credit Card Payment	$	(1,164.49)
07/31/26	Chase Checking - Primary	JPMorgan Chase	Credit Card Payment	$	(12,928.56)
07/31/26	Chase Checking - Primary	JPMorgan Chase	Mid Atlantic	$	(3,096.38)
07/31/26	Chase Checking - Primary	Rippling	Employee Reimbursement - D. Wilson	$	(344.40)
07/31/26	Chase Checking - Primary	Rippling	Employee Reimbursement - J. Escobar	$	(16.00)
07/31/26	Chase Checking - Primary	Rippling	Employee Reimbursement - J. Escobar	$	(30.44)
07/31/26	Chase Checking - Primary	Rippling	Employee Reimbursement - J. Hutchins	$	(1,070.98)
07/31/26	Chase Checking - Primary	Rippling	Replenish Rippling - FSA	$	(723.12)
07/31/26	Chase Checking - Primary	Rippling	Replenish Rippling - FSA	$	(89.20)
07/31/26	Chase Checking - Primary	Voya	Payroll Date: 07/24/2026 Retirement Contribution: Employee	$	(8,640.11)
07/31/26	Chase Checking - Primary	HealthNet	P2P Subsidies	$	3,220.81

07/31/26	Chase Checking - Primary	Rippling	Employee Reimbursement - S. Long	$	(73.22)
07/31/26	Chase Checking - Primary	HealthNet	July 2026 - Rental Income	$	1,538.31

Chase Checking - DSNP

07/03/26	Chase Checking - DSNP	Centrix Benefit Administrators	Inv INV070126	$	(6,435.36)
07/07/26	Chase Checking - DSNP	CMS	JUL 2026 CMS Capitation	$	1,269,677.66
07/08/26	Chase Checking - DSNP	Community Health Group	Inv 2026-24	$	(23,801.08)
07/08/26	Chase Checking - DSNP	Language Line Services, Inc.	Inv 11971061	$	(363.70)
07/08/26	Chase Checking - DSNP	Community Health Group	Inv 33202811	$	(84,941.89)
07/10/26	Chase Checking - DSNP	Community Health Group	Inv 2026-25	$	(37,077.88)
07/15/26	Chase Checking - DSNP	Community Health Group	Inv 33221683	$	(95,576.96)
07/15/26	Chase Checking - DSNP	Primary Healthcare Medical Group IPA, Inc.	Inv JUL2026	$	(53,504.24)
07/15/26	Chase Checking - DSNP	Community Care IPA, Inc.	Inv JUL2026	$	(49,114.34)
07/15/26	Chase Checking - DSNP	Premier Patient Care IPA, INC.	Inv JUL2026	$	(186,775.16)
07/15/26	Chase Checking - DSNP	Community Health Group	Multiple invoices	$	(109,833.60)
07/15/26	Chase Checking - DSNP	RSC Insurance Brokerage, Inc.	Inv INV071426	$	(12,240.36)
07/15/26	Chase Checking - DSNP	Imperial County Physicians Medical Group, Inc.	Inv JUL2026	$	(3,375.44)
07/17/26	Chase Checking - DSNP	Nations Benefits, LLC	Multiple invoices	$	(23,946.18)
07/17/26	Chase Checking - DSNP	Community Health Group	Inv 33243189	$	(58,912.80)
07/24/26	Chase Checking - DSNP	Community Health Group	Inv 2026-27	$	(33,747.43)
07/27/26	Chase Checking - DSNP	Alliance Insurance Services LLC	Multiple invoices	$	(8,148.00)
07/27/26	Chase Checking - DSNP	FEX Partners Insurance Agency LLC	Multiple invoices	$	(4,656.00)
07/27/26	Chase Checking - DSNP	David A Gunther	Multiple invoices (details on stub)	$	(2,160.00)
07/27/26	Chase Checking - DSNP	Community Health Group	Inv 33264742	$	(54,748.35)
07/28/26	Chase Checking - DSNP	Centrix Benefit Administrators	Inv INV072726	$	(6,932.40)
07/31/26	Chase Checking - DSNP	Community Health Group	Inv 2026-28	$	(46,629.75)
07/31/26	Chase Checking - DSNP	CMS	AUG 2026 CMS Capitation	$	1,154,676.72
07/31/26	Chase Checking - DSNP	JPMorgan Chase	Dividend Income - July 2026	$	3,296.78
07/31/26	Chase Checking - DSNP	JPMorgan Chase	Account Analysis Settlement Charge	$	(298.57)
07/31/26	Chase Checking - DSNP	JPMorgan Chase	July 2026 Interest	$	169.29
07/31/26	Chase Checking - DSNP	CMS	Manufacturer Discount Program Receivable	$	0.24
07/31/26	Chase Checking - DSNP	JPMorgan Chase	Sweep Basis Fee	$	(263.52)

JPMorgan Securities

07/31/26	Chase Securities	Health Net	June Health Net Payment	$	(26,088,132.85)
07/31/26	Chase Securities	JPMorgan Chase	Bank Fee - June 2026 (Portfolio)	$	(25.00)
07/31/26	Chase Securities	JPMorgan Chase	June 2026 Accrued Investment Income	$	90,739.44

JPMorgan Credit Card

07/01/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	(59.61)
07/01/26	Chase Credit Card	Cognito, LLC	Cognito Enterprise	$	(129.00)
07/02/26	Chase Credit Card	Miscellaneous Vendors	Pollos Mi Pollo	$	(185.38)
07/02/26	Chase Credit Card	Miscellaneous Vendors - Meals	Ice - 76 Fuel	$	(19.37)
07/02/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	(53.86)
07/03/26	Chase Credit Card	Miscellaneous Vendors	Smart & Final	$	(53.28)
07/03/26	Chase Credit Card	Miscellaneous Vendors	Vons - Office supplies	$	(47.61)
07/03/26	Chase Credit Card	Miscellaneous Vendors	Smart & Final	$	(51.30)
07/03/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	(53.19)
07/03/26	Chase Credit Card	Jazz HR	Jazz HR	$	(234.53)
07/03/26	Chase Credit Card	Rocket Copy	Rocket Copy	$	(308.52)
07/03/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	(76.98)
07/06/26	Chase Credit Card	AT&T	AT&T	$	(203.30)
07/06/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	(13.95)
07/06/26	Chase Credit Card	GoDaddy.com	GoDaddy	$	(419.52)
07/07/26	Chase Credit Card	Miscellaneous Vendors	Worktime	$	(494.55)
07/07/26	Chase Credit Card	DoorDash, Inc.	DoorDash	$	(167.60)
07/08/26	Chase Credit Card	Microsoft Corporation	Microsoft Corporation	$	(170.10)
07/08/26	Chase Credit Card	Microsoft Corporation	Microsoft Corporation	$	(141.75)
07/09/26	Chase Credit Card	Microsoft Corporation	Microsoft Corporation	$	(4.85)
07/09/26	Chase Credit Card	Miscellaneous Vendors	Brickhouse Deli - Lunch for Executive	$	(25.86)
07/09/26	Chase Credit Card	Miscellaneous Vendors	Monday.com	$	(1,140.00)
07/09/26	Chase Credit Card	Brickhouse Deli	Brickhouse Deli - Executive and Finance Meeting	$	(278.20)
07/09/26	Chase Credit Card	GoDaddy.com	GoDaddy	$	(736.26)
07/09/26	Chase Credit Card	DoorDash, Inc.	DoorDash	$	167.60
07/10/26	Chase Credit Card	Lowes	Lowes	$	(63.87)
07/10/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	(167.40)
07/10/26	Chase Credit Card	Miscellaneous Vendors	Ahip Training	$	(175.00)
07/10/26	Chase Credit Card	Miscellaneous Vendors	Ahip Training	$	(175.00)
07/10/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	(188.22)
07/10/26	Chase Credit Card	Wal-Mart	Walmart - Office Supplies	$	(88.11)
07/13/26	Chase Credit Card	Microsoft Corporation	Microsoft Corporation	$	(10.50)
07/13/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	(37.70)
07/13/26	Chase Credit Card	Republic Services	Republic Services	$	(187.80)
07/14/26	Chase Credit Card	GoDaddy.com	GoDaddy	$	(299.52)
07/15/26	Chase Credit Card	Miscellaneous Vendors	OpenAI	$	(125.00)
07/15/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	(132.11)
07/15/26	Chase Credit Card	Miscellaneous Vendors	Pollos Mi Pollo	$	(61.79)
07/16/26	Chase Credit Card	ADT Security Services	ADT Home Security	$	(181.86)
07/16/26	Chase Credit Card	ADT Security Services	ADT Home Security	$	(446.24)
07/17/26	Chase Credit Card	Wal-Mart	Wal-Mart - Offices Supplies	$	(182.29)
07/17/26	Chase Credit Card	GoDaddy.com	GoDaddy	$	(299.52)
07/20/26	Chase Credit Card	Microsoft Corporation	Microsoft Corporation	$	(964.32)
07/20/26	Chase Credit Card	GoDaddy.com	GoDaddy	$	(19.97)
07/20/26	Chase Credit Card	Fujisan	Fujisan	$	(165.57)
07/20/26	Chase Credit Card	Adobe	Adobe	$	(767.68)
07/20/26	Chase Credit Card	Amazon	Amazon - Office Supplies	$	(71.64)
07/20/26	Chase Credit Card	ZenDesk US	ZenDesk	$	(221.78)
07/22/26	Chase Credit Card	Rocket Copy	Rocket Copy	$	(311.77)
07/23/26	Chase Credit Card	FaceBook	Facebook	$	(52.00)
07/24/26	Chase Credit Card	Miscellaneous Vendors	Claude Software	$	(50.00)
07/27/26	Chase Credit Card	Verizon Communications Inc.	Cell Phones	$	(613.15)
07/27/26	Chase Credit Card	Miscellaneous Vendors	Donut Palace	$	(50.50)

07/27/26	Chase Credit Card	Miscellaneous Vendors	Vertafore Sircon	$	(188.00)
07/27/26	Chase Credit Card	GoDaddy.com	GoDaddy	$	(839.04)
07/28/26	Chase Credit Card	Miscellaneous Vendors	Green Touch Dry Cleaning	$	(115.36)
07/28/26	Chase Credit Card	Miscellaneous Vendors	Apple iCloud Storage	$	(14.85)
07/29/26	Chase Credit Card	Quickbooks Intuit	Quickbooks Intuit	$	(275.00)
07/29/26	Chase Credit Card	FedEx	FedEx Shipping	$	(99.65)
07/29/26	Chase Credit Card	Miscellaneous Vendors	Miscellaneous	$	(81.00)
07/30/26	Chase Credit Card	Wal-Mart	Walmart - Office Supplies	$	(145.76)
07/30/26	Chase Credit Card	Miscellaneous Vendors	Finance Team Lunch	$	(158.62)
07/31/26	Chase Credit Card	JPMorgan Chase	Credit Card Payment	$	1,164.49
07/31/26	Chase Credit Card	JPMorgan Chase	Credit Card Payment	$	12,928.56
07/31/26	Chase Credit Card	USPS	US Postal Service	$	(10.80)
07/31/26	Chase Credit Card	Lowes	Lowes	$	(55.47)
07/31/26	Chase Credit Card	Local Health Plans of California	Changes to Medi Cal	$	(152.97)
07/31/26	Chase Credit Card	PMH Foundation	San Diego County	$	(2,500.00)