



**Community
Health Plan**
OF IMPERIAL VALLEY

**ANNUAL
REPORT** 2021/5



chpiv.org

BUILDING THE PLAN IMPERIAL VALLEY DESERVES **97,000 MEMBERS SERVED**

OUR MISSION

Assuring high-quality, accessible and equitable health care for our members through community partnership and innovation.

OUR VISION


A community of service, supporting optimal health outcomes, one member at a time.





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MESSAGE FROM THE CEO

100%
NCQA Medi-Cal Accreditation Across All Categories

97,000
Medi-Cal Members Served

45
Total Staff Local Capacity Growing

To Our Commission, Partners, Providers and Members,

2025 was the year Community Health Plan of Imperial Valley demonstrated what it was built to do. What began as a vision — a locally governed health plan built by and for Imperial County — became a functioning, financially strong and fully accredited organization ready to deliver integrated care to the people of Imperial Valley for years to come.

This was a year of execution and credibility. We did not simply plan for growth; we achieved it. We did not simply aim for quality; we earned it. NCQA awarded CHPIV full accreditation with 100% across all scored categories — a landmark result that validates our model, confirms our standards and positions us alongside the best-run health plans in California.

At the same time, we built something new for this county: Community Advantage Plus, our Dual Eligible Special Needs Plan and the start of the first local, fully integrated local managed care plan. The work required to stand up a new Medicare product is substantial — CMS contract finalization, network adequacy certification, a Community Health Group (CHG) delegation agreement, broker licensing, provider marketing and pre-delegation compliance audits across provider groups. Our team accomplished all of it, on time, with the plan fully operational as of January 1, 2026. Imperial County's dual eligible members — individuals navigating both Medi-Cal and Medicare health care coverage — now have a local plan that puts their needs at the center.

Our operational foundation grew substantially in 2025. We expanded to 45 staff members with the majority based in Imperial County. We have built care management, compliance, member support and sales functions. We centralized delegation oversight compliance processes, implemented a new compliance technology platform and put in place a health plan-specific financial system that strengthens our internal controls and transparency.

Financially, CHPIV ended the year well ahead of plan. We now have a position of strength that reflects disciplined management and prepares us to assume full financial risk for the D-SNP health plan offering.

None of this happened without the people who made it possible. I want to acknowledge our Commission, whose governance and vision provide the accountability this community deserves. I want to thank our provider partners, whose cooperation in building the D-SNP network demonstrated genuine confidence in what CHPIV is building for the future. And I want to recognize every member of our staff — the individuals from all disciplines of support and their leaders who showed up, built something new and delivered results that will benefit Imperial Valley for a long time.

We enter 2026 with momentum, purpose and a plan that reflects exactly what a community health plan should be: local, accountable and built to serve.

Larry Lewis, MBA

Chief Executive Officer
Community Health Plan of Imperial Valley

WHO WE ARE

The Local Plan Built by and for Imperial County

Community Health Plan of Imperial Valley is a locally governed health plan, originally established in 2014 as the Imperial County Local Health Authority and relaunched in 2024 as Imperial Valley's first and only locally directed Medi-Cal managed care plan.

The governing Commission is appointed by the County Board of Supervisors and includes 13 voting members drawn from health systems, physician groups, public agencies and community leaders across Imperial County, which represents a significant cross-section of health care services in Imperial Valley. Every decision CHPIV makes is accountable to the people we serve.

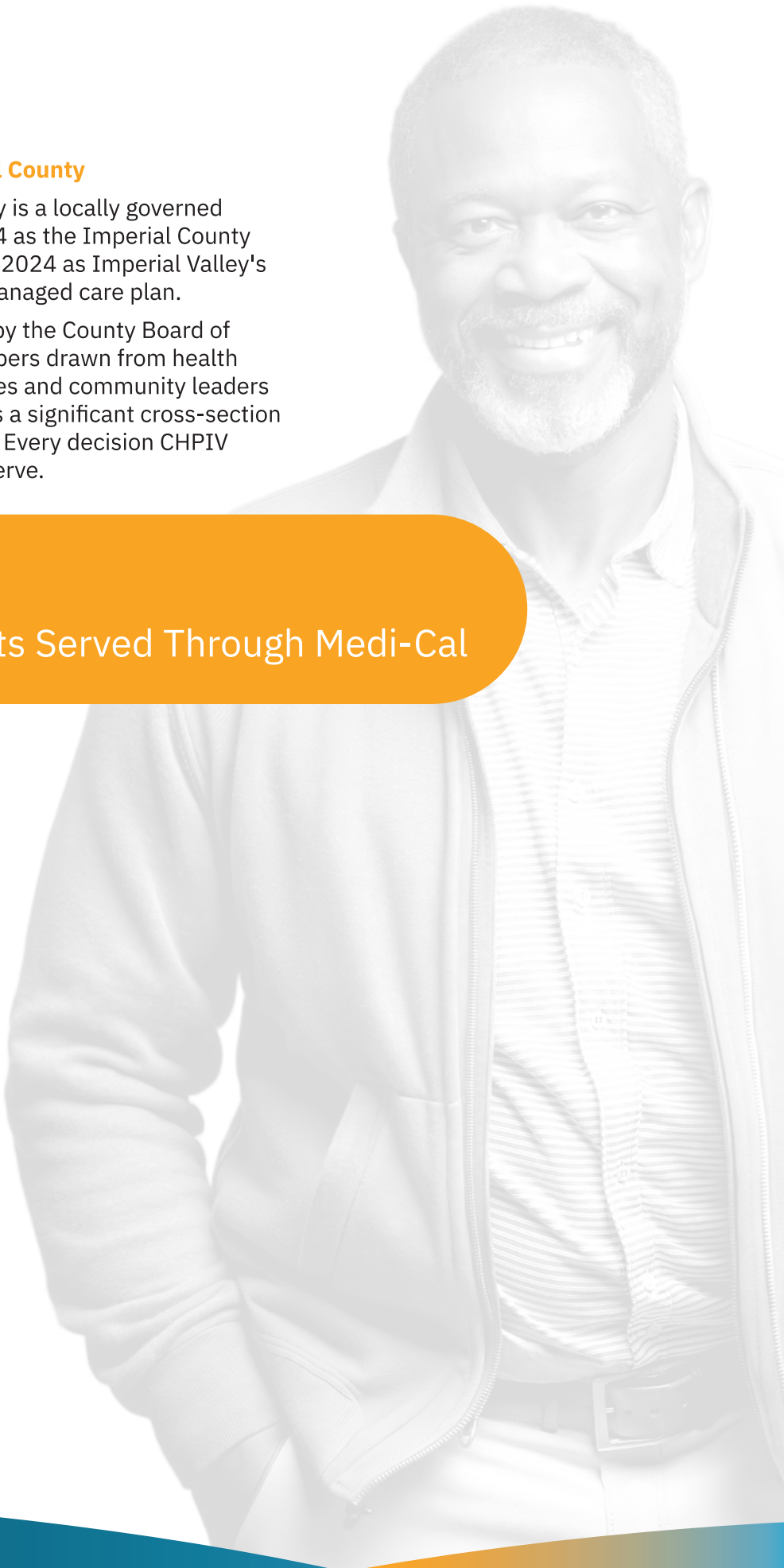
97,000

Imperial County Residents Served Through Medi-Cal

Mission, Vision and Values

Our mission is to provide accessible, high-quality coverage and hands-on support tailored to Imperial Valley residents, while building strong partnerships with providers and community organizations. Our vision is a healthier Imperial Valley where coverage, care and community reinforce each other and where every resident can access services simply and locally.

We are local. We're based in Imperial Valley, uniquely equipped to understand and address this community's health care needs. We are accessible. Real support from real people who are focused on Imperial Valley is a phone call or walk-in visit away, bilingual and responsive. We are partners building stronger relationships with providers and organizations to maximize local health care resources. We are growing and are actively bringing more operations in-house to enhance local support and create jobs here in Imperial Valley.



GOVERNANCE STRUCTURE AND LOCAL OVERSIGHT

CHPIV holds a contract with the California Department of Health Care Services (DHCS) and federal Centers for Medicare and Medicaid Services (CMS) to provide Medi-Cal and Medicare managed care in Imperial County.

For Medi-Cal, CHPIV sets the strategic direction, ensures compliance with state and federal standards, and holds Health Net accountable to local priorities. Health Net administers Medi-Cal services — processing claims and authorizations, managing provider contracts and reporting to CHPIV. With the recent launch of a Medi-Medi Plan, Community Advantage Plus, CHPIV has brought more functions in-house with its own directly contracted provider network, local member outreach and enrollment, and personalized care management.



CHPIV - Contract Holder/Owner

- Strategic Direction
- Compliance Monitoring & Oversight
- Quality Improvement
- Community Relations
- Member Walk-In & Online Support
- Provider & Member Issue Resolution



Medi-Cal (Health Net)

- Coordinates Medi-Cal Coverage
- Processes Claims & Authorizations
- Manages Provider Contracts
- Reports to CHPIV



CHPIV Expansion: Medi-Medi Plan

- Directly Contracted Provider Network
- Coordinates Medicare and Medi-Cal Coverage
- Local Member Outreach & Enrollment
- Local Provider Support
- Local Personalized Care Management
- Health Education

YEAR IN REVIEW

A Year of Building, Strengthening and Delivering

What CHPIV committed to in 2024, it delivered in 2025. Across every dimension of plan operations — clinical quality, compliance, financial strength, operational capacity and community integration — the organization built a foundation that will serve Imperial Valley for years to come.

Growth and Development of Community Advantage Plus (D-SNP)

The most consequential work of 2025 was the build-out of Community Advantage Plus, CHPIV's Dual Eligible Special Needs Plan, which was designed to serve the thousands of Imperial County residents who qualify for both Medi-Cal and Medicare coverage benefits.

In early 2025, CHPIV completed its partnership with Community Health Group (CHG), providing the operational infrastructure for D-SNP service delivery while CHPIV maintains oversight and local accountability. CMS finalized the D-SNP contract. The provider network was reviewed and certified as adequate by CMS, which marked a significant regulatory milestone.

Throughout the year, IPAs and independent physicians signed letters of agreement at a pace that exceeded expectations, demonstrating strong provider demand and genuine confidence in the CHPIV model. Broker licensing was completed, provider-facing marketing launched ahead of the October 15 open enrollment period and the plan's sales team was in place and ready.

Community Advantage Plus went live on January 1, 2026.

Full Go-Live
1/1/26
Confirmed



CMS Contract
Finalized



D-SNP Network
Deemed Adequate
by CMS

100%
NCQA Accreditation
Across All Scored
Categories

NCQA Accreditation

In 2025, CHPIV achieved full NCQA Medi-Cal Health Plan Accreditation — the gold standard for managed care quality. The result: 100% performance across all scored categories.

This outcome reflects the collaborative effort of CHPIV's internal leadership, Health Net's NCQA team and Health Services staff who ensured every standard, process and policy met the highest expectations. NCQA accreditation signals to members, providers, regulators and the community that CHPIV operates at the level of quality and accountability this county deserves.



OPERATIONAL EXPANSION

CHPIV grew substantially in 2025, expanding its local workforce to 32 staff members based in Imperial County with an additional 13 staff supporting operations remotely. Each position built specific organizational capacity the plan needed to operate effectively.

New roles were added across care management, member support, D-SNP sales, compliance and navigation. This investment directly supported D-SNP go-live readiness, expanded care coordination capacity for Medi-Cal members and strengthened compliance and oversight infrastructure across both lines of business.

Compliance Transformation

2025 marked a fundamental shift in how CHPIV approaches compliance, from a distributed function to a centralized, a dedicated Compliance and Delegation Oversight function.

A dedicated Compliance function was established, significantly strengthening regulatory governance, audit and monitoring execution and organizational accountability. The team successfully led CHPIV through multiple high-impact regulatory audits, meeting aggressive timelines while building audit readiness that will carry forward.

CHPIV designed and executed its first full-scope annual Delegation Oversight Audit of Health Net — a critical accountability measure ensuring that delegated services meet CHPIV's standards. Pre-delegation audits of six provider groups were completed in direct support of D-SNP readiness. Throughout, the compliance team strengthened oversight of delegated and sub-delegated entities through formal corrective actions, enhanced monitoring protocols and clearer accountability expectations.

New compliance technology was implemented to streamline operations across the organization: accelerating regulatory research and APL review, supporting policy drafting through a centralized repository and improving the efficiency and consistency of delegation oversight audits through standardized tools and clear audit reporting.

The aggregate compliance score for the 2025 audit of 2024 activities was 93 of 100 possible.

Technology and Infrastructure

CHPIV's Finance team implemented a new health plan-specific accounting and financial control system. The platform was designed to manage both Medi-Cal and Medicare lines of business. This system strengthens internal controls, improves transparency and positions CHPIV for the financial reporting demands ahead.

CHPIV also completed a comprehensive IT evaluation and strategic roadmap, establishing a clear view of the technology investments needed to support the plan's growth. Work on care management and utilization management improvements was initiated during the year and will continue into 2026.

Community Integration

In 2025, CHPIV deepened its alignment with the Community Health Improvement Plan, the county's framework for addressing the root causes of health disparities in Imperial Valley. Workforce development initiatives expanded, creating local jobs and building skills in the community. The Community Advisory Committee was reorganized to strengthen regulatory compliance and improve behavioral health integration. Community forums and feedback channels were expanded to ensure that member and community voices continue to shape CHPIV's priorities.

Behavioral health received focused attention, with coordination efforts aimed at improving access, utilization and continuity of care through closer alignment with county partners.



DELIVERING FOR IMPERIAL VALLEY

A health plan is only as meaningful as the impact delivered. For CHPIV, that impact is measured in three places: the experiences of our members, the strength of our provider relationships and the growth of the community and workforce we serve.

Member Impact

CHPIV's commitment to members is grounded in a core belief: people should be able to get help with their health care from someone who lives and works in the same community they do.

Our walk-in office provides in-person support for members navigating their benefits or needing extra assistance resolving issues. For a population that includes many individuals with limited English proficiency or limited experience with managed care, this local, bilingual presence is not a convenience, but a necessity.

Personalized care coordination expanded in 2025, with a growing team working directly with members to close gaps in care, support chronic condition management and connect individuals with needed services. Proactive outreach on quality-of-care cases was formalized, ensuring that members who need support are identified and contacted. Provider partnerships and CHG's local alignment further strengthened access for members across the county.

Provider Impact

Providers are CHPIV's most important operational partners. The rapid pace of D-SNP provider contracting in 2025 — with IPAs and independent physicians signing letters of agreement and contracts throughout the year — is the clearest evidence of that partnership in action. Providers signed because they want a local partner that understands their practice environment, reduces administrative burden and is accountable to the same community they serve.

Centralized compliance and delegation oversight improved responsiveness to providers. Issues are addressed through clear escalation paths and an improved reporting cadence. CHPIV's local support team provides direct points of contact and the coordinated care model emerging through D-SNP creates new opportunities for shared goals and integrated care delivery.

Community and Workforce

CHPIV is an economic investment in Imperial Valley, not only a health care plan. The majority of our staff are based in Imperial County and are members of the same communities our members call home. As the plan grows, so does the number of health care jobs rooted locally.

In 2025, new positions were created in compliance, care management and community engagement. Our alignment with community health priorities, including behavioral health access and telehealth expansion, reflects a commitment to the whole health of Imperial Valley.



STRENGTHENING OVERSIGHT AND QUALITY

Quality is not a department at CHPIV, it is an organizational commitment embedded in governance, clinical operations, compliance and community engagement. In 2025, CHPIV formalized and expanded the structures that will ensure quality and accountability for years to come.

Review of Fiscal Year 2025 Goals and Objectives

Strategic Goals for 2026

- Achieve D-SNP enrollment target of 1,500 members by end of 2026
- Invest in member services – staff, training and concierge-level navigation support
- Design and implement an updated quality management structure aligned to HEDIS, NCQA, Stars and Model of Care requirements
- Form a dedicated health services quality team
- Develop a close working relationship with CHG leadership to advance D-SNP integrated care delivery
- Improve access to and analysis of internal data – define needs and establish an analytics platform
- Complete open Corrective Action Plans and implement a risk mitigation strategy



CATEGORY	GOAL	OUTCOME
D-SNP Development	Complete CHG partnership, finalize CMS contract, achieve network adequacy and confirm January 1, 2026, go-live.	All milestones achieved. CHG partnership completed early 2025. CMS contract executed. Network deemed adequate by CMS. Go-live confirmed January 1, 2026.
NCQA Accreditation	Achieve NCQA Health Plan Accreditation through collaboration between Health Services, Health Net's NCQA team and CHPIV leadership.	NCQA accreditation achieved with 100% performance across all scored categories.
Operational Expansion	Expand local workforce to support D-SNP go-live, care management, member support, compliance and sales.	Local workforce expanded to 32 staff in Imperial County plus 13 remote staff. New capacity built across care management, member support, D-SNP sales, compliance and navigation.
Compliance Transformation	Establish centralized Compliance and Delegation Oversight function; complete annual Delegation Oversight Audit of Health Net; complete pre-delegation audits for D-SNP readiness.	Centralized compliance function established. First full-scope Delegation Oversight Audit of Health Net completed. Pre-delegation audits of 6 groups completed. New compliance technology implemented.
Technology & Finance	Implement a health plan-specific financial system; complete IT strategic roadmap.	New financial system implemented, strengthening internal controls and reporting. IT evaluation and strategic roadmap completed.
Community Integration	Strengthen alignment with Community Health Improvement Plan; reorganize Community Advisory Committee; expand behavioral health coordination with county partners.	Community Advisory Committee reorganized with improved compliance and behavioral health integration. Behavioral health coordination expanded. Community forums and feedback channels broadened.

Risk-Based Oversight and Delegation Governance

CHPIV now operates under a fully implemented risk-based oversight model. Delegation Oversight has been centralized under the Compliance function, with an internal audit framework aligned directly to the delegation oversight structure. Committee structures, escalation paths and reporting cadences have all been strengthened to ensure issues are identified, escalated and resolved with appropriate speed and accountability.

NCQA's 100% accreditation result is the external validation of this work. A sustained focus on closing gaps in care has been embedded across the organization – in care management, quality review, provider engagement and member outreach. The groundwork for expanded care management, utilization oversight and integrated services has been laid in preparation for the full demands of D-SNP operations.



FINANCIAL STEWARDSHIP

As a locally governed health plan, CHPIV is committed to managing resources with the discipline and transparency that our community and regulators expect. Sound financial management is the foundation that makes every program, every hire and every investment in Imperial Valley possible.

CHPIV ended fiscal year 2025 in a position of financial strength, ahead of plan and well-positioned to launch its first Medicare product.

CHPIV continued to strengthen its reserve position reflecting disciplined financial management over the plan's first two years and provides the foundation needed to support full financial risk assumption as D-SNP launches.

CHPIV's 2024 external financial audit was completed with minimal findings; each finding was fully resolved and all recommendations were implemented. Early indicators from 2025 audit activity reflect continued stability and effective controls.

In 2025, CHPIV invested deliberately in the infrastructure required for long-term sustainability — workforce, IT systems and compliance infrastructure that represent the operational foundation for a plan serving two lines of business. A new health plan-specific financial system was implemented, improving transparency, efficiency and control. The finance team expanded under experienced financial leadership to meet increasing state, federal and market reporting and analytical demands.

CHPIV also established a community reinvestment approach in 2025, a framework to ensure that future resources are directed toward locally driven health priorities and expanded access to care.



BUILDING FOR 2026 AND BEYOND

The work of 2025 was preparation. 2026 is delivery. With Community Advantage Plus live, NCQA accreditation confirmed and a strengthened operational and financial foundation in place, CHPIV enters its next chapter with clarity about what the plan needs to accomplish, and confidence in its ability to do it.

D-SNP Go-Live and Enrollment

Community Advantage Plus launched on January 1, 2026, making CHPIV the only plan authorized to enroll new D-SNP members in Imperial County. The near-term goal is 1,500 members by end of 2026 — the start of a multi-year trajectory toward 50% penetration among the county's dual eligible population.

1,500

D-SNP Enrollment
Target by End of 2026

50%

Long-Term Market
Penetration Goal

ONLY

Plan Authorized to Enroll
New D-SNP Members
in Imperial County

More Operations Shifting In-House

As CHPIV grows, its operational model evolves. The plan will steadily build internal capacity across care management, provider contracting, member services, data and analytics and quality management. The continued partnership with CHG supports local operational depth and advances integrated care delivery.

Stronger Provider Partnerships and Care Coordination

Provider relationships built during D-SNP contracting establish a foundation for deeper coordination in the years ahead. CHPIV will continue expanding direct provider relationships and creating more opportunities for shared goals, coordinated care and improved outcomes for shared members.

Expansion of Compliance and Quality Functions

With D-SNP comes a new accountability framework: CMS Stars ratings, Model of Care requirements and the full scope of Medicare quality expectations. CHPIV is building the health services quality team and data infrastructure needed to perform well on these measures from the outset. The integration of physical, behavioral and social health services into a coherent care management model is the central clinical priority for 2026 and beyond.

Enhanced Community Reinvestment and Local Workforce Growth

As the plan's financial strength grows, so does its capacity to reinvest in the community. The community reinvestment framework established in 2025 will mature into programs that support local health priorities, expand access and create good jobs in Imperial County. Every function CHPIV brings in-house means more careers built here — not imported — by people who know and belong to this community.

COMMISSION

CHPIV is governed by a Commission appointed by the Imperial County Board of Supervisors, comprising 13 voting members representing health systems, physician groups, public agencies and community members. This local governance structure ensures that every decision CHPIV makes reflects the priorities and needs of Imperial County.



Lee Hindman, CPA

Commission Chair — General Public
& Joint Chambers of Commerce
Representative



Yvonne Bell, MBA

Vice-Chair — Inncare FQHC,
Chief Executive Officer



Ryan E. Kelley

Imperial County Board
of Supervisors



Kathleen Lang, DPA

County of Imperial,
Chief Executive Officer



Carlos Ramirez, DHA, MSN, RN

Non-Physician Provider
Representative — DCRC Consulting



Pablo Velez, Ph.D., RN

Chief Executive Officer,
El Centro Regional Medical Center



Christopher Bjornberg

Chief Executive Officer, IHC



Paula Llanas

Director of Social Services



Allan Yang Wu, MD, FACOG, FACS

Chief Medical Officer,
Inncare FQHC



Bushra Ahmad, MD

Chief Medical Officer,
Behavioral Health



Unnati Sampat, MD, FACP

Imperial County Medical
Society Representative



Majid Mani, MD

Imperial County Medical
Society Representative

LEADERSHIP

CHPIV's executive team brings decades of managed care, Medi-Cal, Medicare and community health experience and were recruited specifically to build a health plan that can grow, perform and serve Imperial Valley for the long term.



Larry Lewis, MBA
Chief Executive Officer

Larry Lewis brings executive leadership experience including 10 years as the CEO at the local healthcare district at Pioneers Memorial Health Care District. Lewis also served on the original Commission since it's inception. He leads CHPIV with a focus on building a locally accountable, financially strong health plan that delivers meaningful results for Imperial County.



Julia Hutchins, MPH, MPP
Chief Operating Officer

Julia Hutchins brings 20 years of health plan development experience, including D-SNP development at Alameda Alliance for Health and executive leadership roles at Colorado Access and Colorado Health. She leads CHPIV's operational functions with deep expertise in Medicare and Medi-Cal plan operations.



Elysse Tarabola, MHA
Chief Compliance Officer

Elysse Tarabola spent a decade at L.A. Care Health Plan in progressive compliance leadership roles including Senior Director of Regulatory Compliance and Director of Regulatory Affairs. She holds a Master's in Healthcare Administration and a Bachelor's in Public Health Policy and leads CHPIV's compliance, audit and delegation oversight functions.



Gordon Arakawa, MD, PhD
Chief Medical Officer
& Chief Health Equity Officer

Dr. Arakawa previously served as Medical Director at Central California Alliance for Health and as County Health Officer in Merced County. He holds a BA in Biology from Harvard, an MD and PhD from Boston University and completed his residency and fellowship at the University of Pennsylvania.



David Wilson, MBA
Chief Financial Officer

David Wilson brings extensive Medicare financial leadership experience, including 15 years at Centene as Vice President and Medicare CFO and prior service as Vice President Medicare CFO at Molina Healthcare. He leads CHPIV's financial management, reporting and strategic planning.



COMMUNITY HEALTH PLAN OF IMPERIAL VALLEY

**Imperial Valley's local community-based health plan -
built for this community, accountable to this community.**





**Community
Health Plan**
OF IMPERIAL VALLEY

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