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8.0 Finance Report

Presented by:
Brian Buchanan
Chief Financial Officer (Interim)



Financial Updates

	EF2: Medi-Cal			EF3: Commercial			Consolidated		
	Jul-Sep 2024	Oct-Dec 2024	Jan-Mar 2025	Jul-Sep 2024	Oct-Dec 2024	Jan-Mar 2025	Jul-Sep 2024	Oct-Dec 2024	Jan-Mar 2025
Member months*	775,548	779,762	790,515	19,704	19,687	20,076	795,252	799,449	810,591
	amount in thousands								
Revenue									
Revenue excluding MCO Tax	\$ 356,591	\$ 411,768	\$ 646,047	\$ 20,298	\$ 23,737	\$ 21,047	\$ 376,890	\$ 435,505	\$ 667,094
MCO Tax Revenue	\$ 75,427	\$ 98,854	\$ 104,840	\$ -	\$ -	\$ -	\$ 75,427	\$ 98,854	\$ 104,840
	\$ 432,018	\$ 510,622	\$ 750,887	\$ 20,298	\$ 23,737	\$ 21,047	\$ 452,316	\$ 534,359	\$ 771,933
Expenses									
Medical Expenses	\$ 354,234	\$ 430,268	\$ 652,820	\$ 19,883	\$ 24,741	\$ 25,470	\$ 374,117	\$ 455,009	\$ 678,290
MCO Tax Expenses	\$ 75,427	\$ 98,854	\$ 104,840	\$ -	\$ -	\$ -	\$ 75,427	\$ 98,854	\$ 104,840
Admin Expenses	\$ 9,589	\$ 14,021	\$ 15,055	\$ 1,303	\$ 552	\$ 129	\$ 10,893	\$ 14,573	\$ 15,184
Total Expenses	\$ 439,250	\$ 543,143	\$ 772,714	\$ 21,187	\$ 25,293	\$ 25,599	\$ 460,436	\$ 568,436	\$ 798,314
Non-Operating Income(Loss)	\$ 4,761	\$ 5,892	\$ 4,613	\$ 1,159	\$ 460	\$ 449	\$ 5,919	\$ 6,351	\$ 5,062
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net income	\$ (2,471)	\$ (26,629)	\$ (17,215)	\$ 270	\$ (1,097)	\$ (4,104)	\$ (2,201)	\$ (27,726)	\$ (21,319)
	Source: DHCS filing			Calculated			Source: DMHC filing		
MLR	99%	104%	101%	98%	104%	121%	99%	104%	102%
Admin	3%	3%	2%	6%	2%	1%	3%	3%	2%
TNE							670%	602%	536%

*Enrollment report

Revenue: Includes all pass-through and directed payments

Medical expense: Includes all pass-through and directed payments



Operational Dashboard-Claims



Date Received

1/1/2022

5/15/2025

Vendor Type

☐ External

☐ Internal

Product

All

Calendar Days

Business Days

Date Paid

5/1/2024

5/15/2025

Date of Service

1/1/2022

4/30/2025

Month Paid	May-2024	Jun-2024	Jul-2024	Aug-2024	Sep-2024	Oct-2024	Nov-2024	Dec-2024	Jan-2025	Feb-2025	Mar-2025	Apr-2025
30 Days	89%	93%	95%	97%	96%	98%	96%	98%	89%	78%	98%	93%
30-45 Days	4%	3%	4%	1%	1%	1%	2%	0%	1%	1%	1%	1%
45 Days+	7%	5%	1%	2%	3%	1%	2%	2%	10%	21%	1%	6%
Interest Paid	\$ 89,363	\$ 98,358	\$105,649	\$112,886	\$463,877	\$ 59,791	\$117,065	\$100,893	\$144,804	\$159,768	\$ 31,922	\$ 56,678

Medicare D-SNP Budget Impact

- Projected membership enrollment June 2026: 2,000
- CMS conditionally approved CCHP's Part C & D application
- Bid submission due to CMS 6/2/2025
- Enrollment starts October 2025
- Coverage starts 1/1/2026
- Expected total loss to break even: \$23 million
 - CY26 \$10 million startup cost + \$6 million operational loss
 - CY27 \$5 million operational loss
 - CY28 \$2 million operational loss
 - CY29 break even

Public Comments

JCC Comments