



CalOptima Health

Financial Summary

April 30, 2025

Board of Directors Meeting

June 5, 2025

Nancy Huang, Chief Financial Officer

Our Mission

To serve member health with excellence and dignity, respecting the value and needs of each person.

Our Vision

By 2027, remove barriers to health care access for our members, implement same-day treatment authorizations and real-time claims payments for our providers, and annually assess members' social determinants of health.

Financial Highlights:

April 2025

April 2025					July 2024 - April 2025			
Actual	Budget	\$ Variance	% Variance		Actual	Budget	\$ Variance	% Variance
901,899	901,997	(98)	(0.0%)	Member Months	9,115,951	9,008,279	107,672	1.2%
392,520,755	359,983,298	32,537,457	9.0%	Revenues	4,260,164,958	3,572,238,549	687,926,409	19.3%
365,105,164	351,028,604	(14,076,560)	(4.0%)	Medical Expenses	3,931,330,778	3,545,190,357	(386,140,421)	(10.9%)
22,147,646	25,685,364	3,537,718	13.8%	Administrative Expenses	209,524,864	247,189,069	37,664,205	15.2%
5,267,946	(16,730,670)	21,998,616	131.5%	Operating Margin	119,309,315	(220,140,877)	339,450,192	154.2%
				Non-Operating Income (Loss)				
19,743,475	6,666,660	13,076,815	196.2%	Net Investment Income/Expense	169,331,253	66,666,600	102,664,653	154.0%
(13,813)	(117,280)	103,467	88.2%	Net Rental Income/Expense	(377,142)	(1,172,800)	795,658	67.8%
5,594,045	-	5,594,045	100.0%	Net MCO Tax	5,584,111	-	5,584,111	100.0%
(27,515)	(1,178,825)	1,151,310	97.7%	Grant Expense	(14,228,947)	(11,697,341)	(2,531,606)	(21.6%)
(22,386)	-	(22,386)	(100.0%)	Other Income/Expense	2,209	-	2,209	100.0%
25,273,805	5,370,555	19,903,250	370.6%	Total Non-Operating Income (Loss)	160,311,484	53,796,459	106,515,025	198.0%
30,541,751	(11,360,115)	41,901,866	368.9%	Change in Net Assets	279,620,799	(166,344,418)	445,965,217	268.1%
93.0%	97.5%	(4.5%)		Medical Loss Ratio	92.3%	99.2%	(7.0%)	
5.6%	7.1%	1.5%		Administrative Loss Ratio	4.9%	6.9%	2.0%	
1.3%	(4.6%)	6.0%		Operating Margin Ratio	2.8%	(6.2%)	9.0%	
100.0%	100.0%			Total Operating	100.0%	100.0%		
87.3%	92.7%	(5.3%)		*Adjusted MLR	86.0%	94.3%	(8.4%)	
5.6%	7.1%	1.5%		*Adjusted ALR	5.4%	6.9%	1.5%	

*Adjusted MLR /ALR excludes estimated Board-approved Provider Rate increases, Directed Payments and Community Reinvestment Accruals, but includes costs associated with CalOptima Health's Digital Transformation Strategy (DTS) budget.

Financial Highlights Notes:

April 2025

- Notable events/items in April 2025
 - \$106.6 million of receipts for the Hospital Quality Assurance Fee (HQAF) program received and paid in May 2025. This is a pass-through item with no impact to CalOptima Health's Change in Net Assets.
 - \$5.6 million net non-operating income from Calendar Year (CY) 2024 Managed Care Organization (MCO) tax.
 - Favorable revenue due primarily to:
 - The revised CY 2025 draft rates received in December were favorable compared to budget assumptions. Staff anticipates additional rate amendments are forthcoming from the Department of Health Care Services (DHCS) due to program and member acuity changes.

FY 2024-25: Management Summary

- Change in Net Assets Surplus or (Deficit)
 - Month To Date (MTD) April 2025: \$30.5 million, favorable to budget \$41.9 million or 368.9% primarily due to:
 - Favorable net investment income, enrollment and CY 2025 premium capitation rates
 - Year To Date (YTD) July 2024 – April 2025: \$279.6 million, favorable to budget \$446.0 million or 268.1% primarily due to:
 - Favorable net investment income, premium capitation rates and enrollment in the Medi-Cal (MC) Line of Business (LOB)

FY 2024-25: Management Summary (cont.)

○ Enrollment

- MTD: 901,899 members, unfavorable to budget 98
- YTD: 9,115,951 member months, favorable to budget 107,672 or 1.2%

○ Revenue

- MTD: \$392.5 million, favorable to budget \$32.5 million or 9.0% driven by MC LOB due to CY 2024 and 2025 Quality Withhold and Incentive (QWI) program accrual, favorable enrollment, and CY 2025 premium capitation rates
- YTD: \$4,260.2 million, favorable to budget \$687.9 million or 19.3% driven by MC LOB due to CY 2022 and 2023 Hospital Directed Payments (DP), favorable enrollment and premium capitation rates

FY 2024-25: Management Summary (cont.)

○ Medical Expenses

- MTD: \$365.1 million, unfavorable to budget \$14.1 million or 4.0% driven by:
 - \$8.5 million in MC Professional Claims expenses due to an increase in utilization in Physician Services and Mental Health
 - \$4.6 million in MC Other Medical Expenses primarily due to CY 2025 Community Reinvestment and Quality Achievement accruals
 - \$2.9 million in OneCare (OC) Prescription Drug expenses

FY 2024-25: Management Summary (cont.)

- Medical Expenses (cont.)
 - YTD: \$3,931.3 million, unfavorable to budget \$386.1 million or 10.9% driven by:
 - \$421.5 million in MC Other Medical Expenses due primarily to CY 2022 and 2023 Hospital DP, and CY 2025 Community Reinvestment and Quality Achievement
 - Offset by \$14.0 million in MC Incentive Payments expenses due to Hospital Quality Program (HQP)

FY 2024-25: Management Summary (cont.)

- Administrative Expenses

- MTD: \$22.1 million, favorable to budget \$3.5 million or 13.8%
- YTD: \$209.5 million, favorable to budget \$37.7 million or 15.2%

- Non-Operating Income (Loss)

- MTD: \$25.3 million, favorable to budget \$19.9 million or 370.6% primarily due to favorable Net Investment Income of \$13.1 million and favorable Net Managed Care Organization (MCO) Tax of \$5.6 million
- YTD: \$160.3 million, favorable to budget \$106.5 million or 198.0% primarily due to favorable Net Investment Income of \$102.7 million and favorable Net MCO Tax of \$5.6 million

FY 2024-25: Key Financial Ratios

○ Medical Loss Ratio (MLR)

		Actual	Budget	Variance (%)
MTD	MLR	93.0%	97.5%	(4.5%)
	Adjusted MLR*	87.3%	92.7%	(5.3%)
YTD	MLR	92.3%	99.2%	(7.0%)
	Adjusted MLR*	86.0%	94.3%	(8.4%)

○ Administrative Loss Ratio (ALR)

		Actual	Budget	Variance (%)
MTD	ALR	5.6%	7.1%	1.5%
	Adjusted ALR*	5.6%	7.1%	1.5%
YTD	ALR	4.9%	6.9%	2.0%
	Adjusted ALR*	5.4%	6.9%	1.5%

* Adjusted MLR/ALR excludes estimated Board-approved Provider Rate Increases, Directed Payments and Community Reinvestment Accruals, but include costs associated with DTS.

FY 2024-25: Key Financial Ratios (cont.)

○ Balance Sheet Ratios

- Current ratio*: 1.7
- Board Designated Reserve level: 3.86
- Statutory Designated Reserve level: 1.03
- Net-position: \$2.7 billion, including required TNE of \$128.1 million

*Current ratio compares current assets to current liabilities. It measures CalOptima Health's ability to pay short-term obligations.

Enrollment Summary:

April 2025

April 2025					July 2024 - April 2025				
Actual	Budget	\$ Variance	% Variance	Enrollment (by Aid Category)	Actual	Budget	\$ Variance	% Variance	
150,001	138,772	11,229	8.1%	SPD	1,467,756	1,373,660	94,096	6.9%	
259,095	271,981	(12,886)	(4.7%)	TANF Child	2,665,290	2,722,463	(57,173)	(2.1%)	
128,909	138,495	(9,586)	(6.9%)	TANF Adult	1,307,832	1,380,669	(72,837)	(5.3%)	
2,501	2,596	(95)	(3.7%)	LTC	24,903	26,036	(1,133)	(4.4%)	
334,852	322,633	12,219	3.8%	MCE	3,377,608	3,230,838	146,770	4.5%	
8,696	9,542	(846)	(8.9%)	WCM	95,311	95,539	(228)	(0.2%)	
884,054	884,019	35	0.0%	Medi-Cal Total	8,938,700	8,829,205	109,495	1.2%	
17,339	17,488	(149)	(0.9%)	OneCare	172,216	174,285	(2,069)	(1.2%)	
506	490	16	3.3%	PACE	5,035	4,789	246	5.1%	
538	568	(30)	(5.3%)	MSSP	5,130	5,680	(550)	(9.7%)	
901,899	901,997	(98)	(0.0%)	CalOptima Health Total	9,115,951	9,008,279	107,672	1.2%	

Note: MSSP enrollment is included in Medi-Cal Total.

Consolidated Revenue & Expenses:

April 2025 MTD

	Medi-Cal	OneCare	OneCare Connect	PACE	MSSP	Covered CA	Consolidated
MEMBER MONTHS	884,054	17,339		506	538		901,899
REVENUES							
Capitation Revenue	\$ 350,473,962	\$ 37,187,320	\$ -	\$ 4,614,796	\$ 244,677	\$ -	\$ 392,520,755
Total Operating Revenue	350,473,962	37,187,320	-	4,614,796	244,677	-	392,520,755
MEDICAL EXPENSES							
Provider Capitation	113,604,885	14,751,004					128,355,889
Claims	137,135,685	6,827,426		1,794,089			145,757,200
MLTSS	49,283,169			96,179	45,790		49,425,138
Prescription Drugs		11,849,021		639,240			12,488,260
Case Mgmt & Other Medical	24,845,825	2,739,985		1,289,610	203,256		29,078,676
Total Medical Expenses	324,869,565	36,167,436	-	3,819,118	249,046	-	365,105,164
Medical Loss Ratio	92.7%	97.3%	0.0%	82.8%	101.8%	0.0%	93.0%
GROSS MARGIN	25,604,398	1,019,885	-	795,678	(4,369)	-	27,415,591
ADMINISTRATIVE EXPENSES							
Salaries & Benefits	11,834,993	1,047,833		179,843	108,533		13,171,201
Non-Salary Operating Expenses	3,985,854	752,841		152,209	1,422	81,818	4,974,142
Depreciation & Amortization	518,243			991			519,233
Other Operating Expenses	2,992,312	92,753		7,240	8,431		3,100,735
Indirect Cost Allocation, Occupancy	(677,761)	1,036,392		16,899	6,804		382,334
Total Administrative Expenses	18,653,640	2,929,818	-	357,181	125,189	81,818	22,147,646
Administrative Loss Ratio	5.3%	7.9%	0.0%	7.7%	51.2%	0.0%	5.6%
Operating Income/(Loss)	6,950,758	(1,909,933)	-	438,497	(129,558)	(81,818)	5,267,946
Investments and Other Non-Operating	5,571,658						25,273,805
CHANGE IN NET ASSETS	\$ 12,522,416	\$ (1,909,933)	\$ -	\$ 438,497	\$ (129,558)	\$ (81,818)	\$ 30,541,751
BUDGETED CHANGE IN NET ASSETS	(14,785,594)	(873,382)	-	(40,610)	(114,418)	(916,666)	(11,360,115)
Variance to Budget - Fav/(Unfav)	\$ 27,308,010	\$ (1,036,551)	\$ -	\$ 479,107	\$ (15,140)	\$ 834,849	\$ 41,901,866

Consolidated Revenue & Expenses:

April 2025 YTD

	Medi-Cal	OneCare	OneCare Connect	PACE	MSSP	Covered CA	Consolidated
MEMBER MONTHS	8,938,700	172,216		5,035	5,130		9,115,951
REVENUES							
Capitation Revenue	\$ 3,866,512,329	\$ 349,865,733	\$ (3,197,365)	\$ 44,640,986	\$ 2,343,275	\$ -	\$ 4,260,164,958
Total Operating Revenue	3,866,512,329	349,865,733	(3,197,365)	44,640,986	2,343,275	-	4,260,164,958
MEDICAL EXPENSES							
Provider Capitation	1,139,003,544	148,346,630	(1,453,037)				1,285,897,137
Claims	1,308,768,505	61,282,047	(184,151)	16,123,496			1,385,989,897
MLTSS	486,998,408			194,226	383,469		487,576,103
Prescription Drugs		91,283,777		5,871,337			97,155,114
Case Mgmt & Other Medical	641,793,035	18,342,539		12,701,608	1,875,344		674,712,527
Total Medical Expenses	3,576,563,492	319,254,993	(1,637,188)	34,890,668	2,258,813	-	3,931,330,778
Medical Loss Ratio	92.5%	91.3%	51.2%	78.2%	96.4%	0.0%	92.3%
GROSS MARGIN	289,948,837	30,610,740	(1,560,177)	9,750,318	84,462	-	328,834,180
ADMINISTRATIVE EXPENSES							
Salaries & Benefits	114,504,223	10,752,727		1,697,780	1,027,176		127,981,906
Non-Salary Operating Expenses	35,157,193	5,805,901		807,292	14,208	207,719	41,992,313
Depreciation & Amortization	7,168,855			9,720			7,178,575
Other Operating Expenses	27,763,111	858,055		92,947	77,952		28,792,065
Indirect Cost Allocation, Occupancy	(7,739,270)	11,069,082		176,053	74,140		3,580,006
Total Administrative Expenses	176,854,112	28,485,765	-	2,783,792	1,193,476	207,719	209,524,864
Administrative Loss Ratio	4.6%	8.1%	0.0%	6.2%	50.9%	0.0%	4.9%
Operating Income/(Loss)	113,094,724	2,124,975	(1,560,177)	6,966,526	(1,109,014)	(207,719)	119,309,315
Investments and Other Non-Operating	5,586,320						160,311,484
CHANGE IN NET ASSETS	\$ 118,681,044	\$ 2,124,975	\$ (1,560,177)	\$ 6,966,526	\$ (1,109,014)	\$ (207,719)	\$ 279,620,799
BUDGETED CHANGE IN NET ASSETS	(204,399,203)	(10,146,462)	-	(798,274)	(1,130,274)	(3,666,664)	(166,344,418)
Variance to Budget - Fav/(Unfav)	\$ 323,080,247	\$ 12,271,437	\$ (1,560,177)	\$ 7,764,800	\$ 21,260	\$ 3,458,945	\$ 445,965,217

Balance Sheet: As of April 2025

ASSETS

Current Assets	
Operating Cash	\$647,124,850
Short-term Investments	1,310,577,272
Capitation Receivable	537,951,695
Receivables - Other	87,624,913
Prepaid Expenses	13,488,139
Total Current Assets	2,596,766,869
Capital Assets	
Capital Assets	195,758,388
Less Accumulated Depreciation	(95,494,720)
Capital Assets, Net of Depreciation	100,263,668
Other Assets	
Restricted Deposits	300,000
Board Designated Reserves	1,574,463,632
Statutory Designated Reserves	131,577,245
Total Other Assets	1,706,340,877
TOTAL ASSETS	4,403,371,414
Deferred Outflows	75,899,007
TOTAL ASSETS & DEFERRED OUTFLOWS	4,479,270,421

LIABILITIES & NET POSITION

Current Liabilities	
Accounts Payable	\$105,118,422
Medical Claims Liability	1,221,299,157
Accrued Payroll Liabilities	25,847,041
Deferred Revenue	14,468,620
Other Current Liabilities	-
Capitation and Withholds	150,387,620
Total Current Liabilities	1,517,120,861
Other Liabilities	
GASB 96 Subscription Liabilities	17,058,702
Community Reinvestment	147,803,571
Capital Lease Payable	258,865
Postemployment Health Care Plan	17,697,644
Net Pension Liabilities	45,981,359
Total Other Liabilities	228,800,141
TOTAL LIABILITIES	1,745,921,002
Deferred Inflows	8,646,445
Net Position	
Required TNE	128,094,238
Funds in Excess of TNE	2,596,608,736
TOTAL NET POSITION	2,724,702,974
TOTAL LIABILITIES, DEFERRED INFLOWS & NET POSITION	4,479,270,421

Board Designated Reserve and TNE Analysis: As of April 2025

Investment Account Name	Market Value	CalOptima Policy Compliance Level		Variance	
		Low	High	Mkt - Low	Mkt - High
Payden & Rygel Tier One	787,603,202				
MetLife Tier One	786,860,430				
Board Designated Reserves	1,574,463,632	1,019,185,884	1,630,697,415	555,277,748	(56,233,783)
Current Reserve Level (X months of average monthly revenue) ¹	3.86	2.50	4.00		

Statutory Designated Reserves

Investment Account Name	Market Value	CalOptima Policy Compliance Level		Variance	
		Low	High	Mkt - Low	Mkt - High
Payden & Rygel Tier Two	65,917,144				
MetLife Tier Two	65,660,101				
Statutory Designated Reserves	131,577,245	128,094,238	140,903,661	3,483,007	(9,326,417)
Current Reserve Level (X min. TNE) ¹	1.03	1.00	1.10		

¹ See CalOptima Health Policy GA.3001: Statutory and Board-Designated Reserve Funds for more information.

Spending Plan: As of April 2025

Category	Item Description	Amount (millions)	Approved Initiative	Expense to Date	%
Total Net Position @ 4/30/2025		\$2,724.7			100.0%
Resources Assigned	Board Designated Reserve ¹	\$1,574.5			57.8%
	Statutory Designated Reserve ¹	\$131.6			4.8%
	Capital Assets, net of Depreciation ²	\$100.3			3.7%
Resources Allocated ³	Homeless Health Initiative ³	\$18.7	\$66.0	\$47.3	0.7%
	Housing and Homelessness Incentive Program ³	21.9	87.4	65.5	0.8%
	Intergovernmental Transfers (IGT)	54.3	111.7	57.4	2.0%
	Digital Transformation and Workplace Modernization ⁴	35.6	100.0	64.4	1.3%
	CalFresh Outreach Strategy	0.0	2.0	2.0	0.0%
	CalFresh and Redetermination Outreach Strategy	1.9	6.0	4.1	0.1%
	Coalition of Orange County Community Health Centers Grant	20.0	50.0	30.0	0.7%
	Mind OC Grant (Irvine)	0.0	15.0	15.0	0.0%
	OneCare Member Health Rewards and Incentives	0.2	0.5	0.3	0.0%
	General Awareness Campaign	1.0	4.7	3.7	0.0%
	Member Health Needs Assessment	1.1	1.3	0.2	0.0%
	Five-Year Hospital Quality Program Beginning MY 2023	123.1	153.5	30.4	4.5%
	Skilled Nursing Facility Access Program	10.0	10.0	0.0	0.4%
	In-Home Care Pilot Program with the UCI Family Health Center	2.0	2.0	0.0	0.1%
	National Alliance for Mental Illness Orange County Peer Support Program Grant	3.5	5.0	1.5	0.1%
	Community Living and PACE center (previously approved for project located in Tustin)	17.6	18.0	0.4	0.6%
	Stipend Program for Master of Social Work Students Grant	0.0	5.0	5.0	0.0%
	Wellness & Prevention Program Grant	1.5	2.7	1.2	0.1%
	CalOptima Health Provider Workforce Development Fund Grant	44.5	50.0	5.5	1.6%
	Distribution Event - Naloxone Grant	2.2	15.0	12.8	0.1%
	Garden Grove Bldg. Improvement	10.0	10.5	0.5	0.4%
	Post-Pandemic Supplemental	6.1	107.5	101.4	0.2%
	CalOptima Health Community Reinvestment Program	38.0	38.0	0.0	1.4%
	Dyadic Services Program Academy	1.0	1.9	0.9	0.0%
	Outreach Strategy for newly eligible Adult Expansion members	3.6	7.6	4.0	0.1%
	Quality Initiatives from unearned Pay for Value Program	18.7	23.3	4.6	0.7%
	Expansion of CalOptima Health OC Outreach and Engagement Strategy	0.5	1.2	0.7	0.0%
	Medi-Cal Provider Rate Increases	350.8	526.2	175.4	12.9%
	Homeless Prevention and Stabilization Pilot Program	0.3	0.3	0.0	0.0%
	OneCare Member Engagement and Education	0.3	0.3	0.0	0.0%
	Subtotal:	\$788.4	\$1,422.5	\$634.0	28.9%
Resources Available for New Initiatives	Unallocated/Unassigned ¹	\$130.0			4.8%

¹ Total Designated Reserves and unallocated reserve amount can support approximately 157 days of CalOptima Health's current operations.

² Increase due to the adoption of GASB 96 Subscription-Based Information Technology Arrangements.

³ See HHI and HHIP summaries and Allocated Funds for list of Board Approved Initiatives. Amount reported includes only portion funded by reserves.

⁴ On June 6, 2024, the Board of Directors approved an update to the Digital Transformation Strategy which will impact these figures beginning July 2024.

Homeless Health Initiative and Allocated Funds: As of April 2025

Funds Allocation, approved initiatives:	Allocated Amount	Utilized Amount	Remaining Approved Amount
Enhanced Medi-Cal Services at the Be Well OC Regional Mental Health and Wellness Campus	11,400,000	11,400,000	-
Recuperative Care	6,194,190	6,194,190	-
Medical Respite	250,000	250,000	-
Day Habilitation (County for HomeKey)	2,500,000	2,500,000	-
Clinical Field Team Start-up & Federally Qualified Health Center (FQHC)	1,600,000	1,600,000	-
CalOptima Health Homeless Response Team	1,681,734	1,681,734	0
Homeless Coordination at Hospitals	10,000,000	9,956,478	43,522
CalOptima Health Days, Homeless Clinical Access Program (HCAP) and FQHC Administrative Support	963,261	904,651	58,610
FQHC (Community Health Center) Expansion	21,902	21,902	0
HCAP and CalOptima Health Days	9,888,914	4,198,885	5,690,028
Vaccination Intervention and Member Incentive Strategy	123,348	54,649	68,699
Street Medicine ¹	14,376,652	7,371,161	7,005,491
Outreach and Engagement	7,000,000	1,138,008	5,861,992
Housing and Homelessness Incentive Program (HHIP) ²	40,100,000	-	40,100,000
Subtotal of Approved Initiatives	\$106,100,000	\$47,271,655	\$58,828,345
Transfer of funds to HHIP ²	(40,100,000)	-	(40,100,000)
Program Total	\$66,000,000	\$47,271,655	\$18,728,345

Notes:

¹On March 19, 2025, CalOptima Health's Board of Directors approved \$4.3 million from existing reserves to fund a new Street Medicine Program (Santa Ana). On March 7, 2024, CalOptima Health's Board of Directors approved \$5.0 million to expand the Street Medicine Program. \$3.2 million remaining from Street Medicine Initiative (from the HHI reserve) and \$1.8 million from existing reserves to fund 2-year agreements to Healthcare in Action (Anaheim) and Celebrating Life Community Health Center (Costa Mesa).

²On September 1, 2022, CalOptima Health's Board of Directors approved reallocation of \$40.1 million from HHI to HHIP.

Housing and Homelessness Incentive Program

As of April 2025

Summary by Funding Source:	Total Funds	Allocated Amount	Utilized Amount	Remaining Approved Amount	Funds Available for New Initiatives
DHCS HHIP Funds	72,931,189	54,930,994	30,916,048	24,014,947	18,000,195 ¹
Existing Reserves & HHI Transfer	87,384,530	87,384,530	65,528,126	21,856,404	-
Total	160,315,719	142,315,524	96,444,174	45,871,351	18,000,195

Funds Allocation, approved initiatives:	Allocated Amount	Utilized Amount	Remaining Approved Amount	Funding Source(s)
Office of Care Coordination	2,200,000	2,200,000	-	HHI
Pulse For Good	1,400,000	847,350	552,650	HHI
Equity Grants for Programs Serving Underrepresented Populations	4,621,311	3,621,311	1,000,001	HHI & DHCS
Infrastructure Projects	5,832,314	5,580,354	251,960	HHI
Capital Projects	108,247,369	77,195,575	31,051,794	HHI, DHCS & Existing Reserves
System Change Projects	10,184,530	6,344,193	3,840,337	DHCS
Non-Profit Healthcare Academy	700,000	655,391	44,609	DHCS
Total of Approved Initiatives	\$133,185,524¹	\$96,444,174	\$36,741,350	

Notes:

¹Total funding \$160.3 million: \$40.1 million Board-approved reallocation from HHI, \$47.2 million from CalOptima Health existing reserves and \$73.0 million from DHCS HHIP incentive payments.



CalOptima Health

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