



CalOptima Health

Financial Summary May 31, 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

Provide all members with access to care and supports to achieve optimal health and well-being through an equitable and high-quality health care system.

Financial Highlights

May 2025

May 2025					July 2024 - May 2025			
Actual	Budget	\$ Variance	% Variance		Actual	Budget	\$ Variance	% Variance
904,822	902,551	2,271	0.3%	Member Months	10,020,773	9,910,830	109,943	1.1%
383,705,667	360,140,925	23,564,742	6.5%	Revenues	4,643,870,625	3,932,379,474	711,491,151	18.1%
362,648,160	358,365,028	(4,283,132)	(1.2%)	Medical Expenses	4,293,978,939	3,903,555,385	(390,423,554)	(10.0%)
23,196,331	25,970,983	2,774,652	10.7%	Administrative Expenses	232,721,195	273,160,052	40,438,857	14.8%
(2,138,824)	(24,195,086)	22,056,262	91.2%	Operating Margin	117,170,491	(244,335,963)	361,506,454	148.0%
				Non-Operating Income (Loss)				
6,546,500	6,666,660	(120,160)	(1.8%)	Net Investment Income/Expense	175,877,753	73,333,260	102,544,493	139.8%
(39,341)	(117,280)	77,939	66.5%	Net Rental Income/Expense	(416,483)	(1,290,080)	873,597	67.7%
49,764	-	49,764	100.0%	Net MCO Tax	5,633,875	-	5,633,875	100.0%
(23,976)	(1,178,825)	1,154,849	98.0%	Grant Expense	(14,252,923)	(12,876,166)	(1,376,757)	(10.7%)
(8,537)	-	(8,537)	(100.0%)	Other Income/Expense	(6,328)	-	(6,328)	(100.0%)
6,524,410	5,370,555	1,153,855	21.5%	Total Non-Operating Income (Loss)	166,835,894	59,167,014	107,668,880	182.0%
4,385,585	(18,824,531)	23,210,116	123.3%	Change in Net Assets	284,006,385	(185,168,949)	469,175,334	253.4%
94.5%	99.5%	(5.0%)		Medical Loss Ratio	92.5%	99.3%	(6.8%)	
6.0%	7.2%	1.2%		Administrative Loss Ratio	5.0%	6.9%	1.9%	
(0.6%)	(6.7%)	6.2%		Operating Margin Ratio	2.5%	(6.2%)	8.7%	
100.0%	100.0%			Total Operating	100.0%	100.0%		
90.0%	94.6%	(4.7%)		*Adjusted MLR	86.3%	94.4%	(8.1%)	
6.0%	7.2%	1.2%		*Adjusted ALR	5.5%	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: May 2025

- Notable events/items in May 2025
 - \$3.4 million net reduction to OneCare LOB due to Calendar Year (CY) 2024 Hierarchical Condition Category (HCC) annual true-up
 - Lower than average net investment income in May due to higher interest rates that resulted in a reduction of the net unrealized gains
 - Favorable revenue due primarily to:
 - The revised CY 2025 draft rates received in December were favorable compared to budget assumptions. Staff anticipates that additional rates 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) May 2025: \$4.4 million, favorable to budget \$23.2 million or 123.3% primarily due to:
 - Medi-Cal (MC) enrollment and CY 2025 premium capitation rates offset by higher claims utilization
 - Year To Date (YTD) July 2024 – May 2025: \$284.0 million, favorable to budget \$469.2 million or 253.4% primarily due to:
 - Favorable net investment income, premium capitation rates and enrollment in the MC Line of Business (LOB)

FY 2024-25 Management Summary (cont.)

○ Enrollment

- MTD: 904,822 members, favorable to budget 2,271 or 0.3%
- YTD: 10,020,773 member months, favorable to budget 109,943 or 1.1%

FY 2024-25 Management Summary (cont.)

○ Revenue

- MTD: \$383.7 million, favorable to budget \$23.6 million or 6.50% driven by:
 - \$35.6 million in MC LOB due to favorable enrollment and CY 2025 premium capitation rates
 - Offset by \$13.0 million in OneCare (OC) LOB due to less risk adjustable data for CY 2024 HCC compared to prior year
- YTD: \$4,643.9 million, favorable to budget \$711.5 million or 18.1% driven by:
 - MC LOB due to favorable enrollment, premium capitation rates, and CY 2022 and 2023 Hospital Directed Payments (DP)

FY 2024-25 Management Summary (cont.)

○ Medical Expenses

- MTD: \$362.7 million, unfavorable to budget \$4.3 million or 1.2% driven by:
 - \$16.9 million unfavorable variances in MC due to:
 - \$13.1 million in Facilities, Professional, and MLTSS claims due to increased utilization
 - \$3.9 million in Provider Capitation
 - Offset by favorable variances in OC due to:
 - \$10.0 million in Provider Capitation due to changes in CY 2024 HCC estimates
 - \$1.2 million in Prescription Drug expenses

FY 2024-25 Management Summary (cont.)

○ Medical Expenses (cont.)

- YTD: \$4,294.0 million, unfavorable to budget \$390.4 million or 10.0% driven by:
 - \$421.3 million in MC Other Medical Expense due primarily to CY 2022 and 2023 Hospital DP, Community Reinvestment, and Quality Achievement accruals.
 - Offset by \$13.5 million in MC Incentive Payments expense due to Hospital Quality Program (HQP)

FY 2024-25 Management Summary (cont.)

- Administrative Expenses

- MTD: \$23.2 million, favorable to budget \$2.8 million or 10.7%
- YTD: \$232.7 million, favorable to budget \$40.4 million or 14.8%

FY 2024-25 Management Summary (cont.)

- Non-Operating Income (Loss)
 - MTD: \$6.5 million, favorable to budget \$1.2 million or 21.5% primarily due to favorable Grant Expense of \$1.2 million
 - YTD: \$166.8 million, favorable to budget \$107.7 million or 182.0% primarily due to favorable Net Investment income of \$102.5 million and favorable Net Managed Care Organization (MCO) tax of \$5.6 million

FY 2024-25: Key Financial Ratios

○ Medical Loss Ratio (MLR)

		Actual	Budget	Variance (%)
MTD	MLR	94.5%	99.5%	(5.0%)
	Adjusted MLR*	90.0%	94.6%	(4.7%)
YTD	MLR	92.5%	99.3%	(6.8%)
	Adjusted MLR*	86.3%	94.4%	(8.1%)

○ Administrative Loss Ratio (ALR)

		Actual	Budget	Variance (%)
MTD	ALR	6.0%	7.2%	1.2%
	Adjusted ALR*	6.0%	7.2%	1.2%
YTD	ALR	5.0%	6.9%	1.9%
	Adjusted ALR*	5.5%	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 Financials Ratios (cont.)

○ Balance Sheet Ratios

- Current ratio*: 1.7
- Board Designated Reserve level: 3.86
- Statutory Designated Reserve level: 1.02
- Net-position: \$2.7 billion, including required TNE of \$129.0 million

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

Enrollment Summary: May 2025

May 2025				Enrollment (by Aid Category)	July 2024 - May 2025			
Actual	Budget	\$ Variance	% Variance		Actual	Budget	\$ Variance	% Variance
151,247	139,052	12,195	8.8%	SPD	1,619,003	1,512,712	106,291	7.0%
260,096	272,043	(11,947)	(4.4%)	TANF Child	2,925,386	2,994,506	(69,120)	(2.3%)
129,052	138,555	(9,503)	(6.9%)	TANF Adult	1,436,884	1,519,224	(82,340)	(5.4%)
2,584	2,596	(12)	(0.5%)	LTC	27,487	28,632	(1,145)	(4.0%)
335,128	322,733	12,395	3.8%	MCE	3,712,736	3,553,571	159,165	4.5%
8,723	9,543	(820)	(8.6%)	WCM	104,034	105,082	(1,048)	(1.0%)
886,830	884,522	2,308	0.3%	Medi-Cal Total	9,825,530	9,713,727	111,803	1.2%
17,476	17,537	(61)	(0.3%)	OneCare	189,692	191,822	(2,130)	(1.1%)
516	492	24	4.9%	PACE	5,551	5,281	270	5.1%
544	568	(24)	(4.2%)	MSSP*	5,674	6,248	(574)	(9.2%)
904,822	902,551	2,271	0.3%	CalOptima Health Total	10,020,773	9,910,830	109,943	1.1%

*MSSP enrollment is included in Medi-Cal Total

Consolidated Revenue & Expenses:

May 2025 MTD

	Medi-Cal	OneCare	OneCare Connect	PACE	MSSP	Covered CA	Consolidated
MEMBER MONTHS	886,830	17,476		516	544		904,822
REVENUES							
Capitation Revenue	\$ 355,216,686	\$ 23,142,943	\$ -	\$ 5,090,247	\$ 255,790	\$ -	\$ 383,705,667
Total Operating Revenue	355,216,686	23,142,943	-	5,090,247	255,790	-	383,705,667
MEDICAL EXPENSES							
Provider Capitation	115,343,244	6,190,005					121,533,250
Claims	143,801,097	6,324,474		2,076,584			152,202,155
MLTSS	55,797,519			21,967	49,875		55,869,362
Prescription Drugs		8,146,505		561,367			8,707,872
Case Mgmt & Other Medical	21,258,923	1,561,509		1,321,459	193,632		24,335,523
Total Medical Expenses	336,200,783	22,222,492	-	3,981,378	243,508	-	362,648,160
Medical Loss Ratio	94.6%	96.0%	0.0%	78.2%	95.2%	0.0%	94.5%
GROSS MARGIN	19,015,903	920,451	-	1,108,870	12,282	-	21,057,506
ADMINISTRATIVE EXPENSES							
Salaries & Benefits	12,074,631	1,020,699		184,441	104,739		13,384,510
Non-Salary Operating Expenses	3,204,305	822,829		127,606	1,422	457,315	4,613,478
Depreciation & Amortization	1,521,271			991			1,522,262
Other Operating Expenses	3,235,719	73,946		7,080	6,910		3,323,656
Indirect Cost Allocation, Occupancy	(707,670)	1,036,392		16,899	6,804		352,426
Total Administrative Expenses	19,328,257	2,953,866	-	337,017	119,875	457,315	23,196,331
Administrative Loss Ratio	5.4%	12.8%	0.0%	6.6%	46.9%	0.0%	6.0%
Operating Income/(Loss)	(312,354)	(2,033,415)	-	771,852	(107,593)	(457,315)	(2,138,824)
Investments and Other Non-Operating	41,227						6,524,410
CHANGE IN NET ASSETS	\$ (271,127)	\$ (2,033,415)	\$ -	\$ 771,852	\$ (107,593)	\$ (457,315)	\$ 4,385,585
BUDGETED CHANGE IN NET ASSETS	(21,482,755)	(1,550,407)	-	(128,235)	(117,023)	(916,666)	(18,824,531)
Variance to Budget - Fav/(Unfav)	\$ 21,211,628	\$ (483,008)	\$ -	\$ 900,087	\$ 9,430	\$ 459,351	\$ 23,210,116

Consolidated Revenue & Expenses:

May 2025 YTD

	Medi-Cal	OneCare	OneCare Connect	PACE	MSSP	Covered CA	Consolidated
MEMBER MONTHS	9,825,530	189,692		5,551	5,674		10,020,773
REVENUES							
Capitation Revenue	\$ 4,221,729,015	\$ 373,008,676	\$ (3,197,365)	\$ 49,731,234	\$ 2,599,065	\$ -	\$ 4,643,870,625
Total Operating Revenue	4,221,729,015	373,008,676	(3,197,365)	49,731,234	2,599,065	-	4,643,870,625
MEDICAL EXPENSES							
Provider Capitation	1,254,346,788	154,536,635	(1,453,037)				1,407,430,387
Claims	1,452,569,602	67,606,521	(184,151)	18,200,081			1,538,192,052
MLTSS	542,795,927			216,193	433,345		543,445,464
Prescription Drugs		99,430,282		6,432,704			105,862,986
Case Mgmt & Other Medical	663,051,958	19,904,048		14,023,068	2,068,976		699,048,050
Total Medical Expenses	3,912,764,275	341,477,486	(1,637,188)	38,872,046	2,502,321	-	4,293,978,939
Medical Loss Ratio	92.7%	91.5%	51.2%	78.2%	96.3%	0.0%	92.5%
GROSS MARGIN	308,964,740	31,531,191	(1,560,177)	10,859,188	96,744	-	349,891,686
ADMINISTRATIVE EXPENSES							
Salaries & Benefits	126,578,854	11,773,426		1,882,220	1,131,915		141,366,415
Non-Salary Operating Expenses	38,361,498	6,628,730		934,899	15,630	665,034	46,605,791
Depreciation & Amortization	8,690,126			10,711			8,700,837
Other Operating Expenses	30,998,830	932,002		100,027	84,862		32,115,721
Indirect Cost Allocation, Occupancy	(8,446,939)	12,105,474		192,953	80,944		3,932,431
Total Administrative Expenses	196,182,370	31,439,631	-	3,120,809	1,313,351	665,034	232,721,195
Administrative Loss Ratio	4.6%	8.4%	0.0%	6.3%	50.5%	0.0%	5.0%
Operating Income/(Loss)	112,782,370	91,560	(1,560,177)	7,738,379	(1,216,607)	(665,034)	117,170,491
Investments and Other Non-Operating	5,627,547						166,835,894
CHANGE IN NET ASSETS	\$ 118,409,918	\$ 91,560	\$ (1,560,177)	\$ 7,738,379	\$ (1,216,607)	\$ (665,034)	\$ 284,006,385
BUDGETED CHANGE IN NET ASSETS	(225,881,958)	(11,696,869)	-	(926,509)	(1,247,297)	(4,583,330)	(185,168,949)
Variance to Budget - Fav/(Unfav)	\$ 344,291,876	\$ 11,788,429	\$ (1,560,177)	\$ 8,664,888	\$ 30,690	\$ 3,918,296	\$ 469,175,334

Balance Sheet: As of May 2025

ASSETS

Current Assets

Operating Cash	\$585,417,907
Short-term Investments	1,306,481,200
Capitation Receivable	595,472,115
Receivables - Other	93,591,246
Prepaid Expenses	14,208,216
Total Current Assets	2,595,170,684

Capital Assets

Capital Assets	189,811,876
Less Accumulated Depreciation	(91,283,559)
Capital Assets, Net of Depreciation	98,528,317

Other Assets

Restricted Deposits	300,000
Board Designated Reserves	1,573,812,290
Statutory Designated Reserves	131,292,301
Total Other Assets	1,705,404,591

TOTAL ASSETS **4,399,103,592**

Deferred Outflows **75,899,007**

TOTAL ASSETS & DEFERRED OUTFLOWS **4,475,002,599**

LIABILITIES & NET POSITION

Current Liabilities

Accounts Payable	\$169,146,029
Medical Claims Liability	1,118,595,383
Accrued Payroll Liabilities	20,192,220
Deferred Revenue	52,706,769
Other Current Liabilities	-
Capitation and Withholds	147,550,408
Total Current Liabilities	1,508,190,809

Other Liabilities

GASB 96 Subscription Liabilities	17,058,702
Community Reinvestment	148,058,180
Capital Lease Payable	249,289
Postemployment Health Care Plan	17,729,256
Net Pension Liabilities	45,981,359
Total Other Liabilities	229,076,787

TOTAL LIABILITIES **1,737,267,595**

Deferred Inflows **8,646,445**

Net Position

Required TNE	129,014,190
Funds in Excess of TNE	2,600,074,369
TOTAL NET POSITION	2,729,088,559

TOTAL LIABILITIES, DEFERRED INFLOWS & NET POSITION **4,475,002,599**

Board Designated Reserve and TNE Analysis: As of May 2025

Board Designated Reserves

Investment Account Name	Market Value	CalOptima Policy Compliance Level		Variance	
		Low	High	Mkt - Low	Mkt - High
Payden & Rygel Tier One	786,976,185				
MetLife Tier One	786,836,105				
Board Designated Reserves	1,573,812,290	1,018,934,643	1,630,295,429	554,877,647	(56,483,139)
<i>Current Reserve Level (X months of average monthly revenue) ¹</i>					
	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	65,769,930				
MetLife Tier Two	65,522,371				
Statutory Designated Reserves	131,292,301	129,014,190	141,915,610	2,278,111	(10,623,308)
<i>Current Reserve Level (X min. TNE) ¹</i>					
	1.02	1.00	1.10		

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

Spending Plan: As of May 2025

Category	Item Description	Amount (millions)	Approved Initiative	Expense to Date	%
	Total Net Position @5/31/2025	\$2,729.1			100.0%
Resources Assigned	Board Designated Reserve ¹	\$1,573.8			57.7%
	Statutory Designated Reserve ¹	\$131.3			4.8%
	Capital Assets, net of Depreciation	\$98.5			3.6%
Resources Allocated²	Homeless Health Initiative ²	\$18.6	\$66.0	\$47.4	0.7%
	Housing and Homelessness Incentive Program ²	21.9	87.4	65.5	0.8%
	Intergovernmental Transfers (IGT) ⁴	54.1	111.7	57.6	2.0%
	Digital Transformation and Workplace Modernization ³	33.5	100.0	66.5	1.2%
	CalFresh Outreach Strategy	0.0	2.0	2.0	0.0%
	CalFresh and Redetermination Outreach Strategy	1.8	6.0	4.2	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 ⁴	0.2	0.5	0.3	0.0%
	General Awareness Campaign	0.9	4.7	3.8	0.0%
	Member Health Needs Assessment	0.9	1.3	0.4	0.0%
	Five-Year Hospital Quality Program Beginning MY 2022	121.7	153.5	31.8	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) ⁴	17.2	18.0	0.8	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 ⁴	6.0	107.5	101.5	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	3.4	7.6	4.2	0.1%
	Quality Initiatives from unearned Pay for Value Program	18.8	23.3	4.5	0.7%
	Expansion of CalOptima Health OC Outreach and Engagement Strategy	0.3	1.2	0.9	0.0%
	Medi-Cal Provider Rate Increases	333.3	526.2	192.9	12.2%
	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:	\$765.8	\$1,422.5	\$656.7	28.1%
Resources Available for Unallocated/Unassigned¹		\$159.6			5.8%

¹ Total Designated Reserves and unallocated reserve amount can support approximately 160 days of CalOptima Health's current operations.

² See HHI and HHIP summaries and Allocated Funds for list of Board Approved Initiatives. Amount reported includes only portion funded by reserves.

³ On June 6, 2024, the Board of Directors approved an update to the Digital Transformation Strategy which will impact these figures beginning July 2024.

⁴ On June 5, 2025, the Board of Directors approved the close out of Board-approved initiatives and transfer of remaining funds back to unallocated reserves.

Homeless Health Initiative and Allocated Funds: As of May 2025

Funds Allocation, approved initiatives:	Allocated Amount	Utilized Amount	Remaining Approved Amount
Enhanced Medi-Cal Services at the Be Well OC Regional Mental Health	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 & Federal Qualified Health Center (FQHC)	1,600,000	1,600,000	-
CalOptima Homeless Response Team	1,681,734	1,681,734	-
Homeless Coordination at Hospitals	10,000,000	9,956,478	43,522
CalOptima Days, HCAP and FQHC Administrative Support	963,261	913,595	49,666
FQHC (Community Health Center) Expansion	21,902	21,902	-
Homeless Clinical Access Program (HCAP) and CalOptima Days	9,888,914	4,334,952	5,553,962
Vaccination Intervention and Member Incentive Strategy	123,348	54,649	68,699
Street Medicine	14,376,652	7,396,757	6,979,895
Outreach and Engagement	7,000,000	1,138,008	5,861,992
Housing and Homelessness Incentive Program (HHIP)*	40,100,000	-	40,100,000
Subtotal of Approved Initiatives	\$ 106,100,000	\$ 47,442,264	\$ 58,657,736
Transfer of funds to HHIP*	(40,100,000)	-	(40,100,000)
Program Total	\$ 66,000,000	\$ 47,442,264	\$ 18,557,736

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

*On March 19, 2025, CalOptima Health's Board of Directors approved \$9.3 million to expand the Street Medicine Program - \$3.2 million remaining from Street Medicine Initiative (from the Homeless Health Initiatives Reserve), \$6.1 million from Existing Reserves to fund 2-year grant agreements to Healthcare in Action (Anaheim), Celebrating Life Community Health Center (Costa Mesa), and a new Street Medicine provider (Santa Ana).

Housing and Homelessness Incentive Program: As of May 2025

Summary By Funding Source	Total Funds	Allocated Amount	Amount Spent	Remaining Approved Amount	Funds Available for New Initiatives
DHCS HHIP Funds	72,931,189	54,930,994	30,916,048	24,014,946	18,000,195
Existing Reserves and 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 Underrepr	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	\$ 133,185,524	\$ 96,444,174	\$ 36,741,351	

¹Total funding \$160.3 million: \$40.1 million Board-approved reallocation from Homeless Health Initiatives, \$47.2 million from CalOptima Health Existing Reserves, and \$73 million from DHCS Housing and Homeless Incentive Program payments.



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