

CalOptima
505

2026

**REPORT TO THE
COMMUNITY**



CalOptima Health



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



View the 2026 Report to the Community online

From Our Leadership

It's our privilege to serve Orange County as leaders of CalOptima Health, and we do not take this responsibility lightly or alone. We deeply value our partnership with you and all our health care providers, community-based organizations, elected officials and other stakeholders. Together, we serve our members with dignity and respect, always striving to make a meaningful impact on their lives.

In 2025, CalOptima Health marked 30 years of service. This Report to the Community captures our shared successes in a milestone year and looks ahead to more activities in support of members. Our work is even more significant now, considering the changing and challenging environment for Medi-Cal and vulnerable populations. Heartfelt thanks for your commitment to serving along with us. We are "Better. Together." 🌈



Meet the CalOptima Health executive team. **Back row, from left:** Michael Hunn, Dr. Richard Pitts, Kathleen Linder, Steve Eckberg, Kelly Giardina, John Tanner, Dr. Michael Silva Rose, Javier Sanchez and Eric Rustad. **Front row, from left:** Michael Gomez, Donna Laverdiere, Dr. Kelly Bruno-Nelson, Yunkyung Kim, Linda Lee, Carmen Katsarov, Marie Jeannis, Ladan Khamseh, Nancy Huang, Deanne Thompson, Dr. Zeinab Dabbah and Veronica Carpenter.



The CalOptima Health Board of Directors, leaders and elected officials celebrate the 30th anniversary with resolutions from the California State Senate, State Assembly and the Orange County Board of Supervisors. **Back row, from left:** State Senator Tom Umberg, Supervisor Doug Chaffee, Supervisor Vicente Sarmiento, Brian Helleland and José Mayorga, M.D. **Front row, from left:** Yunkyung Kim, Blair Contratto, Maura Byron, Isabel Becerra, Cathy Green, Norma García Guillén, State Assembly-member Sharon Quirk-Silva and Michael Hunn.

“

It is inspirational to see what has happened with CalOptima Health over the past 30 years. I've had a front-row seat, having been in and out of the Legislature a few times. I've seen how you've grown and how holistic you've become in taking care of people we all care about. ... So much has been given to them because of all of you.

— State Senator Tom Umberg

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On the front and back covers: Attendees at CalOptima Health's second annual Open House and Thanksgiving Food Distribution enjoy the festive event.

Member Engagement and Support

CalOptima Health's members-first priority drives our daily work. Whether we are completing projects that serve our members broadly or interacting one-on-one at a health fair, we are focused on making a difference. This section shares stories of better health realized.



Serving More Than
877K
Members



858,441

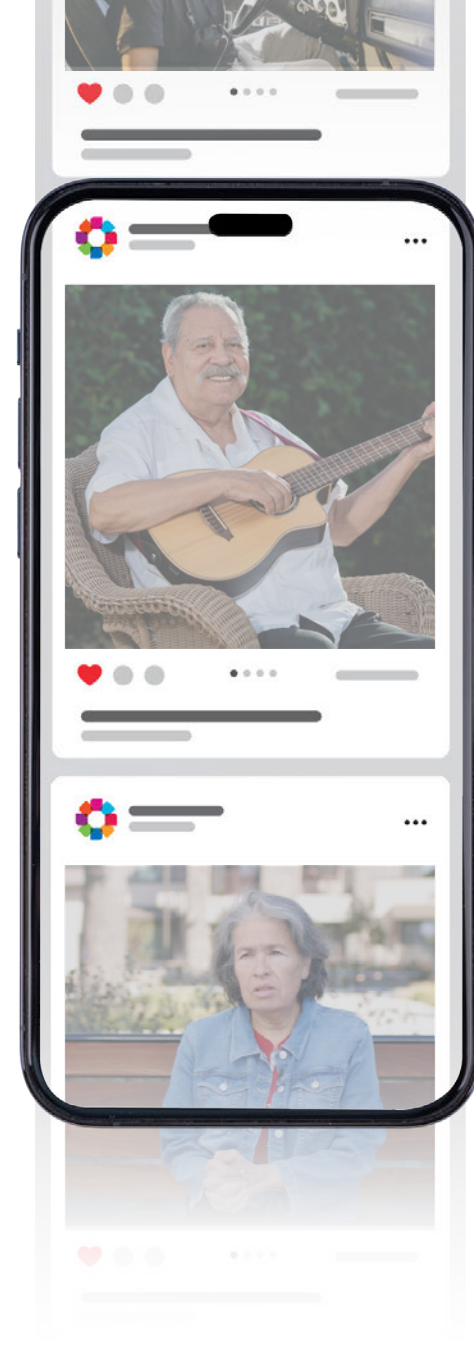


18,287



543

Member Data as of November 30, 2025



Mental Health

Boosting Access for Students

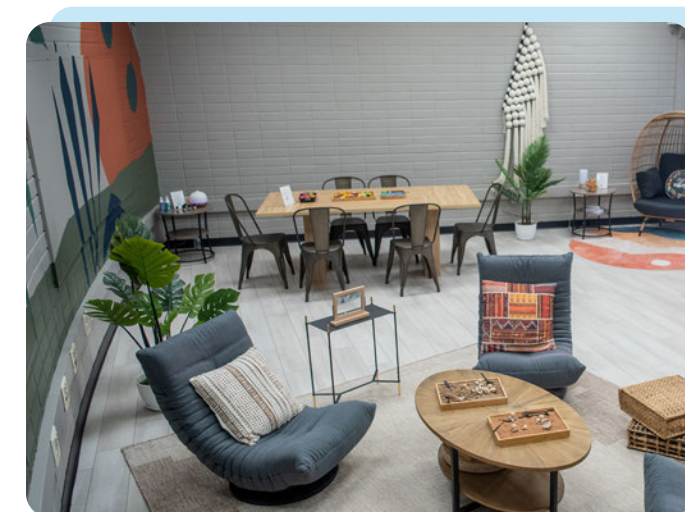
Through the Student Behavioral Health Incentive Program (SBHIP), CalOptima Health invested \$25.5 million to transform mental health support for Orange County students. SBHIP's innovative partnerships and initiatives are bringing lasting change in behavioral health services across all 28 school districts. Here are three examples:

Hazel Health Telehealth

Nineteen school districts implemented Hazel Health services to provide no-cost online therapy services to K-12 students, offering a more flexible way to obtain mental health support at home or school.



Leaders from the Orange County Department of Education and CalOptima Health celebrate SBHIP accomplishments.



Loara High School students (below) enjoy their new WellSpace (above), offering a safe space to relax and connect.


WellSpace Openings

Rady Children's Health and the Orange County Department of Education collaborated to complete 10 SBHIP-funded WellSpaces in middle and high schools, creating safe spaces for students to practice social-emotional learning and build resilience.

Western Youth Services Training

Western Youth Services received SBHIP funding to create a comprehensive behavioral health training program for school staff, building educators' ability to respond to students' mental health needs.





Learn more about SBHIP's impact in this September 2025 report.

Member Profile

JESÚS ARIAS



OneCare member Jesús Arias continues to play music now that his health conditions are under control.

OneCare Provides Peace of Mind

Jesús Arias has lived a life filled with music. A mariachi performer since the age of 18, the now 84-year-old CalOptima Health OneCare member still enjoys strumming his guitar. His love of music has never left him, even as age-related health challenges have begun to affect his mobility and well-being.

Before enrolling in OneCare in 2017, Jesús faced multiple chronic conditions, including high blood pressure, high cholesterol, spinal degeneration and rheumatoid arthritis. His daughter, Estela, encouraged him to join OneCare, and the care and connection he found through the plan have made a lasting impression.

“Right away, he was referred to all the right specialists,” Estela says. “The pain management doctor has helped him stay stable. And recently, he had cervical spine surgery. He’s recovering very well.”

Jesús credits OneCare with transforming his family’s experience navigating health care. “OneCare has made things easier for Estela, who helps care for me,” he says. “Whether it’s equipment for sleep apnea or a walker to help me move around, they make sure I get what I need quickly, which helps her rest a little bit easier.” In addition, he even has a nurse his family can contact directly when questions arise. “OneCare feels like part of our family. They’ve helped me live with dignity, and that gives us peace of mind.”

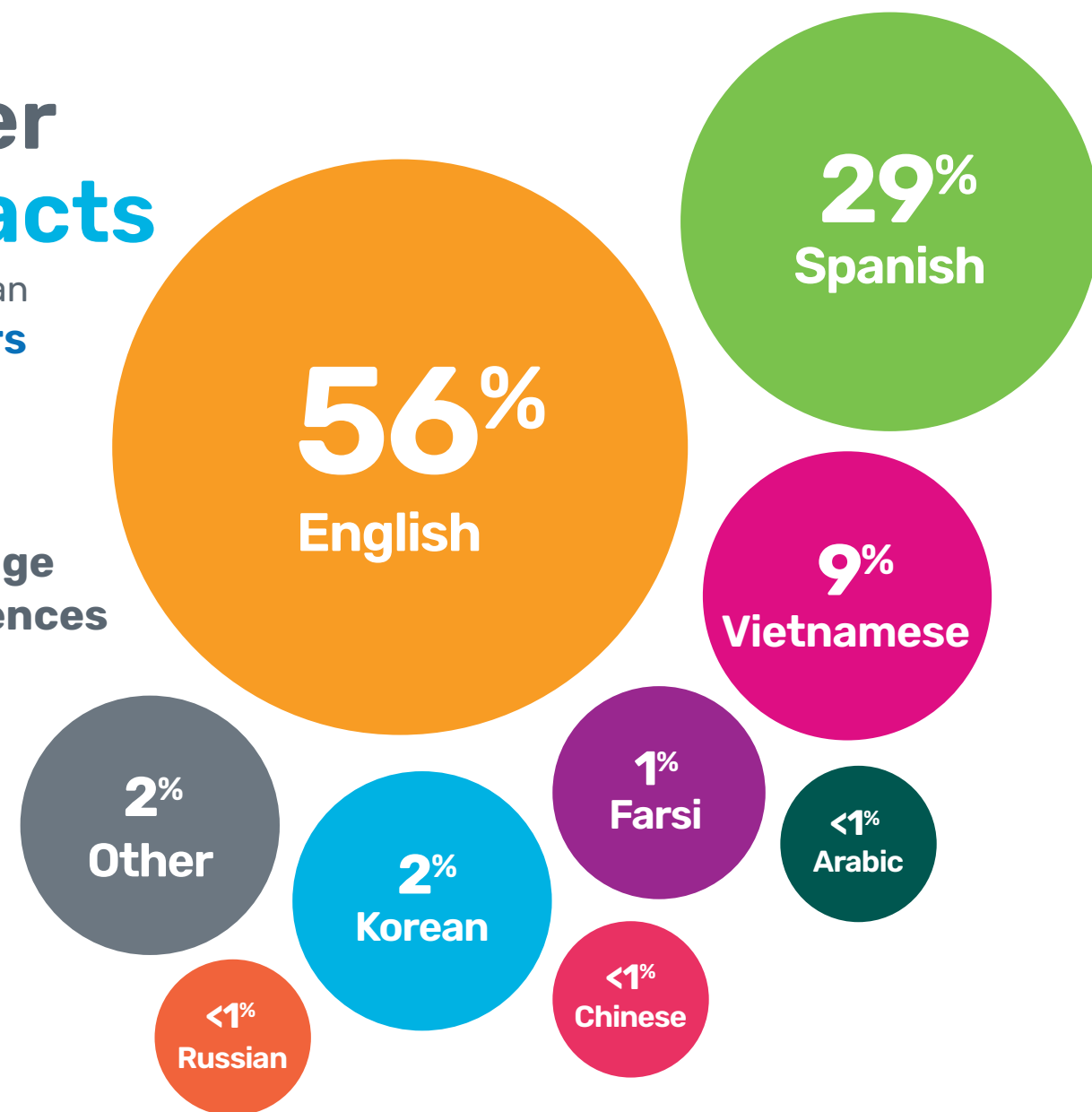
What brings Jesús comfort today? Music, family and relief in knowing he is cared for with compassion and respect. Reflecting on his health care journey with OneCare, Jesús says: “My health means everything to me. I wouldn’t trade CalOptima Health for anything.” 🌈

“OneCare feels like part of our family. They’ve helped me live with dignity, and that gives us peace of mind.”

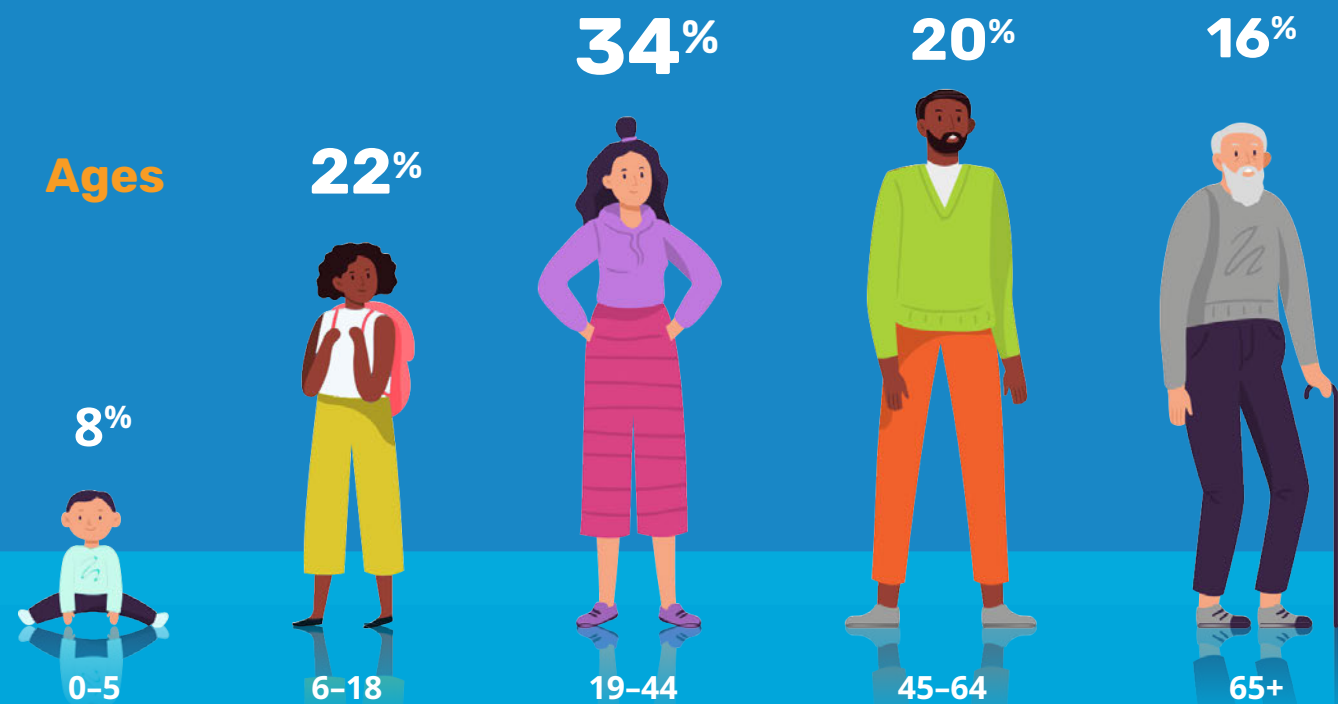
Member Fast Facts

Serving More Than **877K Members**

Language Preferences



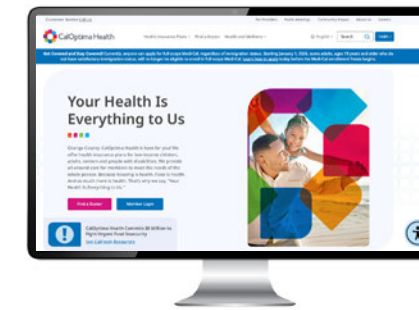
Ages



Member Demographic Data as of November 30, 2025

New Website Delivers Info More Easily

In April 2025, CalOptima Health transformed our website with members in mind. The changes went beyond just a new design to deliver easier access to essential resources and an improved user experience. More than 400 pages were recreated, resulting in a 15% improvement in accessibility.



Robust Doctor Search

Members can customize their search for providers in myriad ways and receive detailed results to find a great fit for their health care needs.



Member-Friendly Content

Streamlined member pages explain our health insurance plans and benefits in clear, simple language and bright, engaging photographs.

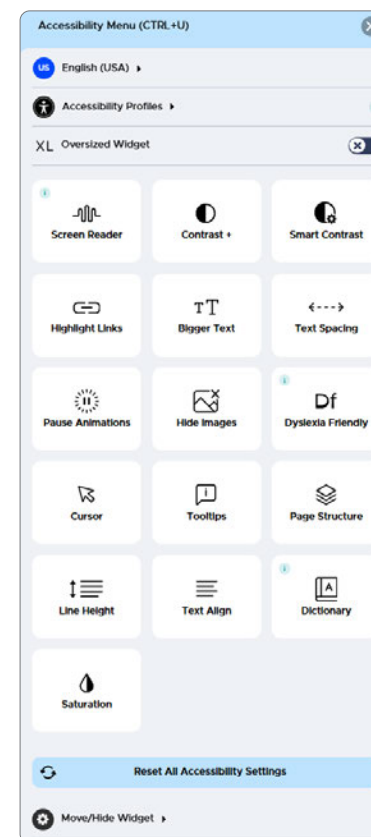


Strong Community Impact

CalOptima Health highlights our commitment to Orange County in a new section that covers our diverse initiatives from grants to events.



Accessibility Options



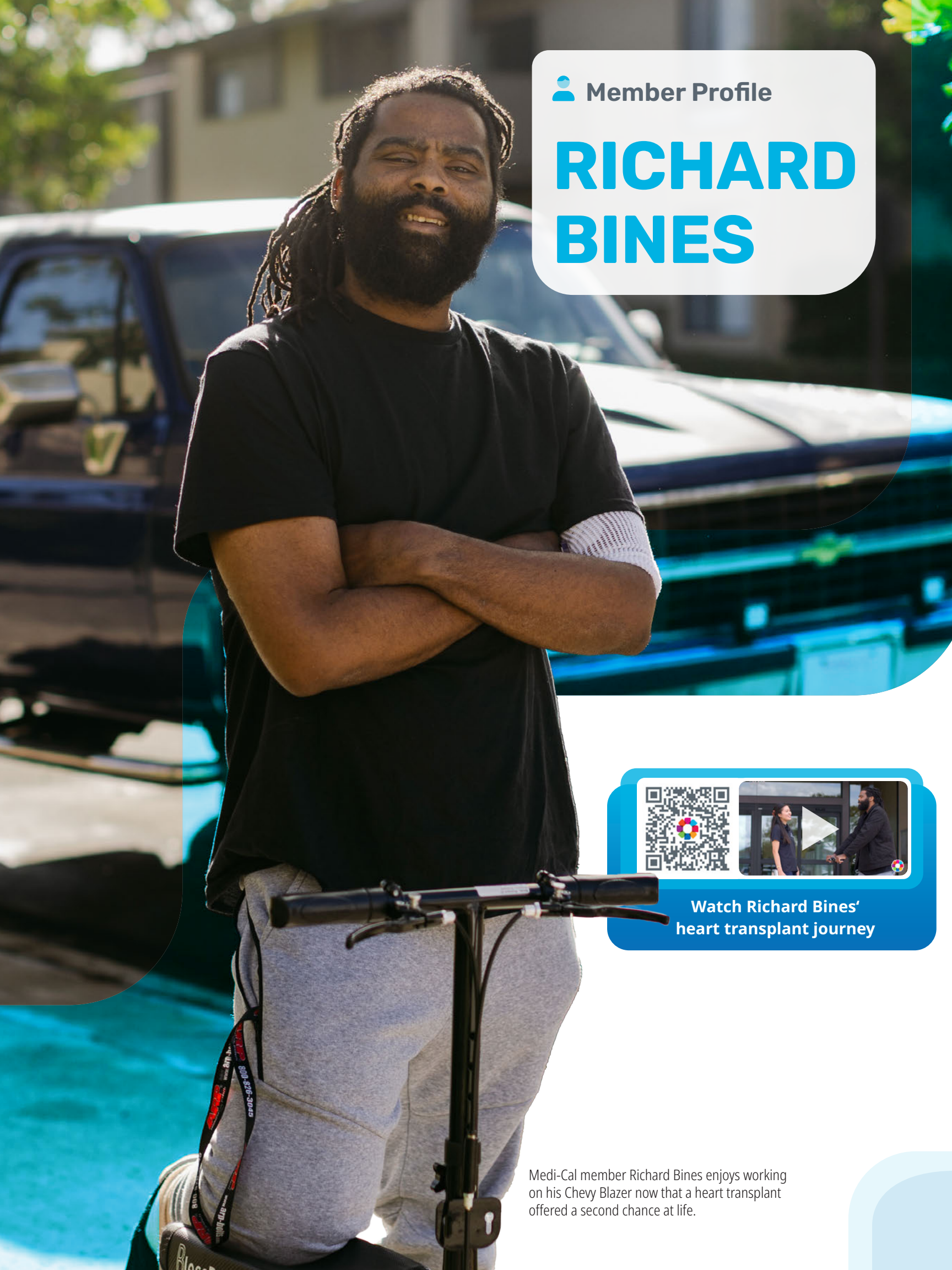
CalOptima Health uses a state-of-the-art tool to strengthen the accessibility of our website. Users can select the options that best support them, whether they need higher contrast, bigger text or screen reader service.

Housing Grants Change Members' Lives

Maggie Noble's journey from experiencing homelessness to joyfully receiving housing was made possible in part by CalOptima Health's participation in California's Housing and Homelessness Incentive Program (HHIP). Maggie now lives at Santa Angelina, an affordable senior housing community in Placentia. CalOptima Health granted \$1.3 million in HHIP funds to National CORE for the development of 65 apartments for seniors, with 21 units set aside as permanent supportive housing. Maggie's story is just one of hundreds as CalOptima Health's HHIP grants continue to create stable housing for our members. In 2025, nearly 500 units were opened.



Watch Maggie Noble's housing journey



 Member Profile

RICHARD BINES

Heart Transplant Transforms His Future

What started as fluid buildup around Richard Bines' heart quickly escalated into a life-threatening situation that would require urgent medical intervention. Richard's journey through heart failure, a cancer scare and eventually a heart transplant would show him both the power of a positive outlook and the importance of access to health care.

Now, more than a year after his transplant, Richard feels "like I'm in my 20s" and is looking forward to his first hiking adventure. About 150 CalOptima Health members receive transplant services each year, and his message to others facing health challenges is simple: "Stay positive, lean on your support system, and it's going to get better." 🌈

After initial treatment at Providence St. Joseph, Richard was transferred to UC San Diego for more extensive testing. The news he received was sobering: He needed a heart transplant. "I didn't really understand how bad it was until they wouldn't let me leave the hospital," Richard recalls. The situation became more complex when doctors also discovered cancer in his pancreas, requiring coordination among multiple specialist teams.

Established in 2023, CalOptima Health's specialized transplant program made all the difference. "CalOptima Health was right on it," Richard says. "Once they saw what was happening, they gave me case workers who called every month asking, 'Anything you need?'" That included transportation to appointments an hour away from his Irvine home.

On August 8, 2024, Richard received his new heart, but recovery came with its own challenges — emotional changes, tremors from medications and a lengthy rehabilitation process. But he approached each hurdle with determination. "You have to stay positive because there's no reason to think negatively if you're already sick," he advises. "That's going to tear you down."

“ You have to stay positive because there's no reason to think negatively if you're already sick. That's going to tear you down. ”

Watch Richard Bines' heart transplant journey

Medi-Cal member Richard Bines enjoys working on his Chevy Blazer now that a heart transplant offered a second chance at life.



Community Outreach and Impact

CalOptima Health values people and places. We build relationships with community-based organizations and invest in their work. We go where members are with events they can enjoy and services they need. This section highlights our partners and presence in Orange County.



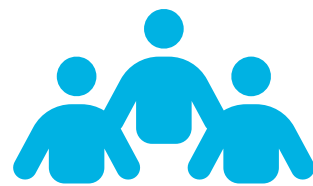
\$338,460

Awarded for 90 Sponsored Events



336

Community Events Attended



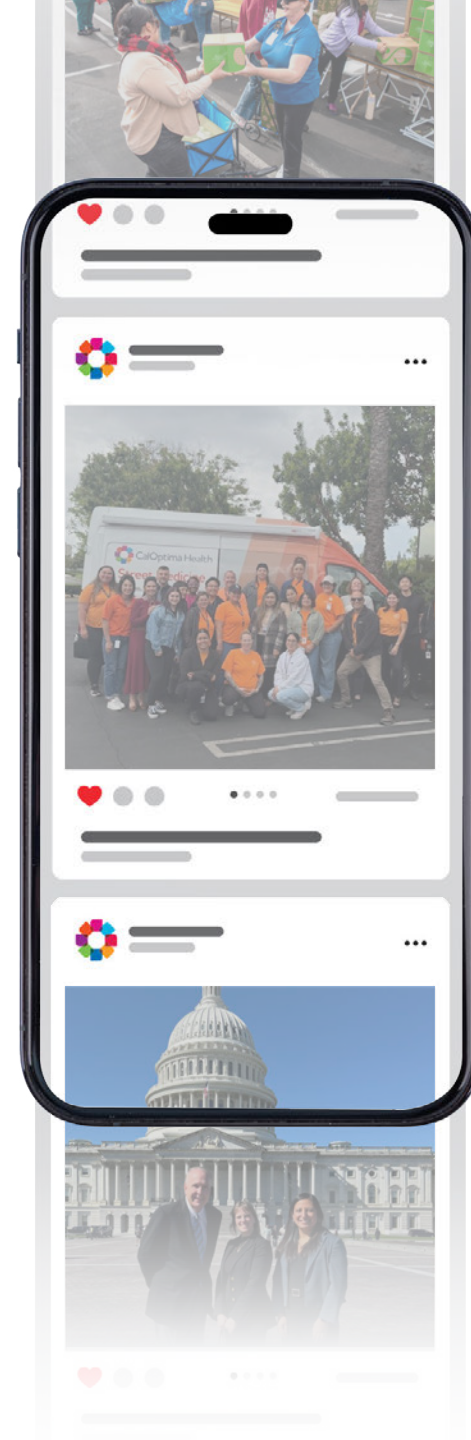
72,600

Community Members Reached



152

Community Organization Partners



Community Relations Data, January 1–December 31, 2025

Housing Investments

Nearly 500 Units Open for New Residents

Building affordable, transitional and permanent supportive housing takes time. And CalOptima Health’s housing investments were increasingly realized this past year, with nearly 500 units now open to serve Orange County’s vulnerable residents experiencing homelessness or housing insecurity. CalOptima Health’s participation in the Housing and Homelessness Incentive Program (HHIP) began in 2022, and since then, we have granted 28 organizations a total of \$93.3 million to update or build units. And as Executive Director of Medi-Cal/CalAIM Kelly Bruno-Nelson, DSW, often says: “Homelessness is a problem that we can build ourselves out of.”

Check out the list of housing developments across the county now available for our members. Another 750+ units remain under construction



HomeAid opens La Veta Village in an historic Orange neighborhood.

and will open in the years to come. Better yet, CalOptima Health is far from done making grants to capable partners ready to create even more homes. In 2026 and beyond, we are set to award another \$60 million for capital projects that will provide roofs over the heads of countless members in the future. 🌈

Grantee	Grant Amount	Total Units	Project Name	Location	Population Served
City of Anaheim	\$1.5M	102	Finamore Place	Anaheim	Adults/Families
City of Yorba Linda	\$3.1M	64	Evergreen Villas	Yorba Linda	Seniors/Families
Community Action Partnership Orange County	\$98,340	7	—	Anaheim	Seniors/Families
HomeAid	\$1.4M	6	La Veta Village	Orange	Seniors/Families
Jamboree Housing Corp.	\$4.7M	91	Estrella Springs	Santa Ana	Adults/Veterans
Mercy Housing California	\$1.5M	50	Villa St. Joseph	Orange	Seniors
National CORE	\$1.3M	65	Santa Angelina	Placentia	Seniors
Pathways of Hope	\$1.5M	14	Amerige Project	Fullerton	Families
Salvation Army Orange County	\$4.1M	72	Center of Hope Apartments	Anaheim	Chronically homeless adults
WISEPlace	\$1M	5	WISEPlace Apartments South County	Lake Forest	Women/Chronically homeless adults
Total	\$20.2M	476			

Latino Health Access: Using Education to Boost Health

For Latino Health Access, community education is the key to better health. And that's why education is a large component of how the community-based organization is using five grants offered by CalOptima Health to further our mission of creating a healthier Orange County. Latino Health Access was awarded a combined \$3.7 million for asthma remediation, housing and

homelessness initiatives, community health worker training, cancer screenings and enrollment services for Medi-Cal members.

Guillermo Alvarez, Latino Health Access' Director of the Health Promotion and Disease Prevention Department, says the grants have enabled the organization to expand its education efforts, which are part of the organization's holistic approach to health care needs in the county. Educating a child's parents on removing asthma triggers, explaining scientific terminology to promote mammograms and colonoscopies, or even just engaging the community in culturally and linguistically appropriate ways all support community health better than just connecting people to resources.

Perhaps the most significant impact, however, is that Latino Health Access has been able to hire more promotores, which means more trusted voices in the community supporting health. Promotores have helped combat misconceptions or lack of knowledge about cancer screenings, directly addressed social determinants of health and discovered additional needs in the wider community.

"Promotores are pretty much the essence of Latino Health Access; they are our boots on the ground and are our community experts," Alvarez says. "The promotores are the magic that eventually makes things click."

Dr. America Bracho, the founder and executive director of Latino Health Access, says the grants have made a difference by allowing her organization to stay open in the evenings or on weekends to be more available for working families.

We are profoundly grateful to CalOptima Health for making these vital services possible for the community with the most need in Orange County.



"The individuals receiving the services have been able to access medical care, engage in preventive behavior and improve quality of life," Dr. Bracho says. "We are profoundly grateful to CalOptima Health for making these vital services possible for the community with the most need in Orange County and for the partnership with our organization." 🌈

Latino Health Access Founder and Executive Director Dr. America Bracho says CalOptima Health grants allow her organization to serve even more people in need.

Celebrating the Season With Members

There's no better time of year to support our members and their families than during the holiday season. In November 2025, our second annual Open House and Thanksgiving Food Distribution provided a complete holiday meal and essential health resources. In December 2025, we introduced the first Member Holiday

Resource Fair and Toy Distribution, offering toys and holiday entertainment alongside health services and assistance with Medi-Cal and CalFresh enrollment. More than 4,500 members participated, experiencing our commitment to enhancing their well-being and bringing light into their lives. 🌈



Advocating for Members

CalOptima Health has a steadfast commitment to protecting and expanding health care access for Orange County residents through strategic advocacy efforts at the local, state and federal levels.

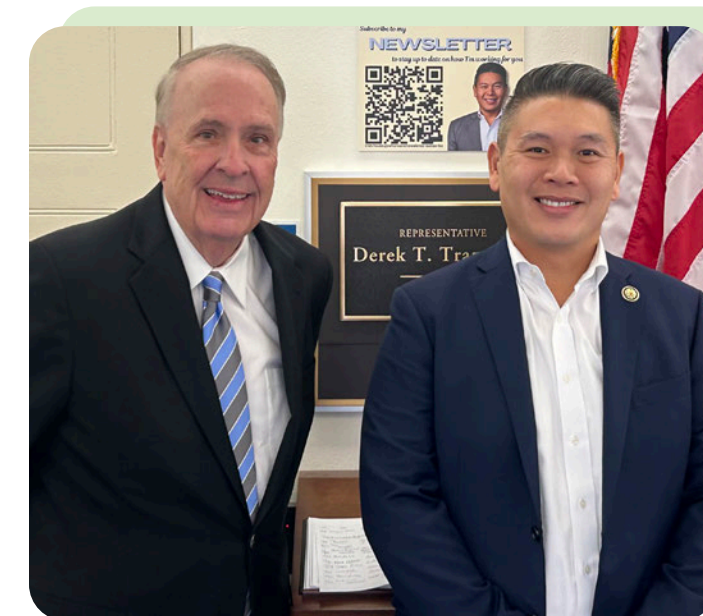
One of our most significant victories in 2025 occurred when the Orange County Board of Supervisors unanimously approved an ordinance change, allowing CalOptima Health to participate in Covered California as soon as 2027. This landmark decision will benefit approximately 15,000 residents who experience annual changes in Medi-Cal eligibility. Our CalOptima Health Covered California plan will be designed to ensure continuity of care and prevent coverage gaps.



Chief Executive Officer Michael Hunn, Executive Director of Strategic Development Donna Laverdiere and Chief Administrative Officer Veronica Carpenter work on Capitol Hill.

“CalOptima Health spearheaded multiple coalition letters opposing harmful federal budget provisions.”

At the state level, CalOptima Health successfully mobilized a majority of Orange County's state legislators to sign a letter opposing a proposed PACE rate cap, resulting in the measure being delayed until January 2027. Additionally, we led a coalition letter with health networks and medical groups to Governor Gavin Newsom and legislative leadership, successfully advocating for the removal of proposed medical spending changes from the final state budget.



CEO Michael Hunn meets with U.S. Representative Derek Tran, one of Orange County's newest legislators.

CalOptima Health also spearheaded multiple coalition letters opposing harmful federal budget provisions alongside our safety net partners, including the Hospital Association of Southern California, Orange County Medical Association, First 5 Orange County and other stakeholders. Through direct engagement with Members of Congress and their staff, we helped prevent potentially more devastating outcomes for our members, providers and the broader Orange County health care system. 🌈

Street Medicine

Increasing Our Reach

Building on more than two years of success, the CalOptima Health Street Medicine Program continues to achieve remarkable milestones while staying true to its mission: delivering compassionate, comprehensive care directly to individuals experiencing homelessness where they are in the community.

In total, the program has now served more than 1,000 people. Its three-pronged approach — outreach and engagement, coordinated medical care, and Enhanced Care Management (ECM) with Housing Navigation — has consistently produced positive outcomes for Orange County's most vulnerable residents, improving health, fostering stability and strengthening trust within the community.

Soon, even more unhoused people will gain the benefits, as the Street Medicine Program expands to Santa Ana in the first quarter of 2026, following programs in Garden Grove, Costa Mesa and Anaheim. CalOptima Health has selected AltaMed to operate the Santa Ana program, leveraging its

established presence in the city while building on CalOptima Health's strong community partnerships with city officials, emergency responders and community organizations to ensure long-term success, sustainability and meaningful impact.

And about success, our program metrics underscore this impact. In 2025, we connected 95% of participants to an active primary care provider, ensured 99% received CalAIM ECM and Housing Navigation services, and permanently housed 38 individuals, in addition to transitioning others to shelter options. Looking ahead, we remain committed to continuing these efforts by focusing on connecting all members to active medical homes, ensuring participants receive CalAIM ECM and Housing Navigation, and increasing the number of individuals who become permanently housed.

The Street Medicine Program is a testament to CalOptima Health's unwavering commitment to equity and innovation, addressing health disparities and ensuring members have access to quality health care, regardless of housing status.

Watch Spectrum News' report on Street Medicine



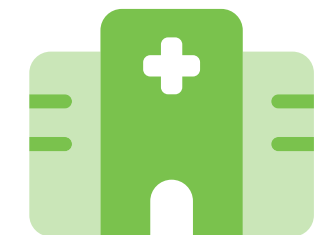
Provider Network and Access

CalOptima Health members have access to skilled and compassionate providers across Orange County, thanks to our robust network. But the breadth of our partnerships doesn't reveal the depth of their caring. This section recognizes our valued provider partners now and in the future.



1,289

Primary Care Providers



42

Acute and Rehab Hospitals



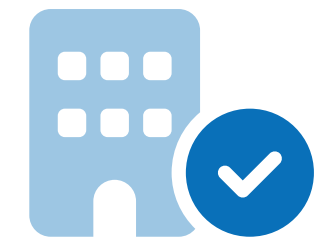
7,791

Specialists



70

Community Health Centers



234

Long-Term Care Facilities

Provider Network Data as of November 20, 2025



CalOptima Health Street Medicine teams gather to celebrate two years of positive impact in the community.



Health network representatives attend our 30th anniversary health fair.

“On November 1, 2025, CalOptima Health added our 10th health network by partnering with Providence, strengthening access to care for Medi-Cal members.”



Members



Members

Health Networks

AltaMed Health Services	83,982	1,166
AMVI Care Health Network	24,153	366
CalOptima Health Community Network	142,796	4,111
CalOptima Health Direct	120,677	—
CHOC Health Alliance	135,521	—
Family Choice Health Services	43,548	1,903
Heritage-Regal Medical Group	13,170	315
Noble Mid-Orange County	24,098	304
Optum	164,935	7,484
Prospect Medical Group	44,314	2,252
Providence	12,125	—
United Care Medical Group	40,289	835

Total **849,610** **18,736**

Health Network Membership as of December 1, 2025

Workforce Development

Supporting Future Providers

\$35 Million in Grants Awarded to 13 Educational Institutions in 2024 Begin to Pay Off as Students Complete Their Studies; Meet These CalOptima Health Scholars

Cal State Fullerton

Danielle Martz thought she was just a good listener. But eventually she realized her ability to create a safe, caring space could be used to help those in crisis. This led the mother of five to enroll in night classes at California State University, Fullerton (CSUF) to earn a Master of Social Work. At the end of her first year, she learned about something that made her degree a bit easier to achieve — the CalOptima Health Stipend Program.



The five-year, \$5 million workforce development investment at CSUF offers social work students a \$20,000 stipend annually for both years of their degree in exchange for a commitment to work at least two years in an Orange County health care setting that serves Medi-Cal members.

In May 2025, Danielle was one of 22 students in the first cohort to graduate with the support of the stipend program. “Programs like this one remove major barriers,” she says. “The financial burden of graduate education deters many incredibly passionate and capable people from pursuing this work. And that’s before you even factor in the added cost of licensure after graduation. This program says: We see you. Your voice matters. Your work matters. It makes this career path more accessible.”

Chapman University

At Chapman University on December 5, 2025, four CalOptima Health Physician Assistant scholarship recipients proudly received white coats, signaling their transition from academic studies into clinical practice. As the first cohort of scholarship recipients, they embody the goals of our Provider Workforce Development Initiative to increase the number of diverse, member-centered health care professionals ready to serve Orange County.



Sarah Nunes (above, left) summarizes that sentiment: “I hope to make an impact on CalOptima Health members by increasing access to quality health care in areas that are currently underrepresented. I believe everyone has a right to see a provider quickly and to be really listened to during that time. Hopefully, I will be a helpful addition to a team to decrease wait times and increase positive patient outcomes in these communities.”

Sarah is joined in the photo — and in the mission to serve — by Christine Nguyen, Jisoo Kim and Isabel Veeris. Adds Jisoo: “I want to bridge gaps in health care by providing culturally competent care.”

 Provider Profile

JOSE R. CILLIANI, D.O.



Jose R. Cilliani, D.O., is the primary physician at Popular Medical Clinic, a Santa Ana practice that mostly treats Spanish-speaking Medi-Cal members.

Providing Holistic Care for Medi-Cal Members

The type of care Jose R. Cilliani, D.O., provides to his patients was instilled in him from an early age.

The owner and primary physician of Popular Medical Clinic in Santa Ana is the son of two doctors. His father, Dr. Gaston Cilliani, started a family medicine practice in Orange County in 1978, while his mother, Ines, was a general practice doctor who earned a medical degree in her native Argentina.

“My dad would always tell me to treat the person like a human being,” he says. “To him, that meant treating patients with dignity and compassion, and helping them the best that I can.”

Following in his parents’ footsteps, Dr. Cilliani pursued a career in medicine but didn’t immediately jump into private practice. Instead, he joined the U.S. Army to gain important medical experience. “As a physician in the Army, you are placed in positions of leadership much sooner than in the civilian world,” he says.

During his four-year tour, he earned the rank of major and served as the chief medical officer of a family medical clinic, four urgent care clinics and a laboratory. In this capacity, he provided care for radiation exposure and combat-related injuries, offered OB/GYN services, performed surgical procedures, and even provided medical support for a marathon. In 2004, he received the U.S. Army Surgeon General’s Physician Recognition Award, which honors physicians who have made significant contributions to military medicine.

In 2007, Dr. Cilliani returned to Orange County to work alongside his father. After more than a

decade of working together, he took over the practice when his father retired in 2018.

Today, Popular Medical Clinic is a bustling practice, treating a patient base that is primarily Spanish-speaking Medi-Cal members. Dr. Cilliani is known for his emphasis on holistic medicine, seeking to help patients discontinue medication for conditions such as diabetes by focusing on lifestyle changes and natural remedies.

“In a holistic approach, I try to look at the whole person to discover the source of the potential problem,” he says. “A lot of health problems can be improved dramatically through diet, exercise, stress reduction and taking natural supplements.” 🌈

“My dad would always tell me to treat the person like a human being. To him, that meant treating patients with dignity and compassion.”



Portal Upgrades Help Providers, Members

Throughout 2025, CalOptima Health introduced new Provider Portal features to better support our partners and streamline processes affecting member care. This included submission of provider claims dispute resolutions through the portal, tools to support behavioral health performance incentive programs, enhancements to our referral modules, the addition of medication adherence reports, and various updates to improve user experience and security.



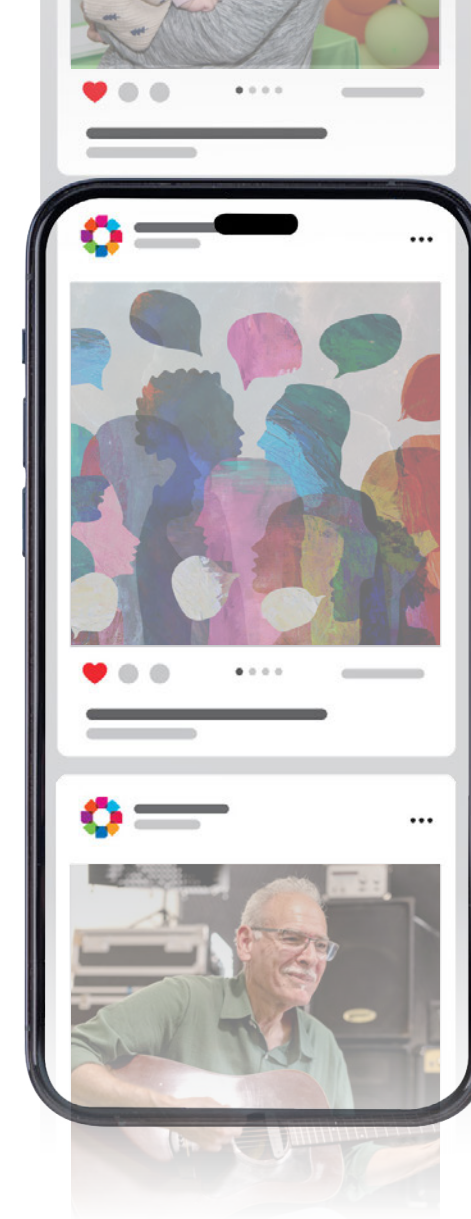
Provider Dinner Series Focuses on OneCare

To better serve our Medicare members, CalOptima Health hosted a series of educational dinner events for our OneCare providers. Gathering contracted providers and our medical leaders together offered an opportunity to discuss strategies for enhancing the quality of care, optimizing clinical practice and improving performance ratings. The goal? Support the growth and quality of OneCare, which enjoyed its highest membership ever — more than 18,500 members by December 2025.



Providers Receive \$315 Million

As of December 2025, CalOptima Health has successfully distributed more than half, or approximately \$315 million, of the \$526.2 million provider rate increase that began in July 2024 and continues through December 2026. The enhanced financial support for health networks, hospitals, physicians, community clinics, behavioral health providers and ancillary services providers could not come at a better time, given the evolving Medi-Cal regulatory environment and market challenges impacting the health care landscape. CalOptima Health remains committed to ensuring member access, supporting our provider partners through strategic, innovative investments, and promoting the long-term financial stability of the health care delivery system.



Care Quality and Outcomes

CalOptima Health's work to promote quality care takes many forms. It's our focus on preventive care measures, our health rewards that engage members, our programs to advance health equity and much more. This section features a few ways we achieve positive health outcomes.



3,784

Postpartum Checkups



30,569

Diabetes A1C Tests



35,594

Breast Cancer Screenings



68,514

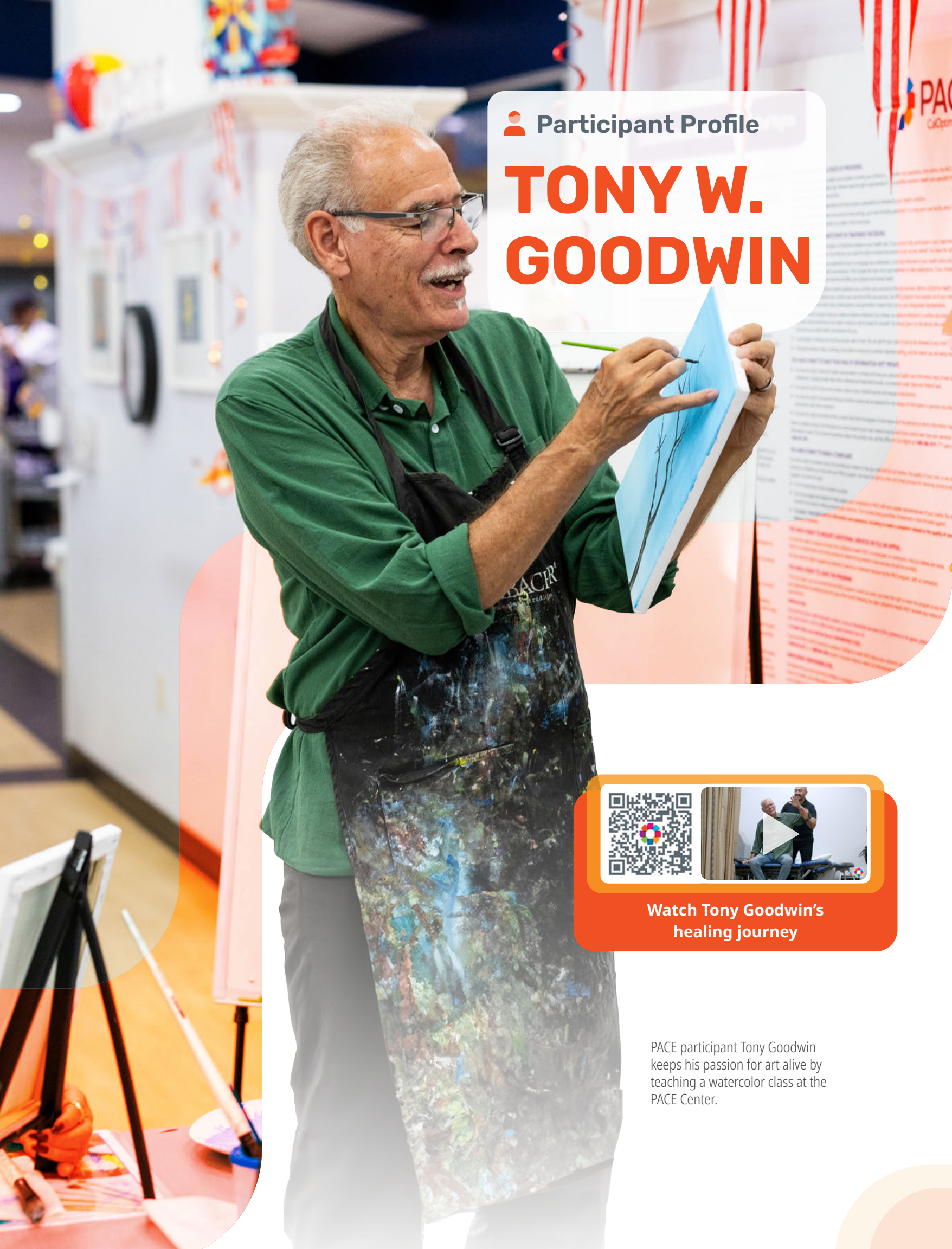
Colorectal Cancer Screenings



69,179

Well Care Visits (Ages 0-18)

Preventive Care Data, January 1-June 30, 2025



 Participant Profile

TONY W. GOODWIN



Watch Tony Goodwin's healing journey

PACE participant Tony Goodwin keeps his passion for art alive by teaching a watercolor class at the PACE Center.

PACE Cultivates Healing, Connection

Tony W. Goodwin has come a long way on his journey to feeling better. He credits CalOptima Health's Program of All-Inclusive Care for the Elderly (PACE) for being a blessing in his life for the past two years.

"I have been ill for decades, with several issues and conditions," Tony says. "I always wished there was a place I could go where many doctors could put me up on a 'rack,' poke around and decide together the best course for my healing. PACE is that place for me."

Tony is grateful to have PACE manage his appointments, transportation and activities. He appreciates the physical therapists who help him with strength training, endurance, healing and pain management. "I love that all the staff are always so helpful." He follows an exercise routine to prevent functional decline. "I set goals for myself on the bike. My record is a mile in 11 minutes and 37 seconds. I also do exercises that help maintain a sense of balance."

Art and music are Tony's lifelong passions, and he shares his talent as an award-winning portrait artist and skills as a professional musician at PACE. He teaches a watercolor class for other participants. "They are amazed by their newfound capabilities, and I love seeing how proud they are of their work. Teaching is also one of my big motivations for attending the PACE Center." He looks forward to karaoke, too. "It gives me a chance to sing for others, and sometimes I'll pick out someone to sing to. I enjoy that so much."

The support and connections at PACE help Tony stay positive as he grapples with his illnesses. "With the guidance of my faith and additional care PACE offers, I'm able to overcome hardships because I have a more balanced, realistic mental state. Grab the time you have and get busy feeling better." 🌈

“ I always wished there was a place where many doctors could decide together the best course for my healing. PACE is that place for me. ”



Health Equity

Report Shares Vision of Equitable Care for All

In March 2025, CalOptima Health released our inaugural Health Equity Report, highlighting our comprehensive framework for addressing health disparities in Orange County and summarizing equity-focused activities from 2024. The report presents a vision centered on operational and strategic priorities to keep the organization focused on impact. Key areas include reducing health disparities by:

- ✓ Mitigating racial, ethnic, gender and socioeconomic inequities
- ✓ Leading equity-driven quality improvement initiatives
- ✓ Delivering culturally responsive and linguistically accessible care
- ✓ Engaging stakeholders in collaborative partnerships
- ✓ Leveraging data to co-design strategies with the community that improve outcomes.



View the Health Equity Report



привет, русский язык (Hello, Russian Language)

Delivering culturally informed and language-aligned health care matters. That's why CalOptima Health launched Russian as a new threshold language in August 2025. Our Russian-speaking population grew to more than 3,000 members, triggering state regulations that require Russian-speaking staff and Russian-language member materials. Russian joins CalOptima Health's seven other threshold languages: English, Spanish, Vietnamese, Korean, Chinese, Farsi and Arabic.

OneCare Quality

Member Health Rewards

Easier Submission Brings More Participation



OneCare members responded to the 2025 change that allowed online submission to collect their Member Health Rewards. The results are measurable. As of December 31, 2025, overall program participation increased by 11% in 2025 compared with 2024. Osteoporosis screening showed the largest improvement, with 334 members approved in 2025 compared with 127 in 2024 — a 62% increase.

With the concept of online submission proven, we are putting it into action for Medi-Cal members in 2026. And we can't wait to see the results for Medi-Cal members earning even more Health Rewards than ever!

Check out our Member Health Rewards program online at www.caloptima.org/healthrewards.



Osteoporosis Screening | \$25

2024 Total Approved: 127
2025 Total Approved: 334

Rate of Change
↑ 62%



Diabetes Eye Exam | \$25

2024 Total Approved: 294
2025 Total Approved: 391

Rate of Change
↑ 25%



Diabetes A1C | \$25

2024 Total Approved: 385
2025 Total Approved: 555

Rate of Change
↑ 31%



Colorectal Cancer Screening | \$50

2024 Total Approved: 177
2025 Total Approved: 290

Rate of Change
↑ 39%



Breast Cancer Screening | \$25

2024 Total Approved: 349
2025 Total Approved: 632

Rate of Change
↑ 45%



Health Risk Assessment | \$25

2024 Total Approved: 14,626
2025 Total Approved: 16,388

Rate of Change
↑ 11%



Annual Wellness Visit | \$50

2024 Total Approved: 8,378
2025 Total Approved: 8,632

Rate of Change
↑ 3%



Total

2024 Total Approved: 24,336
2025 Total Approved: 27,222

Rate of Change
↑ 11%

Measurement Period: 1/1/2024–12/31/2024, compared with 1/1/2025–12/31/2025

What's Next

Covered California

Promoting Continuity of Care

CalOptima Health's sights are set on creating a Covered California plan to promote continuity of care for members transitioning from Medi-Cal. We made steady progress in 2025, from January when the Orange County Board of Supervisors passed a regulatory ordinance change to allow our participation to March when provider contract templates were created to develop the network and from June when the Board of Directors approved preliminary budgets to December when they greenlit our Letter of Intent to Apply.

Because we are planning to launch in January 2027, so much more lies ahead. The work to transform a strategic proposal into a functioning plan is extensive. In addition, CalOptima Health will have to navigate certain federal policy changes that are affecting the marketplace landscape. Amid any uncertainty, we will continue to rely on the guiding principles we established at the outset, which include quality care for members across changes in life circumstances, provider reimbursement in alignment with market rates, transparent engagement with our stakeholders during plan development and implementation, and careful stewardship of public funds. Here are six steps ahead on our path to plan launch.



Next Steps

- ✓ Covered California releases application materials
- ✓ CalOptima Health submits application
- ✓ CalOptima Health contracts with Covered California
- ✓ Regulators approve new Covered California plans
- ✓ Open enrollment begins
- ✓ CalOptima Health's Covered California plan launches

Visit the Covered California website



Medi-Cal Changes

Boosting Outreach in the New Medi-Cal Era

Founded in March 1966, Medi-Cal has been in operation for 60 years. Across those decades, it is difficult to identify a time marked by more changes to the program than it faces now. Starting in 2026, several new rules will change who can be covered, how members must prove their eligibility and what many will have to pay to retain access. California state budget woes and the sweeping federal rules in H.R. 1 forced the new era that will decrease Medi-Cal membership.

These challenges have only intensified CalOptima Health's commitment to members. In October 2025, the Board of Directors approved a \$19.8 million investment in three types of member outreach and education.

In a first-of-its-kind collaborative effort, CalOptima Health is partnering with the County of Orange Social Services Agency (SSA) to fund the attendance of SSA enrollment staff and the county's mobile resource vehicle at CalOptima Health-sponsored events, which are often on

weekends. This enables SSA personnel to provide on-the-spot assistance for members renewing and maintaining their Medi-Cal coverage.

- ✓ CalOptima Health is launching a multiyear communications campaign to raise awareness about Medi-Cal changes through robust advertising and the distribution of informational material that community partners can share.
- ✓ Engaging trusted partners to spread the word and support members is essential, so CalOptima Health is offering grants to community-based organizations, health care providers, community health workers, hospital navigators, food banks, faith institutions and others. These community enrollers will boost Medi-Cal enrollment and renewal activity.

Michael Hunn, CEO of CalOptima Health, says: "CalOptima Health is committed to ensuring members know how to navigate these new changes, so they don't experience a gap in their coverage."

Medi-Cal Changes Timeline

January 2026	July 2026	January 2027	July 2027	October 2028
Reinstate Asset Limits for Certain Members and Seniors Freeze Enrollment for Undocumented Adults	Remove Dental Benefits for Undocumented Adults	Implement Work Requirements and Require Redetermination Twice a Year for Certain Adults (Ages 19-64)	Charge Monthly Premiums for Undocumented Adults	Charge Copayments for Certain Adults (Ages 19-64)




Dates are subject to change, pending regulatory guidance.

Finances and Leadership

Financial Summary for the Fiscal Years Ended June 30

CalOptima Health remains a trusted steward of public funds, accountable for the appropriate use of taxpayer dollars. While the health care landscape in Orange County continues to evolve, CalOptima Health has committed to ensuring members' health through our support of providers. Our commitment to financial transparency is demonstrated through monthly financial reports at public Board meetings and the annual release of our independently audited financial statements each October. A look at the audited figures for Fiscal Years 2024 and 2025 and the budgeted amounts for Fiscal Year 2026 will reveal our longstanding commitment to using resources wisely while maintaining low administrative costs. 🌈

CalOptima Health Membership

	FY 2024	FY 2025	FY 2026 Budgeted
 Medi-Cal <small>CalOptima Health</small>	901,303	886,034	848,229
 OneCare <small>CalOptima Health</small>	17,253	17,664	18,190
 PACE <small>CalOptima Health</small>	496	515	573
Total Membership	919,052	904,213	866,992

Operating Ratios

	FY 2024	FY 2025	FY 2026 Budgeted
Percent of Dollars Spent on Medical Care	82.0%	91.8%	93.4%
Percent of Dollars Spent on Overhead	4.3%	5.2%	6.0%
Operating Margin	13.8%	3.0%	0.7%
Current Ratio	1.9	1.7	1.7*

Medical Expenses Distribution by Category (in Millions)

	FY 2024	FY 2025
Physician and Hospital Capitation	\$1,463.6	\$1,537.9
Hospital Fee-for-Service Claims	\$850.5	\$844.0
Prescription Drugs	\$102.2	\$115.7
Long-Term Services and Supports	\$583.5	\$596.5
Physician Fee-for-Service Claims	\$758.6	\$836.6
Incentive Payments	\$197.6	\$143.2
Medical Management and Other	\$447.1	\$547.6
Total Medical Expenses	\$4.4 billion	\$4.6 billion

Administrative Expenses Distribution by Category (in Millions)

	FY 2024	FY 2025
Salaries, Wages and Benefits	\$149.1	\$155.1
Supplies, Occupancy, Insurance and Other	\$39.4	\$46.7
Purchased Services	\$22.4	\$29.3
Depreciation and Amortization	\$8.0	\$9.6
Professional Fees	\$10.6	\$19.3
Total Administrative Expenses	\$229.5 million	\$259.9 million

*Estimated based on FY 2025 ratio

Experienced Professionals Put Members First

2026 Board of Directors

Vicente Sarmiento (Chair)
Supervisor, Orange County Board of Supervisors, Second District

Maura Byron (Vice Chair)
Member Representative

Isabel Becerra
CEO, Coalition of Orange County Community Health Centers

Doug Chaffee
Supervisor, Orange County Board of Supervisors, Fourth District

Blair Contratto
Chief Strategy Officer, Be Well OC

Norma García Guillén
Attorney

Cathy Green
Registered Nurse

Brian Helleland
Chief Executive, Providence St. Joseph Hospital and Providence Orange County & High Desert

Veronica Kelley, DSW, LCSW
Agency Director, Orange County Health Care Agency

José Mayorga, M.D.
Senior Vice President and Chief Quality Officer, AltaMed Health Services

Janet Nguyen (Alternate)
Supervisor, Orange County Board of Supervisors, First District

About Our Leadership

CalOptima Health's Board of Directors, advisory committees and executive team may represent various professions and perspectives, but they share a dedication to putting members first. In times of change in health care, their work isn't easy, but they find clarity in taking action and making decisions to bring the greatest benefit to members. We are fortunate to have so many experienced leaders committed to a single goal: When CalOptima Health members are healthy, Orange County is healthier. 🌈

Executive Leadership

Michael Hunn
Chief Executive Officer

Veronica Carpenter
Chief Administrative Officer

Steve Eckberg
Chief Human Resources Officer

Nancy Huang
Chief Financial Officer

Yunkyung Kim, MPH
Chief Operating Officer

Kathleen Linder
Chief Information Officer

Richard Pitts, D.O., Ph.D.
Chief Medical Officer

Michaell Silva Rose, DrPH, LCSW
Chief Health Equity Officer

John Tanner
Chief Compliance Officer

Zeinab Dabbah, M.D., J.D., MPH
Deputy Chief Medical Officer

Kelly Bruno-Nelson, DSW
Executive Director, Medi-Cal/CalAIM

Kelly Giardina
Executive Director, Clinical Operations

Michael Gomez
Executive Director, Network Operations

Marie Jeannis, RN, MSN, CCM
Executive Director, Equity and Community Health

Carmen Katsarov, LPCC, CCM
Executive Director, Behavioral Health Integration

Ladan Khamseh
Executive Director, Operations

Donna Laverdiere
Executive Director, Strategic Development

Linda Lee
Executive Director, Quality

Eric Rustad
Executive Director, Finance

Javier Sanchez
Executive Director, Medicare Programs

Deanne Thompson
Executive Director, Marketing and Communications

Member Advisory Committee

Christine Tolbert (Chair)
Advocate, State Council on Developmental Disabilities
People With Special Needs Representative

Meredith Chillemi, MSG/MHA (Vice Chair)
Vice President, Regulatory Affairs, LeadingAge California
Seniors Representative

Linda C. Adair
Medi-Cal Beneficiaries Representative

Tawny Crane
Children and Family Services, County of Orange Social Services Agency
Foster Children Representative

Sandra Finestone
Executive Director, Association of Cancer Patient Educators
Medi-Cal Beneficiaries Representative

Keiko Gamez
OneCare Member/Family Member Representative

Kim Gill
President and CEO, First 5 Orange County
Family/Caregiver Support Representative

Hai Hoang
Chief Operating Officer, Illumination Institute
People With Disabilities Representative

Peter Hersh
OneCare Member/Family Member Representative

Paul Kaiser
OneCare Member/Family Member Representative

Lee Lombardo, LCSW
Owner, Lee Lombardo Consulting LLC
Children Representative

Junie Lazo-Pearson, Ph.D., BCBA-D
Chief Clinical Officer, Advanced Behavioral Health
Behavioral/Mental Health Representative

Sara Lee
Supervising Attorney, Community Legal Aid SoCal
Member Advocate

Nicole Mastin
Human Services Manager, County of Orange Social Services Agency
Recipients of CalWORKS Representative

Shirley Valencia
Human Services Manager, County of Orange Social Services Agency
County of Orange Social Services Agency Representative

Vacant Seats
Dental Representative
Local Education Agency Representative
Medi-Cal Beneficiaries Representative (2)
OneCare Member/Family Member Representative

Whole-Child Model Family Advisory Committee

Lori Sato (Chair)
Authorized Family Representative

Erika Jewell, LCSW, ACM (Vice Chair)
Manager, Case Management & Social Services, Rady Children's Health
Community-Based Organization Representative

Katya Aguilar
Community-Based Organization Representative

Fabiana Avendano
Authorized Family Representative

Jody Bullard
Authorized Family Representative

Jennifer Heavener
Consumer Advocate Representative

Cally Johnson
Authorized Family Representative

April Johnston
Authorized Family Representative

Mayra Ortiz
Authorized Family Representative

Jessica Putterman
Authorized Family Representative

Kristen Rogers
Consumer Advocate Representative

Investment Advisory Committee

Rodney Johnson (Chair)
Treasurer, Los Angeles County Metropolitan Transportation

Colleen Clark
Retired CPA/Finance Director

Rick Fulford
Retired Head of Defined Contribution, U.S. PIMCO

Nancy Huang
Chief Financial Officer and Treasurer, CalOptima Health

David Hutchinson
Partner, Triad Investment Management

Jim Meehan
Independent Investment Committee Member/Advisor PG&E; Former Partner/Management Director, PAAMCO-Prisma

Annie Tran
Portfolio Manager, Charles Fish Investments Inc.

Board, executive and committee listings as of January 1, 2026.

The 2026 Report to the Community was created by the CalOptima Health Communications department. Designers: Joanna Pallo and Thanh Vu. Writers/Editors: Kellen Aguilar, Mona Chartier, Marissa Olid, Janis Rizzuto, David Rookhuyzen and Erin Terry. Freelance Photographer: Jeff Antenore.

Provider Advisory Committee

John H. Nishimoto, O.D., MBA, FFAO (Chair)
Professor and Senior Associate Dean for Professional Affairs and Clinical Education, Ketchum University
Non-Physician Medical Practitioner

Gio Corzo (Vice Chair)
Vice President, Home & Care Services, Meals on Wheels Orange County
Allied Health Services Representative

Alphesh Amin, M.D., MBA, MACP, SFHM, FACC, FRCP
Executive Director, Hospitalist Program; Associate Director, iTEQC Research Program; Professor of Medicine, UCI School of Medicine
Physician Representative

Tiffany Chou, NP
Associate Director, Telehealth, AltaMed
Nurse Representative

Andrew Inglis, M.D.
Medical Director, Behavioral Health Services, Orange County Health Care Agency
Orange County Health Care Agency Representative

Jena Jensen
Vice President, Chief Advocacy & Public Policy Officer, Rady Children's Health
Hospital Representative

Morgan Mandigo, M.D., MSc, FACOG
St. Jude Neighborhood Health Centers
Physician Representative

J. Thomas Megerian, M.D., Ph.D., FAAP
Clinical Director, Thompson Autism Center at Rady Children's Health
Physician Representative

Patty Mouton
Vice President, Outreach & Advocacy, Alzheimer's Orange County
Long-Term Services and Support Representative

Mary Pham, Pharm.D.
CEO and Pharmacist in Charge, All Care Specialty Pharmacy
Pharmacy Representative

Alexander Rossel
CEO, Families Together OC
Safety Net Representative

Jacob Sweidan, M.D., FAAP
Pediatrician and Neonatologist, Noble Mid-Orange County Health Network
Health Network Representative

Christy Ward
CEO, Share Ourselves
Community Health Centers Representative

Vacant Seat
Allied Health Services Representative

Staff Leadership

Celebrating Decades of Employee Dedication

Fulfilling CalOptima Health's mission is only possible because of the staff's extraordinary commitment. In 2025, we proudly honored employees who have dedicated 25 years or more to serving our community. Their knowledge, compassion and professionalism have touched the lives of countless members, enabling us to provide quality care every single day. 🌈

“The people I work with give me energy to keep giving our members 100% because they are just as committed to our mission as I am.”

— Cydney Weber, Social Worker, Case Management, 30 years

30 Years of Service

Olga Garcia
Program Specialist, Customer Service

Ravina Hui
Director, Operations Management

Ladan Khamseh
Executive Director, Operations

Carol Matthews
Project Manager, Quality Analytics

Maria Medina
Senior Buyer, Procurement and Vendor Management

Elizabeth Ramos-Lopez
Supervisor, Grievance and Appeals Resolution Services

Linda Rodriguez
Senior Accounting Clerk, Accounting

Thu Tran
Intermediate Analyst, Information Technology (Applications Management)

Cydney Weber
Social Worker, Case Management



From left: Thu Tran, Carol Matthews, Maria Medina, Olga Garcia, Linda Rodriguez, and Ravina Hui



Staff gather for a 30th anniversary luncheon.

29 Years of Service

Maria Acevedo
Senior Grievance Resolution Specialist, Grievance and Appeals

Alexander Arrieta
Medical Authorization Assistant, Utilization Management

Lillian Chavez-Pena
Program Assistant, Customer Service

Jacob Cortes
Manager, Information Technology (Infrastructure)

Sharon Dwiars
Clerk of the Board, Executive Office

James Morrey
Network Engineer, Information Technology (Infrastructure)

Julie Vaughn
Program Manager, Pharmacy Management

Pauline Wong
Supervisor, Customer Service

28 Years of Service

Angelica Becerra
Senior Community Partner, OneCare Sales and Marketing

Jessica Flores
Program Specialist, Case Management

Helen Vuong
Coordinator, Customer Service

27 Years of Service

Holly Dinh
Senior Business Analyst, Claims Administration

Sylvia Mora
Manager, Provider Relations

Hanh Nguyen
Information Technology Senior Analyst, Operations Management

26 Years of Service

Elena Alonso
Supervisor, Grievance and Appeals

Jennifer Kurth
Program Manager, Pharmacy Management

Patrick Maez
Supervisor, Information Technology (Infrastructure)

Tammy Nguyen
Supervisor, OneCare Customer Service

It's rewarding to work hand-in-hand with our providers and create a lasting impact in our community.

— Sylvia Mora, Manager, Provider Relations, 27 years

“I'm proud to be part of a team that truly puts our members first.”

— Alexander Arrieta, Medical Authorization Assistant, Utilization Management, 29 years

25 Years of Service

Kenny Chhuor
Senior Manager, Information Technology (Applications Management)

Margaret Christopher
Medical Case Manager (LVN), Utilization Management

Philip Defrain
Senior Manager, Enterprise Project Management Office

Henry Do
Developer Advisor, Information Technology (Applications Management)

Nora Onishi
Director, Information Technology (Applications Management)





“ CalOptima Health Member Voices

“Customer Service Representative Blanca is extremely intelligent and was able to locate a new doctor for me. She has a heart of gold and really cares for those who call.”

“Customer Service Representative Bianca stood out as being fantastic! She is someone who I trust fully, and believe me, that is huge! She is a special gem.”

“Customer Service Representative Lionel did an exceptional job. He was attentive and professional. CalOptima Health has been amazing.”



View the 2026 Report to the Community online

caloptima.org



CalOptima Health

505 City Parkway West
Orange, CA 92868

CalOptima Health, A Public Agency