

**Ventura County Medi-Cal Managed
Care Commission (VCMMCC) dba
Gold Coast Health Plan
Executive / Finance Committee Meeting**

DATE: Thursday, June 21, 2012
TIME: 1:30 p.m.
PLACE: 2240 E. Gonzales Road, **Suite 230**, Oxnard CA 93036

First Amended – Corrected

AGENDA

Call to Order. Welcome and Roll Call

Public Comment / Correspondence

1. **Approve Minutes**
 - a. March 20, 2012 Meeting Minutes *Action Required*

2. **Accept and File CEO Update** (*verbal*)

3. **Accept and File Financial Report**
 - a. May Financials
 - b. Budget *For Information*

4. **Auto Assignment Policy Update** *Action*

5. **Contract Review Update**

6. **Board committees, planning etc.** *For Information*

Discussion

Comments from Members

Adjourn

Unless otherwise determined by the Commission, the next regular meeting of the Executive Finance Committee Meeting will be held on July 5, 2012 at 1:30 p.m. at 2240 E. Gonzales Road, Suite 200, Oxnard CA 93036.

Meeting Agenda available at <http://www.goldcoasthealthplan.org>

ADMINISTRATIVE REPORTS RELATING TO THIS AGENDA AND MATERIALS RELATED TO AN AGENDA ITEM SUBMITTED TO THE COMMISSION AFTER DISTRIBUTION OF THE AGENDA PACKET ARE AVAILABLE FOR PUBLIC REVIEW DURING NORMAL BUSINESS HOURS AT THE OFFICE OF THE CLERK OF THE BOARD, 2220 E. GONZALES ROAD, SUITE 200, OXNARD, CA.

IN COMPLIANCE WITH THE AMERICANS WITH DISABILITIES ACT, IF YOU NEED SPECIAL ASSISTANCE TO PARTICIPATE IN THIS MEETING, PLEASE CONTACT TRACI AT 805/981-5320. REASONABLE ADVANCE NOTIFICATION OF THE NEED FOR ACCOMMODATION PRIOR TO THE MEETING (48 HOURS ADVANCE NOTICE IS PREFERABLE) WILL ENABLE US TO MAKE REASONABLE ARRANGEMENTS TO ENSURE ACCESSIBILITY TO THIS MEETING

**Ventura County Medi-Cal Managed Care Commission (VCMMCC)
dba Gold Coast Health Plan (GCHP) Executive / Finance
Committee Meeting Minutes**

March 20, 2012

(Not official until approved)

CALL TO ORDER

Chair Cho called the meeting to order at 3:03 p.m. in Suite 280 at the Ventura County Public Health Building located at 2240 E. Gonzales Road, Oxnard, CA 93036.

ROLL CALL

COMMITTEE MEMBERS PRESENT

Robert Gonzalez, MD, Ventura County Health Care Agency
Roberto S. Juarez, Clinicas del Camino Real, Inc.
Catherine Rodriguez, Ventura County Medical Health System

EXCUSED / ABSENT MEMBERS

Lanyard Dial, MD, Ventura County Medical Association
Vacant Seat

STAFF EX OFFICIO COMMITTEE MEMBERS

Charles Cho, Chair, Interim CEO & Chief Medical Officer
Sonia DeMarta, Vice-Chair, Interim CFO

ADDITIONAL STAFF IN ATTENDANCE

Traci R. McGinley, MMC, Clerk of the Board
Susan Canino, Administrative Assistant
Steven Lalich, Communication Director
Lyndon Turner, Sr. Financial Analyst

PUBLIC COMMENT

None.

1. APPROVAL OF MINUTES

a. February 21, 2012 Meeting Minutes

It was noted that the last paragraph of Agenda Item #2 "variances" should be "vacancies" and in the 3rd paragraph under Agenda Item 3.a. they would prefer "IBNP (Incurred But Not Yet Paid)" be changed to "IBNR (Incurred But Not Yet Recorded)" Committee Member Gonzalez moved to approve the minutes as amended, Committee Member Juarez seconded and the motion carried. **Approved 3-0.**

2. ACCEPT AND FILE CEO UPDATE

Chair Cho indicated that there were three major issues; the first is that the systems do not communicate with each other. GCHP and ACS met the previous week. Dr. Cho explained that to his surprise the Auto Assignment Policy had never been implemented within the ACS systems. Dr. Cho continued stating that he was in contact with the top ACS individual for GCHP, Adam Blodgett, Regional Vice-President.

The second issue is with regard to the Urgent Care Policy. After months of deliberations an urgent care policy was formulated and was to be implemented by ACS in the system by November 2011. They simply did not implement it, because ACS could not incorporate the policy into their system, which meant that they have not been paying any urgent care claims since going live 9 months ago without informing the Health Services. This neglect of not dealing with urgent care claims did not come to light until Dr. Cho asked ACS about the situation two weeks ago. The management is now diligently dealing with this problem to pay the back claims and to find ways to implement the policy as intended.

Chair Cho noted that the third issue is with regard to the nurses, they are under the ACS contract. It was a financial necessity in the beginning and was creating some morale problems for the nurses, whose work was all for GCHP and yet were under the ACS payroll. When Dr. Cho informed Mr. Adam Blodgett, the Regional Vice President of Xerox in charge of the ACS account at GCHP about this situation, he was very empathetic. He will look into it.

Chair Cho stressed how critically low office space was becoming at the Plan's current location. Offices and cubicles have been cut extremely small and many of the professionals need their private spaces. It is believed that at least double the current amount of space is needed. He is asking for authority to begin the feasibility study to find a suitable building to move to as well as terminating the current lease contract. Commissioner Rodriguez questioned whether additional space can be obtained in another site while keeping the current space. After discussion the Commissioners agreed that the operation should be preferably under one roof.

Chair Cho added that he has been assessing staffing needs and the Plan is currently 4 nurses short, each nurse could potentially save huge amounts of money under a managed care mode. We currently only have one nurse dedicated to case management. We need to understand that expenses are justified and will save money and expedite review. Of the current 11 nurses half work out of home, and there is no office space to bring into the house. Dr. Cho believes that working in the office is much more efficient, and we may be losing efficiency and productivity. Also, most of these nurses will require some private offices in dealing with sensitive cases necessitating more office space.

Committee Member Juarez agreed with Dr. Cho and thanked him for the information. Chair Cho noted that he does have access to the Commission as CMO and will start using that privilege when necessary in the future. Committee Member Gonzalez added that CMO should be a regular item on the Agenda. This information is what the Commission needs to hear about. Committee Member Juarez suggested the Chief Operating Officer as well.

Dr. Cho stressed that it is difficult to find high level individuals. The Plan was short staffed even before the recent shakeup. We not only need to fill the vacant positions but it would also be wise to add substantially more necessary positions to function more efficiently. The added staff expenses can be more than made up by the productivity of personnel in a managed care setting.

There was discussion among Commissioners about how positions were filled. Chair Cho explained that he understood their concern, but stressed that their CEO needs to have the authority to make decisions; Commissioners should rely on the CEO to take care of day to day operations of the plan, including all the personnel matters.

Chair Cho explained that Associate Medical Director, Nancy Wharfield, M.D., reviewed the Custodial Care cases when they were denied and appealed. Two have gone to the State for appeal, but we have not heard the results. We are not abandoning these individuals or families, but are trying to see what proper care is needed. Since all that were rejected have appealed we are trying to see if they qualify for CCS, we are hoping to find alternatives. Dr. Paul Russell of the local CCS is assisting us. Dr. Cho continued stating that even if these are denied, we are still committed to assisting these people. We will be compassionate and will find solutions to help them.

Chair Cho added that there will be similar situations with CBAS. At the existing Adult Day Care Centers there are about 1100 members, of whom 53 did not qualify for conversion to CBAS. We felt that if they were not taken care of they would end up in the hospital; we reassessed the 53 and have enhanced the medical care.

Chair Cho noted that the Plan is receiving many refunds right now, amounting to millions of dollars. ACS is addressing the issues. Some are over payments; some are just not able to determine which invoice was being paid.

Interim CFO DeMarta added that some providers are sending checks back. ACS is contacting other providers about overpayment and how they would like it to be addressed.

3. ACCEPT AND FILE FINANCIAL REPORT

a. February Financials

Interim CFO Demarta noted that the State had paid several weeks late. Milliman has recommended that the IBNR be adjusted. Also, long term debt to ACS is amortized over several years.

Committee Member Gonzalez asked to reconcile with Clinicas and CMH. Interim CFO DeMarta added that she believed CMH is ongoing. Ken Dixon of ACS responded that the processes have been started and they have also reached out to Los Robles and Clinicas, but without a CEO at GCHP it is on hold. Committee Member Gonzalez stressed the importance of it being done.

RECESS:

A Recess was called at 4:50 p.m. The meeting was reconvened at 5:00 p.m.

Discussion was held regarding year to date expenses. There were questions regarding catastrophic claims, to which Interim CFO DeMarta responded that GCHP has insurance coverage for that.

Committee Member Gonzalez moved to accept the Financial Report, Juarez seconded. The motion carried, **Approved 3-0.**

4. OFFICE MOVE: COUNTY LEASE

Committee Member Juarez expressed his support but said it should go to full Commission.

Committee Member Rodriguez requested the financial impact.

Chair Cho stressed the importance of looking at the full picture because staff is suffering. Interim CFO Demarta noted that with all the open positions we have we would not have places to put them.

Committee Member Gonzalez moved to authorize CFO and CEO to evaluate plan space Juarez second. Motion carried, **Approved 3-0.**

5. REVIEW COMMISSION ACTIONS AND COMMISSION

a. Roles and Authority of Commission Members and CEO

Richard Averett of RGS advised the Committee of RGS' commitment to Gold Coast. RGS serves about two dozen public agencies. RGS is enhancing their support to GCHP through this time. That is what we do and that is why you hire us. For those issues that have been raised which are confidential, we will provide feedback when needed. We provide staff and support.

Committee Member Rodriguez asked how they will ensure they get quality people for the jobs. Jennifer Bower of RGS responded that they do background checks going back seven years. They verify title, pay, education, etc. which are all routine; but can only be done after an offer. One problem with reference is that candidates will give only people that would give positive responses in recruitment. We try to do local community as well as professional. We also search as many professional organizations as possible.

There was discussion regarding excessive travel claims that the CEO had approved. Richard Averett of RGS responded that they thought employee travel was excessive. They brought it up to the CEO and felt it was taken care of, there was no cover up. Jennifer Bower added that RGS' contract directs them to the CEO. Jennifer Bower added that she had previously believed that the HR Director went through the Policies and Procedures with staff but that was not the case.

Committee Member Gonzalez asked to see the travel policies as they may need to be changed. Committee Member Juarez added that he would like to have a study session of the Special Committee.

6. SPECIAL COMMITTEE REPORT

Committee Member Gonzalez noted that the three Committee Members present were selected for a Special Committee and have specific authority to fill interim and regular positions. They have been working every day trying to move these processes forward.

Committee Member Juarez commented that it also included the appointment of a CEO.

Committee Member Gonzalez thanked Dr. Cho and Sonia DeMarta for stepping up and handling this interim, but important time. It does seem like things are calm and more settled.

a. Possible Solutions

1. Claims Director

Committee Member Gonzalez noted that there are two individuals that will interview on Friday. Jennifer Bower added that one internal candidate looks promising.

2. CEO

Committee Member Gonzalez explained that with regard to the CEO there are two different areas, a long term interim and a permanent.

3. Recruiting Firm

Committee Member Gonzalez notated that they no longer wanted to use The Self Company. We need to try to get all of this squared away. We need resumes of all the people on video. (This is with regard to the CFO position as well.)

Chair Cho explained that Self did one search that is almost complete for the QI Director and we have four great candidates. He also advised Dr. Cho that he has a number of candidates for the CFO position. Jennifer Bower noted that she spoke with Self and if we broke the contract there would be no further costs with the exception of the QI position. Chair Cho added that the contract also has a two year warranty commitment.

4. Legal Counsel

Committee Member Gonzalez noted that while counsel is being sought, County Counsel will assist the Commission.

Committee Member Juarez explained that the group wants a firm instead of an individual. Interviews with two firms in Ventura County have been scheduled. Committee Member Gonzalez added that they want to try to use a local firm.

5. CFO

Committee Member Gonzalez noted that there is an internal candidate for this position as well, but he would like to see all of the resumes. (See notes under Recruiting Firm as well.)

6. ACS Nurses

Committee Member Juarez explained that the Commission discovered that the Nurses were ACS employees so we want to look at the ACS contract and move them under RGS.

Ken Dixon of ACS stated that they are in full support however they're a rare core group that they included in the core dollars of the contract. ACS will meet with Dr. Cho later in the week.

Jennifer Bower of RGS said it would be fairly easy. Chair Cho added that he would have the proposal on Thursday.

7. Consultants – Contract for Services Not to Exceed \$150,000

Committee Member Gonzalez announced that they are looking at a consulting firm that can come in overnight and go about setting up improvements. Consulting could be here as early as next Wednesday.

Committee Member Juarez added that they want to contact at least several organizations.

Committee Member Gonzalez added that on Thursday mornings there is a conference call with State, COHS's CEO's and CAHIO. There seems like there has been lot of progress. He hopes by next week to have interim solution in place.

Committee Member Juarez stated that as a Special Committee they need to look at interim, permanent and regular staffing. They want to make sure we do what is best.

COMMENTS FROM COMMITTEE MEMBERS

Committee Member Juarez stated that there was a breach of confidentiality about the investigation. Several times he reported that he never discussed this with GCHP staff. We never mentioned the name of the person. There was breach of confidentiality and that name should not have been out there. The investigation has been tainted. The meeting with investigator and the report is not privy to Commission but only RGS.

Jennifer Bower of RGS commented that she believed he was talking about her and she disagreed. She listened to his comments at the Commission Meeting; the investigation job is private because it is a personnel report and is usually not privy to a body.

ADJOURNMENT

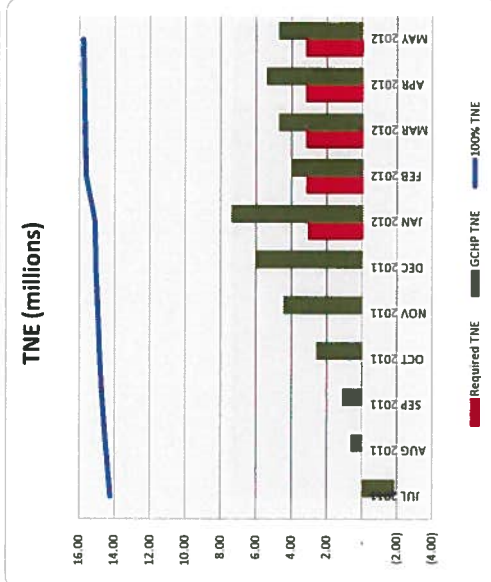
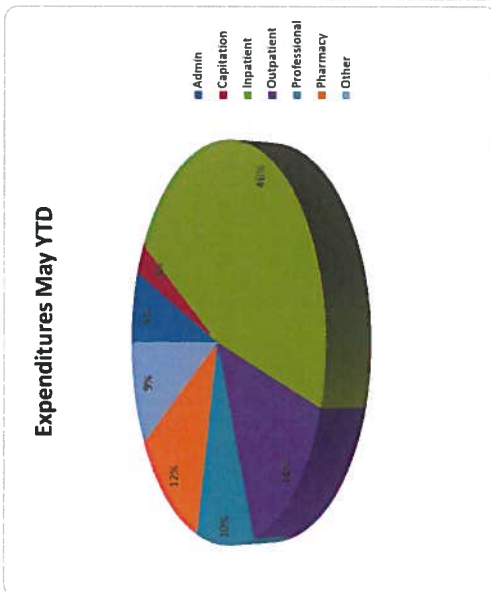
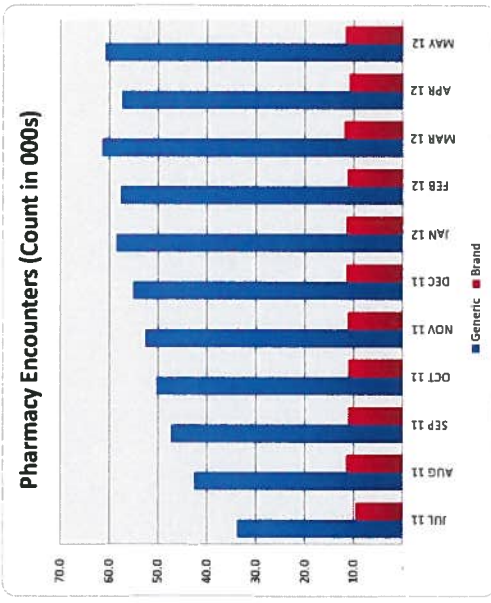
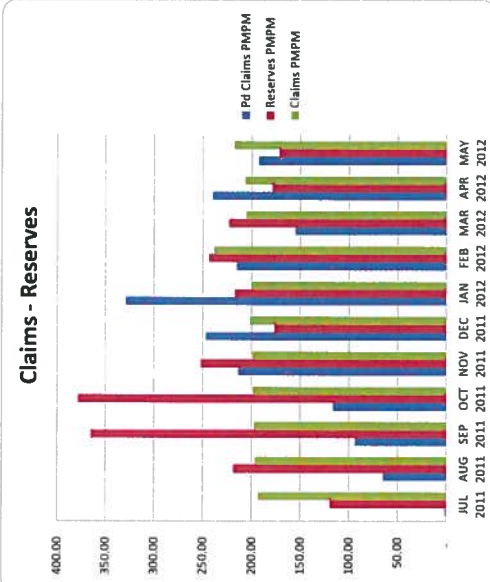
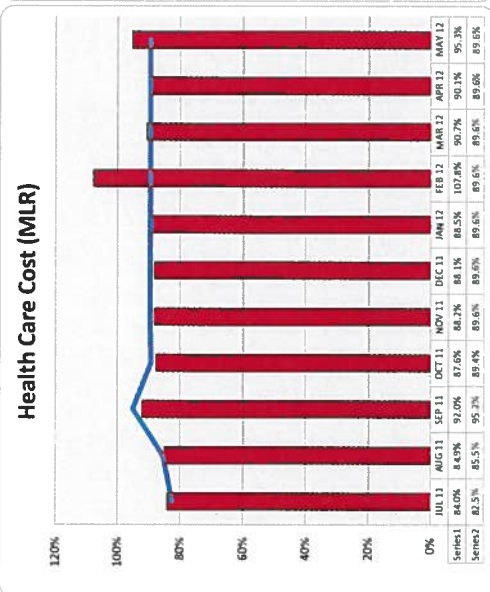
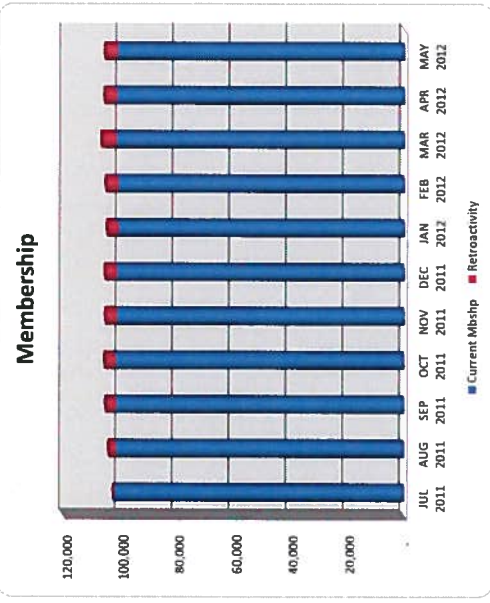
Chair Cho adjourned the meeting at 7:05 p.m.

GOLD COAST HEALTH PLAN
SUMMARY FINANCIAL RESULTS
 Eleven Months & Year-to-Date

		Ventura County Medi-Cal Monthly Results												YTD
		JUL 11	AUG 11	SEP 11	OCT 11	NOV 11	DEC 11	JAN 12	FEB 12	MAR 12	APR 12	MAY 12	YTD	
Member Months		102,033	103,689	104,821	105,245	104,979	105,079	104,418	104,839	106,503	105,446	105,262	1,152,314	
Revenue		24,678,298	25,035,423	23,740,361	25,199,998	24,946,694	25,440,875	24,980,447	24,231,927	25,411,162	25,427,262	25,299,965	274,402,411	
pmpm		241.87	241.45	226.48	239.44	237.64	242.11	239.33	231.13	238.60	241.14	240.35	238.13	
Health Care Costs		20,722,297	21,245,838	21,839,899	22,065,987	22,003,480	22,415,249	22,121,202	26,111,143	23,045,202	22,918,149	24,110,773	248,599,220	
pmpm		203.09	204.90	208.35	209.66	209.60	213.32	211.85	249.06	216.38	217.34	229.05	215.74	
% of Revenue		84.0%	84.9%	92.0%	87.6%	88.2%	88.1%	88.5%	107.8%	90.7%	90.1%	95.3%	90.6%	
Admin Exp		1,341,729	1,354,008	1,413,721	1,672,837	1,084,862	1,440,127	1,529,225	1,516,129	1,615,365	1,615,365	1,870,106	16,463,475	
pmpm		13.15	13.06	13.49	15.89	10.33	13.71	14.65	14.46	15.17	15.32	17.77	14.28	
% of Revenue		5.4%	5.4%	6.0%	6.6%	4.3%	5.7%	6.1%	6.3%	6.4%	6.4%	7.4%	6.0%	
Net Income		2,614,273	2,435,577	486,741	1,461,174	1,858,351	1,585,499	1,340,019	(3,395,346)	750,595	679,482	(680,914)	9,135,452	
pmpm		25.62	23.49	4.64	13.88	17.70	15.09	12.83	(32.39)	7.05	6.44	(6.47)	7.93	
% of Revenue		10.6%	9.7%	2.1%	5.8%	7.4%	6.2%	5.4%	-14.0%	3.0%	2.7%	-2.7%	3.3%	
100% TNE		14,242,618	14,455,522	14,671,236	14,837,677	14,925,890	15,048,230	15,101,073	15,615,661	15,685,187	15,730,358	15,793,821	157,938,821	
Required TNE		-	-	-	-	-	-	3,020,215	3,123,132	3,137,037	3,146,072	3,158,764	3,158,764	
GCHP TNE		(1,808,546)	627,031	1,113,773	2,574,946	4,433,298	6,018,797	7,358,815	3,963,469	4,714,065	5,393,547	4,712,633	4,712,633	

Note (1): February Health Care Costs include \$4M added to reserves pursuant to updated Milliman IBNR methodology.
 Note (2): May Health Care Costs include \$3M added to reserves.

GOLD COAST HEALTH PLAN
Financial Scorecard - May 2012



**Gold Coast Health Plan
Comparative Balance Sheet
May 31, 2012**

	<u>5/31/12</u>	<u>4/30/12</u>	<u>6/30/11</u>
ASSETS			
Current Assets			
Total Cash and Cash Equivalents	53,163,827	50,798,092	660,697
Medi-Cal Receivable	1,952,228	1,872,926	-
Provider Receivable	2,085,491	362,537	-
Other Receivables	37,787	36,187	9,155
Total Accounts Receivable	4,075,507	2,271,650	9,155
Total Prepaid Accounts	189,202	201,778	40,127
Total Other Current Assets	757,500	757,500	-
Total Current Assets	58,186,036	54,029,020	709,979
Total Fixed Assets	95,759	93,417	87,638
Total Assets	<u>58,281,794</u>	<u>54,122,437</u>	<u>797,617</u>
LIABILITIES & FUND BALANCE			
Current Liabilities			
Incurred But Not Reported	18,070,222	18,854,780	-
Claims Payable	21,955,415	18,577,451	-
Capitation Payable	634,809	631,706	-
Accrued Premium Reduction	6,134,632	5,569,642	-
Accounts Payable	1,477,046	321,083	47,377
Accrued Expenses	-	-	201,553
Accrued ACS	459,905	555,905	1,329,863
Accrued RGS	516,277	438,619	1,301,643
Accrued Premium Tax	1,859,189	1,238,037	-
Current Portion of Deferred Revenue	460,000	460,000	-
Current Portion Of Long Term Debt	500,000	500,000	500,000
Total Current Liabilities	52,067,495	47,147,224	3,380,436
Long-Term Liabilities			
Other Long-term Liability	83,333	125,000	-
Deferred Revenue - Long Term Portion	1,418,333	1,456,667	1,840,000
Total Long-Term Liabilities	1,501,667	1,581,667	1,840,000
Total Liabilities	<u>53,569,162</u>	<u>48,728,891</u>	<u>5,220,436</u>
Beginning Fund Balance	(4,422,819)	(4,422,819)	-
Net Income Current Year	9,135,452	9,816,366	(4,422,819)
Total Fund Balance	4,712,632	5,393,547	(4,422,819)
Total Liabilities & Fund Balance	<u>58,281,794</u>	<u>54,122,437</u>	<u>797,617</u>

**Gold Coast Health Plan
Income Statement
Period Ended May 31, 2012**

	<u>MAR 2012</u>	<u>APR 2012</u>	<u>MAY 2012</u>	<u>Budget</u>	<u>Variance</u> Fav/(Unfav)
Members (Member/Months)	101,439	101,272	101,041	101,797	(756)
Revenues					
Premium	26,551,649	26,558,134	26,432,002	24,762,496	1,669,506
Reserve for Retro-Active Rate Reduction	(561,704)	(563,998)	(564,990)	-	(564,990)
Interest Income	13,833	18,908	15,771	14,857	914
Miscellaneous Income	38,333	38,333	38,333	38,333	0
Total Revenues	26,042,112	26,051,378	25,921,117	24,815,686	1,105,431
MCO Tax	630,949	624,116	621,152	569,537	(51,615)
Net Revenue	25,411,162	25,427,262	25,299,965	24,246,149	1,053,816
Cost of Health Care					
<u>Capitation</u>	631,179	631,706	634,809	736,149	101,340
<u>Claims</u>					
Inpatient FFS Expense	4,461,281	4,414,111	5,050,059	3,718,643	(1,331,416)
LTC/SNF Expense	6,530,526	6,540,243	7,675,933	6,852,972	(822,961)
Outpatient FFS Expense	2,687,937	2,659,531	3,049,193	2,181,509	(867,684)
Laboratory and Radiology Expense	227,068	224,241	255,670	233,115	(22,555)
Emergency Room Facility Services FFS	522,102	516,532	595,058	406,170	(188,888)
Physician Specialty Services FFS	2,038,710	2,014,947	2,300,063	1,951,448	(348,615)
Professional FFS Expense	-	-	-	-	-
Other Medical Professional	285,034	281,320	312,135	203,594	(108,541)
Pharmacy	3,257,618	3,244,925	3,292,480	3,562,894	270,414
Reinsurance	91,244	92,309	92,158	92,635	477
Claims Recoveries	-	-	(1,719,551)	-	1,719,551
Other Medical Care Expenses	916	-	-	-	-
Other Fee For Service Expense	1,510,761	1,496,864	1,706,929	1,486,236	(220,693)
Transportation FFS	293,805	290,339	333,734	297,247	(36,487)
Medical & Care Management	507,022	511,080	532,104	561,132	29,028
<u>Total Claims</u>	<u>22,414,023</u>	<u>22,286,444</u>	<u>23,475,964</u>	<u>21,547,595</u>	<u>(1,928,369)</u>
Total Cost of Health Care	23,045,202	22,918,149	24,110,773	22,283,744	(1,827,029)
Administrative Expenses					
Salaries and Wages	207,163	239,560	283,131	353,053	69,922
Payroll Taxes and Benefits	110,151	83,567	86,902	121,938	35,036
Total Travel and Training	4,932	2,856	2,005	10,185	8,180
Outside Service - ACS	1,084,489	940,274	956,991	940,676	(16,315)
Outside Service - CQS	-	625	-	-	-
Outside Service - RGS	9,314	9,056	9,250	13,033	3,783
Outside Services - Other	73,973	266,888	282,830	29,887	(252,943)
Accounting & Actuarial Services	0	52,750	28,495	5,000	(23,495)
Legal Expense	418	33,002	2,350	3,000	650
Insurance	2,959	2,959	2,959	2,959	0
Lease Expense -Office	13,469	10,269	11,869	26,080	14,211
Consulting Services Expense	56,675	44,007	73,462	4,100	(69,362)
Translation Services	1,106	550	932	1,397	465
Advertising and Promotion Expense	1,484	8,384	9,466	496	(8,970)
General Office Expenses	28,463	112,799	71,719	86,089	14,370
Depreciation & Amortization Expense	1,461	1,461	1,461	1,461	0
Printing Expense	1,353	1,995	2,977	37,250	34,273
Shipping & Postage Expense	412	1,868	2,467	21,350	18,883
Interest Exp	17,543	16,761	40,841	-	(40,841)
Total Administrative Expenses	1,615,365	1,829,630	1,870,106	1,657,954	(212,152)
Net Income / (Loss)	750,595	679,482	(680,914)	304,451	(985,365)

**Gold Coast Health Plan
Income Statement
Period Ended May 31, 2012**

	<u>YTD</u>	<u>% of Rev</u>	<u>Budget</u>	<u>Variance Fav/(Unfav)</u>
Members (Member/Months)	1,114,182		1,118,654	(4,472)
Revenues				
Premium	286,699,732	101.98%	272,877,586	13,822,146
Reserve for Retro-Active Rate Reduction	(6,134,632)	-2.18%	(1,658,225)	(4,476,407)
Interest Income	153,088	0.05%	135,823	17,265
Miscellaneous Income	421,667	0.15%	421,663	4
Total Revenues	281,139,855	100.00%	271,776,847	9,363,008
MCO Tax	6,737,444	2.40%	6,275,218	462,226
Net Revenue	274,402,411	97.60%	265,501,629	8,900,782
Cost of Health Care				
<u>Capitation</u>	6,901,586	2.45%	7,719,722	818,136
<u>Claims</u>				
Inpatient FFS Expense	49,235,316	17.51%	41,029,217	(8,206,099)
LTC/SNF Expense	72,218,221	25.69%	75,619,782	3,401,561
Outpatient FFS Expense	29,711,249	10.57%	24,728,167	(4,983,082)
Laboratory and Radiology Expense	2,506,037	0.89%	2,476,397	(29,640)
Emergency Room Facility Services FFS	5,782,386	2.06%	5,264,164	(518,222)
Physician Specialty Services FFS	22,499,556	8.00%	21,560,058	(939,498)
Professional FFS Expense	121	0.00%	-	(121)
Other Medical Professional	2,603,554	0.93%	2,239,398	(364,156)
Pharmacy	32,692,203	11.63%	36,203,532	3,511,329
Reinsurance	1,016,637	0.36%	1,017,975	1,338
Claims Recoveries	(1,719,551)	-0.61%	-	1,719,551
Other Medical Care Expenses	916	0.00%	-	(916)
Other Fee For Service Expense	16,676,163	5.93%	15,324,918	(1,351,245)
Transportation FFS	3,254,472	1.16%	3,137,803	(116,669)
Medical & Care Management	5,220,354	1.86%	5,544,250	323,896
<u>Total Claims</u>	<u>241,697,633</u>	<u>85.97%</u>	<u>234,145,661</u>	<u>(7,551,972)</u>
Total Cost of Health Care	248,599,220	88.43%	241,865,383	(6,733,837)
Administrative Expenses				
Salaries and Wages	2,654,926	0.94%	3,102,998	448,072
Payroll Taxes and Benefits	952,997	0.34%	1,071,862	118,865
Total Travel and Training	42,260	0.02%	98,674	56,414
Outside Service - ACS	10,562,378	3.76%	10,314,180	(248,198)
Outside Service - CQS	625	0.00%	50,956	50,331
Outside Service - RGS	102,414	0.04%	119,811	17,397
Outside Services - Other	718,014	0.26%	191,316	(526,698)
Accounting & Actuarial Services	110,498	0.04%	133,445	22,947
Legal Expense	68,111	0.02%	41,667	(26,444)
Insurance	35,007	0.01%	35,011	4
Lease Expense -Office	138,805	0.05%	208,640	69,835
Consulting Services Expense	188,333	0.07%	48,330	(140,003)
Translation Services	7,666	0.00%	12,651	4,985
Advertising and Promotion Expense	188,729	0.07%	233,228	44,499
General Office Expenses	486,183	0.17%	530,396	44,213
Depreciation & Amortization Expense	16,412	0.01%	16,071	(341)
Printing Expense	25,043	0.01%	226,964	201,921
Shipping & Postage Expense	19,229	0.01%	89,224	69,995
Interest Exp	350,109	0.12%	5,175	(344,934)
Total Administrative Expenses	16,667,740	5.93%	16,530,599	(137,141)
Net Income / (Loss)	9,135,452	3.25%	7,105,647	2,029,805

**Gold Coast Health Plan
Income Statement PMPM
Period Ended May 31, 2012**

	<u>MAR 2012</u>	<u>APR 2012</u>	<u>MAY 2012</u>	<u>Budget</u>	<u>Variance</u> Fav/(Unfav)
Members (Member/Months)	101,439	101,272	101,041	101,797	(756)
Revenues					
Premium	261.75	262.85	261.60	243.25	18.34
Reserve for Retro-Active Rate Reduction	(5.54)	(5.58)	(5.59)	-	(5.59)
Interest Income	0.14	0.19	0.16	0.15	0.01
Miscellaneous Income	0.38	0.38	0.38	0.38	0.00
Total Revenues	256.73	257.83	256.54	243.78	12.76
MCO Tax	6.22	6.16	6.15	5.59	(0.55)
Net Revenue	250.51	251.65	250.39	238.18	12.21
Cost of Health Care					
<u>Capitation</u>	6.22	6.25	6.28	7.23	0.95
<u>Claims</u>					
Inpatient FFS Expense	43.98	43.69	49.98	36.53	(13.45)
LTC/SNF Expense	64.38	64.73	75.97	67.32	(8.65)
Outpatient FFS Expense	26.50	26.32	30.18	21.43	(8.75)
Laboratory and Radiology Expense	2.24	2.22	2.53	2.29	(0.24)
Emergency Room Facility Services FFS	5.15	5.11	5.89	3.99	(1.90)
Physician Specialty Services FFS	20.10	19.94	22.76	19.17	(3.59)
Other Medical Professional	2.81	2.78	3.09	2.00	(1.09)
Pharmacy	32.11	32.11	32.59	35.00	2.41
Reinsurance	0.90	0.91	0.91	0.91	(0.00)
Claims Recoveries	-	-	(17.02)	-	17.02
Other Medical Care Expenses	0.01	-	-	-	-
Other Fee For Service Expense	14.89	14.81	16.89	14.60	(2.29)
Transportation FFS	2.90	2.87	3.30	2.92	(0.38)
Medical & Care Management	5.00	5.06	5.27	5.51	0.25
Total Claims	220.96	220.57	232.34	211.67	(20.67)
Total Cost of Health Care	227.18	226.82	238.62	218.90	(19.72)
Administrative Expenses					
Salaries and Wages	2.04	2.37	2.80	3.47	0.67
Payroll Taxes and Benefits	1.09	0.83	0.86	1.20	0.34
Total Travel and Training	0.05	0.03	0.02	0.10	0.08
Outside Service - ACS	10.69	9.31	9.47	9.24	(0.23)
Outside Service - CQS	-	0.01	-	-	-
Outside Service - RGS	0.09	0.09	0.09	0.13	0.04
Outside Services - Other	0.73	2.64	2.80	0.29	(2.51)
Accounting & Actuarial Services	-	0.52	0.28	0.05	(0.23)
Legal Expense	0.00	0.33	0.02	0.03	0.01
Insurance	0.03	0.03	0.03	0.03	(0.00)
Lease Expense -Office	0.13	0.10	0.12	0.26	0.14
Consulting Services Expense	0.56	0.44	0.73	0.04	(0.69)
Translation Services	0.01	0.01	0.01	0.01	0.00
Advertising and Promotion Expense	0.01	0.08	0.09	0.00	(0.09)
General Office Expenses	0.28	1.12	0.71	0.85	0.14
Depreciation Expense	0.01	0.01	0.01	0.01	(0.00)
Depreciation & Amortization Expense	0.01	0.01	0.01	0.01	(0.00)
Printing Expense	0.01	0.02	0.03	0.37	0.34
Shipping & Postage Expense	0.00	0.02	0.02	0.21	0.19
Interest Exp	0.17	0.17	0.40	-	(0.40)
Total Administrative Expenses	15.92	18.11	18.51	16.29	(2.22)
Net Income / (Loss)	7.40	6.72	(6.74)	2.99	(9.73)

**Gold Coast Health Plan
Income Statement
Period Ended May 31, 2012**

	<u>YTD</u>	<u>Budget</u>	<u>Variance</u> Fav/(Unfav)
Members (Member/Months)	1,114,182	1,118,654	(4,472)
Revenues			
Premium	257.32	243.93	13.38
Reserve for Retro-Active Rate Reduction	(5.51)	(1.48)	(4.02)
Interest Income	0.14	0.12	0.02
Miscellaneous Income	0.38	0.38	0.00
Total Revenues	252.33	242.95	9.38
MCO Tax	6.05	5.61	0.44
Net Revenue	246.28	237.34	8.94
Cost of Health Care			
<u>Capitation</u>	6.19	6.90	0.71
<u>Claims</u>			
Inpatient FFS Expense	44.19	36.68	(7.51)
LTC/SNF Expense	64.82	67.60	2.78
Outpatient FFS Expense	26.67	22.11	(4.56)
Laboratory and Radiology Expense	2.25	2.21	(0.04)
Emergency Room Facility Services FFS	5.19	4.71	(0.48)
Physician Specialty Services FFS	20.19	19.27	(0.92)
Other Medical Professional	2.34	2.00	(0.33)
Pharmacy	29.34	32.36	3.02
Reinsurance	0.91	0.91	(0.00)
Claims Recoveries	(1.54)	-	1.54
Other Medical Care Expenses	0.00	-	(0.00)
Other Fee For Service Expense	14.97	13.70	(1.27)
Transportation FFS	2.92	2.80	(0.12)
Medical & Care Management	4.69	4.96	0.27
<u>Total Claims</u>	<u>216.93</u>	<u>209.31</u>	<u>(7.62)</u>
Total Cost of Health Care	223.12	216.21	(6.91)
Administrative Expenses			
Salaries and Wages	2.38	2.77	0.39
Payroll Taxes and Benefits	0.86	0.96	0.10
Total Travel and Training	0.04	0.09	0.05
Outside Service - ACS	9.48	9.22	(0.26)
Outside Service - CQS	0.00	0.05	0.04
Outside Service - RGS	0.09	0.11	0.02
Outside Services - Other	0.64	0.17	(0.47)
Accounting & Actuarial Services	0.10	0.12	0.02
Legal Expense	0.06	0.04	(0.02)
Insurance	0.03	0.03	(0.00)
Lease Expense -Office	0.12	0.19	0.06
Consulting Services Expense	0.17	0.04	(0.13)
Translation Services	0.01	0.01	0.00
Advertising and Promotion Expense	0.17	0.21	0.04
General Office Expenses	0.44	0.47	0.04
Depreciation Expense	0.01	0.01	(0.00)
Depreciation & Amortization Expense	0.01	0.01	(0.00)
Printing Expense	0.02	0.20	0.18
Shipping & Postage Expense	0.02	0.08	0.06
Interest Exp	0.31	0.00	(0.31)
Total Administrative Expenses	14.96	14.78	(0.18)
Net Income / (Loss)	8.20	6.35	1.85

**Gold Coast Health Plan
Income Statement
Current Month vs. Prior Month**

	<u>APR 2012</u>	<u>MAY 2012</u>	<u>Variance Fav/(Unfav)</u>	<u>% Variance Fav/(Unfav)</u>	<u>Variance Explanation</u>
Members (Member/Months)	<u>101,272</u>	<u>101,041</u>	<u>(231)</u>		
Revenues					
Premium	26,558,134	26,432,002	(126,132)	-0.47%	
Reserve for Retro-Active Rate Reduction	(563,998)	(564,990)	(992)	-0.18%	
Interest Income	18,908	15,771	(3,137)	-16.59%	
Miscellaneous Income	38,333	38,333	-	0.00%	
Total Revenues	<u>26,051,378</u>	<u>25,921,117</u>	<u>(130,261)</u>	<u>-0.50%</u>	
MCO Tax	624,116	621,152	2,964	0.47%	
Net Revenue	<u>25,427,262</u>	<u>25,299,965</u>	<u>(127,297)</u>	<u>-0.50%</u>	
Cost of Health Care					
<u>Capitation</u>	631,706	634,809	(3,103)	-0.49%	
Claims					
Inpatient FFS Expense	4,414,111	5,050,059	(635,948)	-14.41%	Added \$3M to reserves
LTC/SNF Expense	6,540,243	7,675,933	(1,135,690)	-17.36%	
Outpatient FFS Expense	2,659,531	3,049,193	(389,662)	-14.65%	
Laboratory and Radiology Expense	224,241	255,670	(31,429)	-14.02%	
Emergency Room Facility Services FFS	516,532	595,058	(78,526)	-15.20%	
Physician Specialty Services FFS	2,014,947	2,300,063	(285,116)	-14.15%	
Other Medical Professional	281,320	312,135	(30,814)	-10.95%	
Pharmacy	3,244,925	3,292,480	(47,555)	-1.47%	
Reinsurance	92,309	92,158	152	0.16%	
Claims Recoveries	-	(1,719,551)	1,719,551	-100.00%	Total of outstanding refund requests sent
Other Medical Care Expenses	-	-	-	-100.00%	
Other Fee For Service Expense	1,496,864	1,706,929	(210,065)	-14.03%	
Transportation FFS	290,339	333,734	(43,395)	-14.95%	
Medical & Care Management	511,080	532,104	(21,023)	-4.11%	
Total Claims	<u>22,286,444</u>	<u>23,475,964</u>	<u>(1,189,520)</u>	<u>-5.34%</u>	
Total Cost of Health Care	<u>22,918,149</u>	<u>24,110,773</u>	<u>(1,192,623)</u>	<u>-5.20%</u>	

**Gold Coast Health Plan
Income Statement
Current Month vs. Prior Month**

	<u>APR 2012</u>	<u>MAY 2012</u>	<u>Variance Fav/(Unfav)</u>	<u>% Variance Fav/(Unfav)</u>	<u>Variance Explanation</u>
Administrative Expenses					
Salaries and Wages	239,560	283,131	(43,571)	-18.19%	4 new hires in May
Payroll Taxes and Benefits	83,567	86,902	(3,335)	-3.99%	
Total Travel and Training	2,856	2,005	851	29.78%	
Outside Service - ACS	940,274	956,991	(16,718)	-1.78%	
Outside Service - CQS	625	625	-	0.00%	
Outside Service - RGS	9,056	9,250	(194)	-2.14%	
Outside Service - Script Care	-	-	-	0.00%	
Outside Services - Other	266,888	282,830	(15,942)	-5.97%	8RG Invoices
Accounting & Actuarial Services	52,750	28,495	24,255	45.98%	
Legal Expense	33,002	2,350	30,652	92.88%	
Insurance	2,959	2,959	-	0.00%	
Lease Expense -Office	10,269	11,869	(1,600)	-15.58%	
Consulting Services Expense	44,007	73,462	(29,455)	-66.93%	Accrued RGS on-site support
Translation Services	550	932	(381)	-69.23%	
Advertising and Promotion Expense	8,384	9,466	(1,082)	-12.90%	
General Office Expenses	112,799	71,719	41,079	36.42%	
Depreciation & Amortization Expense	1,461	1,461	-	0.00%	
Printing Expense	1,995	2,977	(981)	-49.19%	ACS printing invoice revision
Shipping & Postage Expense	1,868	2,467	(599)	-32.08%	
Interest Exp	16,761	40,941	(24,079)	-143.66%	
Total Administrative Expenses	1,829,630	1,870,106	(40,476)	-2.21%	
Net Income / (Loss)	679,482	(680,914)	(1,360,396)	200.21%	

**Gold Coast Health Plan
General Office Expense
Period Ended May 31, 2012**

	<u>APR 2012</u>	<u>MAY 2012</u>
Non-Capital - Furniture & Equip.	25,621	30,212
Non-Capital Equipment - Computer	13,477	12,227
Software Licenses	9,140	4,219
Repairs & Maintenance	1,096	609
Telephone Services/ Internet Charges	1,115	6,037
Lease Expense -Equipment	4,751	(4,047)
Office & Operating Supplies	6,820	3,641
Bank Service Fees Expense	-	192
EE Recruitment	43,479	12,519
Prof Dues, Fees and Licenses	7,299	6,111
General Office Expenses	112,799	71,719

**Gold Coast Health Plan
Statement of Cash Flows
Month Ended May 31, 2012**

Cash Flow From Operating Activities	
Collected Premium	26,352,699
Miscellaneous Income	15,771
<u>Paid Claims</u>	
Medical & Hospital Expenses	(18,840,924)
Pharmacy	(3,432,218)
Capitation	(631,706)
Reinsurance of Claims	(92,158)
Reinsurance Recoveries	-
Payment of Withhold / Risk Sharing Incentive	-
Paid Administration	(1,001,927)
Repay Initial Net Liabilities	-
MCO Taxes Expense	-
Net Cash Provided/(Used) by Operating Activities	2,369,537
Cash Flow From Investing/Financing Activities	
Proceeds from Paid in Surplus/Issuance of Stock	-
Costs of Capitalization	-
Net Acquisition of Property/Equipment	(3,802)
Net Cash Provided/(Used) by Investing/Financing	(3,802)
Net Cash Flow	<u>2,365,735</u>
Cash and Cash Equivalents (Beg. of Period)	50,798,092
Cash and Cash Equivalents (End of Period)	<u>53,163,827</u>
Adjustment to Reconcile Net Income to Net Cash Flow	
Net Income/(Loss)	(680,914)
Depreciation & Amortization	1,461
Decrease/(Increase) in Receivables	(1,803,857)
Decrease/(Increase) in Prepaids & Other Current Assets	12,576
(Decrease)/Increase in Payables	1,137,620
(Decrease)/Increase in LT Liabilities	(80,000)
Purchase of fixed Assets	-
Changes in Withhold / Risk Incentive Pool	-
Change in MCO Tax Liability	621,152
Changes in Claims and Capitation Payable	3,946,057
Changes in IBNR	(784,558)
	<u>2,369,537</u>
Net Cash Flow from Operating Activities	<u>2,369,537</u>

**Gold Coast Health Plan
Statement of Cash Flows
Eleven Months Ended May 31, 2012**

Cash Flow From Operating Activities	
Collected Premium	284,748,248
Miscellaneous Income	174,327
<u>Paid Claims</u>	
Medical & Hospital Expenses	(169,012,044)
Pharmacy	(30,699,461)
Capitation	(6,896,410)
Reinsurance of Claims	(924,506)
Reinsurance Recoveries	
Payment of Withhold / Risk Sharing Incentive	
Paid Administration	(19,984,236)
Repay Initial Net Liabilities	
MCO Taxes Expense	(4,878,254)
Net Cash Provided by Operating Activities	52,527,663
Cash Flow From Investing/Financing Activities	
Proceeds from Paid in Surplus/Issuance of Stock	-
Costs of Capitalization	-
Net Acquisition of Property/Equipment	(24,533)
Net Cash Provided/(Used) by Investing/Financing	(24,533)
Net Cash Flow	52,503,130
Cash and Cash Equivalents (Beg. of Period)	660,697
Cash and Cash Equivalents (End of Period)	53,163,827
	52,503,130
Adjustment to Reconcile Net Income to Net Cash Flow	
Net (Loss) Income	9,135,452
Depreciation & Amortization	16,412
Decrease/(Increase) in Receivables	(4,066,352)
Decrease/(Increase) in Prepays & Other Current Assets	(906,575)
(Decrease)/Increase in Payables	532,792
(Decrease)/Increase in LT Liabilities	(838,333)
Purchase of fixed Assets	
Changes in Withhold / Risk Incentive Pool	-
Change in MCO Tax Liability	1,859,189
Changes in Claims and Capitation Payable	28,724,856
Changes in IBNR	18,070,222
	52,527,663
Net Cash Flow from Operating Activities	52,527,663

Brand vs. Generic Prescription Drugs Comparison

YEAR-TO-DATE THRU MAY 31, 2012

Summary Key Points

- Groups mix was provided by Script Care, Ltd: GCHP, GCHPA, GCHPB, GCHPC, GCHPD, GCHPE, GCHPF and GCHPG.
- Membership enrollment is slightly below 2012 Budget.
- Utilization is 21.9% of total enrollment (note: population mix changes in October of 2012 will have direct impact on utilization).
- Cost per claim summary:
 - Total number of claims per member is 0.13 favorable to budget (0.63 vs. 0.76).
 - With prescription drug costs rising, Generic alternatives are more favorable than Brand-name medications, resulting in a YTD thru May 31, 2012 average cost per claim of \$163.05 (Brand) vs. \$22.03 (Generic). Generic tends to remain flat but Brand tends to fluctuate in relation to fluctuations in number of claims paid and utilization. Generic drugs are safe, effective, FDA-approved, and less expensive.
 - Plan combined (Brand and Generic) expense is \$3.4M favorable to budget (\$32.8M Actual vs. \$36.2M Budget); cost per pmpm is \$2.96 favorable to budget (\$29.41 vs. \$32.36).
 - The actual cost combined (Brand and Generic) per encounter amount to \$46.77 as compared to a budgeted \$42.71, resulting in (\$4.06) unfavorable variance .
 - Brand accounted for 17.5% and Generic of 82.5% of total Pharmacy orders.

Gold Coast Health Plan

Script Care Plan Utilization and Cost Trend

July 1, 2011- May 31, 2012

	JUL11	AUG11	SEPT11	OCT11	NOV11	DEC11	JAN12	FEB12	MAR12	APR12	MAY12	YTD
Enrollment¹	102,033	101,487	101,470	101,619	101,174	101,243	100,636	100,768	101,439	101,272	101,041	1,114,182
Utilization²	16,567	19,366	20,731	21,710	22,389	23,000	23,775	23,926	24,981	23,349	24,216	244,010
% (enrollment)	16.2%	19.1%	20.4%	21.4%	22.1%	22.7%	23.6%	23.7%	24.6%	23.1%	24.0%	21.9%

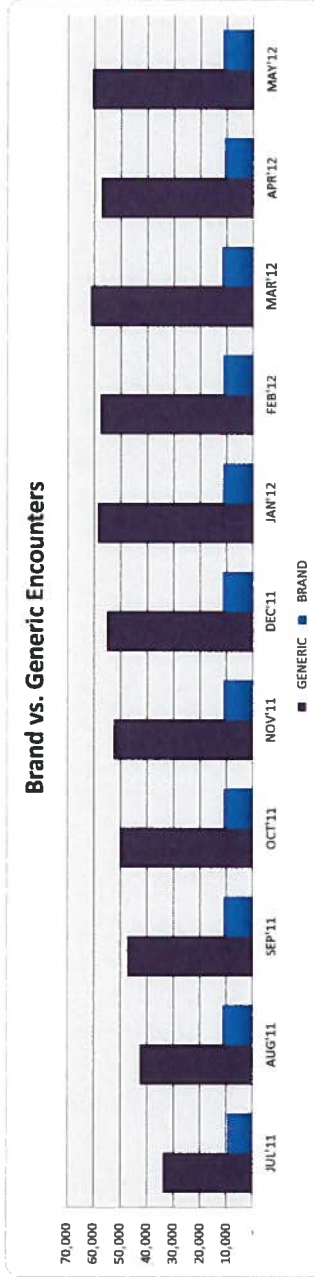
Number Of Claims Paid²	JUL11	AUG11	SEPT11	OCT11	NOV11	DEC11	JAN12	FEB12	MAR12	APR12	MAY12	YTD
BRAND	9,545	11,471	11,068	11,060	11,197	11,482	11,421	11,267	11,903	10,888	11,617	122,919
GENERIC	33,835	42,558	47,334	50,240	52,560	55,093	58,588	57,714	61,435	57,443	60,861	577,661
Total	43,380	54,029	58,402	61,300	63,757	66,575	70,009	69,981	73,338	68,331	72,478	700,580
ppm	0.43	0.53	0.58	0.60	0.63	0.66	0.70	0.69	0.72	0.67	0.72	0.63
BRAND %	22.0%	21.2%	19.0%	18.0%	17.6%	17.2%	16.3%	16.3%	16.2%	15.9%	16.0%	17.5%
GENERIC %	78.0%	78.8%	81.0%	82.0%	82.4%	82.8%	83.7%	83.7%	83.8%	84.1%	84.0%	82.5%

Plan Cost²	JUL11	AUG11	SEPT11	OCT11	NOV11	DEC11	JAN12	FEB12	MAR12	APR12	MAY12	YTD
BRAND	1,551,076	1,802,384	1,733,036	1,800,249	1,760,284	1,963,430	1,815,536	1,816,430	1,908,982	1,951,084	1,939,649	20,042,141
GENERIC	725,182	899,611	1,014,144	1,100,743	1,153,712	1,254,143	1,304,658	1,259,202	1,346,636	1,293,842	1,370,173	12,724,045
Total	\$ 2,276,258.54	\$ 2,701,995.31	\$ 2,747,179.22	\$ 2,900,991.98	\$ 2,913,996.65	\$ 3,217,572.96	\$ 3,120,194.44	\$ 3,075,632.19	\$ 3,257,618.03	\$ 3,244,925.24	\$ 3,309,822.37	\$ 32,766,185.93
ppm	\$22.31	\$26.62	\$27.07	\$28.55	\$28.80	\$31.78	\$31.00	\$30.52	\$32.11	\$32.04	\$32.76	\$29.41
avg. claim cost (Br & Gen)	\$52.47	\$50.01	\$47.04	\$47.32	\$45.70	\$48.33	\$44.57	\$44.59	\$44.42	\$47.49	\$45.67	\$46.77
BRAND %	68.1%	66.7%	63.1%	62.1%	60.4%	61.0%	59.1%	59.1%	58.6%	60.1%	58.6%	61.2%
GENERIC %	31.9%	33.3%	36.9%	37.9%	39.6%	39.0%	41.8%	40.9%	41.4%	39.9%	41.4%	38.8%
avg. claim cost (Brand)	\$162.50	\$157.13	\$156.58	\$162.77	\$157.21	\$171.00	\$156.96	\$161.22	\$160.38	\$179.20	\$166.97	\$163.05
avg. claim cost (Generic)	\$21.43	\$21.14	\$21.43	\$21.91	\$21.95	\$22.76	\$22.27	\$21.82	\$21.95	\$22.52	\$22.51	\$22.03

Note:

1) The actual stats obtained from California Department of Health Care Services

2) The actual stats obtained from Script Care, Ltd



GOLD COAST HEALTH PLAN FY 2012-13 BUDGET ASSUMPTIONS

Membership

Enrollment is assumed to remain steady, with negligible growth of about 0.3% annually. However, under a new DHCS policy effective July 1, 2012, retroactive enrollment will no longer be processed. Also, with the planned transition of Healthy Families to Medi-Cal, the California DHCS will assign approximately 4,600 Healthy Families members to the Plan on January 1, 2013. The total impact is projected to be:

Beginning membership at July 1, 2012	101,092
Healthy Families assigned January 1, 2013	4,600
Projected normal growth	300
Ending enrollment, June 30, 2013	105,992

Premium

Based on recent projections from the DHCS, the Plan's premium revenue is expected to be cut by 3.7%. The reduction will cause the overall gross revenue pmpm to average \$239.55, down from the current rate of about \$248.75 (using projected enrollment). The assumed loss in revenue is about \$11.4 million for the year.

Health Care Costs

Under the current contract, the Plan is allowed to pass through a reduction in premium to providers in the form of a reduction in reimbursement rates. For budget purposes, it is assumed that 90% of the reduction will be passed down, or 3.3% of existing rates. As payment patterns have been somewhat erratic, the ability to find meaningful trends or correlations has been problematic. Therefore, medical costs and IBNR will continue to be calculated using budgeted rates, based on the above assumptions.

Staffing and Salaries

After assessing long-term needs of the Plan, it has been determined that 35-40 new positions are needed to support a new organizational structure. It is also assumed that the relationship with RGS will be severed effective January 1, 2013, necessitating the addition of 2 human resources FTEs as well. Salaries are projected to be within market-anchored rates. The timing of hiring and the rates for specific positions are currently in development.

Facilities

As the current office environment has become inadequate, a search for new facilities has been underway. It is assumed that a move will occur early 2013. The projected space requirement is about 20,000 square feet, resulting in a new monthly lease amount of about \$43,000. The cost of the move is currently projected to be \$50,000, until actual bids and details are received.

Administrative Expenses

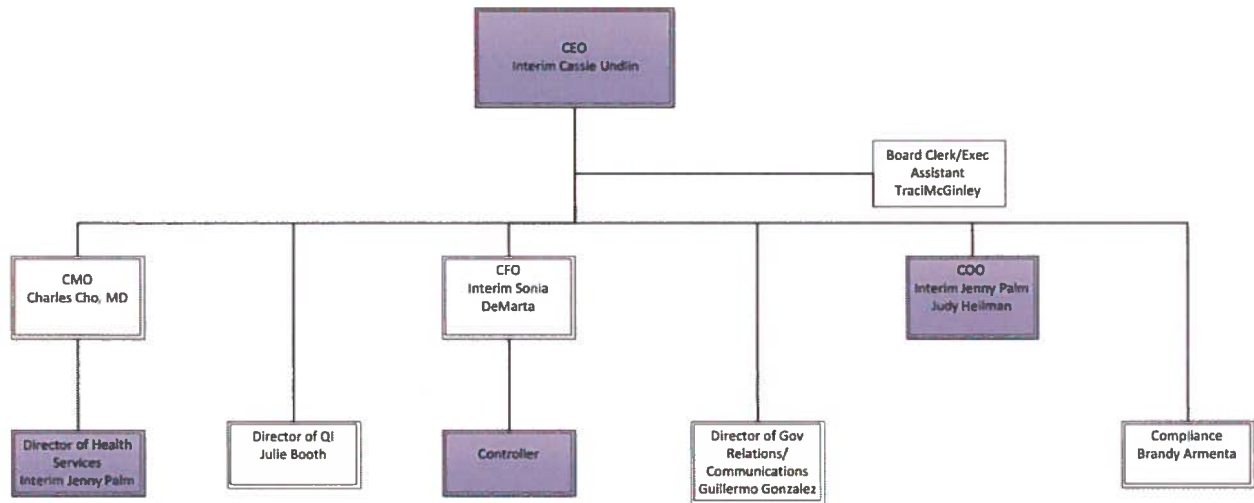
Expenses are projected using the current year's history, adjusted for the increase in FTEs where the usage is variable. Additional computers and cubicle units will be required for new employees; the assumed total cost is \$112,000, incurred as the new hires are added. Major purchases would also include case management software. It is more likely than not that software would be purchased (including implementation costs) that would be in the range of \$400,000-\$500,000. The current needs are being assessed by management and a determination will be forthcoming.

Tangible Net Equity

According to Title 28 CCR §1300.76, the Plan is allowed to use a phase-in approach to achieving its required TNE. This stair-step approach is as follows: 20% within 6 months, 36% within 12 months, 52% within 18 months, 68% within 24 months, 84% within 30 months and 100% within 36 months. At July 1, 2012, the Plan would be at the 36% step, followed by 52% at December 31, 2012. Due to the rate reduction in the Plan's premium, it is possible that the required TNE will not be attained.

Gold Coast Health Plan

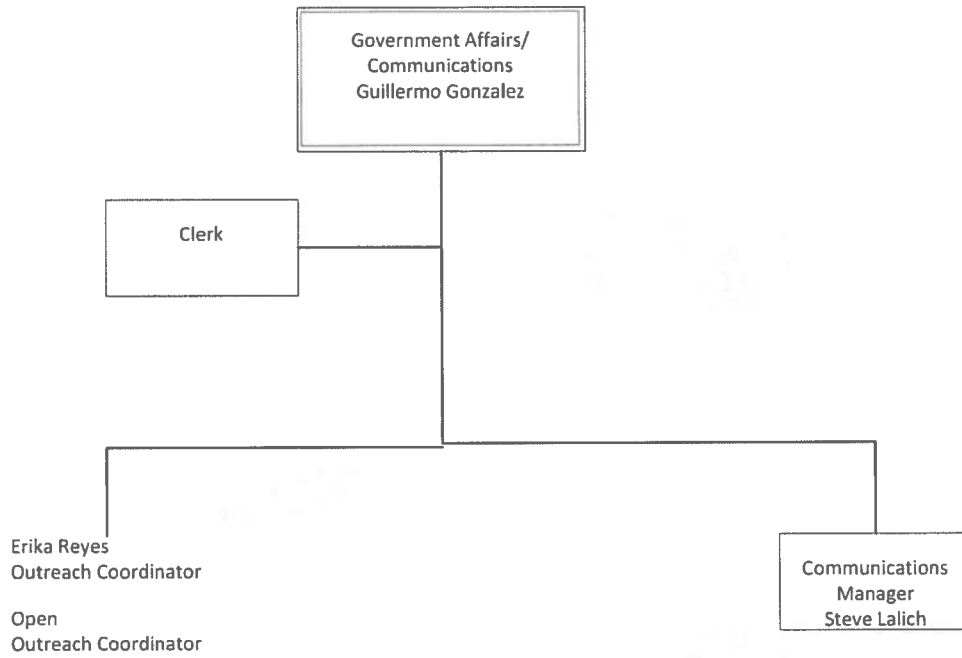
Draft Staffing Structure for 2013
June 21, 2012



Gold Coast Health Plan

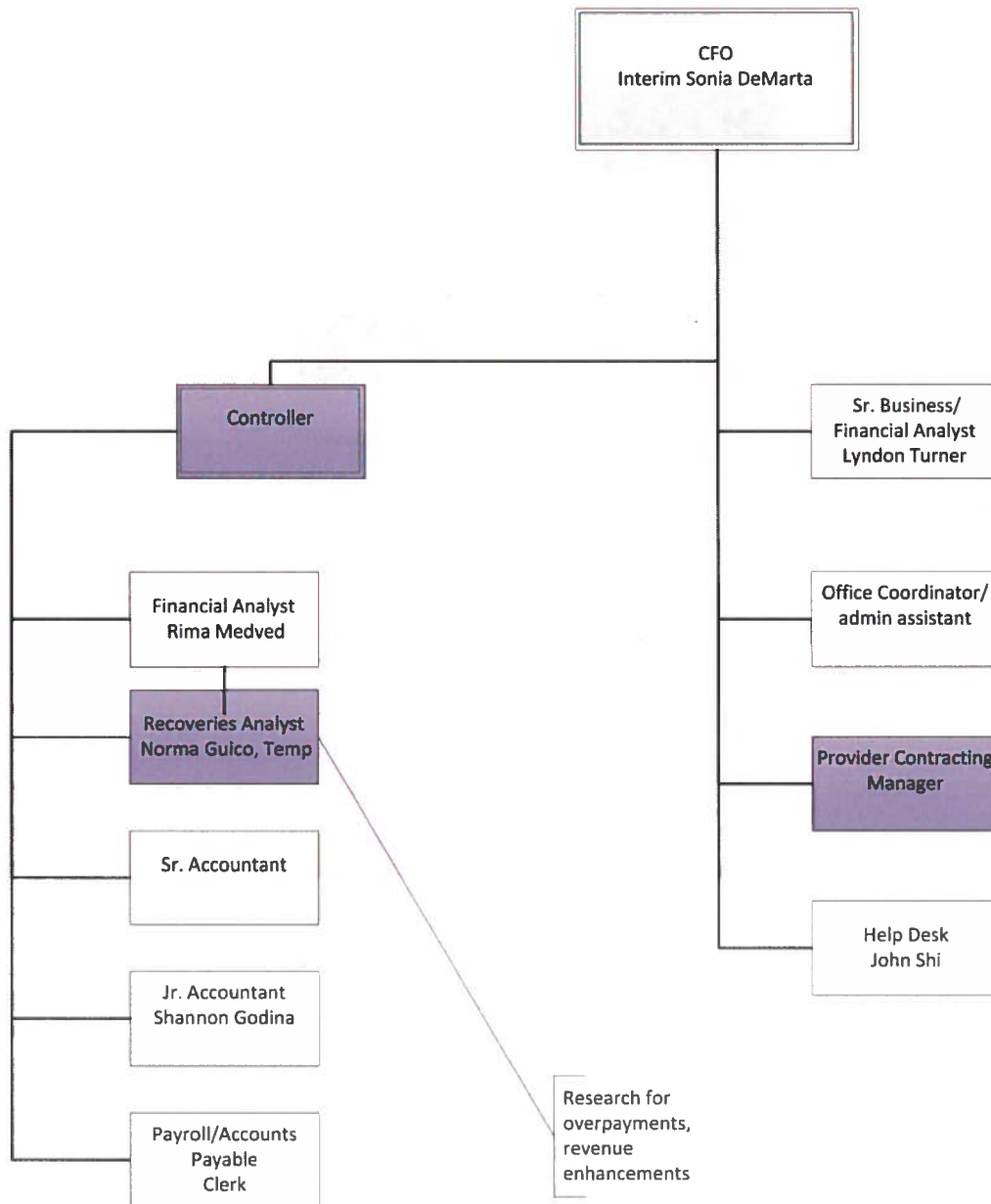
Draft Staffing Structure for 2013

June 21, 2012



Gold Coast Health Plan

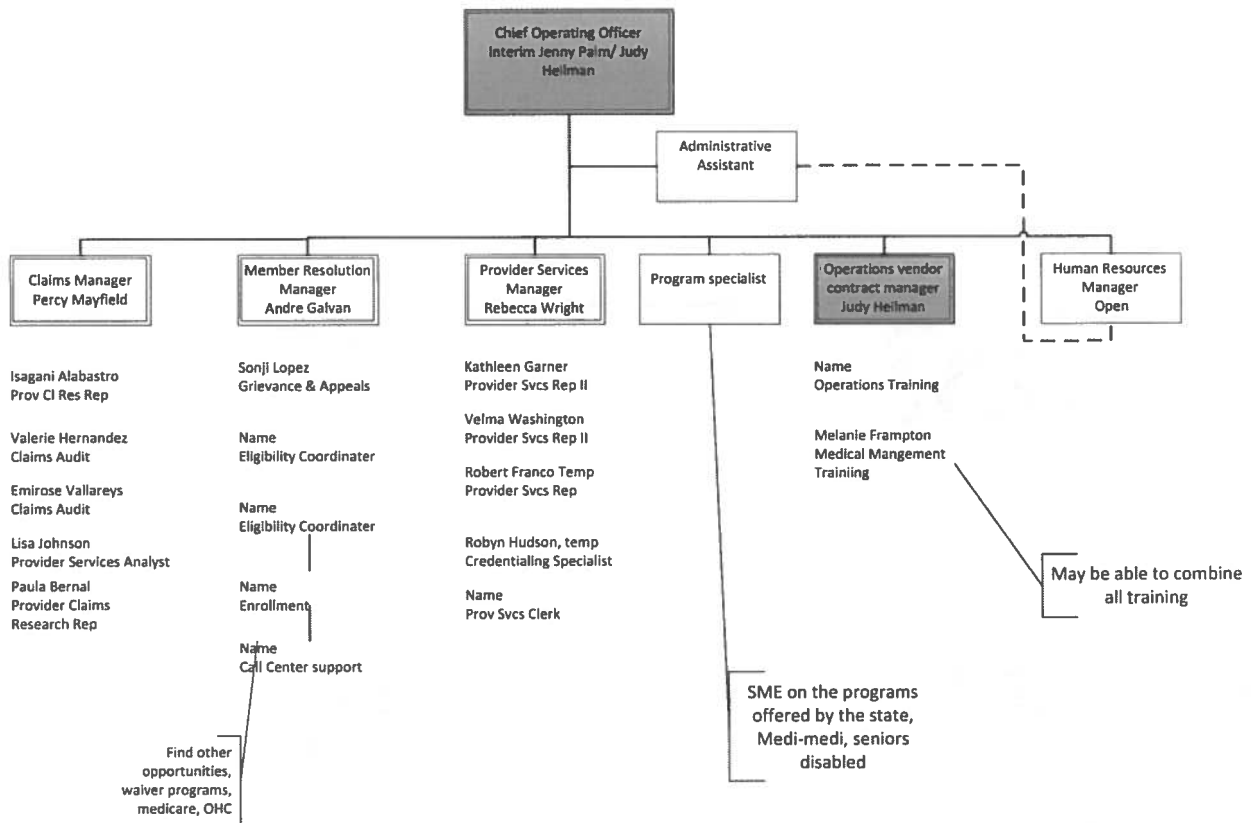
Draft Staffing Structure for 2013
June 21, 2012



Gold Coast Health Plan

Draft Staffing Structure for 2013

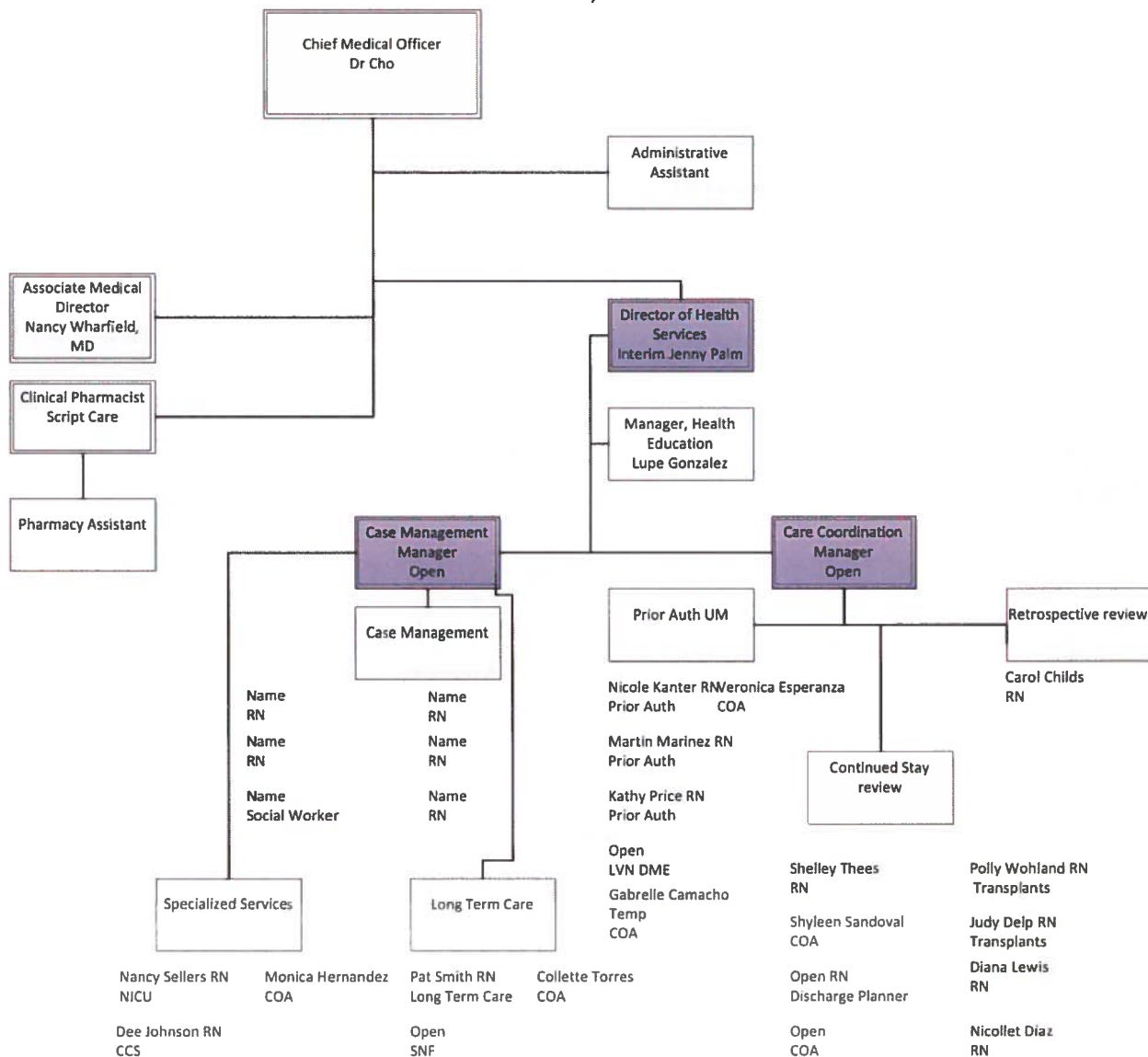
June 21, 2012



Gold Coast Health Plan

Draft Staffing Structure for 2013

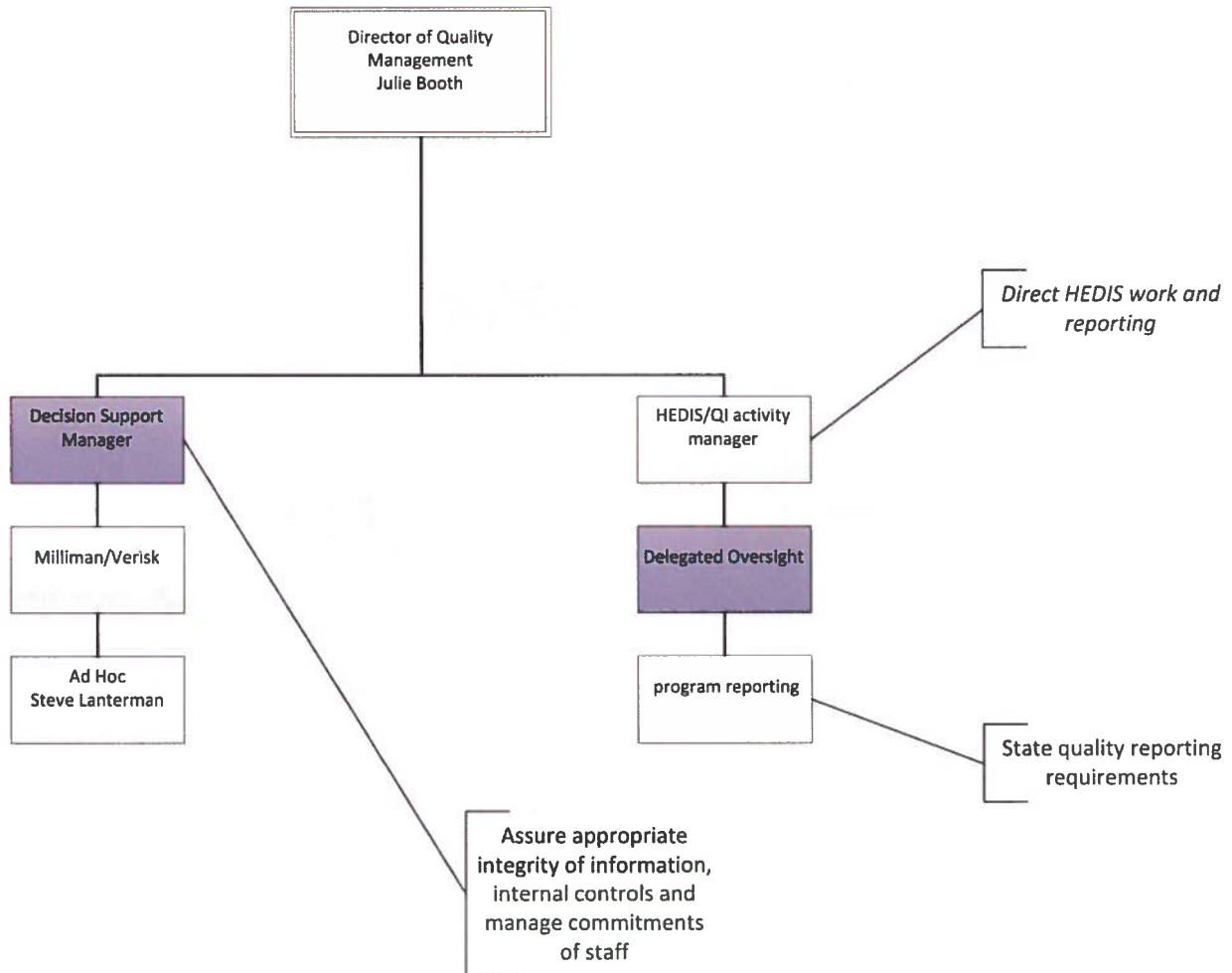
June 21, 2012



Gold Coast Health Plan

Draft Staffing Structure for 2013

June 21, 2012



Gold Coast Health Plan

Auto-Assignment Discussion

June 21, 2012

To: Gold Coast Health Plan Executive/Finance Committee

From: Cassie Undlin, Interim CEO

Date: June 21, 2012

Subject: Auto-Assignment

1. Are VCMC Physicians auto-assigned for each clinic that they work out of, therefore creating a "double assignment"?
2. Have clinic systems lost some of their prior clients in the self-selection and auto assignment process?
3. Has the current auto-assignment process resulted in less than a 3:1 assignment of Safety Net providers to Traditional providers?
4. What have been the results of the assignment to residency? What has been the process in other COHS?

Double assignment results.

- In July, the following double assignments occurred.

Provider Group	Physician count	Total auto assigned	Excess allocation
Clinicas	4	3,833	1,916
VCMC	8	4,840	2,420
CMH	1	316	158

- In September, there were no double assignments. In May there were no double assignments.

This research indicates that the above statement was true, but Clinicas and CMH also had double assignment. It only occurred for one month, and continues to not happen.

Loss of prior clients.

The plan does not know where our current members went for their health care services prior to July 1, 2011. What we do know is how our members self- selected or were auto assigned effective July 1.

Provider Group	Original July	Retroactive for July	Total July	Percent Members	Percent Physicians	Percent Physicians w/o Residents
Clinicas	11,883	3,780	15,663	23.3%	17%	18.9%
VCMC	40,051	94	40,145	59.8%	67%	62.3%
CMH	11,375	-98	11,277	16.8%	16%	16.8%
Subtotal	63,309	3,776	67,085			
Administrative Members	35,129	3,645	38,774			
Total	98,435	7,421	105,859			

Gold Coast Health Plan

Auto-Assignment Discussion

June 21, 2012

Beginning with the enrollment from September on, the self-selection and the auto assignment have remained very consistent.

All the clinic systems have concerns about how they lost some of their prior patients. Clinicas had 25,000, CMH had 42,000 and VCMC had 70,000, which would total 137,000, a number in excess of our enrollment. Some of the difference could be explained by the Administrative Members category and some by the fact that often members had services in more than one clinic system.

The impact of including Residents in the auto assignment process

Research of other COHS plans indicates:

CenCal: Includes Mid-levels but not Residents

Health Plan of San Mateo: Does not include Mid-levels or Residents

Recommendation: Remove Residents from the auto assignment process. See attachment for results of including Residents.

PCP auto-assignment logic to give preference to traditional and safety-net provider on a 3 to 1 basis

Research of other COHS plans indicates:

CenCal: Allows additional weighting for a period of three months for a new PCP only. Auto Assignment is a systematic process.... The computer system will assign the member to a PCP who has elected to receive members via this process, whose office is within a reasonable distance from the member's residence, whose age and/or sex restrictions are appropriate, and who has not yet exceeded the maximum number of members that the PCP is willing to service.

Central California Alliance for Health: The PCP auto-assignment program logic is weighted to give preference to traditional and safety-net providers. Each of these providers will be assigned two members for every one member assigned to a non-traditional provider.

Partnership Health Plan: At startup of a county, the very first auto-assignment had a 2x Weighting, assuming provider had capacity. After that initial month there is no higher percentage.

Health Plan of San Mateo: Does not weight Safety-Net providers.

Gold Coast Health Plan

Auto-Assignment Discussion

June 21, 2012

Recommendation: Continue with the current practice of auto-assigning to Safety-Net and Traditional providers, and not auto-assigning to Non-Traditional Providers.

See Attachments

PCP Auto Assignment Consolidated Monthly Summary 2 pages

PCP Auto Assignment Grand Totals

PCP Auto Assignment, Assignment Projections Excluding Residents

PCP Auto Assignment Consolidated Monthly Summary Residents Only

Monthly report of assignments to VCMC, Clinicas and CMH 2 pages

PCP Auto Assignment Consolidated Monthly Summary

Assignment Date	Provider Group	Group ID 1			Group ID 2			Group ID 3			Group ID 4				
		Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group				
7/9/2011	Clinicas	355	1	20%				732	2	67%	249	7%	7%		
	CMH-N	355	1	20%			365	33%	1	33%	498	14%	2	14%	
	CMH-Y	1066	3	60%	5650	12	100%	1097	100%	3	100%	2743	79%	11	79%
	VCMC	1776	5	100%	5650	12	100%	1097	100%	3	100%	3490	100%	14	100%
9/20/2011	Clinicas	86	4	22%			158	81%	8	67%	240	47%	4	10%	
	CMH-N	35	4	22%			37	19%	4	33%	48	9%	8	19%	
	CMH-Y	117	10	56%	1149	32	100%	195	100%	12	100%	221	43%	30	71%
	VCMC	238	18	100%	1149	32	100%	195	100%	12	100%	509	100%	42	100%
11/1/2011	Clinicas	20	2	22%	15	6%	17	33%	4	67%	18	11%	2	10%	
	CMH-N	22	2	22%			17	33%	1	17%					
	CMH-Y	37	5	56%	247	94%	17	33%	1	17%	36	22%	4	19%	
	VCMC	79	9	100%	262	100%	51	100%	6	100%	107	66%	15	71%	
12/8/2011	Clinicas	10	2	22%	8	6%	8	30%	4	67%	11	11%	2	10%	
	CMH-N	12	2	22%			9	33%	1	17%					
	CMH-Y	20	5	56%	137	94%	10	37%	1	17%	22	22%	4	19%	
	VCMC	42	9	100%	145	100%	27	100%	6	100%	69	68%	15	71%	
1/12/2012	Clinicas	8	2	22%	8	5%	10	31%	4	67%	4	8%	2	8%	
	CMH-N	8	2	22%			11	34%	1	17%					
	CMH-Y	13	5	56%	142	95%	11	34%	1	17%	18	38%	9	35%	
	VCMC	29	9	100%	150	100%	32	100%	6	100%	26	54%	15	58%	
3/9/2012	Clinicas	15	1	13%	30	11%	16	32%	4	67%	13	9%	2	8%	
	CMH-N	29	2	25%			17	34%	1	17%					
	CMH-Y	45	5	63%	251	89%	17	34%	1	17%	57	38%	9	35%	
	VCMC	89	8	100%	281	100%	50	100%	6	100%	82	54%	15	58%	
4/12/2012	Clinicas	4	1	13%	10	10%	15	47%	5	71%	4	10%	2	8%	
	CMH-N	8	2	25%			8	25%	1	14%					
	CMH-Y	13	5	63%	92	90%	9	28%	1	14%	15	37%	9	35%	
	VCMC	25	8	100%	102	100%	32	100%	7	100%	22	54%	15	58%	
5/7/2012	Clinicas	7	1	13%	23	10%	19	50%	5	71%	8	9%	2	8%	
	CMH-N	14	2	25%			9	24%	1	14%					
	CMH-Y	22	5	63%	199	90%	10	26%	1	14%	36	39%	9	35%	
	VCMC	43	8	100%	222	100%	38	100%	7	100%	48	52%	15	58%	
Grand Total				2321	100%	74	100%	1522	100%	53	100%	4595	100%	202	100%

PCP Auto Assignment Consolidated Monthly Summary

Assignment Date	Provider Group	Group ID 5				Group ID 6				Group ID 7				Group ID 8				Grand Totals
		Members Assigned		Doctors in Provider Group		Members Assigned		Doctors in Provider Group		Members Assigned		Doctors in Provider Group		Members Assigned		Doctors in Provider Group		
		Assigned	%	Assigned	%	Assigned	%	Assigned	%	Assigned	%	Assigned	%	Assigned	%	Assigned	%	
7/9/2011	Clinicas	1221	43%	3	43%	132	2%	1	2%	183	10%	1	10%	6460	26%	12	26%	
	CMH-N					1587	27%	12	27%	733	40%	4	40%	2693	11%	5	11%	
	CMH-Y					4119	71%	31	70%	916	50%	5	50%	15631	63%	29	63%	
	VCMC	2850	100%	7	100%	5838	100%	44	100%	1832	100%	10	100%	24784	100%	46	100%	
9/20/2011	Clinicas	402	60%	8	40%	395	37%	4	2%	186	43%	10	50%	2363	53%	46	35%	
	CMH-N					102	9%	32	20%					175	4%	10	8%	
	CMH-Y					266	40%	12	60%	249	57%	10	50%	1889	43%	76	58%	
	VCMC	668	100%	20	100%	1082	100%	164	100%	435	100%	20	100%	4427	100%	132	100%	
11/1/2011	Clinicas	57	40%	4	40%	4	2%	2	3%	56	50%	5	50%	304	28%	23	31%	
	CMH-N					32	12%	8	11%					201	19%	13	18%	
	CMH-Y					85	60%	6	60%	56	50%	5	50%	575	53%	38	51%	
	VCMC	142	100%	10	100%	263	100%	74	100%	112	100%	10	100%	1080	100%	74	100%	
12/8/2011	Clinicas	36	40%	4	40%	3	2%	2	3%	40	50%	5	50%	181	27%	23	31%	
	CMH-N					24	12%	8	11%					121	18%	13	18%	
	CMH-Y					55	60%	6	60%	40	50%	5	50%	366	55%	38	51%	
	VCMC	91	100%	10	100%	197	100%	74	100%	80	100%	10	100%	668	100%	74	100%	
1/12/2012	Clinicas	37	39%	4	40%	1	1%	2	3%	29	49%	5	50%	150	29%	24	32%	
	CMH-N					13	12%	7	9%					102	19%	14	18%	
	CMH-Y					57	61%	6	60%	30	51%	5	50%	274	52%	38	50%	
	VCMC	94	100%	10	100%	110	100%	74	100%	59	100%	10	100%	526	100%	76	100%	
3/9/2012	Clinicas	72	40%	4	40%	8	3%	3	4%	46	48%	5	50%	336	26%	20	28%	
	CMH-N					38	13%	8	11%					237	19%	13	18%	
	CMH-Y					108	60%	6	60%	49	52%	5	50%	707	55%	39	54%	
	VCMC	180	100%	10	100%	295	100%	74	100%	95	100%	10	100%	1280	100%	72	100%	
4/12/2012	Clinicas	23	40%	4	40%	3	4%	4	5%	19	45%	6	50%	86	25%	20	28%	
	CMH-N					10	14%	8	11%					64	19%	13	18%	
	CMH-Y					34	60%	6	60%	23	55%	6	50%	195	57%	38	54%	
	VCMC	57	100%	10	100%	71	100%	75	100%	42	100%	12	100%	345	100%	71	100%	
5/7/2012	Clinicas	37	40%	4	40%	7	4%	4	5%	37	49%	6	50%	183	27%	20	28%	
	CMH-N					24	12%	8	11%					130	19%	13	18%	
	CMH-Y					55	60%	6	60%	38	51%	6	50%	374	54%	38	54%	
	VCMC	92	100%	10	100%	193	100%	75	100%	75	100%	12	100%	687	100%	71	100%	
Grand Total			4174	100%	87	100%	8049	100%	654	100%	94	100%	33797	100%	616	100%		

PCP Auto Assignment
Grand Totals

Assignment Date	Provider Group	Group ID 1		Group ID 2		Group ID 3		Group ID 4		Doctors in Provider Group	Doctors in Provider Group				
		Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group						
Through May 2012	Clinicas	505	22%	14	19%	94	1%	9	6%	975	64%	547	12%	17	8%
	CMH - Traditional	483	21%	17	23%	71	5%	6	11%	476	31%	730	16%	54	27%
	CMH - Safety Net														
	VCMC - Doctors	1333	57%	43	58%	7850	99%	140	93%	17	%	2	1%		
	VCMC - Residents	2321	100%	74	100%	7961	100%	151	100%	1522	100%	4595	100%	202	100%
Grand Total															

Grand Totals

Members Assigned	14805	23%
Doctors in Provider Group	6770	10%
Doctors in Provider Group	1689	3%
Doctors in Provider Group	40028	61%
Doctors in Provider Group	1857	3%
Doctors in Provider Group	65149	100%
Doctors in Provider Group	322	17%
Doctors in Provider Group	237	12%
Doctors in Provider Group	82	4%
Doctors in Provider Group	1037	54%
Doctors in Provider Group	253	13%
Doctors in Provider Group	1931	100%

Assignment Date	Provider Group	Group ID 5		Group ID 6		Group ID 7		Group ID 8		Doctors in Provider Group	Doctors in Provider Group		
		Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group				
Through May 2012	Clinicas	1885	45%	35	40%	183	7%	1	1%	10063	30%	188	31%
	CMH - Traditional												
	CMH - Safety Net												
	VCMC - Doctors	2289	55%	52	60%	1123	41%	38	40%	19312	57%	322	52%
	VCMC - Residents	4174	100%	87	100%	8049	100%	654	100%	2730	100%	33797	100%
Grand Total													

Grand Totals

Members Assigned	6770	10%
Doctors in Provider Group	1689	3%
Doctors in Provider Group	40028	61%
Doctors in Provider Group	1857	3%
Doctors in Provider Group	65149	100%
Doctors in Provider Group	322	17%
Doctors in Provider Group	237	12%
Doctors in Provider Group	82	4%
Doctors in Provider Group	1037	54%
Doctors in Provider Group	253	13%
Doctors in Provider Group	1931	100%

Assignment Date	Provider Group	Group ID 1		Group ID 2		Group ID 3		Group ID 4		Doctors in Provider Group	Doctors in Provider Group
		Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group		
Through May 2012	All - Traditional	0	0%	0	0%	71	5%	6	11%	0	0%
	All - Safety Net	2321	100%	74	100%	7961	100%	151	100%	1451	95%
Grand Total											

Grand Totals

Members Assigned	6770	10%
Doctors in Provider Group	1689	3%
Doctors in Provider Group	40028	61%
Doctors in Provider Group	1857	3%
Doctors in Provider Group	65149	100%
Doctors in Provider Group	322	17%
Doctors in Provider Group	237	12%
Doctors in Provider Group	82	4%
Doctors in Provider Group	1037	54%
Doctors in Provider Group	253	13%
Doctors in Provider Group	1931	100%

Assignment Date	Provider Group	Group ID 5		Group ID 6		Group ID 7		Group ID 8		Doctors in Provider Group	Doctors in Provider Group		
		Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group				
Through May 2012	All - Traditional	0	0%	0	0%	1830	23%	91	14%	1186	42%	46	49%
	All - Safety Net	4174	100%	87	100%	8049	100%	654	100%	1584	58%	48	51%
Grand Total													

PCP Auto Assignment Consolidated Monthly Summary Residents Only

Assignment Date	Provider Group	Group ID 1		Group ID 2		Group ID 3		Group ID 4	
		Members Assigned	Residents in Provider Group	Members Assigned	Residents in Provider Group	Members Assigned	Residents in Provider Group	Members Assigned	Residents in Provider Group
7/9/2011	VCMC								
9/20/2011	VCMC								
11/1/2011	VCMC								
12/8/2011	VCMC								
1/12/2012	VCMC								
3/9/2012	VCMC			5	1				
4/12/2012	VCMC			12	1				
5/7/2012	VCMC			17					
Grand Total		0				0			0

Grand Totals		Members Assigned	Residents in Provider Group
		855	3
		364	62
		144	31
		106	31
		56	31
		163	31
		48	32
		121	32
		1857	253

Assignment Date	Provider Group	Group ID 5		Group ID 6		Group ID 7		Group ID 8	
		Members Assigned	Residents in Provider Group	Members Assigned	Residents in Provider Group	Members Assigned	Residents in Provider Group	Members Assigned	Residents in Provider Group
7/9/2011	VCMC			133	1	183	1	539	1
9/20/2011	VCMC			263	58	50	2	51	2
11/1/2011	VCMC			116	29	11	1	17	1
12/8/2011	VCMC			87	29	8	1	11	1
1/12/2012	VCMC			42	29	6	1	8	1
3/9/2012	VCMC			113	28	10	1	40	2
4/12/2012	VCMC			28	28	4	1	11	2
5/7/2012	VCMC			81	28	6	1	22	2
Grand Total		0		863		278		699	

PCP Auto Assignment Assignment Projections Excluding Residents

ASSIGNMENT PROJECTIONS

Assignment Date	Provider Group	Group ID 1		Group ID 2		Group ID 3		Group ID 4		Group ID 5		Group ID 6		Group ID 7		Group ID 8		Grand Totals		
		Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned	Doctors in Provider Group	Members Assigned
Through	All - Traditional	0	0	0	0	172	6	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2012	All - Safety Net (excluding Residents)	2321	74	7961	149	1350	47	4595	202	2321	74	333	87	2730	85	510	28537	604	56512	1441
Grand Total		2321	74	7961	149	1522	53	4595	202	2321	74	333	87	2730	85	510	33797	604	65149	1678

VCMC Residents

VCMC Residents

Overall																										
Cap Run Month	Cap Paid Month \$											TOTAL	Cap Paid Month Net Members											TOTAL	Total Net Retro	
	July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May		July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May			
July	588,172.83											588,172.83	67,188										67,188			
August	77.46	582,099.25										582,176.71	11	66,482									66,493	11		
September	33,839.99	23,865.53	607,421.29									665,126.81	3,906	2,734	69,406								76,046	6,640		
October	41.90	-513.79	-589.83	626,159.87								625,098.15	5	-61	-67	71,585							71,462	-123		
November	318.96	939.08	2,239.17	1,384.81	632,207.11							637,089.13	37	111	261	163	72,275						72,847	572		
December	203.78	1,191.55	2,061.53	2,496.79	2,164.98	638,140.11						646,258.74	23	141	245	295	266	72,976					73,946	970		
January	203.78	777.87	1,232.55	1,902.38	2,833.28	2,531.31	629,210.56					638,691.73	23	89	140	222	328	303	71,926				73,031	1,105		
February		138.83	201.17	184.41	272.96	335.82	666.77	619,092.47				620,892.43		16	23	21	31	37	79	70,751			70,958	207		
March			124.68	145.12	133.06	174.96	187.02	581.80	629,832.73			631,179.37			14	16	15	20	21	71	72,007		72,164	157		
April				113.64	100.56	96.88	138.78	245.11	300.49	630,686.25		631,681.71				14	13	11	16	29	39	72,103		72,225	122	
May					224.22	237.30	291.26	353.08	422.73	679.80	632,600.43	634,808.82					25	26	32	39	45	78	72,314		72,559	245
TOTAL	622,858.70	608,498.32	612,690.56	632,273.38	637,611.39	641,182.20	630,064.35	619,674.27	629,832.73	630,686.25	632,600.43	634,808.82	71,193	69,512	70,022	72,302	72,915	73,336	72,026	70,822	72,007	72,103	72,314		9,175	

VCMC																										
Cap Run Month	Cap Paid Month \$											TOTAL	Cap Paid Month Net Members											TOTAL	Total Net Retro	
	July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May		July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May			
July	351,923.22											351,923.22	40,051											40,051		
August	-544.30	321,552.30										321,008.00	-61	36,489										36,428	-61	
September	4,285.78	383.85	311,153.58									315,823.21	473	16	35,248									35,737	489	
October	-604.95	-926.00	-948.08	322,787.19								320,308.16	-71	-109	-109	36,600								36,311	-289	
November	-1,453.99	-1,365.49	-1,592.82	-2,416.82	321,519.05							314,689.93	-171	-160	-187	-282	36,452							35,652	-800	
December	-93.20	456.20	972.13	849.04	-17.43	321,586.45						323,753.19	-12	54	115	100	2	36,457						36,716	259	
January	-509.02	-260.23	-128.74	-310.61	-469.78	118.79	313,478.76					311,919.17	-64	-34	-21	-38	-58	18	35,502					35,305	-197	
February		-97.45	-92.75	-199.60	-160.31	-136.19	-403.90	304,138.64				303,048.44		-10	-9	-21	-16	-14	-43	34,414				34,301	-113	
March			-96.88	-118.34	-143.48	-143.48	-131.42	-91.21	309,594.28			308,869.47			-12	-15	-18	-18	-17	-9	35,052				34,963	-89
April				20.44	0.00	16.76	75.42	89.57	1.47	310,175.11		310,378.77				2	-1	1	8	10	2	35,109			35,131	22
May					86.46	70.72	116.30	149.82	111.60	160	311,493.09	312,188.23					9	7	12	16	10	18	35,252		35,324	72
TOTAL	353,003.54	319,743.18	309,266.44	320,611.30	320,814.51	321,513.05	312,943.44	304,047.43	309,594.28	310,175.11	311,493.09	312,188.23	40,145	36,246	35,025	36,346	36,370	36,451	35,442	34,405	35,052	35,109	35,252		-801	
													56.39%	52.14%	50.02%	50.27%	49.88%	49.70%	49.21%	48.58%	48.68%	48.69%	48.75%			

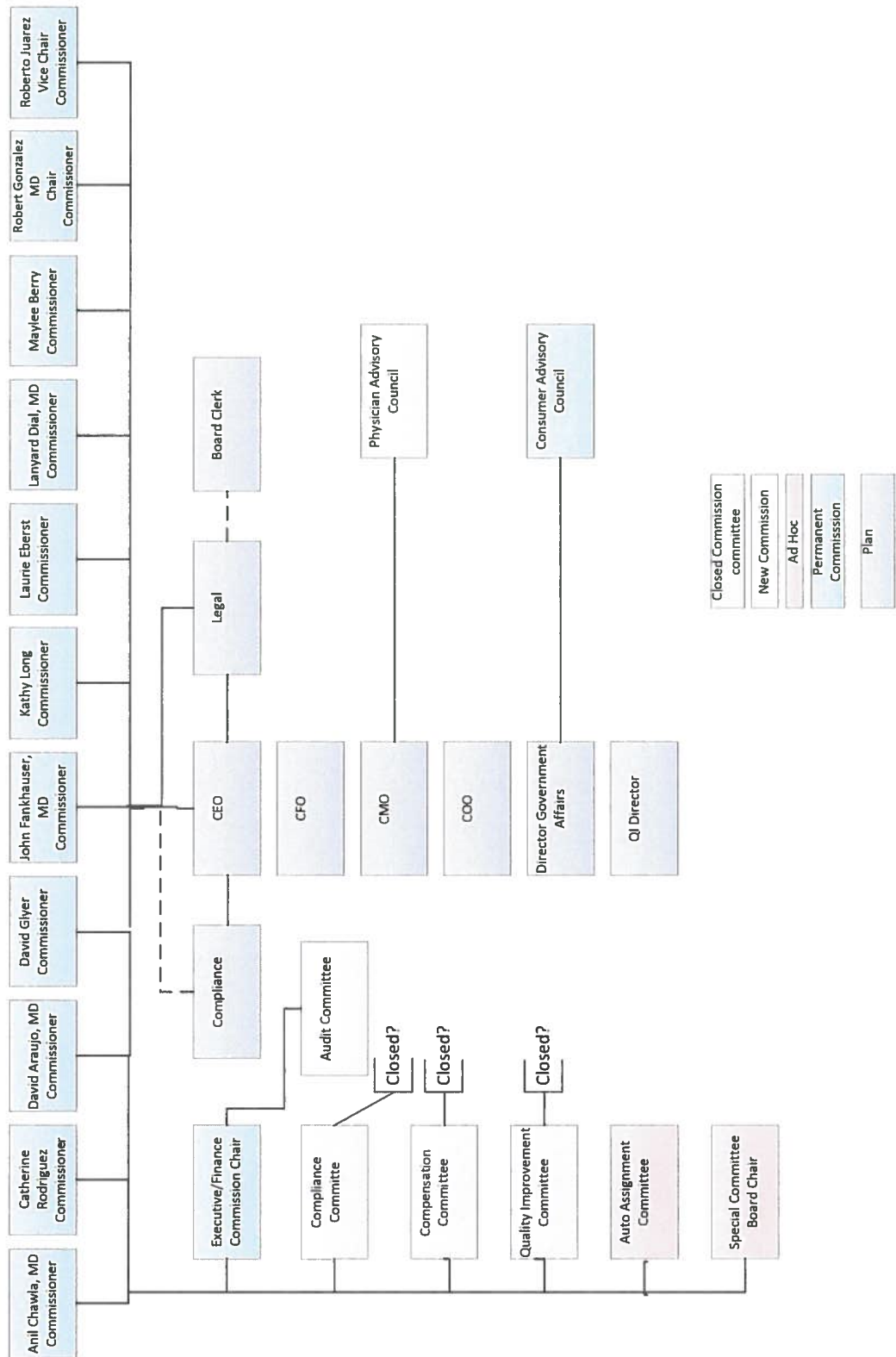
Clinicas																										
Cap Run Month	Cap Paid Month \$											TOTAL	Cap Paid Month Net Members											TOTAL	Total Net Retro	
	July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May		July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May			
July	103,479.44											103,479.44	11,883											11,883		
August	716.60	104,138.45										104,855.05	82	11,983										12,065	82	
September	30,644.75	21,760.78	126,954.31									179,359.84	3,559	2,526	14,639									20,724	6,085	
October	739.03	613.33	609.65	128,333.75								130,295.76	87	72	72	14,805								15,036	231	
November	747.41	515.83	-573.12	-925.25	127,201.18							126,966.05	88	63	-64	-100	14,674							14,661	-13	
December	-91.16	66.99	261.82	433.10	355.07	127,143.33						128,169.15	-10	9	33	53	44	14,680						14,809	129	
January	-251.47	-34.66	-0.59	17.76	-113.78	184.74	125,148.58					124,950.58	-26	0	5	6	-6	29	14,456					14,464	8	
February		-53.96	-53.96	-53.96	-50.28	-78.58	-11.54	123,159.09				122,856.81		-6	-6	-6	-6	-10	-2	14,226				14,190	-36	
March			-28.82	-81.71	-144.05	-102.15	-147.73	-94.84	125,254.32			124,655.02			-3	-9	-16	-11	-16	-10	14,474				14,409	-65
April				-37.20	-53.96	-62.34	-70.72	-12.06	93.20	124,987.58		124,844.50				-4	-6	-7	-8	-1	12	14,447			14,433	-14
May					40.83	44.51	44.51	39.29	77.51	214	124,606.20	125,067.05					5	5	5	4	8	24	14,402		14,453	51
TOTAL	135,984.60	127,006.76	127,169.29	127,686.49	127,235.01	127,129.51	124,989.31	123,064.25	125,254.32	124,987.58	124,606.20	125,067.05	15,663	14,647	14,676	14,745	14,689	14,686	14,438	14,216	14,474	14,447	14,402		6,421	
													22.00%	21.07%	20.96%	20.39%	20.15%	20.03%	20.05%	20.07%	20.10%	20.04%	19.92%			

CMH																												
Cap Run Month	Cap Paid Month \$											TOTAL	Cap Paid Month Net Members											TOTAL	Total Net Retro			
	July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May		July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May					
July	99,453.79											99,453.79	11,375										11,375					
August	-94.84	108,171.82										108,076.98	-10	12,383									12,373	-10				
September	-1,011.44	-68.51	111,399.61									110,319.66	-117	-12	12,769								12,640	-129				
October	-83.80	-167.60	-201.12	114,642.48								114,189.96	-10	-20	-24	13,140							13,086	-54				
November	150.84	292.28	1,946.02	2,438.45	119,002.27							123,829.86	18	34	223	279	13,634						14,188	554				
December	104.24	250.38	350.94	536.89	1,114.09	122,276.56						124,633.10	12	29	41	62	130	14,016					14,290	274				
January	75.42	283.90	394.38	750.07	1,380.88	863.31	121,849.82					125,597.78	9	33	46	87	156	97	13,959				14,387	428				
February		152.48	181.30	195.97	233.17	249.93	574.71	121,577.56				123,165.12		16	19	20	24	26	63	13,926				14,094	168			
March			66.02	116.30	133.06	124.68	128.36	304.34	123,771.70			124,644.46			7	13	15	14	35	14,183				14,281	98			
April				125.70	92.18	80.12	63.36	88.50	101.58	124,336.71		124,888.15				15	11	10	8	11	13	14,250			14,318	68		
May					28.82	53.96	62.34	87.48	104.24	193	125,679.82	126,209.40					3	6	7	10	12	23	14,404			14,465	61	
TOTAL	98,594.21	108,914.75	114,137.15	118,805.86	121,984.47	123,648.56	122,552.89	121,881.90	123,771.70	124,336.71	125,679.82	126,209.40	11,277	12,463	13,081	13,616	13,973	14,169	14,036	13,961	14,183	14,250	14,404			14,465	1,329	
													15.84%	17.93%	18.68%	18.83%	19.16%	19.32%	19.49%	19.71%	19.70%	19.76%	19.92%					

Other																												
Cap Run Month	Cap Paid Month \$											TOTAL	Cap Paid Month Net Members											TOTAL	Total Net Retro			
	July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May		July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May					
July	33,316.38											33,316.38	3,879											3,879				
August	0.00	48,236.68										48,236.68	0	5,627										5,627	0			
September	-79.10	1,789.41	57,913.79									59,624.10	-9	204	6,750									6,945	195			
October	-8.38	-33.52	-50.28	60,396.45								60,304.27	-1	-4	-6	7,040								7,029	-11			
November	874.70	1,496.46	2,459.09	2,288.43	64,484.61							71,603.29	102	174	289	266	7,515							8,346	831			
December	283.90	417.98	476.64	677.76	713.25	67,133.77						69,703.30	33	49	56	80	90	7,823						8,131	308			
January	888.85	788.86	967.50	1,445.16	2,035.96	1,364.47	68,733.40					76,224.20	104	90	110	167	236	159	8,009					8,875	866			
February		137.76	166.58	242.00	250.38	300.66	507.50	70,217.18				71,822.06		16	19	28	29	35	61	8,185				8,373	188			
March			184.36	228.87	287.53	295.91	337.81	463.51	71,212.43			73,010.42			22	27	34	35	40	55	8,298				8,511	213		
April				4.70	62.34	62.34	70.72	79.10	104.24	71,186.85		71,570.29				1	9	7	8	9	12	8,297				8,343	46	
May					68.11	68.11	68.11	76.49	129.38	113	70,821.32	71,344.14					8	8	8	9	15	13	8,256			8,317	61	
TOTAL	35,276.35	52,833.63	62,117.68	65,283.37	67,902.18	69,225.26	69,578.71	70,680.69	71,212.43	71,186.85	70,821.32	71,344.14	4,108	6,156	7,240	7,609	7,921	8,067	8,110	8,240	8,298	8,297	8,256			8,317	2,697	
													5.77%	8.86%	10.34%	10.52%	10.86%	11.00%	11.26%	11.63%	11.52%	11.51%	11.42%					

Gold Coast Health Plan

6/16/2012



Gold Coast Health Plan

Current Permanent Board Committees

June 21, 2012

Executive Finance Committee

Board Chair
Commissioner
Gonzalez, MD

CEO

Commissioner
Juarez

CFO

Commissioner
Rodriguez

Board Clerk

Commissioner
Glyer

Commissioner
Anil Chawla, MD

Compliance Committee

Who is Chair, Charter.

Commissioner
Rodriguez

CEO

Commissioner
Glyer

Compliance Officer/
Compliance Specialist
Brandy Armetta

Gold Coast Health Plan

Proposed Board Committees June 21, 2012

Audit Committee

Commissioner
Finance Committee

CFO

Commissioner
Not on Finance
Committee

CEO

External

External

Gold Coast Health Plan

Proposed Board Committees June 21, 2012



Commissioner
Open

CEO or COO

Commissioner
Open

Human Relations
Manger



MD

CEO

Name
Title

CMO

Name
Title

QI Director

**Draft Annual Commission Agenda
Gold Coast Health Plan
2012**

	Jan	Feb	Mar	Apr	May	25-Jun	23-Jul	27-Aug	24-Sep	22-Oct	26-Nov	24-Dec
Financials	x	x	x	x	x	x	x	x	x	x	x	x
Budget						draft	final					
Audit						x	x					
QI reports												
Quality Improvement Committee												
Delegated Oversight												
Credentialling						x		x				
Grievance & Appeals												
Cultural/Linguistic/Health Ed												
Medical Advisory												
P & T						x						
Consumer Advisory Council						x		x				x
Physician Advisory Committee												
Compliance						x						
Compensation							x				x	
CEO												
Claims				x	x	x	x	x	x	x	x	x
Enrollment				x	x	x	x	x	x	x	x	x
Prov Network				x	x	x	x	x	x	x	x	x
Outreach				x	x	x	x	x	x	x	x	x
Utilization				x	x	x	x	x	x	x	x	x
Personnel				x	x	x	x	x	x	x	x	x
Program				x	x	x	x	x	x	x	x	x
Policy				x	x	x	x	x	x	x	x	x
Milestones				x	x	x	x	x	x	x	x	x
Strategic Planning								x				