

Regular Meeting of the

Santa Clara County Health Authority Executive/Finance Committee

Thursday, November 14, 2019, 11:30 AM - 1:30 PM

Santa Clara Family Health Plan, Boardroom

6201 San Ignacio Ave, San Jose, CA 95119

AGENDA

- | | | | |
|--|--------------|-------|--------|
| 1. Roll Call | Ms. Alvarado | 11:30 | 5 min |
| 2. Public Comment
Members of the public may speak to any item on the agenda; two minutes per speaker. The Executive/Finance Committee reserves the right to limit the duration of the public comment period to 30 minutes.

<u>Announcement Prior to Recessing into Closed Session</u>
Announcement that the Executive/Finance Committee will recess into Closed Session to discuss Item 3(a) below. | Ms. Alvarado | 11:35 | 5 min |
| 3. Adjourn to Closed Session | | 11:40 | 20 min |
| a. <u>Real Property Negotiations</u> (Government Code Section 54956.8):
It is the intention of the Executive/Finance Committee to meet in Closed Session to confer with its Real Property Negotiators concerning the price and terms of payment related to the possible lease of real property located at 408 N. Capitol Avenue, San Jose, CA. The negotiators for the Health Authority are Dave Cameron, CFO, and Christine Tomcala, CEO. The other negotiating party is Capitol Square Partners. | | | |
| 4. Report from Closed Session | Ms. Alvarado | 12:00 | 5 min |
| 5. Meeting Minutes
Review meeting minutes of the October 24, 2019 Executive/Finance Committee.
Possible Action: Approve October 24, 2019 Executive/Finance Committee Minutes | Ms. Alvarado | 12:05 | 5 min |
| 6. September 2019 Financial Statements
Review September 2019 Financial Statements.
Possible Action: Approve the September 2019 Financial Statements | Mr. Cameron | 12:10 | 10 min |
| 7. Compliance Update
Discuss audit activity and corrective action plan progress.
Possible Action: Accept Compliance Update | Ms. Larmer | 12:20 | 15 min |

<p>8. Network Detection and Prevention Update Review report on firewall intrusion, detection, and prevention efforts. Possible Action: Accept Network Detection and Prevention Update</p>	Mr. Tamayo	12:35	5 min
<p>9. Government Relations Update Discussion of local, state and federal legislative and policy issues impacting the Plan and its members. Possible Action: Accept Government Relations Update</p>	Mr. Haskell	12:40	10 min
<p>10. Strategic Investment Funding Discuss Policy GO.02 and other potential strategic investment funding. Possible Action: Recommend strategic investment funding approach</p>	Ms. Tomcala	12:50	30 min
<p>11. CEO Update Discuss status of current topics and initiatives. Possible Action: Accept CEO Update</p>	Ms. Tomcala	1:20	10 min
<p>12. Adjournment</p>	Ms. Alvarado	1:30	

Notice to the Public—Meeting Procedures

- Persons wishing to address the Committee on any item on the agenda are requested to advise the Recorder so that the Chairperson can call on them when the item comes up for discussion.
- The Committee may take other actions relating to the issues as may be determined following consideration of the matter and discussion of the possible action.
- In compliance with the Americans with Disabilities Act, those requiring accommodations in this meeting should notify Rita Zambrano 48 hours prior to the meeting at 408-874-1842.
- To obtain a copy of any supporting document that is available, contact Rita Zambrano at 408-874-1842. Agenda materials distributed less than 72 hours before a meeting can be inspected at the Santa Clara Family Health Plan offices at 6201 San Ignacio Ave, San Jose, CA 95119.
- This agenda and meeting documents are available at www.scfhp.com

Regular Meeting of the

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Thursday, October 24, 2019, 11:30 AM - 1:30 PM

Santa Clara Family Health Plan, Boardroom

6201 San Ignacio Ave, San Jose, CA 95119

MINUTES - Draft

Members Present

Bob Brownstein, Chair
Dolores Alvarado
Linda Williams

Members Absent

Liz Kniss
Sue Murphy

Staff Present

Christine Tomcala, Chief Executive Officer
Dave Cameron, Chief Financial Officer
Robin Larmer, Chief Compliance and Regulatory
Affairs Officer
Laurie Nakahira, D.O., Chief Medical Officer
Laura Watkins, Vice President, Marketing and
Enrollment
Neal Jarecki, Controller
Jayne Giangreco, Manager, Administrative Services
Rita Zambrano, Executive Assistant

Others Present

Chris Pritchard, Moss Adams LLP
Rianne Suicco, Moss Adams LLP

1. Roll Call

Bob Brownstein, Chair, called the meeting to order at 11:40 am. Roll call was taken and a quorum was not established.

2. Public Comment

There were no public comments.

Dolores Alvarado arrived at 11:44 am and a quorum was established.

3. Fiscal Year 2018-19 Independent Auditor's Report

Dave Cameron, Chief Financial Officer, introduced Chris Pritchard, Partner, and Rianne Suicco, Senior Manager, from the Plan's independent accounting firm, Moss Adams LLP. Mr. Pritchard presented the Plan's audited financial statements and Board communication letter for the fiscal year ended June 30, 2019. He indicated the financial statements received an unmodified audit opinion (meaning that the Plan has presented fairly its financial position, results of operations, and changes in cash flows and that the financial statements are in conformity with generally accepted accounting principles). Ms. Suicco reviewed a summary of the Plan's financial statement detail and advised that: (1) management's accounting estimates were reasonable, (2) there were no disagreements with management, and (3) no audit adjustments to the financial statements were necessary.

It was moved, seconded, and the FY2018-2019 Independent Auditor's Report was unanimously approved.

4. Adjourn to Closed Session

a. Real Property Negotiations

The Executive/Finance Committee met in Closed Session to confer with its Real Property Negotiators concerning the price and payment terms related to the possible lease of real property located at 408 N. Capitol Avenue, San Jose, CA.

b. Contract Rates

The Executive/Finance Committee met in Closed Session to discuss plan partner rates.

5. Report from Closed Session

Mr. Brownstein reported that the Executive/Finance Committee met in Closed Session to discuss Real Property Negotiations and Contract Rates.

6. Meeting Minutes

The minutes of the August 22, 2019 Executive/Finance Committee were reviewed.

It was moved, seconded, and the August 22, 2019 Executive/Finance Committee Minutes were unanimously approved.

7. Compliance Update

Robin Larmer, Chief Compliance and Regulatory Affairs Officer, discussed audit activity and corrective action plan progress. Ms. Larmer reported that the Plan received the final report from DMHC's full scope audit report and that there were a total of four findings for all lines of business. She reported that in the last full scope audit, there were 18 findings for Medi-Cal and 14 for Cal MediConnect, and noted the Plan's significant improvement in performance.

Ms. Larmer further noted that the Plan passed the Medicare Data Validation Audit.

The Plan received the CMS Validation Audit final report, which reflected the material remediation of 26 of the 31 Conditions identified in the Program Audit. Because 3 of the 5 Conditions found to not be fully remediated had potential to impact more than 50 members, CMS requested further remediation and another Validation Audit.

While the non-closure of the Audit is disappointing in light of the significant effort and perseverance of the staff, the tremendous improvement across several operational areas is nonetheless remarkable and offers reason for optimism about future Audit performance.

As a matter of policy, the Plan will be referred to enforcement due to its failure to fully correct all 31 Conditions. It is possible that CMS will impose an additional financial penalty, but seems unlikely.

It was moved, seconded, and unanimously approved to accept the Compliance Update.

8. August 2019 Financial Statements

Mr. Cameron presented the August 2019 financial statements, which reflected a current month net surplus of \$1.4 million (\$441 thousand favorable to budget) and a fiscal year-to-date net surplus of \$2.1 million (\$178 thousand favorable to budget). Enrollment decreased by 1,123 members from the prior month to 247,032 members (877 favorable to budget). Medi-Cal enrollment has generally declined since October 2016 while CMC membership has grown due to continued outreach efforts. Revenue reflected a favorable current month variance of \$1.6 million (1.8%) largely due to higher member months and slightly higher capitation rates versus budget. Medical expense reflected an unfavorable current month variance of \$1.5 million (1.8%) due to higher capitation member months and certain higher fee-for-service expenses versus budget. Administrative expense reflected a favorable current month variance of \$246 thousand (4.9%) due largely to the timing of personnel hiring and of certain non-personnel expenses. The balance sheet reflected a Current Ratio of 1.20:1, versus the minimum required by DMHC of 1.0:1. Year-to-date capital investments of \$266 thousand were made.

It was moved, seconded, and the August 2019 Financial Statements were **unanimously approved**.

9. CEO Update

Christine Tomcala, Chief Executive Officer, noted that with Dolores Alvarado's appointment as Vice-Chair, she will chair future meetings of the Executive/Finance Committee.

Ms. Tomcala discussed the State's focus on quality and the impact for health plans. She also invited Ms. Alvarado to comment on the status of the 340-B Drug Pricing Program. Ms. Alvarado noted that the community clinics will be significantly affected by 340-B going to the State as part of the pharmacy carve-out.

It was moved, seconded, and unanimously approved to accept the CEO Update.

10. Adjournment

The meeting was adjourned at 1:06 pm.

Robin Larmer, Secretary



**Santa Clara Family
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Unaudited Financial Statements
For Three Months Ended September 30, 2019

Agenda

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Financial Highlights



	MTD		YTD	
Revenue	\$91 M		\$272 M	
Medical Expense (MLR)	\$86 M	94.7%	\$256 M	94.1%
Administrative Expense (% Rev)	\$4.9 M	5.3%	\$14.6 M	5.4%
Other Income/Expense	\$475K		\$1.3 M	
Net Surplus (Loss)	\$497K		\$2.6 M	
Cash on Hand			\$293 M	
Receivables			\$512 M	
Total Current Assets			\$817 M	
Current Liabilities			\$639 M	
Current Ratio			1.28	
Tangible Net Equity			\$205 M	
% of DMHC Requirements			675.7%	

Financial Highlights

Net Surplus (Loss)	<ul style="list-style-type: none"> ▶ Month: Surplus of \$497K is \$66K or 15.3% favorable to budget of \$431K. ▶ YTD: Surplus of \$2.6M is \$223K or 9.4% favorable to budget of \$2.4M.
Enrollment	<ul style="list-style-type: none"> ▶ Month: Membership was 246,184 (982 or 0.4% favorable budget of 245,202). ▶ YTD: Membership was 741,371 (2,899 or 0.4% favorable budget of 738,472).
Revenue	<ul style="list-style-type: none"> ▶ Month: \$91.3M (\$2.1M or 2.3% favorable to budget of \$89.2M). ▶ YTD: \$272.2M (\$4.1M or 1.5% favorable to budget of \$268.1M).
Medical Expenses	<ul style="list-style-type: none"> ▶ Month: \$86.4M (\$2.8M or 3.3% unfavorable to budget of \$83.6M). ▶ YTD: \$256.2M (\$4.9M or 2.0% unfavorable to budget of \$251.3M).
Administrative Expenses	<ul style="list-style-type: none"> ▶ Month: \$4.9M (\$557K or 10.3% favorable to budget of \$5.4M). ▶ YTD: \$14.6M (\$487K or 3.2% favorable to budget of \$15.1M).
Tangible Net Equity	<ul style="list-style-type: none"> ▶ TNE was \$204.7M (675.7% of minimum DMHC requirement of \$30.3M).
Capital Expenditures	<ul style="list-style-type: none"> ▶ YTD Capital Investments of \$499K vs. \$4.8M annual budget, primarily building improvements.



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Detail Analyses

Enrollment

- Total enrollment of 246,184 members exceeds budget by 982 or 0.4%. Total enrollment has decreased since June 30, 2019 by 3,021 or 1.2%, slightly better than budgeted expectation.
- As detailed on page 7, much of the Medi-Cal enrollment decline has been in the Medi-Cal Non-Dual Child, Adult Expansion and Adult categories of aid. Medi-Cal Dual enrollment has been stable overall while CMC enrollment continues to grow in line with budget due to outreach efforts.
- Membership Trends:
 - Medi-Cal membership has decreased since the beginning of the fiscal year by 3,219 or 1.4%. CMC membership increased since the beginning of the fiscal year by 172 or 2.1%. Healthy Kids membership increased since the beginning of the fiscal year by 26 or 0.7%.

	For the Month of September 2019				For Three Months Ending September 30, 2019				Prior Year Actuals	Δ FY19 vs. FY20
	Actual	Budget	Variance	Variance (%)	Actual	Budget	Variance	Variance (%)		
Medi-Cal	234,478	233,715	763	0.3%	706,445	704,140	2,305	0.3%	739,593	(4.5%)
Cal Medi-Connect	8,194	8,139	55	0.7%	24,404	24,288	116	0.5%	22,663	7.7%
Healthy Kids	3,512	3,348	164	4.9%	10,522	10,044	478	4.8%	9,628	9.3%
Total	246,184	245,202	982	0.4%	741,371	738,472	2,899	0.4%	771,884	(4.0%)

Santa Clara Family Health Plan Enrollment By Network September 2019								
Network	Medi-Cal		CMC		Healthy Kids		Total	
	Enrollment	% of Total	Enrollment	% of Total	Enrollment	% of Total	Enrollment	% of Total
Direct Contract Physicians	30,526	13%	8,194	100%	366	10%	39,086	16%
SCVHHS ¹ , Safety Net Clinics, FQHC ² Clinics	116,407	50%	-	0%	1,552	44%	117,959	48%
Palo Alto Medical Foundation	6,704	3%	-	0%	85	2%	6,789	3%
Physicians Medical Group	41,061	18%	-	0%	1,232	35%	42,293	17%
Premier Care	14,448	6%	-	0%	277	8%	14,725	6%
Kaiser	25,332	11%	-	0%	-	0%	25,332	10%
Total	234,478	100%	8,194	100%	3,512	100%	246,184	100%
Enrollment at June 30, 2019	237,697		8,022		3,486		249,205	
Net Δ from Beginning of FY20	(1.4%)		2.1%		0.7%		(1.2%)	

¹ SCVHHS = Santa Clara Valley Health & Hospital System

² FQHC = Federally Qualified Health Center

Enrollment By Aid Category

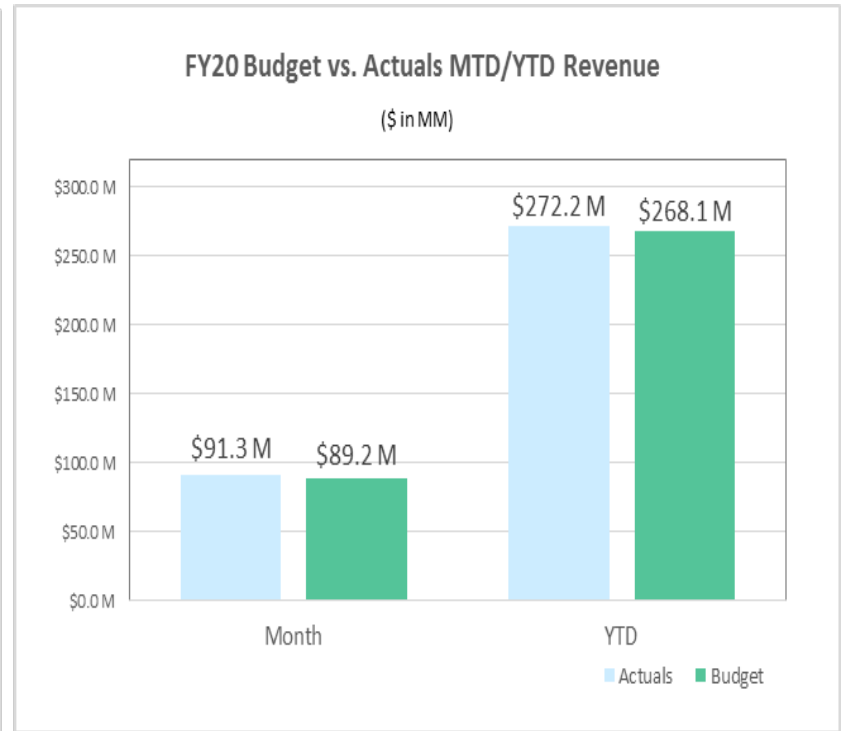
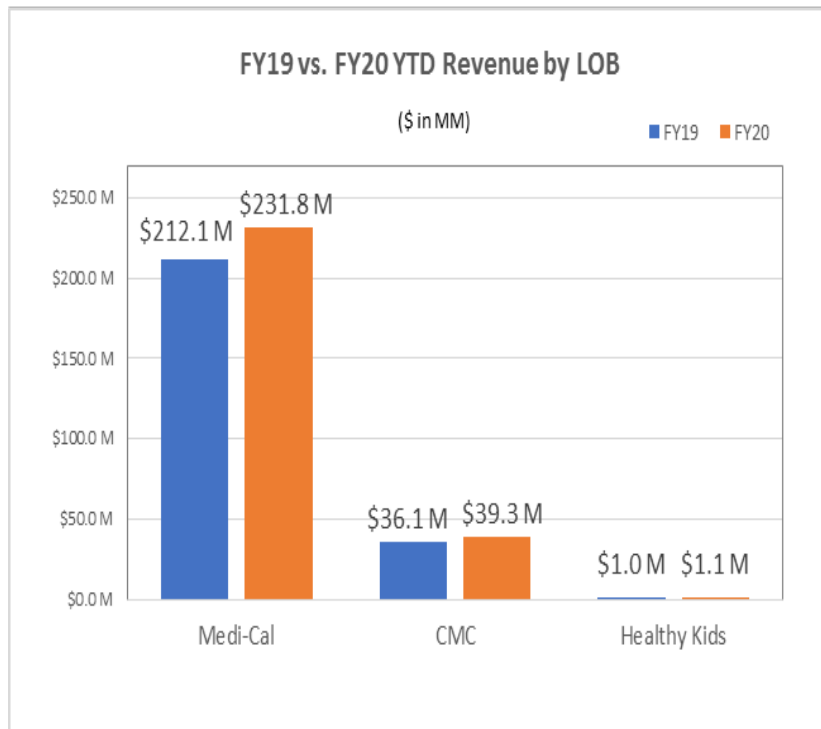
SCFHP TRENDED ENROLLMENT BY COA YTD SEP-19

		2018-09	2018-10	2018-11	2018-12	2019-01	2019-02	2019-03	2019-04	2019-05	2019-06	2019-07	2019-08	2019-09	FYE var	%	
NON DUAL	Adult (over 19)	26,568	26,354	26,213	26,175	25,954	25,846	25,779	25,563	25,198	25,204	24,989	24,888	24,689	(515)	(2.0%)	
	Child (under 19)	98,255	97,518	96,830	96,331	95,155	95,177	95,229	94,956	94,255	94,026	93,536	92,668	92,092	(1,934)	(2.1%)	
	Aged - Medi-Cal Only	10,887	10,869	10,887	10,923	10,901	10,963	10,934	10,949	10,871	10,995	10,948	10,958	10,855	(140)	(1.3%)	
	Disabled - Medi-Cal Only	10,635	10,611	10,624	10,631	10,629	10,579	10,595	10,678	10,780	10,819	10,774	10,833	10,814	(5)	(0.0%)	
	Adult Expansion	73,959	73,601	73,398	73,186	72,075	72,223	72,143	72,114	71,364	71,465	71,082	70,635	70,418	(1,047)	(1.5%)	
	BCCTP	13	12	11	11	9	9	8	10	11	11	11	10	10	10	(1)	(9.1%)
	Long Term Care	387	379	377	372	371	376	375	375	370	372	372	364	366	(6)	(1.6%)	
	Total Non-Duals	220,703	219,343	218,340	217,629	215,093	215,173	215,063	214,644	212,848	212,891	211,711	210,356	209,244	(3,647)	(1.7%)	
DUAL	Adult (21 Over)	382	385	390	379	373	376	367	368	354	352	351	345	351	(1)	(0.3%)	
	SPD (21 Over)	22,984	22,963	22,897	22,893	22,765	22,728	22,725	22,941	23,009	22,988	23,087	23,230	23,445	457	2.0%	
	Adult Expansion	521	533	538	586	556	529	479	304	252	253	209	226	201	(52)	(20.6%)	
	BCCTP	2	1	1	1	2	1	1	0	0	0	0	0	0	0	0.0%	
	Long Term Care	1,292	1,268	1,233	1,208	1,209	1,203	1,201	1,187	1,192	1,213	1,220	1,232	1,237	24	2.0%	
	Total Duals	25,181	25,150	25,059	25,067	24,905	24,837	24,773	24,800	24,807	24,806	24,867	25,033	25,234	428	1.7%	
Total Medi-Cal	245,884	244,493	243,399	242,696	239,998	240,010	239,836	239,444	237,655	237,697	236,578	235,389	234,478	(3,219)	(1.4%)		
Healthy Kids	3,163	3,217	3,460	3,345	3,252	3,375	3,348	3,465	3,507	3,486	3,501	3,509	3,512	26	0.7%		
CMC	CMC Non-Long Term Care	7,386	7,383	7,407	7,484	7,540	7,616	7,680	7,661	7,706	7,815	7,869	7,921	7,982	167	2.1%	
	CMC - Long Term Care	214	218	218	211	210	198	204	208	209	207	207	213	212	5	2.4%	
	Total CMC	7,600	7,601	7,625	7,695	7,750	7,814	7,884	7,869	7,915	8,022	8,076	8,134	8,194	172	2.1%	
Total Enrollment	256,647	255,311	254,484	253,736	251,000	251,199	251,068	250,778	249,077	249,205	248,155	247,032	246,184	(3,021)	(1.2%)		

Revenue

Current month revenue of \$91.3M is \$2.1M or 2.3% favorable to budget of \$89.2M. The current month variance was due to largely to Medi-Cal revenue, which is \$2.6M favorable due to:

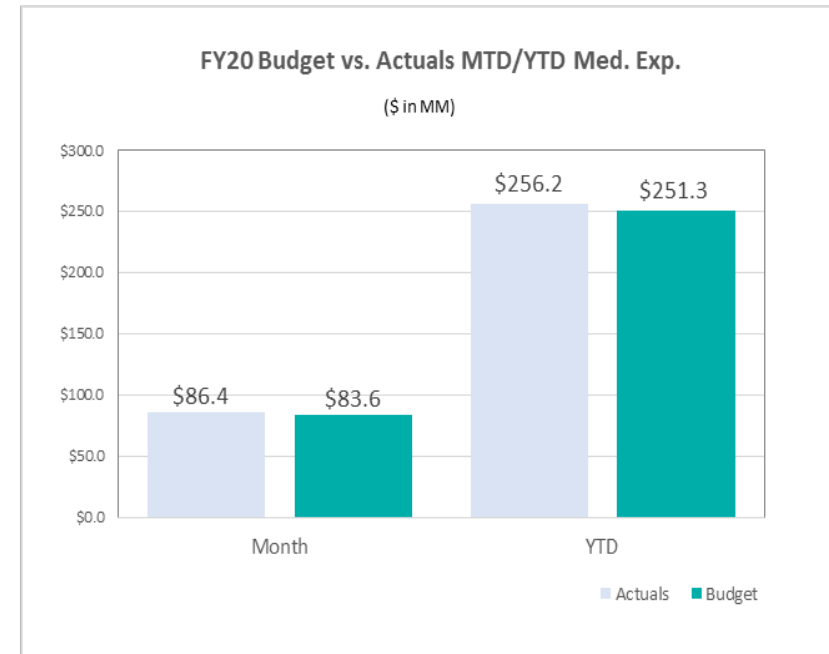
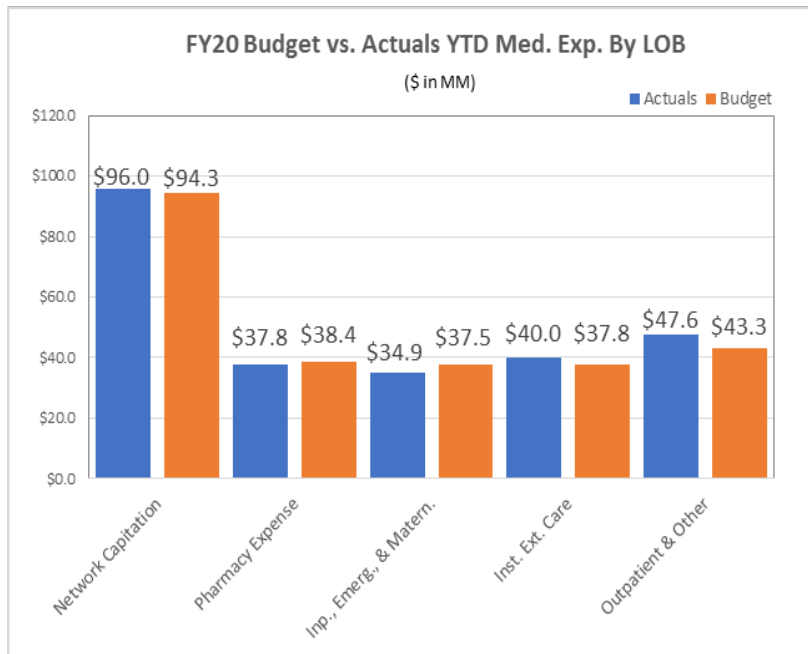
- Higher retro member months than budget (\$1.2M).
- Higher FY20 rates in the Non-Dual Adult Expansion, Adult, and Long Term Care (LTC) categories of aid (\$645K).
- Supplemental Kick revenue is \$625K favorable to budget due to higher utilization.



Medical Expense

Current month medical expense of \$86.4M is \$2.8M or 3.3% unfavorable to budget of \$83.6M. The current month variance was due largely to:

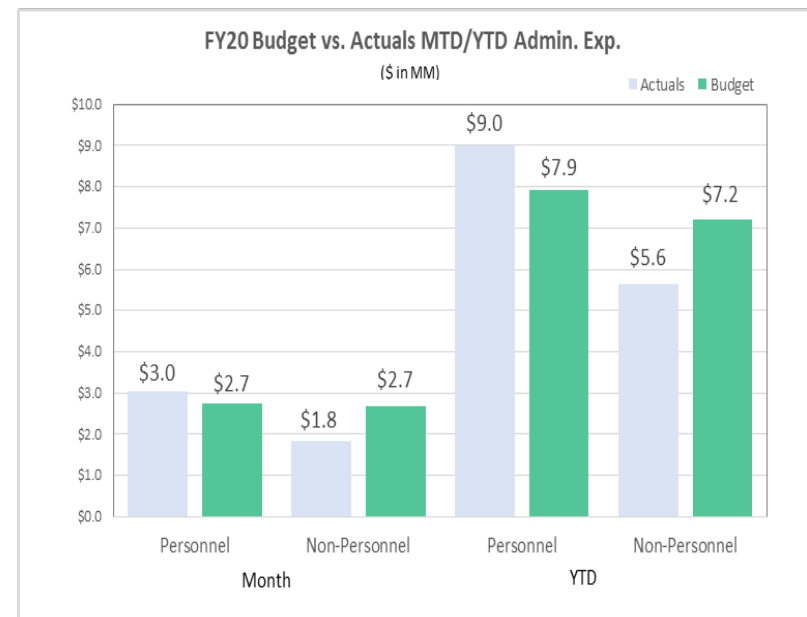
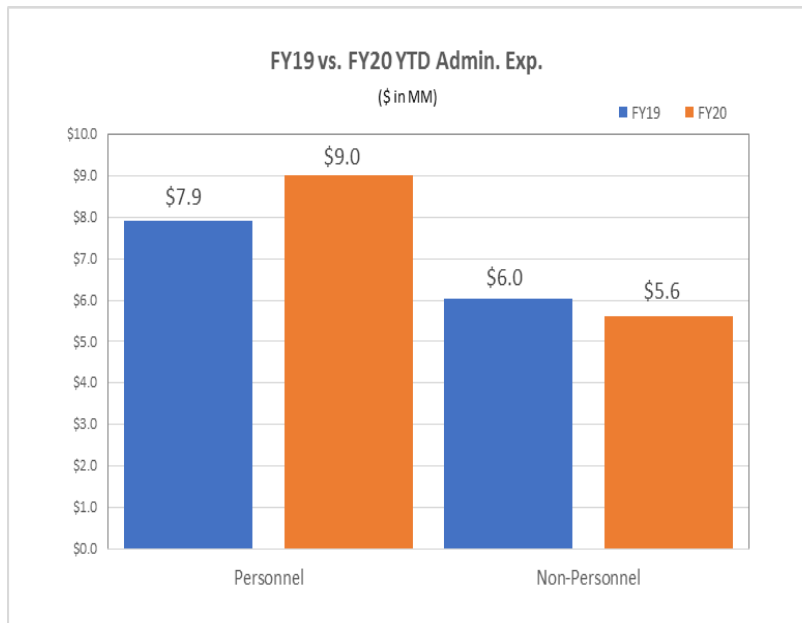
- Medi-Cal LTC, Outpatient Professional and Specialty expenses in excess of budget yielded an unfavorable variance of \$2.1M due to higher average member months versus budget.
- Capitation expense is \$955K unfavorable due to higher member months and rates than budgeted.



Administrative Expense

Current month admin expense of \$4.9M is \$557K or 10.3% favorable to budget of \$5.4M. The current month variances were primarily due to the following:

- Non-Personnel expenses were overall \$884K or 31.2% favorable to budget due to the timing of consulting, advertising and postage expenses and reduced QI spending versus budget.
- Personnel expenses were \$277K or 10.1% unfavorable to budget due to accelerated hiring.



Balance Sheet

- Current assets totaled \$817.2M compared to current liabilities of \$639.4M, yielding a current ratio (Current Assets/Current Liabilities) of 1.28:1 vs. the DMHC minimum requirement of 1.0:1.
- Cash balance decreased by \$6.6M compared to the cash balance as of year-end June 30, 2019 due to timing of payments.
- Current Cash & Equivalent components and yields were as follows:
 - Overall cash and investment yield exceeds budget (2.4% actual vs. 1.4% budgeted).

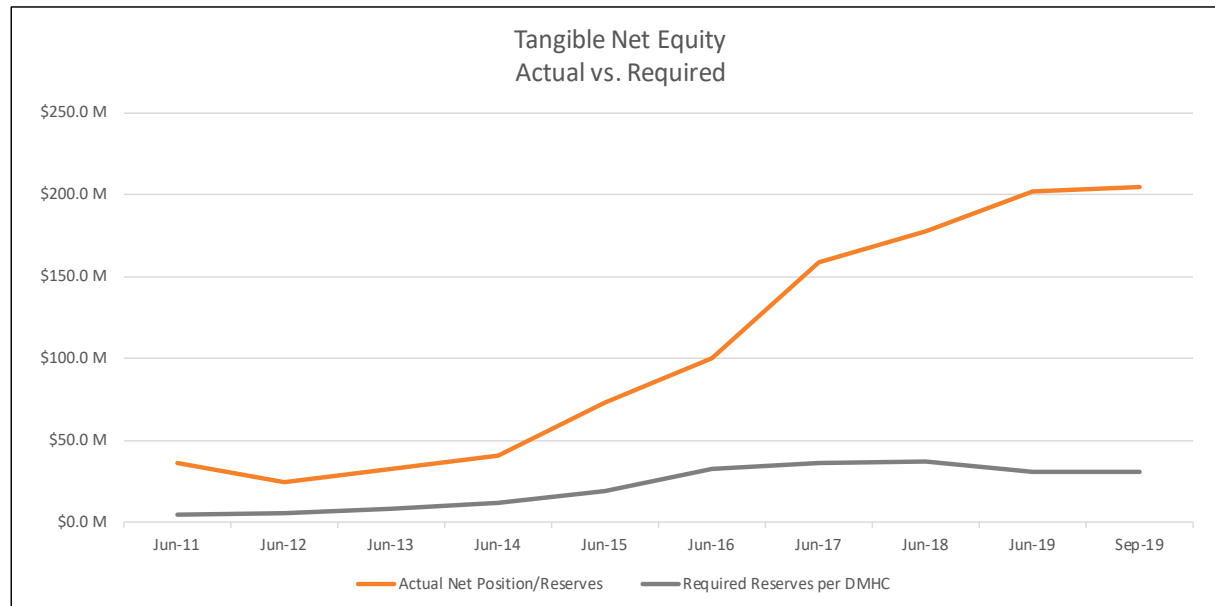
Description	Month-End Balance	Current Yield %	Interest Earned	
			Month	YTD
Short-Term Investments				
County of Santa Clara Comingled Pool	\$79,390,883	2.23%	\$100,000	\$300,000
Wells Fargo Investments	<u>\$190,599,560</u>	2.06%	<u>\$166,992</u>	<u>\$166,992</u>
	\$269,990,443		\$266,992	\$466,992
Cash & Equivalents				
Bank of the West Money Market	\$129,139	1.13%	\$32,509	\$46,705
Wells Fargo Bank Accounts	<u>\$22,376,739</u>	1.81%	<u>\$276,130</u>	<u>\$1,065,330</u>
	\$22,505,878		\$308,639	\$1,112,035
Assets Pledged to DMHC				
Restricted Cash	\$305,350	0.42%	\$377	\$389
Petty Cash				
	\$500	0.00%	\$0	\$0
Total Cash & Equivalents	<u><u>\$292,802,171</u></u>		<u><u>\$576,008</u></u>	<u><u>\$1,579,416</u></u>

Tangible Net Equity

- TNE was \$204.7M or 675.7% of the most recent quarterly DMHC minimum requirement of \$30.3M.
- TNE trends are presented below:

Santa Clara Health Authority
Tangible Net Equity - Actual vs. Required
As of September 30, 2019

	Jun-11	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Sep-19
Actual Net Position/Reserves	\$36.1 M	\$24.2 M	\$32.6 M	\$40.9 M	\$72.6 M	\$100.3 M	\$158.4 M	\$178.0 M	\$202.1 M	\$204.7 M
Required Reserves per DMHC	\$5.0 M	\$5.9 M	\$7.8 M	\$11.4 M	\$19.3 M	\$32.4 M	\$35.9 M	\$36.8 M	\$30.9 M	\$30.3 M
200% of Required Reserve	\$10.0 M	\$11.8 M	\$15.6 M	\$22.9 M	\$38.5 M	\$64.8 M	\$71.8 M	\$73.6 M	\$61.8 M	\$60.6 M
Actual as % Required	722.5%	410.2%	418.5%	357.5%	376.9%	309.8%	441.2%	483.4%	654.4%	675.7%



Reserves Analysis

SCFHP RESERVES ANALYSIS SEPTEMBER 2019	
Financial Reserve Target #1: Tangible Net Equity	
Actual TNE	204,722,378
Current Required TNE	30,295,758
Excess TNE	174,426,620
Required TNE %	675.7%
SCFHP Target TNE Range:	
350% of Required TNE (Low)	106,035,152
500% of Required TNE (High)	151,478,789
TNE Above/(Below) SCFHP Low Target	98,687,225
TNE Above/(Below) High Target	53,243,589
Financial Reserve Target #2: Liquidity	
Cash & Cash Equivalents	292,802,171
Less Pass-Through Liabilities	
Net Payable to State of CA	(31,057,710)
Other Pass-Through Liabilities	(19,531,214)
Total Pass-Through Liabilities	(50,588,924)
Net Cash Available to SCFHP	242,213,247
SCFHP Target Liquidity	
45 Days of Total Operating Expense	(133,551,708)
60 Days of Total Operating Expense	(178,068,944)
Liquidity Above/(Below) SCFHP Low Target	108,661,538
Liquidity Above/(Below) High Target	64,144,302

Note 1: In December 2018, the Governing Board established a Board Discretionary Fund of \$2.2M. The specific projects/recipients have yet to be determined.

Note 2: Other Pass-Through Liabilities include Prop 56 and other provider payables.

Note 3: SCFHP Target Liquidity is based on total monthly budgeted expenses.

Capital Expenditures

Expenditure	YTD Actual	Annual Budget
Hardware	\$115,776	\$620,000
Software	\$40,846	\$1,029,000
Building Improvements	\$342,402	\$3,149,500
TOTAL	\$499,023	\$4,798,500



**Santa Clara Family
Health Plan™**

Financial Statements

Income Statement



Santa Clara County Health Authority INCOME STATEMENT For Three Months Ending September 30, 2019

	Sep-2019	% of	Sep-2019	% of	Current Month Variance		YTD Sep-2019	% of	YTD Sep-2019	% of	YTD Variance	
	Actuals	Rev	Budget	Rev	\$	%	Actuals	Rev	Budget	Rev	\$	%
REVENUES												
MEDI-CAL	\$ 77,745,224	85.2%	\$ 75,160,024	84.2%	\$ 2,585,200	3.4%	\$ 231,844,842	85.2%	\$ 226,130,779	84.3%	\$ 5,714,062	2.5%
CMC MEDI-CAL	2,667,391	2.9%	2,837,679	3.2%	(170,287)	-6.0%	7,958,213	2.9%	8,468,060	3.2%	(509,847)	-6.0%
CMC MEDICARE	10,489,623	11.5%	10,875,332	12.2%	(385,709)	-3.5%	31,301,703	11.5%	32,453,626	12.1%	(1,151,922)	-3.5%
TOTAL CMC	13,157,015	14.4%	13,713,010	15.4%	(555,996)	-4.1%	39,259,916	14.4%	40,921,685	15.3%	(1,661,769)	-4.1%
HEALTHY KIDS	383,765	0.4%	347,857	0.4%	35,907	10.3%	1,123,335	0.4%	1,043,572	0.4%	79,764	7.6%
TOTAL REVENUE	\$ 91,286,003	100.0%	\$ 89,220,892	100.0%	\$ 2,065,112	2.3%	\$ 272,228,093	100.0%	\$ 268,096,036	100.0%	\$ 4,132,057	1.5%
MEDICAL EXPENSES												
MEDI-CAL	\$ 73,503,171	80.5%	\$ 70,221,136	78.7%	\$ (3,282,035)	-4.7%	\$ 217,299,753	79.8%	\$ 211,352,249	78.8%	\$ (5,947,504)	-2.8%
CMC MEDI-CAL	2,724,945	3.0%	2,992,284	3.4%	267,339	8.9%	7,955,072	2.9%	8,930,296	3.3%	975,224	10.9%
CMC MEDICARE	9,906,032	10.9%	10,029,304	11.2%	123,273	1.2%	30,150,474	11.1%	29,922,021	11.2%	(228,452)	-0.8%
TOTAL CMC	12,630,977	13.8%	13,021,588	14.6%	390,611	3.0%	38,105,545	14.0%	38,852,318	14.5%	746,772	1.9%
HEALTHY KIDS	269,500	0.3%	374,468	0.4%	104,969	28.0%	844,373	0.3%	1,123,405	0.4%	279,032	24.8%
TOTAL MEDICAL EXPENSES	\$ 86,403,647	94.7%	\$ 83,617,193	93.7%	\$ (2,786,455)	-3.3%	\$ 256,249,672	94.1%	\$ 251,327,972	93.7%	\$ (4,921,700)	-2.0%
MEDICAL OPERATING MARGIN	\$ 4,882,356	5.3%	\$ 5,603,699	6.3%	\$ (721,343)	-12.9%	\$ 15,978,421	5.9%	\$ 16,768,064	6.3%	\$ (789,643)	-4.7%
ADMINISTRATIVE EXPENSE												
SALARIES AND BENEFITS	\$ 3,023,718	3.3%	\$ 2,746,696	3.1%	\$ (277,022)	-10.1%	\$ 9,010,798	3.3%	\$ 7,923,850	3.0%	\$ (1,086,948)	-13.7%
RENTS AND UTILITIES	20,692	0.0%	11,917	0.0%	(8,775)	-73.6%	62,751	0.0%	51,051	0.0%	(11,700)	-22.9%
PRINTING AND ADVERTISING	3,108	0.0%	73,113	0.1%	70,005	95.7%	71,557	0.0%	200,339	0.1%	128,782	64.3%
INFORMATION SYSTEMS	294,127	0.3%	302,410	0.3%	8,283	2.7%	856,881	0.3%	952,230	0.4%	95,349	10.0%
PROF FEES/CONSULTING/TEMP STAFFING	849,660	0.9%	1,471,619	1.6%	621,959	42.3%	2,626,472	1.0%	3,620,003	1.4%	993,531	27.4%
DEPRECIATION/INSURANCE/EQUIPMENT	327,803	0.4%	384,211	0.4%	56,408	14.7%	1,009,573	0.4%	1,156,090	0.4%	146,517	12.7%
OFFICE SUPPLIES/POSTAGE/TELEPHONE	66,640	0.1%	77,741	0.1%	11,101	14.3%	220,321	0.1%	233,623	0.1%	13,302	5.7%
MEETINGS/TRAVEL/DUES	106,246	0.1%	150,572	0.2%	44,326	29.4%	279,570	0.1%	391,296	0.1%	111,726	28.6%
OTHER	168,579	0.2%	199,000	0.2%	30,421	15.3%	502,192	0.2%	598,250	0.2%	96,058	16.1%
TOTAL ADMINISTRATIVE EXPENSES	\$ 4,860,574	5.3%	\$ 5,417,280	6.1%	\$ 556,706	10.3%	\$ 14,640,115	5.4%	\$ 15,126,731	5.6%	\$ 486,616	3.2%
OPERATING SURPLUS (LOSS)	\$ 21,782	0.0%	\$ 186,420	0.2%	\$ (164,637)	-88.3%	\$ 1,338,306	0.5%	\$ 1,641,333	0.6%	\$ (303,027)	-18.5%
ALLOWANCE FOR UNCOLLECTED PREMIUM	2995	0.0%	0	0.0%	(2,995)	0.0%	3468	0.0%	0	0.0%	(3,468)	0.0%
GASB 75 - POST EMPLOYMENT BENEFITS EXPENSE	59,780	0.1%	60,000	0.1%	220	0.4%	179,339	0.1%	180,000	0.1%	661	0.4%
GASB 68 - UNFUNDED PENSION LIABILITY	75,000	0.1%	75,000	0.1%	0	0.0%	225,000	0.1%	225,000	0.1%	0	0.0%
NON-OPERATING EXPENSES	\$ 137,775	0.2%	\$ 135,000	0.2%	\$ (2,775)	-2.1%	\$ 407,807	0.1%	\$ 405,000	0.2%	\$ (2,807)	-0.7%
INTEREST & OTHER INCOME	612,723	0.7%	379,225	0.4%	233,498	61.6%	1,666,126	0.6%	1,137,675	0.4%	528,451	46.5%
NET NON-OPERATING ACTIVITIES	\$ 474,948	0.5%	\$ 244,225	0.3%	\$ 230,723	94.5%	\$ 1,258,319	0.5%	\$ 732,675	0.3%	\$ 525,644	71.7%
NET SURPLUS (LOSS)	\$ 496,730	0.5%	\$ 430,645	0.5%	\$ 66,086	15.3%	\$ 2,596,625	1.0%	\$ 2,374,008	0.9%	\$ 222,617	9.4%

Balance Sheet

SANTA CLARA COUNTY HEALTH AUTHORITY
For Three Months Ending September 30, 2019



	Sep-2019	Aug-2019	Jul-2019	Sep-2018
Assets				
Current Assets				
Cash and Marketable Securities	292,802,171	291,325,334	288,050,069	233,279,977
Receivables	512,462,788	752,169,795	744,725,861	501,964,866
Prepaid Expenses and Other Current Assets	11,888,886	12,070,465	11,465,989	7,176,276
Total Current Assets	817,153,845	1,055,565,595	1,044,241,919	742,421,119
Long Term Assets				
Property and Equipment	45,257,793	45,024,463	44,987,513	42,357,057
Accumulated Depreciation	(18,348,130)	(18,023,037)	(17,697,374)	(15,212,360)
Total Long Term Assets	26,909,663	27,001,425	27,290,140	27,144,697
Total Assets	844,063,508	1,082,567,020	1,071,532,059	769,565,816
Deferred Outflow of Resources	9,237,609	9,237,609	9,237,609	14,535,240
Total Assets & Deferred Outflows	853,301,117	1,091,804,629	1,080,769,668	784,101,056
Liabilities and Net Assets:				
Current Liabilities				
Trade Payables	7,598,240	6,442,995	7,003,498	5,194,835
Employee Benefits	1,740,524	1,690,637	1,808,174	1,584,705
Retirement Obligation per GASB 75	4,122,625	4,062,845	4,003,066	5,062,134
Advance Premium - Healthy Kids	85,058	95,965	98,208	87,424
Deferred Revenue - Medicare	-	9,997,983	-	-
Whole Person Care / Prop 56	19,531,214	17,664,845	19,703,965	7,324,264
IGT, HQAF, Other Provider Payables	35,620,914	305,128,711	303,266,025	11,186,459
MCO Tax Payable - State Board of Equalization	31,057,710	-	-	27,231,162
Due to DHCS	28,665,798	28,372,563	27,506,572	30,997,454
Liability for In Home Support Services (IHSS)	416,092,527	416,092,527	416,092,527	413,549,551
Current Premium Deficiency Reserve (PDR) - AOC Data	8,294,025	8,294,025	8,294,025	8,294,025
Current Premium Deficiency Reserve (PDR)	2,374,525	2,374,525	2,374,525	2,374,525
Medical Cost Reserves	92,558,575	86,591,338	87,129,411	89,491,101
Total Current Liabilities	639,447,709	878,514,934	868,985,970	594,083,614
Non-Current Liabilities				
Noncurrent Premium Deficiency Reserve (PDR)	5,919,500	5,919,500	5,919,500	5,919,500
Net Pension Liability GASB 68	216,983	150,000.00	75,000	2,049,796
Total Non-Current Liabilities	6,136,483	6,069,500	5,994,500	7,969,296
Total Liabilities	645,584,191	884,584,434	874,980,470	602,052,910
Deferred Inflow of Resources	2,994,548	2,994,548	2,994,548	4,034,640
Net Assets				
Invested in Capital Assets	26,909,663	27,001,425	27,290,140	27,144,697
Restricted under Knox-Keene agreement	305,350	305,350	305,350	305,350
Board Designated Fund	2,200,000	2,200,000	2,200,000	0
Unrestricted Net Equity	172,710,740	172,618,977	172,330,263	150,565,816
Current YTD Income (Loss)	2,596,625	2,099,895	668,897	(2,357)
Total Net Assets / Reserves	204,722,378	204,225,647	202,794,649	178,013,506
Total Liabilities, Deferred Inflows and Net Assets	853,301,117	1,091,804,629	1,080,769,668	784,101,056

Cash Flow – YTD

	<u>Sep-2019</u>	<u>Year-to-date</u>
Cash Flows from Operating Activities		
Premiums Received	\$362,343,955	\$517,473,196
Medical Expenses Paid	(349,944,207)	(514,806,808)
Administrative Expenses Paid	(11,302,303)	(10,453,824)
Net Cash from Operating Activities	\$1,097,444	(\$7,787,436)
Cash Flows from Capital and Related Financing Activities		
Purchase of Capital Assets	(233,330)	(499,023)
Cash Flows from Investing Activities		
Interest Income and Other Income (Net)	612,723	1,666,126
Net Increase/(Decrease) in Cash & Cash Equivalents	1,476,837	(6,620,333)
Cash & Cash Equivalents (Beginning)	291,325,334	299,422,504
Cash & Cash Equivalents (Ending)	\$292,802,171	\$292,802,171
Reconciliation of Operating Income to Net Cash from Operating Activities		
Operating Income/(Loss)	(115,992)	930,499
Adjustments to Reconcile Operating Income to Net Cash from Operating Activities		
Depreciation	291,076	868,527
Changes in Operating Assets/Liabilities		
Premiums Receivable	239,707,007	238,664,684
Other Receivable	-	-
Due from Santa Clara Family Health Foundation	-	-
Prepays & Other Assets	181,579	189,855
Deferred Outflow of Resources	-	-
Accounts Payable & Accrued Liabilities	(6,843,592)	3,318,734
State Payable	31,350,944	6,580,419
IGT, HQAF & Other Provider Payables	(269,507,797)	(263,260,694)
Net Pension Liability	66,983	216,983
Medical Cost Reserves & PDR	5,967,237	4,703,559
IHSS Payable	-	(1)
Deferred Inflow of Resources	-	-
Total Adjustments	1,213,437	(8,717,935)
Net Cash from Operating Activities	\$1,097,444	(\$7,787,436)

Statement of Operations by Line of Business - YTD



Santa Clara County Health Authority
Statement of Operations
By Line of Business (Including Allocated Expenses)
For Three Months Ending September 30, 2019

	Medi-Cal	CMC Medi-Cal	CMC Medicare	Total CMC	Healthy Kids	Grand Total
P&L (ALLOCATED BASIS)						
REVENUE	\$231,844,842	\$7,958,213	\$31,301,703	\$39,259,916	\$1,123,335	\$272,228,093
MEDICAL EXPENSE (MLR)	\$217,299,753	\$7,955,072	\$30,150,474	\$38,105,545	\$844,373	\$256,249,672
GROSS MARGIN	\$14,545,088	\$3,141	\$1,151,230	\$1,154,371	\$278,962	\$15,978,421
ADMINISTRATIVE EXPENSE (% of Revenue Allocation)	\$12,468,350	\$427,984	\$1,683,370	\$2,111,353	\$60,412	\$14,640,115
OPERATING INCOME/(LOSS) (% of Revenue Allocation)	\$2,076,738	(\$424,842)	(\$532,140)	(\$956,983)	\$218,550	\$1,338,306
OTHER INCOME/(EXPENSE) (% of Revenue Allocation)	\$1,071,656	\$36,785	\$144,686	\$181,471	\$5,192	\$1,258,319
NET INCOME/(LOSS)	\$3,148,394	(\$388,057)	(\$387,454)	(\$775,512)	\$223,743	\$2,596,625
PMPM (ALLOCATED BASIS)						
REVENUE	\$328.19	\$326.10	\$1,282.65	\$1,608.75	\$106.76	\$367.20
MEDICAL EXPENSES	\$307.60	\$325.97	\$1,235.47	\$1,561.45	\$80.25	\$345.64
GROSS MARGIN	\$20.59	\$0.13	\$47.17	\$47.30	\$26.51	\$21.55
ADMINISTRATIVE EXPENSES	\$17.65	\$17.54	\$68.98	\$86.52	\$5.74	\$19.75
OPERATING INCOME/(LOSS)	\$2.94	(\$17.41)	(\$21.81)	(\$39.21)	\$20.77	\$1.81
OTHER INCOME/(EXPENSE)	\$1.52	\$1.51	\$5.93	\$7.44	\$0.49	\$1.70
NET INCOME/(LOSS)	\$4.46	(\$15.90)	(\$15.88)	(\$31.78)	\$21.26	\$3.50
ALLOCATION BASIS:						
MEMBER MONTHS - YTD	706,445	24,404	24,404	24,404	10,522	741,371
REVENUE BY LOB	85.2%	2.9%	11.5%	14.4%	0.4%	100.0%



**Santa Clara Family
Health Plan™**

Network Detection and Prevention Report

November 2019

Executive Finance Committee Meeting

Firewall Background

The following network intrusion reports show the malicious activities that were prevented from accessing SCFHP's network. It is important to note that these attempts are not specifically targeted at SCFHP, but rather are common attempts against entire areas of the Internet. The results are typical of many organizations.

None of the intrusion attempts on the SCFHP network were successful.

The attempts have been categorized in three severity levels:

Critical/High

These attacks are the most dangerous. They can take down our entire network or disable servers. Can take the form of various Backdoor, DDoS (Distributed Denial of Service), and DOS (Denial of Service) attacks.

Medium

These attacks can cause disruption to the network, such as increased network traffic that slows performance. For example, various DNS (Domain Naming Service), FTP (File Transfer Protocol), and Telnet attacks.

Low/Informational

These attacks are characterized more as informational events, such as various scans (port and IP internet protocol address), RPC (Remote Procedure Call), and SMTP (Simple Mail Transfer Protocol) attacks. The new informational category is from the recently implemented Palo Alto Firewall. These events are of low to no threat and are more of an FYI for reporting.

Attack Statistics Combined

July/August/September/October

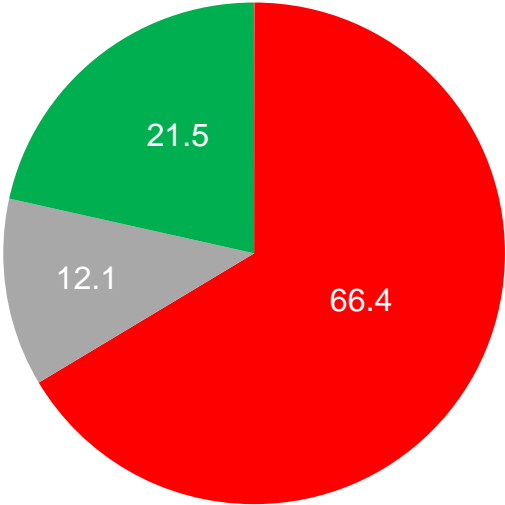
	Number of Different Types of Attacks				Total Number of Attempts				Percent of Attempts			
Severity Level	Jul	Aug	Sep	Oct	Jul	Aug	Sep	Oct	Jul	Aug	Sep	Oct
Critical	8	12	8	9	61	55	83	107	0.12	0.12	0.15	0.21
High	4	7	6	7	40	81	112	62	0.08	0.18	0.20	0.12
Medium	11	24	17	24	7215	5204	12140	11616	14.70	11.33	21.82	23.12
Low	7	3	4	4	2920	1068	93	188	5.95	2.32	0.17	0.37
Informational	16	14	16	18	38829	39531	43197	38275	79.15	86.05	77.66	76.17

During the month of October SCFHP had a higher number of events in the Critical Severity Level compared to the previous 3 months and a lower amount of High events compared to September and August. SCFHP also had a high number in the Medium Severity Level events compared to July and August. The Low Severity events were a lot lower compared to July and August but twice as much compared to September. SCFHP analyzed the trend that was developing and this is common with other PAN Firewall customers our size. The increase in the Critical count was due to increased code-execution and botnet attacks.

Code-Execution = attempts to install or run an unknown application
 Botnet Attack = denial of service attack (flooding network to be saturated)

Email Security – Monthly Statistics

Overview > Incoming Mail Summary		
Message Category	%	Messages
Stopped by Reputation Filtering	45.0%	124.9k
Stopped as Invalid Recipients	0.0%	35
Spam Detected	21.3%	59.3k
Virus Detected	0.0%	0
Detected by Advanced Malware Protection	0.0%	2
Messages with Malicious URLs	0.1%	297
Stopped by Content Filter	0.1%	358
Stopped by DMARC	0.0%	0
S/MIME Verification/Decryption Failed	0.0%	0
Total Threat Messages:	66.4%	184.6k
Marketing Messages	9.1%	25.4k
Social Networking Messages	0.2%	496
Bulk Messages	2.8%	7,762
Total Graymails:	12.1%	33.6k
S/MIME Verification/Decryption Successful	0.0%	0
Clean Messages	21.5%	59.6k
Total Attempted Messages:		277.9k

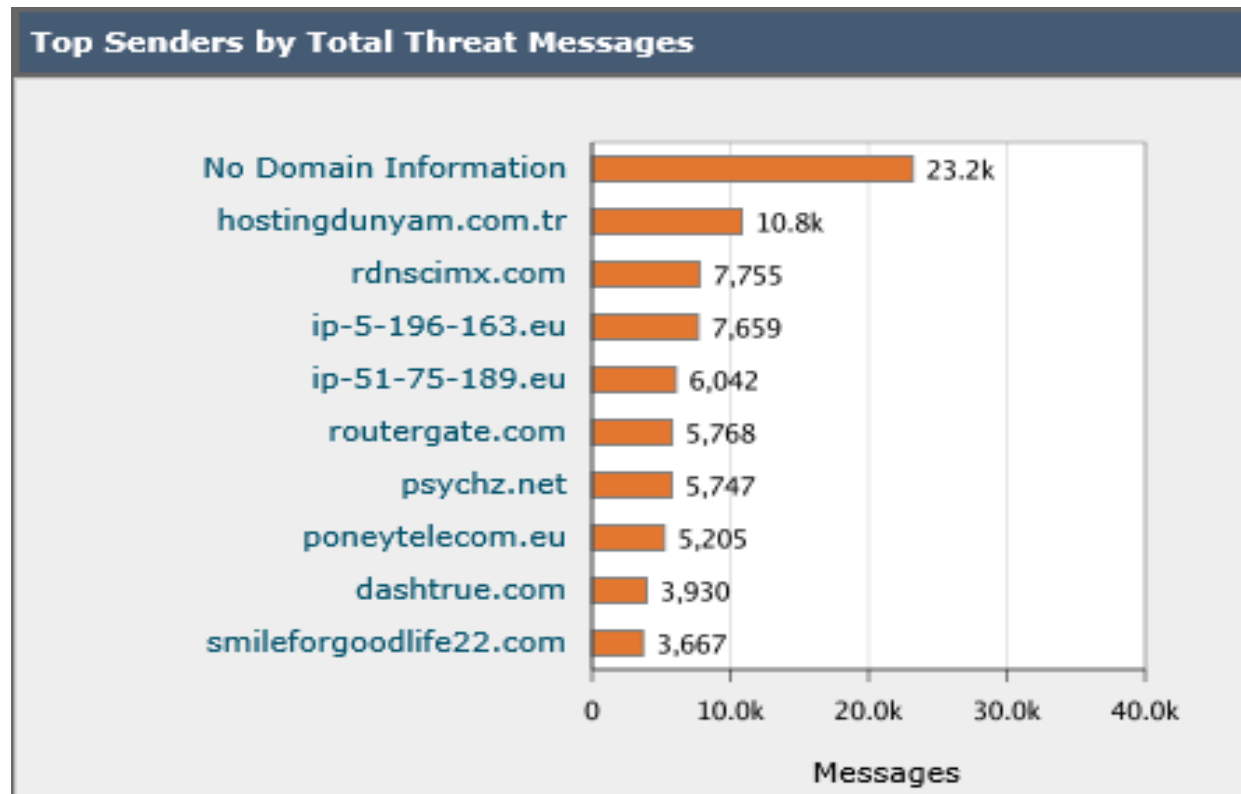


■ Spam ■ Gray Mail ■ Clean mail

October

- During the month.
- 66.4% were blocked as threat messages.
 - 12.1% were Graymails (Graymail is solicited bulk email messages that don't fit the definition of email spam).
 - 21.5% were clean messages that were delivered.

Email Security – Monthly Threat Statistics



October

hostingdunyam.com.tr
- web and domain hosting from Turkey

rdnscimx.com
- Domain hosting from Turkey

ip-5-196-163.eu
- web and domain hosting from France

ip-51-75-189.eu
- web and domain hosting from France

routergate.com
- web and domain hosting from Turkey

psychz.net
- web and domain hosting

poneytelecom.eu
- web and domain hosting from Europe

dashtrue.com
- web and domain hosting from Germany

smileforgoodlife22.com
- web and domain hosting from Helsinki

These top 10 domains were blocked by File Reputation and Analysis from our Cisco Email Security Appliance. The “**No Domain Information**” category is for IP addresses with no reverse DNS information.

11/8/2019

Email Background

For email protection, SCFHP utilizes software that intercepts every incoming email and scans for suspicious content, attachments, or URLs (Uniform Resource Locator or address to the World Wide Web). The software has anti-malware and phishing-detection technology that is constantly being updated to detect the latest threats. It is configured to detect phishing attempts as well as SPF (Sender Policy Framework) anti-spoofing. SPF is a simple technology that detects spoofing by providing a mechanism to validate the incoming mail against the sender's domain name. The software can check those records to make sure mail is coming from legitimate email addresses.

SCFHP Phishing Attacks August 2019



	INCIDENT 65 – 8/16/2019	INCIDENT 66 – 8/22/2019	INCIDENT 67 – 8/26/2019
TYPE OF ATTACK	Phishing	Phishing	Phishing
SUMMARY	2 employees	44 employees	8 employees
TYPE OF CONTENT and PURPOSE	PDF Attachment – Attempt to steal your credentials.	Display Name spoofing - Impersonate a user into a scheme to infiltrate your systems and data.	Display Name Spoofing – Impersonate a user into a scheme to infiltrate your systems and data.
RESPONSE	<p>Step 1. Analyze email and take appropriate action.</p> <p>Step 2.</p> <ul style="list-style-type: none"> Block source email address on email gateway Suzanne.Clark@sjeccd.edu Subject: REVIEW Legitimate user email address was compromised. 	<p>Step 1. Analyze email and take appropriate action.</p> <p>Step 2.</p> <ul style="list-style-type: none"> Block source email address on email gateway flatlinepiper@gmail.com Sent from: Christine M. Tomcala Subject: REQUEST No unique keywords to filter No IP address to block Implement new rule to filter sender name 	<p>Step 1. Analyze email and take appropriate action.</p> <p>Step 2.</p> <ul style="list-style-type: none"> Block source email address on email gateway myexecutive@mywireless-email.net Sent from: Christine M. Tomcala Subject: Santa Clara Family Health Plan No unique keywords to filter No IP address to block Implement new rule to filter sender name
	<p>Step 3. Remove threat by permanently deleting email.</p>	<p>Step 3. Remove threat by permanently deleting email.</p>	<p>Step 3. Remove threat by permanently deleting email.</p>
	<p>Step 4. Monitor email and user.</p>	<p>Step 4. Monitor email and user.</p>	<p>Step 4. Monitor email and user.</p>

SCFHP Phishing Attacks September 2019



	INCIDENT 68 – 9/9/2019	INCIDENT 69 – 9/12/2019	INCIDENT 70 – 9/19/2019	INCIDENT 71 – 9/30-2019
TYPE OF ATTACK	Phishing	Phishing	Phishing	Phishing
SUMMARY	59 employees	5 employee	1 employee	2 employees
TYPE OF CONTENT and PURPOSE				Display Name Spoofing - Impersonate a user into a scheme to infiltrate your systems and data.
RESPONSE	Step 1. Analyze email and take appropriate action.	Step 1. Analyze email and take appropriate action.	Step 1. Analyze email and take appropriate action.	Step 1. Analyze email and take appropriate action.
	Step 2. Block source email address on email gateway. NoReply@echohealthinc.com	Step 2. Block Source email address on email gateway. Scfhp@ses.igauzio.com	Step 2. Block Source email address on email gateway. thakur1234soniya@gmail.com	Step 2. Block Source email address on email gateway. myworkemail@naver.com
	<ul style="list-style-type: none"> • Subject: Welcome to Change Healthcare Settlement Interface • No unique word to filter expression • No IP address provided to block. 	<ul style="list-style-type: none"> • Subject: Missed Call • No unique words to Filter Expression • No unique IP address to block 	<ul style="list-style-type: none"> • Subject: (empty subject) • No unique word to filter expression • No IP address provided to block. 	<ul style="list-style-type: none"> • Sent from: Dang Huynh • Subject: CHANGE • No unique word to filter expression • No IP address provided to block.
	Step 3. Remove threat by permanently deleting email.	Step 3. Remove threat by permanently deleting email.	Step 3. Remove threat by permanently deleting email.	Step 3. Remove threat by permanently deleting email.
	Step 4. Monitor email and user.	Step 4. Monitor email and user.	Step 4. Monitor email and user.	Step 4. Monitor email and user.

SCFHP Phishing Attacks October 2019



	INCIDENT 72 – 10/03/2019	INCIDENT 73 – 10/03/2019	INCIDENT 74 – 10/09/2019	INCIDENT 74 – 10/18/2019	INCIDENT 75 – 10/24/2019
TYPE OF ATTACK	Phishing	Phishing	Phishing	Phishing	Phishing
SUMMARY	1 employee	1 employee	1 employee	1 employee	1 employee
TYPE OF CONTENT and PURPOSE	Suspicious voice message attachment.	Suspicious voice message attachment	Suspicious URL link	Suspicious URL link	Suspicious URL link
RESPONSE	<p>Step 1. Analyze email and take appropriate action.</p> <p>Step 2. Block source email address on email gateway. bofkN@sakai-y.co.jp</p> <ul style="list-style-type: none"> • Subject: IMPORTANT: Voice Message Attached • No unique word to filter expression • Blocked source IP address (202.218.230.130). <p>Step 3. Remove threat by permanently deleting email.</p> <p>Step 4. Monitor email and user.</p>	<p>Step 1. Analyze email and take appropriate action.</p> <p>Step 2. Block source email address on email gateway. yHyit@watanabenoji.com</p> <ul style="list-style-type: none"> • Subject: Audio Message Attached • No unique word to filter expression • Blocked source IP address (211.1.227.18). <p>Step 3. Remove threat by permanently deleting email.</p> <p>Step 4. Monitor email and user.</p>	<p>Step 1. Analyze email and take appropriate action.</p> <p>Step 1. Analyze email and take appropriate action. RPeznv@narutosissors.co.jp</p> <ul style="list-style-type: none"> • Subject: Syncing Error Failure Notification • No unique word to filter expression • Blocked source IP address (210.189.85.2) <p>Step 3. Remove threat by permanently deleting email.</p> <p>Step 4. Monitor email and user.</p>	<p>Step 1. Analyze email and take appropriate action. xc158743@gmail.com</p> <ul style="list-style-type: none"> • Subject: Russians accused of extremism • No unique word to filter expression • No IP address provided to block. <p>Step 3. Remove threat by permanently deleting email.</p> <p>Step 4. Monitor email and user.</p>	<p>Step 1. Analyze email and take appropriate action. dfkoger@iu.edu</p> <ul style="list-style-type: none"> • Subject: Error Notification • No unique word to filter expression • No IP address provided to block. <p>Step 3. Remove threat by permanently deleting email.</p> <p>Step 4. Monitor email and user.</p>

During this month, there were only 5 suspected phishing emails discovered and added to our blacklist. All others were unsolicited and marketing messages.

11/8/2019

Questions