



**AGENDA**

**Finance Committee**

**November 6, 2024**

**11:00 AM**

**512 W. Aten Rd., Imperial, CA 92251**

All supporting documentation is available for public review at <https://chpiv.org>

Committee Members	Representing	Present
Lee Hindman	LHA Chair-Joint Chamber of Commerce representing the public	
Mayra Widmann	Deputy CEO-Budget Fiscal	
Yvonne Bell	LHA Vice-Chair & Finance Committee Vice-Chair-CEO, Innercare	
Dr. Carlos Ramirez	Finance Committee Chair-CEO/Consultant DCRC	

**1. CALL TO ORDER**

*Dr. Carlos Ramirez, Chair*

A. Roll Call

*Donna Ponce, Commission Clerk*

B. Approval of Agenda

1. Items to be pulled or added from the Information/Action/Closed Session Calendar
2. Approval of the order of the agenda

**2. PUBLIC COMMENT**

*Dr. Carlos Ramirez, Chair*

Public Comment is limited to items NOT listed on the agenda. This is an opportunity for members of the public to address the Commission on any matter within the Commission’s jurisdiction. Any action taken as a result of public comment shall be limited to the direction of staff. When addressing the Commission, state your name for the record prior to providing your comments. Please address the Commission as a whole, through the Chairperson. Individuals will be given three (3) minutes to address the board.

**3. CONSENT CALENDAR**

All items appearing on the consent calendar are recommended for approval and will be acted upon by one motion, without discussion. Should any Commissioner or other person express their preference to consider an item separately, that item will be addressed at a time as determined by the Chair.

A. Approval of Minutes from 10/9/2024



**4. ACTION**

A. Motion to recommend to the full commission approval of the financial reports as presented.  
*David Wilson, CFO*

1. Enrollment Report
2. Statement of Revenues, Expenses, and Changes in Net Position
3. Statement of Net Position (Assets)
4. Statement of Net Position (Liabilities & Net Position)
5. Summarized TNE Calculation
6. Cash Transaction Report

**5. CLOSED SESSION**

Pursuant to Welfare and Institutions Code § 14087.38 (n) Report Involving Trade Secret new product discussion (estimated date of disclosure, 01/2025)

A. Budget Update

**6. INFORMATION**

A. Other new or old business

*Dr. Carlos Ramirez, Chair*

**7. COMMISSIONER REMARKS**

*Dr. Carlos Ramirez, Chair*

**8. ADJOURNMENT**



**MINUTES**

**Finance Committee**

**October 9th, 2024**

**11:00 AM**

**512 W. Aten Rd., Imperial, CA 92251**

All supporting documentation is available for public review at <https://chpiv.org>

Committee Members	Representing	Present
Lee Hindman	LHA Chair-Joint Chamber of Commerce representing the public	✓
Mayra Widmann	Deputy CEO-Budget Fiscal	✓
Yvonne Bell	LHA Vice-Chair & Finance Committee Vice-Chair-CEO, Innercare	✓
Dr. Carlos Ramirez	Finance Committee Chair-CEO/Consultant DCRC	✓

**1. CALL TO ORDER**

*Dr. Carlos Ramirez, Chair*

*Meeting called to order at 11:07 a.m.*

**A. Roll Call**

*Donna Ponce, Commission Clerk*

*Roll call taken and quorum confirmed. Attendance is as shown.*

**B. Approval of Agenda**

1. Items to be pulled or added from the Information/Action/Closed Session Calendar
2. Approval of the order of the agenda

*(Hindman/Widmann) To approve the agenda. Motion carried.*

**2. PUBLIC COMMENT**

*Dr. Carlos Ramirez, Chair*

Public Comment is limited to items NOT listed on the agenda. This is an opportunity for members of the public to address the Commission on any matter within the Commission’s jurisdiction. Any action taken as a result of public comment shall be limited to the direction of staff. When addressing the Commission, state your name for the record prior to providing your comments. Please address the Commission as a whole, through the Chairperson. Individuals will be given three (3) minutes to address the board.

*No public comment.*



**3. CONSENT CALENDAR**

All items appearing on the consent calendar are recommended for approval and will be acted upon by one motion, without discussion. Should any Commissioner or other person express their preference to consider an item separately, that item will be addressed at a time as determined by the Chair.

A. Approval of Minutes from 9/4/2024

*(Hindman/Widmann) To approve consent calendar. Motion carried.*

**4. ACTION**

A. Motion to recommend to the full commission approval of the financial reports as presented.

*David Wilson, CFO*

1. Enrollment Report
2. Statement of Revenues, Expenses, and Changes in Net Position
3. Statement of Net Position (Assets)
4. Statement of Net Position (Liabilities & Net Position)
5. Summarized TNE Calculation
6. Cash Transaction Report

*(Hindman/Bell) To recommend to the full commission acceptance of the financial reports. Motion carried.*

B. Motion to recommend approval by the full commission the Wakely Statement of Work for CY 26 Medicare Bid preparation, not to exceed \$265,000

*(Hindman/Bell) To recommend to the full commission acceptance of the Wakely Statement of Work for CY 26 Medicare Bid preparation, not to exceed \$265,000. Motion carried.*

*CFO, David Wilson informed the commission on the SOW for licensing and implementation of NetSuite ERP (phase 1), not to exceed \$265,000. Fact sheet and more information will be brought to the full commission for approval on October 14<sup>th</sup>, 2024.*

**5. INFORMATION**

A. Other new or old business

*None.*

*Dr. Carlos Ramirez, Chair*

**6. COMMISSIONER REMARKS**

*None.*

*Dr. Carlos Ramirez, Chair*

**7. ADJOURNMENT**

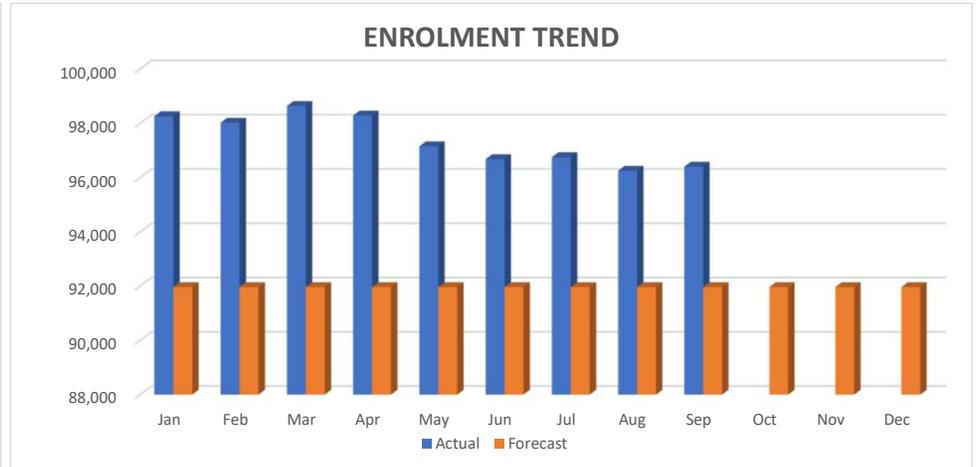
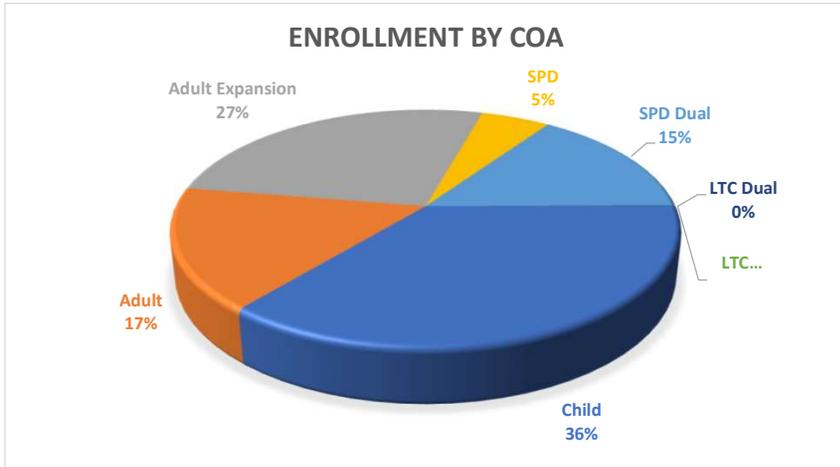
*The meeting was adjourned at 11:55 a.m.*

*Next meeting: November 6<sup>th</sup>, 2024*

**Imperial County Local Health Authority  
DBA Community Health Plan of Imperial Valley  
Enrollment Report  
For September 2024**

Category of Aid (COA)	2024*												YTD Months	YTD Δ	
	January	February	March	April	May	June	July	August	September	October	November	December			
Child	34,676	34,687	35,020	37,747	35,024	34,820	34,754	34,461	34,586					315,775	-0.3%
Adult	17,191	17,152	17,133	14,133	16,014	15,872	15,855	15,764	15,841					144,955	-7.9%
Adult Expansion	26,741	26,461	26,559	26,341	25,975	25,717	25,798	25,590	25,435					234,617	-4.9%
SPD	5,039	4,985	5,070	5,059	5,095	5,105	5,177	5,158	5,291					45,979	5.0%
SPD Dual	14,520	14,644	14,767	14,903	14,940	15,063	15,061	15,167	15,141					134,206	4.3%
LTC	11	11	10	18	16	14	17	20	19					136	72.7%
LTC Dual	81	79	76	84	87	85	88	90	87					757	7.4%
<b>Total Medicaid</b>	<b>98,259</b>	<b>98,019</b>	<b>98,635</b>	<b>98,285</b>	<b>97,151</b>	<b>96,676</b>	<b>96,750</b>	<b>96,250</b>	<b>96,400</b>					<b>876,425</b>	<b>-1.9%</b>
<i>Monthly Change</i>		-0.2%	0.6%	-0.4%	-1.2%	-0.5%	0.1%	-0.5%	0.2%					-0.2%	

\* Source: DHCS Remittance summary; includes retroactivity



**Medi-Cal Rates by COA (PMPM)<sup>†</sup>**

COA	SIS		UIS	
	Rate	%	Rate	%
Child	\$ 114.38	98%	\$ 32.59	2%
Adult	\$ 229.31	95%	\$ 156.28	5%
Adult Expansion	\$ 263.91	97%	\$ 143.07	3%
SPD	\$ 842.58	98%	\$ 462.92	2%
SPD Dual	\$ 206.61	100%	\$ 59.89	0%
LTC	\$ 7,969.68	78%	\$ 1,145.35	22%
LTC Dual	\$ 7,117.92	99%	\$ 113.51	1%

<sup>†</sup> Does not include Maternity, AIHS and GEMT

**September At Risk Revenue**

COA	Base Rate	ECM	GEMT	Maternity	Total
Child	\$ 3,781,669	\$ 84,826	\$ 15,634	\$ -	\$ 3,882,129
Adult	\$ 3,342,738	\$ 191,034	\$ 19,552	\$ 593,760	\$ 4,147,085
Adult Expansion	\$ 6,209,778	\$ 424,445	\$ 45,718	\$ 112,333	\$ 6,792,273
SPD	\$ 4,221,986	\$ 235,915	\$ 31,946	\$ -	\$ 4,489,847
SPD Dual	\$ 3,004,292	\$ 123,076	\$ 28,538	\$ -	\$ 3,155,905
LTC	\$ 150,223	\$ 520	\$ 552	\$ -	\$ 151,294
LTC Dual	\$ 616,714	\$ 1,568	\$ 274	\$ -	\$ 618,556
<b>Total</b>	<b>\$ 21,327,400</b>	<b>\$ 1,061,384</b>	<b>\$ 142,212</b>	<b>\$ 706,094</b>	<b>\$ 23,237,090</b>

**Imperial County Local Health Authority  
DBA Community Health Plan of Imperial Valley  
Statement of Revenues, Expenses, and Changes in Net Position  
For September 2024**

	August		September			September (YTD)			Current Month Explanations
	Actual	Actual	Forecast	Variance - B/(W) vs. Forecast vs. Prior Month		Actual	Budget	Variance - B/(W)	
<b>REVENUE</b>									
Premium	\$ 23,210,332	\$ 23,237,090	\$ 22,249,362	\$ 987,728	\$ 26,758	\$ 205,246,954	\$ 200,244,255	\$ 5,002,699	
Pass-Through	353,313	352,208	883,592	(531,384)	(1,105)	5,386,785	7,952,325	(2,565,540)	
HN Settlements	-	-	-	-	-	602,764	1,135,000	(532,236)	
Government Grants	-	-	-	-	-	134,859	-	134,859	
<b>TOTAL REVENUE</b>	<b>23,563,645</b>	<b>23,589,298</b>	<b>23,132,953</b>	<b>456,344</b>	<b>25,653</b>	<b>211,371,362</b>	<b>209,331,580</b>	<b>2,039,782</b>	Favorable due to member volume (\$1.1M), offset by rate/mix (-\$0.7M)
<b>HEALTH CARE COSTS</b>	<b>\$ 22,867,335</b>	<b>\$ 22,892,195</b>	<b>\$ 22,465,472</b>	<b>\$ (426,722)</b>	<b>\$ (24,860)</b>	<b>\$ 204,379,757</b>	<b>\$ 202,189,252</b>	<b>\$ (2,190,504)</b>	
<b>Gross Margin</b>	<b>696,310</b>	<b>697,103</b>	<b>667,481</b>	<b>29,622</b>	<b>793</b>	<b>6,991,605</b>	<b>7,142,328</b>	<b>(150,722)</b>	
<b>ADMINISTRATIVE EXPENSE</b>									
Salaries & Wages	\$ 234,558	\$ 192,808	\$ 238,122	\$ 45,314	\$ 41,750	\$ 2,145,744	\$ 2,084,000	\$ (61,744)	Salaries and Wages favorable due to recalls of travel to Other Admin
Benefits and Bonus	39,147	56,590	77,707	21,117	(17,443)	445,576	680,630	235,053	
<b>Total Labor Costs</b>	<b>273,705</b>	<b>249,398</b>	<b>315,828</b>	<b>66,431</b>	<b>24,307</b>	<b>2,591,320</b>	<b>2,764,630</b>	<b>173,310</b>	
Consulting, Legal, & Other Professional	\$ 195,637	\$ 133,982	\$ 15,508	\$ (118,473)	\$ 61,655	\$ 688,590	\$ 99,575	\$ (589,015)	Legal, consulting related to DSNP and finance transition
Insurance and Banking	3,934	3,934	6,380	2,446	-	32,522	57,422	24,900	
IT Hardware/Software	6,370	1,255	34,820	33,565	5,115	12,687	168,377	155,690	
Office Expense	25,625	95,830	14,606	(81,224)	(70,204)	407,206	131,454	(275,752)	Largely due to NCQA fees, LHPC fees, and Manifest MedEx
Other Admin	4,831	50,437	12,443	(37,994)	(45,605)	118,560	81,656	(36,904)	Reclass of travel expenses from Salaries & Wages
<b>Total Administrative Expense</b>	<b>510,102</b>	<b>534,835</b>	<b>399,586</b>	<b>(135,249)</b>	<b>(24,732)</b>	<b>3,850,885</b>	<b>3,303,113</b>	<b>(547,772)</b>	
<b>Non-Operating Income</b>									
Dividend, Interest & Investment Income	\$ 119,586	\$ 84,221	\$ 100,347	\$ (16,125)	\$ (35,364)	\$ 726,360	\$ 789,626	\$ (63,266)	
Rental Income	1,450	1,450	-	1,450	-	13,050	-	13,050	
<b>Total Non-Operating Income</b>	<b>121,036</b>	<b>85,671</b>	<b>100,347</b>	<b>(14,675)</b>	<b>(35,364)</b>	<b>739,410</b>	<b>789,626</b>	<b>(50,216)</b>	
<b>Depreciation &amp; Amortization</b>									
<b>Change in Net Position</b>	<b>\$ 307,243</b>	<b>\$ 247,939</b>	<b>\$ 368,241</b>	<b>\$ (120,302)</b>	<b>\$ (59,304)</b>	<b>\$ 3,880,130</b>	<b>\$ 4,628,840</b>	<b>\$ (748,711)</b>	
<b>Key Metrics</b>									
Enrollment	96,250	96,400	91,964	4,437	150	876,425	827,672	48,754	
Revenue PMPM	\$244.82	\$244.70	\$251.54	(\$6.84)	(\$0.11)	\$241.17	\$252.92	(\$11.74)	
MLR	97.04%	97.04%	97.1%	7 bps	0 bps	96.8%	96.6%	(17) bps	
Admin Ratio	2.2%	2.3%	1.7%	(54) bps	(11) bps	1.8%	1.6%	(24) bps	
Net Income PMPM	\$3.19	\$2.57	\$4.00	(\$1.43)	(\$0.62)	\$4.43	\$5.59	(\$1.17)	
Net Income %	1.3%	1.0%	1.6%	(54) bps	(25) bps	1.8%	2.2%	(37) bps	

**Imperial County Local Health Authority dba  
Community Health Plan of Imperial Valley  
Statement of Net Position  
As of September 30, 2024**

**ASSETS**

Current Assets	<u>Aug 2024</u>	<u>Sep 2024</u>	<u>Change</u>
Cash and Investments			
Chase - Checking	\$ 200,000	\$ 198,000	\$ (2,000)
Chase - Money Market	3,040,694	2,779,241	(261,453)
JPMorgan Securities	11,765,894	12,254,545	488,651
First Foundation Bank	202,021	300,264	98,243
Receivables			
Accounts Receivable	2,773	2,773	-
Dividend Receivable	11,266	21,758	10,492
Interest Receivable	21,212	7,702	(13,510)
Premium Receivable	23,210,332	23,237,090	26,758
Pass-Through Receivable	353,313	352,208	(1,105)
Other Current Assets			
Prepaid Expenses	44,623	138,844	94,221
<b>Total Current Assets</b>	<b>38,852,129</b>	<b>39,292,426</b>	<b>440,297</b>
Noncurrent Assets			
Restricted Deposit			
First Foundation Bank - Restricted	300,000	300,000	-
Capital Assets			
Buildings - Net	2,991,696	2,983,148	(8,548)
Computers & Office Equipment - Net	8,404	8,236	(168)
Improvements - Net	47,625	47,217	(408)
Intangible Assets - Net	20,953	20,557	(395)
Operating ROU Asset (Copier) - Net	7,601	7,319	(281)
<b>Total Noncurrent Assets</b>	<b>3,376,278</b>	<b>3,366,478</b>	<b>(9,800)</b>
<b>Total Assets</b>	<b><u>\$ 42,228,407</u></b>	<b><u>\$ 42,658,903</u></b>	<b><u>\$ 430,496</u></b>

**Imperial County Local Health Authority dba  
Community Health Plan of Imperial Valley  
Statement of Net Position  
As of September 30, 2024**

**LIABILITIES**

CURRENT LIABILITIES	<u>Aug 2024</u>	<u>Sep 2024</u>	<u>Change</u>
Payables			
Accounts Payable	\$ 35,256	\$ 144,398	\$ 109,142
Capitation Payable	22,514,022	22,539,132	25,110
Pass-Through Payable	353,313	352,208	(1,105)
Credit Card Payable	10,170	19,160	8,990
Other Current Liabilities			
Short Term Lease Liability - Copier	3,329	3,344	15
Bonus Accrual	95,356	107,275	11,919
Salaries Accrual	106,627	129,146	22,520
Vacation Accrual	98,930	105,152	6,222
<b>Total Current Liabilities</b>	<b>23,217,001</b>	<b>23,399,815</b>	<b>182,813</b>
NON-CURRENT LIABILITIES			
Long Term Lease Liability - Copier	4,426	4,140	(286)
<b>Total Noncurrent Liabilities</b>	<b>4,426</b>	<b>4,140</b>	<b>(286)</b>
<b>Total Liabilities</b>	<b>23,221,428</b>	<b>23,403,955</b>	<b>182,527</b>

**NET POSITION**

Net investment in Capital Assets	3,376,278	3,366,478	(9,800)
Restricted by Legislative Authority	300,000	300,000	-
Unrestricted	11,698,540	11,708,341	9,800
Net Revenue	3,632,161	3,880,130	247,969
<b>Total Net Position</b>	<b>19,006,979</b>	<b>19,254,948</b>	<b>247,969</b>
<b>Total Liabilities and Net Position</b>	<b>\$ 42,228,407</b>	<b>\$ 42,658,903</b>	<b>\$ 430,496</b>

**Imperial County Local Health Authority dba  
Community Health Plan of Imperial Valley  
Summarized Tangible Net Equity Calculation  
As of September 30, 2024**

Net Equity	\$	19,254,948
Add: Subordinated Debt and Accrued Subordinated Interest	\$	0
Less: Report 1, Column B, Line 27 including: Unsecured Receivables from officers, directors, and affiliates; Intangibles	\$	0
Tangible Net Equity (TNE)	\$	19,254,948
Required Tangible Net Equity *	\$	4,330,716
TNE Excess (Deficiency)	\$	14,924,232

Full Service Plan		
<b>A.</b> Minimum TNE Requirement	\$	1,000,000
<b>B.</b> REVENUES:		
2% of the first \$150 million of annualized premium revenues (lines 1, 2, 4, 5, 7, 9 from Income Statement)	\$	3,000,000
Plus		
1% of annualized premium revenues in excess of \$150 million	\$	1,330,716
<b>Total</b>	\$	<b>4,330,716</b>

* Calculated Required Tangible Net Equity	
23,589,298 - Current Month Premium	
x 12	
283,071,576 - Annualized	
150,000,000	←
x 2%	
3,000,000	
133,071,576	←
x 1%	
1,330,716	
4,330,716 - Required TNE	

**Community Health Plan of Imperial Valley  
September 2024 Cash Transactions**

Date	Account	Vendor	Memo/Description	Amount
<b>Chase Checking</b>				
09/03/2024	Chase Checking	Jones Brothers Glass Co. Inc.	Chase Bill Pay - Invoice 34777	\$ -3,837.25
09/03/2024	Chase Checking	Conveyor Group	Chase Bill Pay - Invoice 11232	-1,830.00
09/03/2024	Chase Checking	Imperial Irrigation District	Chase Bill Pay - Service Period: 07/25/24 - 08/22/24	-1,809.87
09/03/2024	Chase Checking	Jeffrey Scott Agency	Chase Bill Pay - Invoice 08/10/24	-1,760.89
09/03/2024	Chase Checking	State Compensation Insurance Fund	Chase Bill Pay - Invoices 1002048094 / 1002048095	-1,630.16
09/03/2024	Chase Checking	American Trust Retirement Services	Chase Bill Pay - Invoice 446798	-1,483.58
09/03/2024	Chase Checking	CLEANBC, LLC	Chase Bill Pay - Invoice 011	-700.00
09/03/2024	Chase Checking	VDC Arellano 3 LLC	Chase Bill Pay - Invoice VDC-1023	-417.00
09/03/2024	Chase Checking	Brawley Rotary Club	Chase Bill Pay - Jul & Aug 2024 Statements	-415.00
09/03/2024	Chase Checking	VDC Arellano 3 LLC	Chase Bill Pay - Invoice 99527	-380.00
09/03/2024	Chase Checking	Rick's Roadrunner Lock & Safe	Chase Bill Pay - Invoice 22876	-347.01
09/03/2024	Chase Checking	Great America Financial Services	Chase Bill Pay - Invoice 37257013	-306.01
09/03/2024	Chase Checking	Quench USA	Chase Bill Pay - Invoices INV07607365 / INV07737380	-258.60
09/03/2024	Chase Checking	Imperial Desert Landscape	Chase Bill Pay - Invoice 24-195	-250.00
09/03/2024	Chase Checking	I.V. Termite & Pest Control	Chase Bill Pay - Invoice 340785	-120.00
09/03/2024	Chase Checking	KY Cakes	Chase Bill Pay - Invoices 0006 & 0007	-120.00
09/03/2024	Chase Checking	ADT Security Services	Chase Bill Pay - Service Period: 08/21/24 - 09/28/24	-66.31
09/03/2024	Chase Checking	AccuSourceHR	Chase Bill Pay - Invoice 56525	-57.09
09/03/2024	Chase Checking	Great America Financial Services	Chase Bill Pay - Invoice WA2782408	-45.00
09/06/2024	Chase Checking	JPMorgan Chase	Dividend Income - Aug 2024	11,266.21
09/06/2024	Chase Checking	JPMorgan Chase	Service Charges - Aug 2024	-2,008.14
09/06/2024	Chase Checking	Department of Managed Health Care	Chase Check# 6673	-181.69
09/06/2024	Chase Checking	Shalom Events Professionals	Chase Check# 6674 - Tables and Chair Rental	-129.00
09/10/2024	Chase Checking	Liebert, Cassidy Whitmore	Chase Bill Pay - Invoices 267838 / 271212 / 275827	-11,024.00
09/10/2024	Chase Checking	Epstein, Becker and Green PC	Chase Bill Pay - Invoice 1170618	-6,049.00
09/10/2024	Chase Checking	Dancing For A Dream	Chase Bill Pay - Dancing For A Dream Sponsorship	-2,000.00
09/10/2024	Chase Checking	Law Offices of William Smerdon	Chase Bill Pay - Invoice 2612	-907.50
09/10/2024	Chase Checking	PMH Foundation	Chase Check# 6676 - PMH Foundation Sponsorship	-800.00
09/10/2024	Chase Checking	Junior's Café	Chase Bill Pay - Invoice 13-16892	-452.57
09/10/2024	Chase Checking	AM Copiers	Chase Bill Pay - Invoice INV5624	-407.28
09/10/2024	Chase Checking	Rotary Club of El Centro	Chase Bill Pay - Invoices 9139 / 9189 / 9235	-252.00
09/10/2024	Chase Checking	Stericycle, Inc.	Chase Bill Pay - Invoice 8007721358	-225.08
09/10/2024	Chase Checking	City of Imperial	Chase Bill Pay - Service Period: 07/25/24 - 08/24/24	-169.46
09/13/2024	Chase Checking	Department of Health Care Services	09/12 Receipt - DHCS	1,191.58
09/13/2024	Chase Checking	Department of Health Care Services	09/12 Receipt - DHCS	23,737.43
09/13/2024	Chase Checking	Department of Health Care Services	09/12 Receipt - DHCS	59,125.05
09/13/2024	Chase Checking	Department of Health Care Services	09/12 Receipt - DHCS	428,681.80
09/13/2024	Chase Checking	Department of Health Care Services	09/12 Receipt - DHCS	23,050,908.80
09/13/2024	Chase Checking	Mid Atlantic Trust Company	09/09 - ACH Payment	-7,468.45
09/20/2024	Chase Checking	Local Health Plans of California	09/24 - Online Payment	-106,936.79
09/20/2024	Chase Checking	Health Management Associates, Inc.	Chase Bill Pay - Invoice 206100-000018	-36,731.25
09/20/2024	Chase Checking	Smith-Kandal Insurance Agency	Chase Bill Pay - Invoice 5399	-6,484.61
09/20/2024	Chase Checking	AM Copiers	Chase Bill Pay - Invoice IN5839	-527.96
09/20/2024	Chase Checking	Great America Financial Services	Chase Bill Pay - Invoice 37466187	-373.79
09/20/2024	Chase Checking	Shalom Events Professionals	Chase Bill Pay - Rental Dates 09/25/24 and 10/24/24	-271.00
09/20/2024	Chase Checking	Republic Services	Chase Bill Pay - Invoice 0467-001721916	-141.17
09/20/2024	Chase Checking	ADT Security Services	Chase Bill Pay - Service Period: 09/21/24 - 10/28/24	-139.84
09/20/2024	Chase Checking	Quench USA	Chase Bill Pay - Invoice INV07849462	-129.30
09/30/2024	Chase Checking	Health Net	Rental Income - Sep 2024	1,450.00
09/30/2024	Chase Checking	Health Net	09/27/24 - Health Net Payment	-22,867,344.70
09/30/2024	Chase Checking	Mid Atlantic Trust Company	09/24 - ACH Payment	-15,942.96
09/30/2024	Chase Checking	Smith-Kandal Insurance Agency	09/26 - Online Payment	-14,161.20
09/30/2024	Chase Checking	Rippling, Inc.	Direct Deposit Test #1	0.06
09/30/2024	Chase Checking	Rippling, Inc.	Direct Deposit Test #2	0.06
<b>First Foundation Bank</b>				
09/30/2024	FFB Payroll	First Foundation Bank	09/03/24 - Wire Fee	-10.00
09/30/2024	FFB Payroll	First Foundation Bank	09/04/24 - Credit Card Payment	-10,269.18
09/30/2024	FFB Payroll	Paychex, Inc.	09/05/24 - Paychex Payroll	-69,502.80
09/30/2024	FFB Payroll	Paychex, Inc.	09/05/24 - Paychex Taxes	-37,123.92
09/30/2024	FFB Payroll	Paychex, Inc.	09/06/24 - Paychex EIB Invoice	-49.48
09/30/2024	FFB Payroll	Paychex, Inc.	09/13/24 - Paychex HRS PMT	-60.00
09/30/2024	FFB Payroll	First Foundation Bank	09/13/24 - Wire Fee	-10.00
09/30/2024	FFB Payroll	Paychex, Inc.	09/19/24 - Paychex Payroll	-76,545.63
09/30/2024	FFB Payroll	Paychex, Inc.	09/19/24 - Paychex Taxes	-38,056.36
09/30/2024	FFB Payroll	Paychex, Inc.	09/20/24 - Paychex EIB Invoice	-49.48
09/30/2024	FFB Payroll	Paychex, Inc.	09/20/24 - Paychex OAB Invoice	-49.50
09/30/2024	FFB Payroll	First Foundation Bank	09/30/24 - Wire Fee	-10.00
09/30/2024	FFB Payroll	Pablo Velez	Commission Member Check# 10301 - Pablo Velez	-100.00
<b>J.P. Morgan Securities</b>				
09/30/2024	J.P. Morgan Securities	J.P. Morgan Securities	Investment Income - Sep 2024	\$ 76,008.89