

**ANNUAL REPORTS TO THE LEGISLATURE  
FOR THE FISCAL YEAR ENDED  
JUNE 30, 2021**

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**CAL-MORTGAGE LOAN INSURANCE DIVISION**

2020 WEST EL CAMINO AVENUE, SUITE 1231 • SACRAMENTO, CA 95833

PHONE: (916) 319-8800 • EMAIL: [CMINSURE@HCAI.CA.GOV](mailto:CMINSURE@HCAI.CA.GOV)

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*"Access to Safe, Quality Healthcare Environments that Meet California's Dynamic and Diverse Needs"*

**State of California**

Gavin Newsom, Governor

**Health and Human Services Agency**

Mark Ghaly MD, MPH, Secretary

**Department of Health Care Access and Information**

Elizabeth Landsberg, Director

**Cal-Mortgage Loan Insurance Division**

Jeremy P. Marion, Deputy Director

**Advisory Loan Insurance Committee**

David Kears, Chairman

Jay Harris, Vice Chair

Jonathon Andrus

Derik Ghookasian

Soyla Reyna-Griffin

Richard Tannahill

John Woodward

Note:

Enclosed are two annual reports to the California Legislature, which are required by the California Health and Safety Code. The first report describes the financial status of the California Health Facility Construction Loan Insurance Program and its insured portfolio as required by Health and Safety Code, Section 129045. The second report describes borrowers' compliance with their community service obligations as required by Health and Safety Code, Section 129075.

ANNUAL REPORT #1

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FINANCIAL STATUS  
OF THE  
CALIFORNIA HEALTH FACILITY CONSTRUCTION LOAN INSURANCE PROGRAM  
AND  
INSURED PORTFOLIO

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REPORT FOR THE FISCAL YEAR ENDED:

JUNE 30, 2021

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## **Background**

### **Department of Health Care Access and Information**

The Department of Health Care Access and Information (HCAI) (formerly the Office of Statewide Health Planning and Development (OSHPD)) was created in 1978 to provide the State with an enhanced understanding of the structure and function of its healthcare delivery systems. Since that time, HCAI's role has expanded to include delivery of services that promote equitable access to health care for all Californians.

HCAI is a leader in collecting data and disseminating information about California's healthcare infrastructure, promoting an equitably distributed healthcare workforce, and publishing valuable information about healthcare outcomes. HCAI also monitors the construction, renovation, and seismic safety of hospitals and skilled nursing facilities and provides loan insurance to facilitate the capital needs of California's not-for-profit healthcare facilities. These programmatic functions are advised by several boards and commissions.

HCAI's Facilities Development Division serves as the building department for hospitals and skilled nursing facilities operating within California. Its primary goal is to promote patient safety by ensuring that each facility remains functional in the event of a natural disaster.

The Information Services Division (ISD) collects, analyzes, and disseminates information about hospitals, skilled nursing facilities, clinics, and home health agencies licensed within California. Examples of facility information include financial reports, service utilization data, and quality of care data. ISD also includes information technology support resources and services.

The Healthcare Workforce Development Division (HWDD) promotes a diverse and competent workforce by analyzing California's healthcare infrastructure and workforce issues. In addition, HWDD addresses healthcare workforce needs by providing direct grant funding to medical schools and nursing programs. HWDD also offers scholarships and loan repayments to students and health professionals who agree to provide patient care in medically underserved areas. Scholarship and loan repayments are offered for allied health, nursing, behavioral health, dental, and other medical professions.

The Cal-Mortgage Loan Insurance Division manages the California Health Facility Construction Loan Insurance Program (Cal-Mortgage Program), which offers loan insurance to nonprofit and public health facilities for the development and expansion of healthcare services throughout California. The Cal-Mortgage Program is beneficial especially to facilities that provide services to residents in medically underserved communities. Cal-Mortgage Program staff analyze loan insurance applications, monitor borrowers' financial performance, and manage problem projects to minimize the risk to the Health Facility Construction Loan Insurance Fund (Insurance Fund) and maintain services in the community.

## **Cal-Mortgage Program**

Modeled after the federal home mortgage insurance program, the Cal-Mortgage Program assists nonprofit and public health facilities (cities, counties, healthcare districts, or joint powers authorities) in obtaining private financing to develop or expand health facilities and services in communities throughout California at no cost to taxpayers. Without such a guarantee, many of these facilities could not arrange the financing required to serve their communities.

Created in 1969, the mission of the Cal-Mortgage Program is to insure loans for construction, renovation, and expansion projects that improve healthcare access, particularly in underserved areas. The State of California ultimately guarantees the payment of principal and interest on the loans. The loan insurance permits borrowers to obtain low interest rates, similar to the rates available to the State of California, primarily through tax-exempt municipal bonds. The Cal-Mortgage Program is currently authorized to insure up to \$3 billion for health facility projects.

## **Insurance Fund**

The California Health Facility Construction Loan Insurance Law established the Insurance Fund. This fund is used as a depository of fees and insurance premiums and is used to pay shortfalls resulting from defaults by insured borrowers and the administrative expenses of the Cal-Mortgage Program. The Insurance Fund is a trust fund; therefore, interest and other earnings generated may only be used for Cal-Mortgage Program purposes.

## **Reason for the Report**

In October 1999, Section 129045 was added to the Health and Safety Code. This section requires HCAI to:

*“...annually report to the Legislature the financial status of the program [California Health Facility Construction Loan Insurance Program] and its insured portfolio, including the status of all borrowers in each stage of default and the Department’s [HCAI] efforts to collect from borrowers that have defaulted on their debt service payments.”*

## **Financial Status of the Cal-Mortgage Program**

This section describes the Cal-Mortgage Program Activity, Revenue and Expenditures, Borrower Status, and Defaulted Borrowers and Anticipated Recoveries.

## Cal-Mortgage Program Activity

Table 1 illustrates the number of loans insured, outstanding principal balance of insured loans, and the cash balance of the Insurance Fund of the Cal-Mortgage Program over the last three fiscal years:

Fiscal Year Ended June 30			
	2019	2020	2021
Number of Insured Loans	83	78	66
Outstanding Principal Balance of Insured Loans	\$1,816,496,274	\$1,780,317,746	\$1,661,201,598
Cash Balance of the Insurance Fund	\$168,625,786	\$163,825,305	\$153,567,319

*Table 1. Cal-Mortgage Program Fiscal Year Activity*

Between the Fiscal Year Ended (FYE) June 30, 2019 and FYE 2021, the number of insured loans decreased by 17, from 83 to 66. There are various reasons for the reduction in the number of insured loans. These reasons include, but are not limited to, refinances out of the Cal-Mortgage Program, consolidation of loans, full amortization and payoff of the loan, and a competitive low-interest loan environment, some of which may not require loan insurance.

Between FYE 2019 and FYE 2021, the total outstanding principal balance of insured loans decreased by 8.55 percent, from \$1.816 billion to \$1.661 billion. In the same period, the Insurance Fund decreased by 8.93 percent, from \$168.6 million to \$153.6 million.

The reduction in the cash balance of the Insurance Fund is due to several factors, including a reduction in insured loans that were under annual premium payment schedules and a new insurance premium schedule which reduces premiums for borrowers with credit ratings. In addition, the Cal-Mortgage Program continues to make annual default payments for the Sherman Oaks/Triad default and for a work-out plan for Kern Valley Healthcare District. Both Sherman Oaks/Triad and Kern Valley Healthcare District are discussed further below within this section.

For more information regarding the portfolio and loan activity for FYE 2021, refer to Exhibit I (page 7) and Exhibit II (page 8).

Cal-Mortgage Program staff continue to analyze loan insurance applications, monitor borrowers in the portfolio, and manage problem projects to minimize the risk to the Insurance Fund.



## Revenue and Expenditures

Table 2 has changed from previous reports. Prior to this report Table 2 was developed using Generally Accepted Accounting Principles. Table 2 in this report was developed using cash basis accounting methodology and better illustrates revenue and expenditures of the Insurance Fund over the last three fiscal years and is consistent with the ending Insurance Fund balance for each fiscal year end.

<b>Cash Basis Year End Financial Report*</b>			
<b>Fiscal Year Ended June 30</b>			
	<b>2019</b>	<b>2020</b>	<b>2021</b>
Revenue	\$15,239,428	\$11,624,445	\$9,946,729
Administrative Expenses	(\$3,839,599)	(\$3,698,858)	(\$3,949,450)
Default & Liability Expenses	(\$12,288,675)	(\$12,485,895)	(\$16,028,681)
Other Expenses	(\$243,107)	(\$240,173)	(\$226,584)
Total Excess (Deficit)	<u>(\$1,131,953)</u>	<u>(\$4,800,481)</u>	<u>(\$10,257,986)</u>
Cash Balance of the Insurance Fund	\$168,625,786	\$163,825,305	\$153,567,319

\* Financial information taken from year end FI\$Cal accounting reports.

Table 2. Cal-Mortgage Fiscal Year End Report

Administrative expenses averaged \$3.8 million annually from FYE 2019 through FYE 2021.

Regarding default and liability expenditures, the Sherman Oaks/Triad default was the largest default in the Cal-Mortgage Program's history. The Sherman Oaks/Triad Bonds defaulted in 1994 and the bond payments are a long-term liability of the Insurance Fund. The Insurance Fund made principal and interest payments related to the Sherman Oaks/Triad liability in the amount of \$11.8 million in FYE 2021. In FYE 2022 a final payment of \$7.9 million will be made for the Sherman Oaks/Triad liability. Kern Valley Healthcare District (Kern Valley) entered a debt service relief plan with the Cal-Mortgage Program starting in 2011. The Cal-Mortgage Program agreed to make debt service payments on the behalf of Kern Valley from 2011 through August 2021 after which Kern Valley would repay the Insurance Fund along with interest. In March 2021 Kern Valley refinanced out of the Cal-Mortgage Program and repaid the Insurance Fund. During FYE 2021, the Insurance Fund paid \$3.7 million for a new default related to California Nevada Methodist Homes (Cal-Nevada). For additional information on defaults see the *Defaulted Borrowers and Anticipated Recoveries* section.

## Borrower Status

The Cal-Mortgage Program's portfolio performance is affected by the borrower's ability to repay its loan. In defining borrower financial stability, Cal-Mortgage Program staff assign a risk rating (A through F) for each borrower and its loans. This rating corresponds with financial risk and is revised during the year as a borrower's circumstances change. Moreover, the monitoring

process entails reviewing monthly trustee statements, quarterly/monthly financial reports, annual budgets, annual audited financial statements, and annual site visits.

As of FYE 2021, a risk rating of “A” was assigned to 46 loans with a total insured value of \$1,399,595,000 (84.25 percent of total insured value). This risk rating is assigned to borrowers that are financially strong and maintain program compliance by making timely monthly payments and submitting required information on time.

As of FYE 2021, a risk rating of “B” was assigned to 17 loans with a total insured value of \$231,491,598 (13.94 percent of total insured value). This risk rating is assigned to borrowers that are financially stable and make timely payments, however, have minor technical problems such as late reporting or non-compliance with certain bond covenants, which may include not meeting required financial covenants.

As of FYE 2021, a risk rating of “C” was assigned to one loan with a total insured value of \$520,000 (0.03 percent of total insured value). This risk rating is assigned to borrowers with moderate problems, such as late payments, high accounts payable days, low liquidity, and having a debt service coverage ratio below 1.0.

As of FYE 2021, there were no loans with “D” risk rating. This risk rating is assigned to borrowers with serious problems, such as (i) exceedingly low days cash on hand, such that it does not appear the borrower will be able to meet its next payroll liability, or (ii) the debt service reserve fund has been used to pay debt service payments to bondholders and the borrower is not making progress on the replenishment of the reserve.

As of FYE 2021, a risk rating of “E” was assigned to two loans with a total insured value of \$29,595,000 (1.78 percent of total insured value). This risk rating is assigned to borrowers that have defaulted, with payments currently or previously made from the Insurance Fund to pay the bondholders, but a full recovery is expected.

As of FYE 2021, there were no loans with “F” risk rating. This risk rating is assigned to borrowers that have defaulted, with payments currently or previously made from the Insurance Fund to pay the bondholders, and a loss is expected.

Exhibit III (pages 9-10) lists all insured loans as of FYE 2021, are sorted by borrower name, and include the risk ratings assigned to each insured loan. For a list of all insured loans, sorted by facility type, refer to Exhibit IV (pages 11-13). For a portfolio summary of borrowers’ risk ratings, sorted by facility type, refer to Exhibit V (page 14). For a list of all insured loans, sorted by county, refer to Exhibit VI (pages 15-17). For a portfolio summary of borrowers’ risk ratings, sorted by county, refer to Exhibit VII (page 18).

### **Defaulted Borrowers and Anticipated Recoveries**

For purposes of this report, the Cal-Mortgage Program has defined a “default” as any loan requiring a payment on a borrower’s insured obligation from the Insurance Fund. During FYE 2021 there were two new loan defaults by Cal-Nevada. The total count of loan defaults since the inception of the Cal-Mortgage Program is 21 borrowers consisting of 30 loans.

Kern Valley previously defaulted in FYE 2011 and required additional expected payments from the Insurance Fund to cover its debt service from FYE 2011 through FYE 2021. The Cal-Mortgage Program and Kern Valley entered into a repayment agreement to replenish the Insurance Fund Starting in August 2022. However, Kern Valley refinanced out of the Cal-Mortgage Program and repaid the Insurance Fund in full in March 2021.

In March 2021, Cal-Nevada filed a voluntary petition commencing Chapter 11 for relief under the Bankruptcy Code. In May 2021, the Cal-Mortgage Program paid off a Cal-Nevada line of credit in the amount of \$3.01 million from the Insurance Fund. In addition, in June 2021, the Cal-Mortgage Program paid \$700 thousand from the Insurance Fund to cover the Cal-Nevada bond debt service payment due July 1, 2021. The Cal-Mortgage Program anticipates making future full debt service payments for Cal-Nevada until they exit bankruptcy proceedings.

Exhibit VIII (page 19) identifies the anticipated recoveries from defaulted borrowers with a remaining outstanding obligation to the Insurance Fund. The Cal-Mortgage Program staff monitors these obligations to ensure repayment.

Exhibit IX (page 20) identifies the Sherman Oaks/Triad Bonds that previously defaulted and are a long-term payment obligation of the Insurance Fund. The Insurance Fund made principal and interest payments related to the Sherman Oaks/Triad liability of \$11.8 million in FYE 2021. In FYE 2022 a final payment of \$7.9 million will be made for the Sherman Oaks/Triad liability.

## Exhibit I

### Financial Status and Activity Report

	<u>June 30, 2019</u>	<u>June 30, 2020</u>	<u>June 30, 2021</u>
<b>Activity</b>			
<i>Number of Insured Loans</i>	83	78	66
<b>Insured Loans</b>			
<i>Total Outstanding Principal Balance of Insured Loans</i>	\$1,816,496,274	\$1,780,317,746	\$1,661,201,598
<b>Health Facility Construction Loan Insurance Fund</b>			
<i>Insurance Fund Cash Balance</i> <sup>1</sup>	\$168,625,786	\$163,825,305	\$153,567,319
<i>Anticipated Recoveries</i> <sup>2</sup>	\$11,104,694	\$10,691,505	\$9,339,056
<i>Long-Term Liabilities Related to Defaults</i> <sup>3</sup>	(\$29,545,000)	(\$18,935,000)	(\$7,795,000)
<i>Estimated Net Assets</i>	<b>\$150,185,480</b>	<b>\$155,581,810</b>	<b>\$155,111,375</b>

Footnotes:

<sup>1</sup> As reported held in the State Treasury.

<sup>2</sup> Obligations to the Program after default, payments to the Insurance Fund; for more information on Anticipated Recoveries, please refer to Exhibits VIII.

<sup>3</sup> Direct obligations of the Program, payments from the Insurance Fund; for more information regarding Long-Term Liabilities, please refer to Exhibits IX.

## Exhibit II

### Loans Insured During FY 2020-21

(Sorted by Date Loan Insured)

Borrower Name	Facility City	Facility Type	Date Loan Insured	Insured Loan Amount	Loan Type
West County Health Centers	Guerneville	CLINIC-PC	10/14/2020	\$9,145,000	New
Los Angeles Jewish Home for the Aging	Playa Vista	MULTI-CCRC	10/15/2020	\$37,275,000	Refinance
La Maestra Family Clinic	San Diego	CLINIC-PC	11/19/2020	\$13,590,000	Refinance
Vocational Visions	Mission Viejo	ADC-DD	11/19/2020	\$3,200,000	Refinance
San Benito Health Care District	Hollister	HOSP-DIST	02/11/2021	\$12,570,000	Refinance
<b>Total Loans Insured</b>	<b>5</b>			<b>\$75,780,000</b>	

Facility Type	Facility Type
ADC-DD    Adult Day Care: Developmentally Disabled	GH-MD    Group Home: Mentally Disabled or Emotionally Disturbed
ADHC      Adult Day Health Care	HOSP      Hospital: General Acute Care
CDRF      Chemical Dependency Recovery Facility	HOSP-DIST    Hospital: District
CLINIC-AIDS    Clinic: AIDS	HOSP-PSYCH    Hospital: Psychiatric
CLINIC-MH      Clinic: Mental Health Clinic	HOSPICE      Hospice
CLINIC-MULTI    Clinic: Multi-Speciality and Diagnostic Facility	MULTI-CCRC    Multi Level: Continuing Care Retirement Community
CLINIC-PC      Primary Care Clinic	MULTI-OTH      Multi Level: Other (Month-to-Month)
GH-DD      Group Home: Developmentally Disabled	SNF          Skilled Nursing Facility
GH-DD/MD      Group Home: Developmentally Disabled and Mentally Disabled or Emotionally Disturbed	

## Exhibit III

### Insured Loans by Borrower

As of June 30, 2021

(Sorted by Borrower Name)

Borrower Name	Facility City	Facility Type	Risk Rating	Date Loan Insured	Original Insured Amount	Outstanding Principal Balance
Asian Community Center of Sacramento Valley	Sacramento	MULTI-OTH	A	11/22/2016	\$16,080,000	\$13,835,000
Asian Community Center of Sacramento Valley	Sacramento	MULTI-OTH	A	07/26/2018	\$26,915,000	\$26,915,000
Atherton Baptist Homes	Alhambra	MULTI-CCRC	A	11/04/2016	\$31,390,000	\$27,800,000
Beacon House	San Pedro	CDRF	B	10/20/2011	\$1,505,000	\$435,000
California Nevada Methodist Homes	Pacific Grove	MULTI-CCRC	E	10/20/2015	\$32,920,000	\$29,595,000
California Nevada Methodist Homes	Pacific Grove	MULTI-CCRC	E	06/27/2018	\$3,525,000	\$0
Channing House	Palo Alto	MULTI-CCRC	A	04/18/2017	\$54,045,000	\$52,275,000
Channing House	Palo Alto	MULTI-CCRC	A	10/25/2017	\$44,120,000	\$44,120,000
Chinese Hospital	San Francisco	HOSP	B	11/08/2012	\$65,000,000	\$56,365,000
Community Medical Centers, Inc.	Stockton	CLINIC-PC	C	04/12/2005	\$3,220,000	\$520,000
Community Program for Persons with Developmental Disabilities	Los Gatos	GH-DD	A	02/17/2011	\$76,970,000	\$33,535,000
Enloe Medical Center	Chico	HOSP	A	11/19/2015	\$173,730,000	\$171,785,000
Enloe Medical Center	Chico	HOSP	A	08/20/2008	\$68,915,000	\$16,930,000
Feedback Foundation	Anaheim	ADHC	A	12/01/1992	\$2,140,000	\$300,000
Gateways Hospital & Mental Health Center	Los Angeles	HOSP-PSYCH	A	12/01/2011	\$8,085,000	\$6,060,000
Hill Country Community Clinic	Round Mountain	CLINIC-PC	B	11/03/2016	\$4,055,000	\$3,545,000
Inland Christian Home, Inc.	Ontario	MULTI-CCRC	A	04/27/2020	\$18,425,000	\$18,425,000
Institute on Aging	San Francisco	MULTI-OTH	A	03/24/2014	\$4,000,000	\$2,300,000
Institute on Aging	San Francisco	MULTI-OTH	A	05/31/2017	\$34,355,000	\$33,760,000
Jewish Home of San Francisco	San Francisco	SNF	A	11/29/2016	\$135,920,000	\$93,110,000
La Maestra Family Clinic, Inc.	San Diego	CLINIC-PC	A	11/19/2020	\$13,590,000	\$13,590,000
Lincoln Glen Manor for Senior Citizens	San Jose	MULTI-OTH	A	02/11/2015	\$11,965,000	\$11,570,000
Lincoln Glen Manor for Senior Citizens	San Jose	MULTI-OTH	A	11/08/2018	\$6,105,000	\$6,105,000
Lompoc District Hospital	Lompoc	HOSP-DIST	A	02/19/2020	\$16,885,000	\$16,785,000
Los Angeles Jewish Home for the Aging	Los Angeles	MULTI-CCRC	B	01/20/2009	\$4,750,000	\$4,367,752
Los Angeles Jewish Home for the Aging	Los Angeles	MULTI-CCRC	B	08/08/2019	\$13,785,000	\$13,265,000
Los Angeles Jewish Home for the Aging	Los Angeles	MULTI-CCRC	B	09/26/2019	\$49,730,000	\$46,995,000
Los Angeles Jewish Home for the Aging	Playa Vista	MULTI-CCRC	B	10/15/2020	\$37,275,000	\$37,275,000
Marshall Medical Center	Placerville	HOSP	A	09/26/2012	\$17,805,000	\$3,015,000
Marshall Medical Center	Placerville	HOSP	A	04/09/2015	\$26,895,000	\$24,495,000
Marshall Medical Center	Placerville	HOSP	A	04/27/2020	\$68,875,000	\$68,875,000
Mendocino Coast Health Care District Corp.	Fort Bragg	HOSP-DIST	B	07/29/2016	\$5,745,000	\$3,705,000
Montecedro	Altadena	MULTI-CCRC	A	11/26/2013	\$140,305,000	\$42,925,000
Mountain Shadows Support Group	San Marcos	GH-DD	A	10/27/2016	\$13,240,000	\$9,025,000
North Kern South Tulare Hospital District	Delano	SNF	B	02/20/2019	\$4,300,000	\$3,875,000
Northern California Retired Officer Community	Fairfield	MULTI-CCRC	A	04/04/2013	\$32,315,000	\$14,480,000
Northern California Retired Officer Community	Fairfield	MULTI-CCRC	A	11/30/2016	\$22,080,000	\$20,100,000
Northern California Retired Officer Community	Fairfield	MULTI-CCRC	A	03/07/2019	\$95,685,000	\$95,685,000

### Exhibit III

#### Insured Loans by Borrower, *continued*

Borrower Name	Facility City	Facility Type	Risk Rating	Date Loan Insured	Original Insured Amount	Outstanding Principal Balance
O'Connor Woods Housing Corporation	Stockton	MULTI-OTH	A	06/12/2013	\$49,115,000	\$42,230,000
Odd Fellows Home of California	Saratoga	MULTI-CCRC	A	10/25/2012	\$98,550,000	\$72,480,000
Options Family of Services	Santa Maria	GH-DD/MD	A	10/12/2017	\$2,140,000	\$1,720,000
Petaluma Health Center	Petaluma	CLINIC-PC	A	09/13/2016	\$5,775,000	\$5,045,000
Pilgrim Place in Claremont, Inc.	Claremont	MULTI-CCRC	A	11/30/2016	\$36,055,000	\$32,795,000
Poway R H F Housing, Inc.	Poway	MULTI-OTH	B	11/07/2013	\$13,345,000	\$10,440,000
San Benito Health Care District	Hollister	HOSP-DIST	B	02/11/2021	\$12,570,000	\$12,570,000
San Fernando Valley Community Mental Health Center	Van Nuys	ADHC	A	06/26/1998	\$3,700,000	\$515,000
Santa Rosa Community Health Centers	Santa Rosa	CLINIC-PC	A	07/12/2016	\$11,105,000	\$8,955,000
Sequoia Living, Inc.	Portola Valley	MULTI-CCRC	A	04/15/2015	\$63,210,000	\$57,070,000
Sierra View Homes Inc.	Reedley	MULTI-OTH	A	06/09/2016	\$12,310,000	\$10,800,000
Solvang Lutheran Home, Inc.	Solvang	MULTI-CCRC	A	07/17/2014	\$3,470,000	\$3,045,000
Southern California Development - V O A, Inc.	National City	CDRF	B	03/15/2017	\$4,700,000	\$4,105,000
St. John's Well Child and Family Center	Los Angeles	CLINIC-PC	B	01/14/2014	\$2,000,000	\$0
St. John's Well Child and Family Center	Los Angeles	CLINIC-PC	B	07/12/2017	\$5,250,000	\$4,805,000
St. Rose Hospital	Hayward	HOSP	B	05/28/2009	\$10,000,000	\$0
St. Rose Hospital	Hayward	HOSP	B	05/25/2016	\$38,000,000	\$26,543,847
The California Home for the Aged, Inc.	Fresno	MULTI-OTH	A	11/20/2018	\$24,660,000	\$24,125,000
The HELP Group	Sherman Oaks	CLINIC-MH	A	11/19/2009	\$5,395,000	\$1,500,000
The HELP Group	Culver City	CLINIC-MH	A	10/23/2011	\$23,360,000	\$7,145,000
The HELP Group	Culver City	CLINIC-MH	A	11/02/2012	\$6,210,000	\$4,810,000
The Redwoods, A Community of Seniors	Mill Valley	MULTI-OTH	A	11/26/2013	\$29,970,000	\$27,250,000
TLC Child & Family Services	Sebastopol	GH-DD/MD	A	10/06/2011	\$2,475,000	\$760,000
Town and Country Manor Christian & Missionary Alliance	Santa Ana	MULTI-CCRC	A	06/13/2019	\$34,385,000	\$34,160,000
Valley Health Team, Inc.	San Joaquin	CLINIC-PC	A	03/11/2008	\$2,325,000	\$1,015,000
Viamonte Senior Living	Walnut Creek	MULTI-CCRC	A	05/24/2018	\$187,230,000	\$187,230,000
Vocational Visions	Mission Viejo	ADC-DD	B	11/19/2020	\$3,200,000	\$3,200,000
West County Health Centers	Guerneville	CLINIC-PC	A	10/14/2020	\$9,145,000	\$9,145,000
<b>Total Insured Projects</b>	<b>66</b>				<b>\$2,086,295,000</b>	<b>\$1,661,201,598</b>

Facility Type	Facility Type	Risk Ratings
ADC-DD Adult Day Care: Developmentally Disabled	GH-MD Group Home: Mentally Disabled or Emotionally Disturbed	A - no problems
ADHC Adult Day Health Care	HOSP Hospital: General Acute Care	B - minor problems
CDRF Chemical Dependency Recovery Facility	HOSP-DIST Hospital: District	C - moderate problems
CLINIC-AIDS Clinic: AIDS	HOSP-PSYCH Hospital: Psychiatric	D - serious problems; partial DSRF
CLINIC-MH Clinic: Mental Health Clinic	HOSPICE Hospice	E - defaulted; Insurance Fund used, no loss anticipated
CLINIC-MULTI Clinic: Multi-Specialty and Diagnostic Facility	MULTI-CCRC Multi Level: Continuing Care Retirement Community	F - defaulted; Insurance Fund used, loss anticipated
CLINIC-PC Primary Care Clinic	MULTI-OTH Multi Level: Other (Month-to-Month)	
GH-DD Group Home: Developmentally Disabled	SNF Skilled Nursing Facility	
GH-DD/MD Group Home: Developmentally Disabled and Mentally Disabled or Emotionally Disturbed		

**Exhibit IV**  
**Insured Loans by Facility Type**  
As of June 30, 2021

<b>Borrower Name</b>	<b>Facility City</b>	<b>Facility Type</b>	<b>Date Loan Insured</b>	<b>Original Insured Amount</b>	<b>Outstanding Principal Balance</b>
Vocational Visions	Mission Viejo	ADC-DD	11/19/2020	\$3,200,000	\$3,200,000
<b>Total Adult Day Care: Developmentally Disabled</b>	<b>1</b>			<b>\$3,200,000</b>	<b>\$3,200,000</b>
Feedback Foundation	Anaheim	ADHC	12/01/1992	\$2,140,000	\$300,000
San Fernando Valley Community Mental Health Center	Van Nuys	ADHC	06/26/1998	\$3,700,000	\$515,000
<b>Total Adult Day Health Care</b>	<b>2</b>			<b>\$5,840,000</b>	<b>\$815,000</b>
Beacon House	San Pedro	CDRF	10/20/2011	\$1,505,000	\$435,000
Southern California Development - V O A, Inc.	San Diego	CDRF	03/15/2017	\$4,700,000	\$4,105,000
<b>Total Chemical Dependency Recovery Facility</b>	<b>2</b>			<b>\$6,205,000</b>	<b>\$4,540,000</b>
The Help Group	Sherman Oaks	CLINIC-MH	11/19/2009	\$5,395,000	\$1,500,000
The Help Group	Culver City	CLINIC-MH	10/23/2011	\$23,360,000	\$7,145,000
The Help Group	Culver City	CLINIC-MH	11/02/2012	\$6,210,000	\$4,810,000
<b>Total Clinic: Mental Health</b>	<b>3</b>			<b>\$34,965,000</b>	<b>\$13,455,000</b>
Community Medical Center, Inc.	Stockton	CLINIC-PC	04/12/2005	\$3,220,000	\$520,000
Hill Country Community Clinic	Round Mountain	CLINIC-PC	11/03/2016	\$4,055,000	\$3,545,000
La Maestra Family Clinic, Inc.	San Diego	CLINIC-PC	11/19/2020	\$13,590,000	\$13,590,000
Petaluma Health Center	Petaluma	CLINIC-PC	09/13/2016	\$5,775,000	\$5,045,000
Santa Rosa Community Health Centers	Santa Rosa	CLINIC-PC	07/12/2016	\$11,105,000	\$8,955,000
St. John's Well Child And Family Center	Los Angeles	CLINIC-PC	01/14/2014	\$2,000,000	\$0
St. John's Well Child And Family Center	Los Angeles	CLINIC-PC	07/12/2017	\$5,250,000	\$4,805,000
Valley Health Team, Inc.	San Joaquin	CLINIC-PC	03/11/2008	\$2,325,000	\$1,015,000
West County Health Centers	Guerneville	CLINIC-PC	10/14/2020	\$9,145,000	\$9,145,000
<b>Total Clinic: Primary Care</b>	<b>9</b>			<b>\$56,465,000</b>	<b>\$46,620,000</b>
Community Program for Persons with Developmental Disabilities	Los Gatos	GH-DD	02/17/2011	\$76,970,000	\$33,535,000
Mountain Shadows Support Group	San Marcos	GH-DD	10/27/2016	\$13,240,000	\$9,025,000
<b>Total Group Home: Developmentally Disabled</b>	<b>2</b>			<b>\$90,210,000</b>	<b>\$42,560,000</b>
Options Family of Services	Santa Maria	GH-DD/MD	10/12/2017	\$2,140,000	\$1,720,000.00
T L C Child & Family Services	Sebastopol	GH-DD/MD	10/06/2011	\$2,475,000	\$760,000.00
<b>Total Group Home: Developmentally Disabled and Mentally Disabled or Emotionally Disabled</b>	<b>2</b>			<b>\$4,615,000</b>	<b>\$2,480,000</b>



## Exhibit IV

### Insured Loans by Facility Type, *continued*

Borrower Name	Facility City	Facility Type	Date Loan Insured	Original Insured Amount	Outstanding Principal Balance
Chinese Hospital	San Francisco	HOSP	11/08/2012	\$65,000,000	\$56,365,000
Enloe Medical Center	Chico	HOSP	11/19/2015	\$173,730,000	\$171,785,000
Enloe Medical Center	Chico	HOSP	08/20/2008	\$68,915,000	\$16,930,000
Marshall Medical Center	Placerville	HOSP	09/26/2012	\$17,805,000	\$3,015,000
Marshall Medical Center	Placerville	HOSP	04/09/2015	\$26,895,000	\$24,495,000
Marshall Medical Center	Placerville	HOSP	04/27/2020	\$68,875,000	\$68,875,000
St. Rose Hospital	Hayward	HOSP	05/25/2016	\$38,000,000	\$26,543,847
St. Rose Hospital	Hayward	HOSP	05/28/2009	\$10,000,000	\$0
<b>Total Hospital: General Acute Care</b>	<b>8</b>			<b>\$469,220,000</b>	<b>\$368,008,847</b>
Lompoc District Hospital	Lompoc	HOSP-DIST	02/19/2020	\$16,885,000	\$16,785,000
Mendocino Coast Health Care District Corp.	Fort Bragg	HOSP-DIST	07/29/2016	\$5,745,000	\$3,705,000
San Benito Health Care District	Hollister	HOSP-DIST	02/11/2021	\$12,570,000	\$12,570,000
<b>Total Hospital: District</b>	<b>3</b>			<b>\$35,200,000</b>	<b>\$33,060,000</b>
Gateways Hospital & Mental Centers	Los Angeles	HOSP-PSYCH	12/01/2011	\$8,085,000	\$6,060,000.00
<b>Total Hospital: Psychiatric</b>	<b>1</b>			<b>\$8,085,000</b>	<b>\$6,060,000</b>
Atherton Baptist Homes	Alhambra	MULTI-CCRC	11/04/2016	\$31,390,000	\$27,800,000
California Nevada Methodist Homes	Pacific Grove	MULTI-CCRC	10/20/2015	\$32,920,000	\$29,595,000
California Nevada Methodist Homes	Pacific Grove	MULTI-CCRC	06/27/2018	\$3,525,000	\$0
Channing House	Palo Alto	MULTI-CCRC	04/18/2017	\$54,045,000	\$52,275,000
Channing House	Palo Alto	MULTI-CCRC	10/25/2017	\$44,120,000	\$44,120,000
Inland Christian Home, Inc.	Ontario	MULTI-CCRC	04/27/2020	\$18,425,000	\$18,425,000
Los Angeles Jewish Home for the Aging	Reseda	MULTI-CCRC	01/20/2009	\$4,750,000	\$4,367,752
Los Angeles Jewish Home for the Aging	Reseda	MULTI-CCRC	08/08/2019	\$13,785,000	\$13,265,000
Los Angeles Jewish Home for the Aging	Reseda	MULTI-CCRC	09/26/2019	\$49,730,000	\$46,995,000
Los Angeles Jewish Home for the Aging	Playa Vista	MULTI-CCRC	10/15/2020	\$37,275,000	\$37,275,000
Montecedro	Altadena	MULTI-CCRC	11/26/2013	\$140,305,000	\$42,925,000
Northern California Retired Officer Community	Fairfield	MULTI-CCRC	04/04/2013	\$32,315,000	\$14,480,000
Northern California Retired Officer Community	Fairfield	MULTI-CCRC	11/30/2016	\$22,080,000	\$20,100,000
Northern California Retired Officer Community	Fairfield	MULTI-CCRC	03/07/2019	\$95,685,000	\$95,685,000
Odd Fellows Home of California	Saratoga	MULTI-CCRC	10/25/2012	\$98,550,000	\$72,480,000
Pilgrim Place in Claremont, Inc.	Claremont	MULTI-CCRC	11/30/2016	\$36,055,000	\$32,795,000
Sequoia Living, Inc.	Portola Valley	MULTI-CCRC	04/15/2015	\$63,210,000	\$57,070,000
Solvang Lutheran Home, Inc.	Solvang	MULTI-CCRC	07/17/2014	\$3,470,000	\$3,045,000
Town and Country Manor Christian & Missionary Alliance	Santa Ana	MULTI-CCRC	06/13/2019	\$34,385,000	\$34,160,000
Viamonte Senior Living	Walnut Creek	MULTI-CCRC	05/24/2018	\$187,230,000	\$187,230,000
<b>Total Multi-Level: Continuing Care Retirement Community</b>	<b>20</b>			<b>\$1,003,250,000</b>	<b>\$834,087,752</b>

## Exhibit IV

### Insured Loans by Facility Type, *continued*

Borrower Name	Facility City	Facility Type	Date Loan Insured	Original Insured Amount	Outstanding Principal Balance
Asian Community Center of Sacramento Valley	Sacramento	MULTI-OTH	11/22/2016	\$16,080,000	\$13,835,000.00
Asian Community Center of Sacramento Valley	Sacramento	MULTI-OTH	07/26/2018	\$26,915,000	\$26,915,000.00
Institute on Aging	San Francisco	MULTI-OTH	03/24/2014	\$4,000,000	\$2,300,000.00
Institute on Aging	San Francisco	MULTI-OTH	05/31/2017	\$34,355,000	\$33,760,000.00
Lincoln Glen Manor for Senior Citizens	San Jose	MULTI-OTH	02/11/2015	\$11,965,000	\$11,570,000.00
Lincoln Glen Manor for Senior Citizens	San Jose	MULTI-OTH	11/08/2018	\$6,105,000	\$6,105,000.00
O'Connor Woods Holding Company	Stockton	MULTI-OTH	06/12/2013	\$49,115,000	\$42,230,000.00
Poway R H F Housing, Inc.	Poway	MULTI-OTH	11/07/2013	\$13,345,000	\$10,440,000.00
Sierra View Homes Inc.	Reedley	MULTI-OTH	06/09/2016	\$12,310,000	\$10,800,000.00
The California Home for the Aged, Inc.	Fresno	MULTI-OTH	11/20/2018	\$24,660,000	\$24,125,000.00
The Redwoods, A Community of Seniors	Mill Valley	MULTI-OTH	11/26/2013	\$29,970,000	\$27,250,000.00
<b>Total Multi-Level: Other (Month-to-Month)</b>	<b>11</b>			<b>\$228,820,000</b>	<b>\$209,330,000</b>
Jewish Home of San Francisco	San Francisco	SNF	11/29/2016	\$135,920,000	\$93,110,000.00
North Kern - South Tulare Hospital District	Delano	SNF	02/20/2019	\$4,300,000	\$3,875,000
<b>Total Skilled Nursing Facility</b>	<b>2</b>			<b>\$140,220,000</b>	<b>\$96,985,000</b>
<b>Total Insured Loans For All Facilities Represented</b>	<b>66</b>			<b>\$2,086,295,000</b>	<b>\$1,661,201,598</b>

Facility Type		Facility Type	
ADC-DD	Adult Day Care: Developmentally Disabled	GH-MD	Group Home: Mentally Disabled or Emotionally Disturbed
ADHC	Adult Day Health Care	HOSP	Hospital: General Acute Care
CDRF	Chemical Dependency Recovery Facility	HOSP-DIST	Hospital: District
CLINIC-AIDS	Clinic: AIDS	HOSP-PSYCH	Hospital: Psychiatric
CLINIC-MH	Clinic: Mental Health Clinic	HOSPICE	Hospice
CLINIC-MULTI	Clinic: Multi-Speciality and Diagnostic Facility	MULTI-CCRC	Multi Level: Continuing Care Retirement Community
CLINIC-PC	Primary Care Clinic	MULTI-OTH	Multi Level: Other (Month-to-Month)
GH-DD	Group Home: Developmentally Disabled	SNF	Skilled Nursing Facility
GH-DD/MD	Group Home: Developmentally Disabled and Mentally Disabled or Emotionally Disturbed		

# Exhibit V

## Risk Rating by Facility Type Based on Outstanding Principal Balance As of June 30, 2021

Facility Type	"A" Rated		"B" Rated		"C" Rated		"D" Rated		"E" Rated		Totals for Portfolio	
	Outstanding Principal Balance	Percent of Total Insured	Outstanding Principal Balance	Percent of Total Insured	Outstanding Principal Balance	Percent of Total Insured	Outstanding Principal Balance	Percent of Total Insured	Outstanding Principal Balance	Percent of Total Insured	Outstanding Principal Balance	Percent of Total Insured
ADC-DD			\$3,200,000	0.19%							\$3,200,000	0.19%
ADHC	\$815,000	0.05%									\$815,000	0.05%
CDRF			\$4,540,000	0.27%							\$4,540,000	0.27%
CLINIC-MH	\$13,455,000	0.81%									\$13,455,000	0.81%
CLINIC-PC	\$37,750,000	2.27%	\$8,350,000	0.50%	\$520,000	0.03%					\$46,620,000	2.81%
GH-DD	\$42,560,000	2.56%									\$42,560,000	2.56%
GH-DD/MD	\$2,480,000	0.15%									\$2,480,000	0.15%
HOSP	\$285,100,000	17.16%	\$82,908,847	4.99%							\$368,008,847	22.15%
HOSP-DIST	\$16,785,000	1.01%	\$16,275,000	0.98%							\$33,060,000	1.99%
HOSP-PSYCH	\$6,060,000	0.36%									\$6,060,000	0.36%
MULTI-CCRC	\$702,590,000	42.29%	\$101,902,752	6.13%					\$29,595,000	1.78%	\$834,087,752	50.21%
MULTI-OTH	\$198,890,000	11.97%	\$10,440,000	0.63%							\$209,330,000	12.60%
SNF	\$93,110,000	5.60%	\$3,875,000	0.23%							\$96,985,000	5.84%
<b>Total</b>	<b>\$1,399,595,000</b>	<b>84.25%</b>	<b>\$231,491,598</b>	<b>13.94%</b>	<b>\$520,000</b>	<b>0.03%</b>			<b>\$29,595,000</b>	<b>1.78%</b>	<b>\$1,661,201,598</b>	<b>100.00%</b>

Facility Type	Facility Type	Risk Ratings
ADC-DD	Adult Day Care: Developmentally Disabled	A - no problems
ADHC	Adult Day Health Care	B - minor problems
CDRF	Chemical Dependency Recovery Facility	C - moderate problems
CLINIC-AIDS	Clinic: AIDS	D - serious problems; partial DSRF
CLINIC-MH	Clinic: Mental Health Clinic	E - defaulted; Insurance Fund used, no loss anticipated
CLINIC-MULTI	Clinic: Multi-Specialty and Diagnostic Facility	F - defaulted; Insurance Fund used, loss anticipated
CLINIC-PC	Primary Care Clinic	
GH-DD	Group Home: Developmentally Disabled	
GH-DD/MD	Group Home: Developmentally Disabled and Mentally Disabled or Emotionally Disturbed	
GH-MD	Group Home: Mentally Disabled or Emotionally Disturbed	
HOSP	Hospital: General Acute Care	
HOSP-DIST	Hospital: District	
HOSP-PSYCH	Hospital: Psychiatric	
HOSPICE	Hospice	
MULTI-CCRC	Multi Level: Continuing Care Retirement Community	
MULTI-OTH	Multi Level: Other (Month-to-Month)	
SNF	Skilled Nursing Facility	

**Exhibit VI**  
**Insured Loans by County**  
As of June 30, 2021

<b>Borrower Name</b>	<b>Facility City</b>	<b>County</b>	<b>Facility Type</b>	<b>Date Loan Insured</b>	<b>Original Insured Amount</b>	<b>Outstanding Principal Balance</b>
St. Rose Hospital	Hayward	Alameda	HOSP	05/28/2009	\$10,000,000	\$0
St. Rose Hospital	Hayward	Alameda	HOSP	05/25/2016	\$38,000,000	\$26,543,847
<b>Total within Alameda County</b>	<b>2</b>				<b>\$48,000,000</b>	<b>\$26,543,847</b>
Enloe Medical Center	Chico	Butte	HOSP	11/19/2015	\$173,730,000	\$171,785,000
Enloe Medical Center	Chico	Butte	HOSP	08/20/2008	\$68,915,000	\$16,930,000
<b>Total within Butte County</b>	<b>2</b>				<b>\$242,645,000</b>	<b>\$188,715,000</b>
Viamonte Senior Living	Walnut Creek	Contra Costa	MULTI-CCRC	05/24/2018	\$187,230,000	\$187,230,000
<b>Total within Contra Costa County</b>	<b>1</b>				<b>\$187,230,000</b>	<b>\$187,230,000</b>
Marshall Medical Center	Placerville	El Dorado	HOSP	09/26/2012	\$17,805,000	\$3,015,000
Marshall Medical Center	Placerville	El Dorado	HOSP	04/09/2015	\$26,895,000	\$24,495,000
Marshall Medical Center	Placerville	El Dorado	HOSP	04/27/2020	\$68,875,000	\$68,875,000
<b>Total within El Dorado County</b>	<b>3</b>				<b>\$113,575,000</b>	<b>\$96,385,000</b>
Valley Health Team, Inc.	San Joaquin	Fresno	CLINIC-PC	03/11/2008	\$2,325,000	\$1,015,000
Sierra View Homes Inc.	Reedley	Fresno	MULTI-OTH	06/09/2016	\$12,310,000	\$10,800,000
The California Home for the Aged, Inc.	Fresno	Fresno	MULTI-OTH	11/20/2018	\$24,660,000	\$24,125,000
<b>Total within Fresno County</b>	<b>3</b>				<b>\$39,295,000</b>	<b>\$35,940,000</b>
North Kern - South Tulare Hospital District	Delano	Kern	SNF	02/20/2019	\$4,300,000	\$3,875,000
<b>Total within Kern County</b>	<b>1</b>				<b>\$4,300,000</b>	<b>\$3,875,000</b>
San Fernando Valley Community Mental Health Center	Van Nuys	Los Angeles	ADHC	06/26/1998	\$3,700,000	\$515,000
Beacon House	San Pedro	Los Angeles	CDRF	10/20/2011	\$1,505,000	\$435,000
The Help Group	Sherman Oaks	Los Angeles	CLINIC-MH	11/19/2009	\$5,395,000	\$1,500,000
The Help Group	Culver City	Los Angeles	CLINIC-MH	10/23/2011	\$23,360,000	\$7,145,000
The Help Group	Culver City	Los Angeles	CLINIC-MH	11/02/2012	\$6,210,000	\$4,810,000
St. John's Well Child And Family Center	Los Angeles	Los Angeles	CLINIC-PC	01/14/2014	\$2,000,000	\$0
St. John's Well Child And Family Center	Los Angeles	Los Angeles	CLINIC-PC	07/12/2017	\$5,250,000	\$4,805,000
Gateways Hospital & Mental Centers	Los Angeles	Los Angeles	HOSP-PSYCH	12/01/2011	\$8,085,000	\$6,060,000
Atherton Baptist Homes	Alhambra	Los Angeles	MULTI-CCRC	11/04/2016	\$31,390,000	\$27,800,000
Los Angeles Jewish Home for The Aging	Los Angeles	Los Angeles	MULTI-CCRC	01/20/2009	\$4,750,000	\$4,367,752
Los Angeles Jewish Home for The Aging	Los Angeles	Los Angeles	MULTI-CCRC	08/08/2019	\$13,785,000	\$13,265,000
Los Angeles Jewish Home for The Aging	Los Angeles	Los Angeles	MULTI-CCRC	09/26/2019	\$49,730,000	\$46,995,000
Los Angeles Jewish Home for The Aging	Playa Vista	Los Angeles	MULTI-CCRC	10/15/2020	\$37,275,000	\$37,275,000
Montecedro	Altadena	Los Angeles	MULTI-CCRC	11/26/2013	\$140,305,000	\$42,925,000
Pilgrim Place In Claremont, Inc.	Claremont	Los Angeles	MULTI-CCRC	11/30/2016	\$36,055,000	\$32,795,000
<b>Total within Los Angeles County</b>	<b>15</b>				<b>\$368,795,000</b>	<b>\$230,692,752</b>
The Redwoods, A Community of Seniors	Mill Valley	Marin	MULTI-OTH	11/26/2013	\$29,970,000	\$27,250,000
<b>Total within Marin County</b>	<b>1</b>				<b>\$29,970,000</b>	<b>\$27,250,000</b>
Mendocino Coast Health Care District Corp.	Fort Bragg	Mendocino	HOSP-DIST	07/29/2016	\$5,745,000	\$3,705,000
<b>Total within Mendocino County</b>	<b>1</b>				<b>\$5,745,000</b>	<b>\$3,705,000</b>
California Nevada Methodist Homes	Pacific Grove	Monterey	MULTI-CCRC	10/20/2015	\$32,920,000	\$29,595,000
California Nevada Methodist Homes	Pacific Grove	Monterey	MULTI-CCRC	06/27/2018	\$3,525,000	\$0
<b>Total within Monterey County</b>	<b>2</b>				<b>\$36,445,000</b>	<b>\$29,595,000</b>

## Exhibit VI

### Insured Loans by County, *continued*

Borrower Name	Facility City	County	Facility Type	Date Loan Insured	Original Insured Amount	Outstanding Principal Balance
Vocational Visions	Mission Viejo	Orange	ADC-DD	07/09/2010	\$3,200,000	\$3,200,000
Feedback Foundation	Anaheim	Orange	ADHC	12/01/1992	\$2,140,000	\$300,000
Town And Country Manor Christian & Missionary	Santa Ana	Orange	MULTI-CCRC	06/13/2019	\$34,385,000	\$34,160,000
<b>Total within Orange County</b>	<b>3</b>				<b>\$39,725,000</b>	<b>\$37,660,000</b>
Asian Community Center of Sacramento Valley	Sacramento	Sacramento	MULTI-OTH	11/22/2016	\$16,080,000	\$13,835,000
Asian Community Center of Sacramento Valley	Sacramento	Sacramento	MULTI-OTH	07/26/2018	\$26,915,000	\$26,915,000
<b>Total within Sacramento County</b>	<b>2</b>				<b>\$42,995,000</b>	<b>\$40,750,000</b>
San Benito Health Care District	Hollister	San Benito	HOSP-DIST	02/11/2021	\$12,570,000	\$12,570,000
<b>Total within San Benito County</b>	<b>1</b>				<b>\$12,570,000</b>	<b>\$12,570,000</b>
Inland Christian Home, Inc.	Ontario	San Bernardino	MULTI-CCRC	04/27/2020	\$18,425,000	\$18,425,000
<b>Total within San Bernardino County</b>	<b>1</b>				<b>\$18,425,000</b>	<b>\$18,425,000</b>
Southern California Development - V O A, Inc.	National City	San Diego	CDRF	03/15/2017	\$4,700,000	\$4,105,000
La Maestra Family Clinic, Inc.	San Diego	San Diego	CLINIC-PC	11/19/2020	\$13,590,000	\$13,590,000
Mountain Shadows Support Group	San Marcos	San Diego	GH-DD	10/27/2016	\$13,240,000	\$9,025,000
Poway R H F Housing, Inc.	Poway	San Diego	MULTI-OTH	11/07/2013	\$13,345,000	\$10,440,000
<b>Total within San Diego County</b>	<b>4</b>				<b>\$44,875,000</b>	<b>\$37,160,000</b>
Chinese Hospital	San Francisco	San Francisco	HOSP	11/08/2012	\$65,000,000	\$56,365,000
Institute On Aging	San Francisco	San Francisco	MULTI-OTH	03/24/2014	\$4,000,000	\$2,300,000
Institute On Aging	San Francisco	San Francisco	MULTI-OTH	05/31/2017	\$34,355,000	\$33,760,000
Jewish Home of San Francisco	San Francisco	San Francisco	SNF	11/29/2016	\$135,920,000	\$93,110,000
<b>Total within San Francisco County</b>	<b>4</b>				<b>\$239,275,000</b>	<b>\$185,535,000</b>
Community Medical Center, Inc.	Stockton	San Joaquin	CLINIC-PC	04/12/2005	\$3,220,000	\$520,000
O'Connor Woods Holding Company	Stockton	San Joaquin	MULTI-OTH	06/12/2013	\$49,115,000	\$42,230,000
<b>Total within San Joaquin County</b>	<b>2</b>				<b>\$52,335,000</b>	<b>\$42,750,000</b>
Northern California Presbyterian Homes And Services	Portolla Valley	San Mateo	MULTI-CCRC	04/15/2015	\$63,210,000	\$57,070,000
<b>Total within San Mateo County</b>	<b>1</b>				<b>\$63,210,000</b>	<b>\$57,070,000</b>
Options Family of Services	Santa Maria	Santa Barbara	GH-DD/MD	10/12/2017	\$2,140,000	\$1,720,000
Lompoc District Hospital	Lompoc	Santa Barbara	HOSP-DIST	02/19/2020	\$16,885,000	\$16,785,000
Solvang Lutheran Home, Inc.	Solvang	Santa Barbara	MULTI-CCRC	07/17/2014	\$3,470,000	\$3,045,000
<b>Total within Santa Barbara County</b>	<b>3</b>				<b>\$22,495,000</b>	<b>\$21,550,000</b>
Community Program for Persons with Developmental	Los Gatos	Santa Clara	GH-DD	02/17/2011	\$76,970,000	\$33,535,000
Channing House	Palo Alto	Santa Clara	MULTI-CCRC	04/18/2017	\$54,045,000	\$52,275,000
Channing House	Palo Alto	Santa Clara	MULTI-CCRC	10/25/2017	\$44,120,000	\$44,120,000
Odd Fellows Home of California	Saratoga	Santa Clara	MULTI-CCRC	10/25/2012	\$98,550,000	\$72,480,000
Lincoln Glen Manor for Senior Citizens	San Jose	Santa Clara	MULTI-OTH	02/11/2015	\$11,965,000	\$11,570,000
Lincoln Glen Manor for Senior Citizens	San Jose	Santa Clara	MULTI-OTH	11/08/2018	\$6,105,000	\$6,105,000
<b>Total within Santa Clara County</b>	<b>6</b>				<b>\$291,755,000</b>	<b>\$220,085,000</b>
Hill Country Community Clinic	Round Mountain	Shasta	CLINIC-PC	11/03/2016	\$4,055,000	\$3,545,000
<b>Total within Shasta County</b>	<b>1</b>				<b>\$4,055,000</b>	<b>\$3,545,000</b>
Northern California Retired Officers Community	Fairfield	Solano	MULTI-CCRC	04/04/2013	\$32,315,000	\$14,480,000
Northern California Retired Officers Community	Fairfield	Solano	MULTI-CCRC	11/30/2016	\$22,080,000	\$20,100,000
Northern California Retired Officers Community	Fairfield	Solano	MULTI-CCRC	03/07/2019	\$95,685,000	\$95,685,000
<b>Total within Solano County</b>	<b>3</b>				<b>\$150,080,000</b>	<b>\$130,265,000</b>

## Exhibit VI

### Insured Loans by County, *continued*

Borrower Name	Facility City	County	Facility Type	Date Loan Insured	Original Insured Amount	Outstanding Principal Balance
Petaluma Health Center	Petaluma	Sonoma	CLINIC-PC	09/13/2016	\$5,775,000	\$5,045,000
Santa Rosa Community Health Centers	Santa Rosa	Sonoma	CLINIC-PC	07/12/2016	\$11,105,000	\$8,955,000
T L C Child & Family Services	Sebastopol	Sonoma	GH-DD/MD	10/06/2011	\$2,475,000	\$760,000
West County Health Centers	Guerneville	Sonoma	CLINIC-PC	10/14/2020	\$9,145,000	\$9,145,000
<b>Total within Sonoma County</b>	<b>4</b>				<b>\$28,500,000</b>	<b>\$23,905,000</b>
<b>Total within All Counties</b>	<b>66</b>				<b>\$2,086,295,000</b>	<b>\$1,661,201,598</b>

Facility Type	Facility Type
ADC-DD Adult Day Care: Developmentally Disabled	GH-MD Group Home: Mentally Disabled or Emotionally Disturbed
ADHC Adult Day Health Care	HOSP Hospital: General Acute Care
CDRF Chemical Dependency Recovery Facility	HOSP-DIST Hospital: District
CLINIC-AIDS Clinic: AIDS	HOSP-PSYCH Hospital: Psychiatric
CLINIC-MH Clinic: Mental Health Clinic	HOSPICE Hospice
CLINIC-MULTI Clinic: Multi-Speciality and Diagnostic Facility	MULTI-CCRC Multi Level: Continuing Care Retirement Community
CLINIC-PC Primary Care Clinic	MULTI-OTH Multi Level: Other (Month-to-Month)
GH-DD Group Home: Developmentally Disabled	SNF Skilled Nursing Facility
GH-DD/MD Group Home: Developmentally Disabled and Mentally Disabled or Emotionally Disturbed	

# Exhibit VII

## Risk Rating by County Based on Outstanding Principal Balance As of June 30, 2021

County	"A" Rated		"B" Rated		"C" Rated		"D" Rated		"E" Rated		Totals for Portfolio	
	Outstanding Principal Balance	Percent of Total Insured	Outstanding Principal Balance	Percent of Total Insured	Outstanding Principal Balance	Percent of Total Insured	Outstanding Principal Balance	Percent of Total Insured	Outstanding Principal Balance	Percent of Total Insured	Outstanding Principal Balance	Percent of Total Insured
Alameda			\$26,543,847	1.60%							\$26,543,847	1.60%
Butte	\$188,715,000	11.36%									\$188,715,000	11.36%
Contra Costa	\$187,230,000	11.27%									\$187,230,000	11.27%
El Dorado	\$96,385,000	5.80%									\$96,385,000	5.80%
Fresno	\$35,940,000	2.16%									\$35,940,000	2.16%
Kern			\$3,875,000	0.23%							\$3,875,000	0.23%
Los Angeles	\$123,550,000	7.44%	\$107,142,752	6.45%							\$230,692,752	13.89%
Marin	\$27,250,000	1.64%									\$27,250,000	1.64%
Mendocino			\$3,705,000	0.22%							\$3,705,000	0.22%
Monterey									\$29,595,000	1.78%	\$29,595,000	1.78%
Orange	\$34,460,000	2.07%	\$3,200,000	0.19%							\$37,660,000	2.27%
Sacramento	\$40,750,000	2.45%									\$40,750,000	2.45%
San Benito			\$12,570,000	0.76%							\$12,570,000	0.76%
San Bernardino	\$18,425,000	1.11%									\$18,425,000	1.11%
San Diego	\$22,615,000	1.36%	\$14,545,000	0.88%							\$37,160,000	2.24%
San Francisco	\$129,170,000	7.78%	\$56,365,000	3.39%							\$185,535,000	11.17%
San Joaquin	\$42,230,000	2.54%			\$520,000	0.03%					\$42,750,000	2.57%
San Mateo	\$57,070,000	3.44%									\$57,070,000	3.44%
Santa Barbara	\$21,550,000	1.30%									\$21,550,000	1.30%
Santa Clara	\$220,085,000	13.25%									\$220,085,000	13.25%
Shasta			\$3,545,000	0.21%							\$3,545,000	0.21%
Solano	\$130,265,000	7.84%									\$130,265,000	7.84%
Sonoma	\$23,905,000	1.44%									\$23,905,000	1.44%
<b>TOTAL</b>	<b>\$1,399,595,000</b>	<b>84.25%</b>	<b>\$231,491,598</b>	<b>13.94%</b>	<b>\$520,000</b>	<b>0.03%</b>			<b>\$29,595,000</b>	<b>1.78%</b>	<b>\$1,661,201,598</b>	<b>100.00%</b>

Facility Type	Facility Type	Risk Ratings
ADC-DD Adult Day Care: Developmentally Disabled	GH-MD Group Home: Mentally Disabled or Emotionally Disturbed	A - no problems
ADHC Adult Day Health Care	HOSP Hospital: General Acute Care	B - minor problems
CDRF Chemical Dependency Recovery Facility	HOSP-DIST Hospital: District	C - moderate problems
CLINIC-AIDS Clinic: AIDS	HOSP-PSYCH Hospital: Psychiatric	D - serious problems; partial DSRF
CLINIC-MH Clinic: Mental Health Clinic	HOSPICE Hospice	E - defaulted; Insurance Fund used, no loss anticipated
CLINIC-MULTI Clinic: Multi-Specialty and Diagnostic Facility	MULTI-CCRC Multi Level: Continuing Care Retirement Community	F - defaulted; Insurance Fund used, loss anticipated
CLINIC-PC Primary Care Clinic	MULTI-OTH Multi Level: Other (Month-to-Month)	
GH-DD Group Home: Developmentally Disabled	SNF Skilled Nursing Facility	
GH-DD/MD Group Home: Developmentally Disabled and Mentally Disabled or Emotionally Disturbed		

## Exhibit VIII

### Anticipated Recoveries

As of June 30, 2021

Borrower Name	City	Facility Type	Outstanding Obligation Amount
California Nevada Methodist Homes	Oakland	MULTI-CCRC	\$3,715,306
Didi Hirsch Psychiatric Service <sup>1</sup>	Culver City	CLINIC-MH	\$4,199,107
Hermanidad Mexicana Nacional Inc.	Los Angeles	CLINIC-PC	\$826,400
Los Medanos Health Care Corporation	Pittsburg	HOSP-DIST	\$353,052
Mendocino Coast Health Care District	Fort Bragg	HOSP-DIST	\$245,191
<b>Total Estimated Assets</b>			<b>\$9,339,056</b>

Footnotes

<sup>1</sup> Direct Note with owner making monthly principal and interest payments.

Facility Type	Facility Type
ADC: DD      Adult Day Care: Developmentally Disabled	GH-MD      Group Home: Mentally Disabled or Emotionally Disabled
ADHC      Adult Day Health Care	HOSP      Hospital: General Acute Care
CDRF      Chemical Dependency Recovery Facility	HOSP-DIST      Hospital: District
CLINIC-AIDS      Clinic: A.I.D.S.	HOSP-PSYCH      Hospital: Psychiatric
CLINIC-MH      Clinic: Mental Health	HOSPICE      Hospice
CLINIC-Multi      Clinic: Multi-Specialty and Diagnostic Facility	MULTI-CCRC      Multi-Level Facility: CCRC
CLINIC-PC      Clinic: Primary Care	MULTI-OTH      Multi-Level Facility: Other (Month-to-Month)
GH-DD      Group Home: Developmentally Disabled	SNF      Skilled Nursing Facility
GH-DD/MD      Group Home: Developmentally Disabled and Mentally Disabled or Emotionally Disabled	



## Exhibit IX

### Long-Term Liabilities Related to Defaults

As of June 30, 2021

<b>Borrower Name</b>	<b>City</b>	<b>Facility Type</b>	<b>Date Loan Insured</b>	<b>Original Insured Amount</b>	<b>Outstanding Principal Balance</b>
Sherman Oaks - Triad	Sherman Oaks	Hospital	6/11/1998	\$182,320,000	\$7,795,000
<b>Total Long-Term Liabilities</b>					<b>\$7,795,000</b>

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ANNUAL REPORT NO. 2

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BORROWERS' COMPLIANCE  
WITH THEIR  
COMMUNITY SERVICE OBLIGATIONS

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FOR THE FISCAL YEAR ENDED  
JUNE 30, 2021

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## Reason for the Report

As required by Health and Safety Code, Section 129075(c), the Department of Health Care Access and Information (HCAI) (formerly the Office of Statewide Health Planning and Development (OSHPD)):

*“...shall annually report to the Legislature the extent of borrowers' compliance with their community service obligations, pursuant to subdivision (j) of Section 129050, Section 129055, and Section 129065.”*

The aforementioned sections contain additional criteria for community service obligations as identified below:

- To be eligible for insurance, the health facility will be available to all persons residing or employed in the area served.
- If the borrower is a hospital, skilled nursing facility, or primary care clinic, it shall treat a reasonable proportion of Medi-Cal and Medicare patients.
- To assure availability of services to all persons, every hospital agrees to:
  - Advise patients about Medi-Cal and Medicare eligibility.
  - Make available a list of physicians who have privileges at the hospital.
  - Advise their medical staff of the hospital's commitment to treat Medi-Cal and Medicare patients.
  - Post notices about their community service obligation.

This consolidated report covers the twenty-second report as required by this statute. For more information regarding Health and Safety Code citations referenced throughout this report, please refer to Exhibit I (page 5).

## Community Service Obligation Status

The community service obligation status includes the following elements:

- Compliance Activity Summary
- Service Availability Assurance Review
- Medi-Cal and Medicare Patients Assurance Review
- Hospital Specific Requirements
- Conclusion

### Compliance Activity Summary

During the Fiscal Year Ended (FYE) June 30, 2021, no borrower was determined to be out of compliance with their community service obligations by the Cal-Mortgage Loan Insurance Division, which manages the California Health Facility Construction Loan Insurance Program (Cal-Mortgage Program). As a result, no corrective action plans were required as specified in Health and Safety Code, Section 129075(b). The following tasks are required to determine borrower compliance with Health and Safety Code, Sections 129050(j), 129055, and 129065, respectively:

- Review loan applications for eligibility as it pertains to availability of services.
- Monitor borrowers for provision of services to Medi-Cal and Medicare patients.
- Assure that hospitals comply with their community service obligations.

## **Service Availability Assurance Review**

Cal-Mortgage Program staff review borrowers' compliance with Health and Safety Code, Section 129050(j). Loan insurance eligibility requires that all borrowers offer reasonable assurance regarding the specified health facility service availability. Services must be available to persons residing or employed in the service area of the borrower.

### New Applicants

During the FYE 2021, five loans were added to the portfolio. Each borrower provided assurances that its services are available to all persons residing or employed in the area serviced by the project, depending on the medical needs of the patient. Cal-Mortgage Program staff evaluate these assurances during their due diligence review. The results are included in the Project Summary & Feasibility Analysis (PSFA) which are submitted to the Advisory Loan Insurance Committee (ALIC) and HCAI Director. ALIC reviews the PSFA and application materials, then makes recommendations to the HCAI Director. Lastly, the HCAI Director reviews the Cal-Mortgage Program and ALIC recommendations before deciding upon each loan insurance request. For additional information regarding new applicants, please refer to Exhibit II (page 7).

### Current Borrowers

Cal-Mortgage Program staff conduct site visits as part of its ongoing project monitoring. Staff conducted no physical site visits in FYE 2021 for safety reasons due to the COVID-19 pandemic. Cal-Mortgage staff did, when necessary, perform virtual inspections on drawdowns of construction funding. Staff anticipates resuming in-person site visits in calendar year 2022, if site visits can be conducted safely. Furthermore, staff maintain contact with various State agencies such as the Department of Health Care Services and the Department of Public Health. Through these valuable partnerships, the staff remains aware of licensing deficiencies and borrower discriminatory practice findings.

## **Medi-Cal and Medicare Patients Assurance Review**

Hospitals, skilled nursing facilities, and primary care clinics are the facilities which are certified for reimbursement based on cost of care under Chapter 7 of Part 3 of Division 9 of the Welfare and Institutions Code (Medi-Cal) and Title XVIII of the Federal Social Security Act (Medicare). These types of borrowers must comply with Health and Safety Code, Section 129055 and demonstrate that the facility is used by persons for whom the cost of care is reimbursed by Medi-Cal and Medicare patients in the community served by the borrower.

### New Applicants

Among the new insured loans listed in Exhibit II (page 7), there was one loan for hospitals, no loans for skilled nursing facilities, and two loans for primary care clinics. Within the loan insurance application submitted to HCAI, each borrower provided data about its proportions of Medi-Cal and Medicare utilization. As described in the prior section related to Health and Safety Code, Section 129050(j), Cal-Mortgage Program staff used the same due diligence to validate the information and the same process was used by ALIC and the HCAI Director to approve the request for loan insurance.

### Current Borrowers

As of FYE 2021, among the borrowers there were seven hospitals, one skilled nursing facilities, and eight primary care clinics. The proportion of Medi-Cal and Medicare utilization for each borrower was calculated from HCAI's data reports. The data was derived from mandatory data submissions by the healthcare facilities. These utilization percentages were then compared to the percentage of Medi-Cal eligibles and Medicare eligibles within each borrower's county. Facility utilization rates demonstrate that borrowers offered a reasonable proportion of services to both Medi-Cal eligibles and Medicare eligibles in their respective service areas. For more information regarding Medi-Cal and Medicare utilization rates by facility type, please refer to the following:

- Exhibits III-VI (pages 8-11) display combined Medi-Cal and Medicare utilization rates for hospitals, skilled nursing facilities, and primary care clinics, respectively.
- Exhibits VII-X (pages 12-15) display Medi-Cal utilization rates for hospitals, skilled nursing facilities, and primary care clinics, respectively.
- Exhibits XI-XIV (pages 16-19) display Medicare utilization rates for hospitals, skilled nursing facilities, and primary care clinics, respectively.

Below are several explanations regarding group variances:

- For skilled nursing facilities, Medicare benefits include a 100-day limit during a benefit period, available only after a 3-day inpatient hospital stay. The first 20 days are fully covered while the remaining 80 days are partially covered and the beneficiary must pay a coinsurance daily rate. This affects the Medicare utilization rate and, as a result, some insured skilled nursing facilities show low levels of Medicare utilization.
- Some primary care clinics provide services focused on Medi-Cal and uninsured populations. These services include immunizations, pediatrics, prenatal, and well-baby visits which are primary care focused. Medicare patients are typically older and generally require specialty medical services and utilize community physicians. As a result, these clinics have a low level of Medicare utilization.

### **Hospital Specific Requirements**

Consistent with Health and Safety Code, Section 129065, each of the general acute care and/or district hospitals in the portfolio, listed in Exhibit XV (page 20), must perform the following tasks as statutorily mandated:

- Advise patients about Medi-Cal and Medicare eligibility.
- Make available a list of physicians who have privileges at the hospital.
- Advise its medical staff of the hospital's commitment to treat Medi-Cal and Medicare patients.
- Post notices about its community service obligation.

Cal-Mortgage Program staff validate the facility compliance with Health and Safety Code, Section 129065 during annual site visits or borrower certifications.

## **Conclusion**

With reference to Health and Safety Code, Section 129050(j), all applicants for new loans in FYE 2021 made reasonable assurances that their services are available to all persons in their respective service areas based on the medical needs of the patients. It was determined that all currently insured borrowers met their obligation to be available to all persons in their service areas.

With reference to Health and Safety Code, Section 129055, hospitals, skilled nursing facilities, and primary care clinics are the borrowers in the portfolio that provide services to Medi-Cal eligibles and Medicare eligibles. A review of utilization of services at each hospital, skilled nursing facility, and primary care clinic demonstrated that the borrowers were providing a reasonable proportion of services to Medi-Cal eligibles and Medicare eligibles in the service area.

With reference to Health and Safety Code, Section 129065, all hospitals in the portfolio provided proper notifications to their patients and medical staff relating to their community service obligation requirements.

Based upon this review, no borrower was determined to be out of compliance with their community service obligations.



# Exhibit I

## California Health and Safety Code Citations

### Section 129045

The department shall annually report to the Legislature the financial status of the program and its insured portfolio, including the status of all borrowers in each stage of default and the department's efforts to collect from borrowers that have defaulted on their debt service payments.

### Section 129050

A loan shall be eligible for insurance under this chapter if all of the following conditions are met:

(j) The borrower shall offer reasonable assurance that the services of the health facility will be made available to all persons residing or employed in the area served by the facility.

### Section 129055

In order to comply with subdivision (j) of Section 129050, any borrower that is certified for reimbursement for cost of care under Chapter 7 (commencing with Section 14000) of Part 3 of Division 9 of the Welfare and Institutions Code shall demonstrate that its facility is used by persons for whom the cost of care is reimbursed under that chapter, in a proportion that is reasonable based upon the proportion of Medi-Cal patients in the community served by the borrower and by persons for whom the costs of care is reimbursed under Title XVIII of the federal Social Security Act in a proportion that is reasonable based upon the proportion of Medicare patients in the community served by the borrower.

For the purposes of this chapter, the community means the service areas or patient populations for which the health facility provides health care services, unless the department determines that, or the borrower demonstrates to the satisfaction of the department that, a different definition is more appropriate for the borrower's facility.

### Section 129065

As part of its assurance under subdivision (j) of Section 129050, any borrower that is a general acute care hospital or acute psychiatric hospital shall agree to the following actions:

- (a) To advise each person seeking services at the borrower's facility as to the person's potential eligibility for Medi-Cal and Medicare benefits or benefits from other governmental third party payers.
- (b) To make available to the department and to any interested person a list of physicians with staff privileges at the borrower's facility, that includes:
  - (1) Name
  - (2) Specialty
  - (3) Language spoken
  - (4) Whether takes Medi-Cal and Medicare patients
  - (5) Business address and phone number
- (c) To inform in writing on a periodic basis all practitioners of the healing arts having staff privileges in the borrower's facility as to the existence of the facility's community service obligation. The required notice to practitioners shall contain a statement, as follows:

"This hospital has agreed to provide a community service and to accept Medi-Cal and Medicare patients. The administration and enforcement of this agreement is the responsibility of the Department of Health Care Access and Information and this facility."

- (d) To post notices in the following form, that shall be multilingual where the borrower serves a multilingual community, in appropriate areas within the facility, including but not limited to, admissions offices, emergency rooms, and business offices:

#### Notice of Community Service Obligation

"This facility has agreed to make its services available to all persons residing or employed in this area. This facility is prohibited by law from discriminating against Medi-Cal and Medicare patients. Should you believe you may be eligible for Medi-Cal or Medicare, you should contact our business office (or designated person or office) for assistance in applying. You should also contact our business office (or designated person or office) if you are in need of a physician to provide you with services at this facility. If you believe that you have been refused services at this facility in violation of the community service obligation you should inform (designated person or office) and the Department of Health Care Access and Information."

The borrower shall provide copies of this notice for posting to all welfare offices in the county where the borrower's facility is located.

#### **Section 129075**

- (a) Each borrower shall provide any reports as may be required of it by Part 5 (commencing with Section 128675), from which the department shall determine the borrower's compliance with subdivision (j) of Section 129050.
- (b) If a report indicates noncompliance with subdivision (j) of Section 129050, Section 129055, or Section 129065, the department shall require the borrower to submit a plan detailing the steps and timetables the borrower will take to bring the facility into compliance.
- (c) The department shall annually report to the Legislature the extent of the borrowers' compliance with their community service obligations pursuant to subdivision (j) of Section 129050, Section 129055, and Section 129065.

## Exhibit II

### Loans Insured During FY 2020-21

(Sorted by Date Loan Insured)

Borrower Name	Facility City	Facility Type	Date Loan Insured	Insured Loan Amount	Loan Type
West County Health Centers	Guerneville	CLINIC-PC	10/14/2020	\$9,145,000	New
Los Angeles Jewish Home for the Aging	Playa Vista	MULTI-CCRC	10/15/2020	\$37,275,000	Refinance
La Maestra Family Clinic	San Diego	CLINIC-PC	11/19/2020	\$13,590,000	Refinance
Vocational Visions	Mission Viejo	ADC-DD	11/19/2020	\$3,200,000	Refinance
San Benito Health Care District	Hollister	HOSP-DIST	02/11/2021	\$12,570,000	Refinance
<b>Total Loans Insured</b>	<b>5</b>			<b>\$75,780,000</b>	

Facility Type		Facility Type	
ADC: DD	Adult Day Care: Developmentally Disabled	GH-MD	Group Home: Mentally Disabled or Emotionally Disabled
ADHA	Adult Day Health Care	HOSP	Hospital: General Acute Care
CDRF	Chemical Dependency Recovery Facility	HOSP-DIST	Hospital: District
CLINIC-AIDS	Clinic: A.I.D.S.	HOSP-PSYCH	Hospital: Psychiatric
CLINIC-MH	Clinic: Mental Health	HOSPICE	Hospice
CLINIC-MULTI	Clinic: Multi-Specialty and Diagnostic Facility	MULTI-CCRC	Multi-Level Facility: Continuing Care Retirement Community
CLINIC-PC	Clinic: Primary Care	MULTI-OTH	Multi-Level Facility: Other (Month-to-Month)
GH-DD	Group Home: Developmentally Disabled	SNF	Skilled Nursing Facility
GH-DD/MD	Group Home: Developmentally Disabled and Mentally Disabled or Emotionally Disabled		

# Exhibit III

## FY 2020-21 Hospitals

Combined Medicare and Medi-Cal Services Provided  
Compared to  
Medicare Eligibles and Medi-Cal Eligibles within Applicable County

Facility Name	Combined Medicare & Medi-Cal Services Provided <sup>1</sup>				Medicare Eligibles <sup>2</sup> & Medi-Cal Eligibles <sup>3</sup>	
	Patient Days	Discharges	O/P Visits	Gross Revenue	County	Percent
Chinese Hospital	74%	74%	78%	81%	San Francisco	43%
Enloe Medical Center	83%	77%	72%	75%	Butte	62%
Hazel Hawkins Memorial Hospital	92%	78%	67%	74%	San Benito	45%
Lompoc District Hospital	82%	74%	63%	67%	Santa Barbara	54%
Marshall Medical Center	86%	86%	76%	79%	El Dorado	44%
Mendocino Coast Health Care District	85%	86%	93%	83%	Mendocino	74%
St. Rose Hospital	89%	89%	71%	83%	Alameda	42%

Footnotes:

<sup>1</sup> Percentage of Combined Medicare & Medi-Cal Services Provided from the Combined Medicare & Medi-Cal Utilization Worksheet; refer to Exhibit IV.

<sup>2</sup> Eligibility data from Centers for Medicare & Medicaid Services website (<http://www.cms.gov>): MA State/County Penetration as of January 2021. Percentages calculated by dividing eligibility data with county population figures from Department of Finance (E-1\_2021 InternetVersion DOF Population as of January 2021 (using January 2021 population data)).

<sup>3</sup> Data from <https://data.chhs.ca.gov/>. File: ca-dhcs-certifiedeligibles-county-dual-jan2010-oct2021.csv. Using January 2021 data. Percentages calculated by dividing eligibility data with county population figures from Department of Finance (E-1\_2021 InternetVersion DOF Population as of January 2021 (using January 2021 population data)).

# Exhibit IV

## FY 2020-21 Hospitals

Combined Medicare and Medi-Cal Utilization

Facility Name	Patient Days <sup>1, 3, 4</sup>			Discharges <sup>1, 3, 4</sup>			Outpatient Visits <sup>1, 3, 4</sup>			Gross Revenue <sup>1, 2, 3, 4</sup>		
	Combined	Total	Percent	Combined	Total	Percent	Combined	Total	Percent	Combined	Total	Percent
Chinese Hospital	8,362	11,337	74%	1,004	1,361	74%	47,091	60,241	78%	\$171,320,786	\$212,176,533	81%
Enloe Medical Center	67,550	81,706	83%	14,982	19,542	77%	233,656	189,167	72%	\$2,464,615,404	\$3,303,490,264	75%
Hazel Hawkins Memorial Hospital	33,174	35,895	92%	1,329	1,700	78%	115,527	171,737	67%	\$218,040,249	\$296,605,359	74%
Lompoc District Hospital	32,427	39,460	82%	1,705	2,313	74%	93,344	109,270	63%	\$134,409,720	\$199,308,875	67%
Marshall Medical Center	17,700	20,513	86%	4,246	4,956	86%	293,528	382,145	76%	\$983,375,443	\$1,249,576,775	79%
Mendocino Coast Health Care District	3,471	4,099	85%	717	834	86%	39,824	51,035	93%	\$90,147,695	\$109,205,173	83%
St. Rose Hospital	14,028	15,744	89%	3,586	4,024	89%	23,085	29,066	71%	\$379,782,841	\$455,492,424	83%

Footnotes:

<sup>1</sup> Data from <https://data.chhs.ca.gov>. File: hafd2020pivot.xls

<sup>2</sup> Inpatient and outpatient gross revenue data were combined from the above source.

<sup>3</sup> Combined column reflects aggregate Medicare and Medi-Cal data within each facility.

<sup>4</sup> Total column refers to Total Patient Days, Discharges, Outpatient Visits, and Gross Revenue reported from all payor sources, respectively.

# Exhibit V

**FY 2020-21**

## Skilled Nursing Facilities

Combined Medicare and Medi-Cal Services Provided

Compared to

Medicare Eligibles and Medi-Cal Eligibles within Applicable County

Facility Name <sup>1</sup>	Gross Revenue <sup>2</sup>			Medicare Eligibles <sup>3</sup> & Medi-Cal Eligibles <sup>4, 5</sup>	
	Combined	Total	Percent	County	Percent
North Kern - South Tulare Hospital District <sup>6</sup>	\$11,346,015	\$11,912,969	95%	Kern	62%

Footnotes:

<sup>1</sup> Jewish Home of San Francisco is excluded from this Exhibit because it reports financial data as a Hospital in a special category (SNF Emphasis). It does not report separately as a Long Term Care Facility or Skilled Nursing Facility. Also, Jewish Home of San Francisco is not listed on the Hospital Exhibits (Exhibits III, IV, VII, VIII, XI, and XII) because it does not submit separate Outpatient Visits data when reporting as a Hospital.

<sup>2</sup> Data from <https://data.chhs.ca.gov>. File: ltc-financial-pivot-2020-submitted-1.xls

<sup>3</sup> Eligibility data from Centers for Medicare & Medicaid Services website (<http://www.cms.gov>): MA State/County Penetration as of January 2021.

<sup>4</sup> Data from <https://data.chhs.ca.gov/>. File: ca-dhcs-certifiedeligibles-county-dual-jan2010-oct2021.csv. Using January 2021 data.

<sup>5</sup> Percentages calculated by dividing eligibility data with county population figures from Department of Finance (E-1\_2021\_InternetVersion DOF Population as of January 2021 (using January 2021 population data)).

<sup>6</sup> Facility name is Delano District Skilled Nursing Facility

# Exhibit VI

FY 2020-21

## Primary Care Clinics

Combined Medicare and Medi-Cal Services Provided Compared to  
Compared to  
Medicare Eligibles and Medi-Cal Eligibles within Applicable County

Borrower Name	Facility Name	Gross Revenue <sup>1,2</sup>			Medicare Eligibles <sup>3</sup> & Medi-Cal Eligibles <sup>4,5</sup>	
		Combined	Total	Percent	County	Percent
Community Medical Center, Inc.	Channel Medical Center	\$16,696,673	\$23,396,246	71%	San Joaquin	53%
Hill Country Community Clinic	Hill Country Community Clinic	\$11,595,775	\$15,133,556	77%	Shasta	64%
La Maestra Family Clinic, Inc.	La Maestra Family Clinic - Fairmont	\$62,193,785	\$67,763,686	92%	San Diego	44%
Petaluma Health Center	Petaluma Health Center	\$13,809,591	\$21,431,569	64%	Sonoma	48%
Santa Rosa Community Health Centers	Southwest Community Health Center	\$9,985,363	\$12,518,266	80%	Sonoma	48%
St. John's Well Child and Family Center	St. John's Well Child and Family Center - Dr. Louis	\$15,296,448	\$16,867,153	91%	Los Angeles	55%
Valley Health Team, Inc.	San Joaquin Health Center	\$2,432,123	\$3,129,794	78%	Fresno	63%
West County Health Centers	Russian River Health Center	\$3,302,533	\$3,986,679	83%	Sonoma	48%

Footnotes:

<sup>1</sup> Data from <https://data.chhs.ca.gov>. File: pcc20\_util\_data\_final.xlsx

<sup>2</sup> Combined column reflects aggregate Medicare and Medi-Cal data within each facility. Total column refers to Gross Revenue reported from all payor sources.

<sup>3</sup> Eligibility data from Centers for Medicare & Medicaid Services website (<http://www.cms.gov>): MA State/County Penetration as of January 2021.

<sup>4</sup> Data from <https://data.chhs.ca.gov/>. File: ca-dhcs-certifiedeligibles-county-dual-jan2010-oct2021.csv. Using January 2021 data.

<sup>5</sup> Percentages calculated by dividing eligibility data with county population figures from Department of Finance (E-1\_2021\_InternetVersion DOF Population as of January 2021 (using January 2021 population data)).

# Exhibit VII

## FY 2020-21 Hospitals

Medi-Cal Services Provided  
Compared to  
Medi-Cal Eligibles within Applicable County

Facility Name	Medi-Cal Services Provided <sup>1</sup>				Medi-Cal Eligibles <sup>2</sup>	
	Patient Days	Discharges	O/P Visits	Gross Revenue	County	Percent
Chinese Hospital	37%	37%	64%	46%	San Francisco	26%
Enloe Medical Center	22%	23%	20%	22%	Butte	39%
Hazel Hawkins Memorial Hospital	77%	36%	38%	37%	San Benito	30%
Lompoc District Hospital	66%	30%	29%	31%	Santa Barbara	36%
Marshall Medical Center	24%	25%	16%	20%	El Dorado	20%
Mendocino Coast Health Care District	19%	20%	7%	19%	Mendocino	47%
St. Rose Hospital	36%	36%	49%	41%	Alameda	26%

Footnotes:

<sup>1</sup> Medi-Cal Services Provided from the Medi-Cal Utilization Worksheet; refer to Exhibit VIII.

<sup>2</sup> Data from <https://data.chhs.ca.gov/>. File: ca-dhcs-certifiedeligibles-county-dual-jan2010-oct2021.csv. Using January 2021 data. Percentages calculated by dividing eligibility data with county population figures from Department of Finance (E-1\_2021 InternetVersion DOF Population as of January 2021 (using January 2021 population data)).



# Exhibit VIII

## FY 2020-21 Hospitals Medi-Cal Utilization

Facility Name	Patient Days <sup>1,3</sup>			Discharges <sup>1,3</sup>			Outpatient Visits <sup>1,3</sup>			Gross Revenue <sup>1,2,3</sup>		
	Medi-Cal	Total	Percent	Medi-Cal	Total	Percent	Medi-Cal	Total	Percent	Medi-Cal	Total	Percent
Chinese Hospital	4,232	11,337	37%	508	1,361	37%	38,292	60,241	64%	\$97,396,370.00	\$212,176,533.00	46%
Enloe Medical Center	18,026	81,706	22%	4,433	19,542	23%	64,748	326,293	20%	\$737,938,230.00	\$3,303,490,264.00	22%
Hazel Hawkins Memorial Hospital	27,601	35,895	77%	612	1,700	36%	66,241	173,045	38%	\$108,451,303.00	\$296,605,359.00	37%
Lompoc District Hospital	26,023	39,460	66%	685	2,313	30%	42,704	149,091	29%	\$61,505,133.00	\$199,308,875.00	31%
Marshall Medical Center	4,859	20,513	24%	1,237	4,956	25%	60,682	385,017	16%	\$255,693,539.00	\$1,249,576,775.00	20%
Mendocino Coast Health Care District	773	4,099	19%	165	834	20%	3,088	42,809	7%	\$20,610,570.00	\$109,205,173.00	19%
St. Rose Hospital	5,668	15,744	36%	1,449	4,024	36%	16,046	32,608	49%	\$186,964,171.00	\$455,492,424.00	41%

Footnotes:

<sup>1</sup> Data from <https://data.chhs.ca.gov>. File: hafd2020pivot.xls

<sup>2</sup> Inpatient and outpatient gross revenue data were combined from the above source.

<sup>3</sup> Total column refers to Total Patient Days, Discharges, Outpatient Visits, and Gross Revenue reported from all payor sources, respectively.

## Exhibit IX

**FY 2020-21**

### **Skilled Nursing Facilities**

Medi-Cal Services Provided Compared to Medi-Cal Eligibles within Applicable County

<b>Facility Name<sup>1</sup></b>	<b>Gross Revenue<sup>2</sup></b>			<b>Medi-Cal Eligibles<sup>3</sup></b>	
	<b>Medi-Cal</b>	<b>Total</b>	<b>Percent</b>	<b>County</b>	<b>Percent</b>
North Kern - South Tulare Hospital District <sup>4</sup>	\$9,261,362	\$11,912,969	78%	Kern	49%

Footnotes:

<sup>1</sup> Jewish Home of San Francisco is excluded from this Exhibit because it reports financial data as a Hospital in a special category (SNF Emphasis). It does not report separately as a Long Term Care Facility or Skilled Nursing Facility. Also, Jewish Home of San Francisco is not listed on the Hospital Exhibits (Exhibits III, IV, VII, VIII, XI, and XII) because it does not submit separate Outpatient Visits data when reporting as a Hospital.

<sup>2</sup> Data from <https://data.chhs.ca.gov>. File: ltc-financial-pivot-2020-submitted-1.xls

<sup>3</sup> Data from <https://data.chhs.ca.gov/>. File: ca-dhcs-certifiedeligibles-county-dual-jan2010-oct2021.csv. Using January 2021 data. Percentages calculated by dividing eligibility data with county population figures from Department of Finance (E-1\_2021\_InternetVersion DOF Population as of January 2021 (using January 2021 population data)).

<sup>4</sup> Facility name is Delano District Skilled Nursing Facility

# Exhibit X

FY 2020-21

## Primary Care Clinics

Medi-Cal Services Provided Compared to Medi-Cal Eligibles within Applicable County

Borrower Name	Facility Name	Gross Revenue <sup>1,2</sup>			Medi-Cal Eligibles <sup>3,4</sup>	
		Medi-Cal	Total	Percent	County	Medi-Cal
Community Medical Center, Inc.	Channel Medical Center	\$14,898,306	\$23,396,246	64%	San Joaquin	38%
Hill Country Community Clinic	Hill Country Community Clinic	\$7,712,118	\$15,133,556	51%	Shasta	37%
La Maestra Family Clinic, Inc.	La Maestra Family Clinic - Fairmont	\$59,499,741	\$67,763,686	88%	San Diego	28%
Petaluma Health Center	Petaluma Health Center	\$11,953,532	\$21,431,569	56%	Sonoma	26%
Santa Rosa Community Health Centers	Southwest Community Health Center	\$9,043,476	\$12,518,266	72%	Sonoma	26%
St. John's Well Child and Family Center	St. John's Well Child and Family Center - Dr. Louis	\$14,996,306	\$16,867,153	89%	Los Angeles	40%
Valley Health Team, Inc.	San Joaquin Health Center	\$1,952,982	\$3,129,794	62%	Fresno	49%
West County Health Centers	Russian River Health Center	\$1,212,108	\$3,986,679	30%	Sonoma	26%

Footnotes:

<sup>1</sup> Data from <https://data.chhs.ca.gov>. File: pcc20\_util\_data\_final.xlsx

<sup>2</sup> Total column refers to Gross Revenue reported from all payor sources.

<sup>3</sup> Data from <https://data.chhs.ca.gov/>. File: ca-dhcs-certifiedeligibles-county-dual-jan2010-oct2021.csv. Using January 2021 data.

<sup>4</sup> Percentages calculated by dividing eligibility data with county population figures from Department of Finance (E-1\_2021\_InternetVersion DOF Population as of January 2021 (using January 2021 population data)).

## Exhibit XI

**FY 2020-21**

### Hospitals

Medicare Services Provided Compared to Medicare Eligibles within Applicable County

<b>Facility Name</b>	<b>Medicare Services Provided<sup>1</sup></b>				<b>Medicare Eligibles<sup>2</sup></b>	
	<b>Patient Days</b>	<b>Discharges</b>	<b>O/P Visits</b>	<b>Gross Revenue</b>	<b>County</b>	<b>Percent</b>
Chinese Hospital	36%	36%	15%	35%	San Francisco	17%
Enloe Medical Center	61%	54%	52%	52%	Butte	23%
Hazel Hawkins Memorial Hospital	16%	42%	28%	37%	San Benito	15%
Lompoc District Hospital	16%	44%	34%	37%	Santa Barbara	18%
Marshall Medical Center	63%	61%	60%	58%	El Dorado	24%
Mendocino Coast Health Care District	66%	66%	86%	64%	Mendocino	27%
St. Rose Hospital	53%	53%	22%	42%	Alameda	15%

Footnotes:

<sup>1</sup> Medicare Services Provided from the Medicare Utilization Worksheet; refer to Exhibit XII.

<sup>2</sup> Eligibility data from Centers for Medicare & Medicaid Services website (<http://www.cms.gov>): MA State/County Penetration as of January 2021. Percentages calculated by dividing eligibility data with county population figures from Department of Finance (E-1\_2021 InternetVersion DOF Population as of January 2021 (using January 2021 population data)).

# Exhibit XII

## FY 2020-21 Hospitals Medicare Utilization

Facility Name	Patient Days <sup>1,3</sup>			Discharges <sup>1,3</sup>			Outpatient Visits <sup>1,3</sup>			Gross Revenue <sup>1,2,3</sup>		
	Medicare	Total	Percent	Medicare	Total	Percent	Medicare	Total	Percent	Medicare	Total	Percent
Chinese Hospital	4,130	11,337	36%	496	1,361	36%	8,799	60,241	15%	\$73,924,416	\$212,176,533	35%
Enloe Medical Center	49,524	81,706	61%	10,549	19,542	54%	168,908	326,293	52%	\$1,726,677,174	\$3,303,490,264	52%
Hazel Hawkins Memorial Hospital	5,573	35,895	16%	717	1,700	42%	49,286	173,045	28%	\$109,588,946	\$296,605,359	37%
Lompoc District Hospital	6,404	39,460	16%	1,020	2,313	44%	50,640	149,091	34%	\$72,904,587	\$199,308,875	37%
Marshall Medical Center	12,841	20,513	63%	3,009	4,956	61%	232,846	385,017	60%	\$727,681,904	\$1,249,576,775	58%
Mendocino Coast Health Care District	2,698	4,099	66%	552	834	66%	36,736	42,809	86%	\$69,537,125	\$109,205,173	64%
St. Rose Hospital	8,360	15,744	53%	2,137	4,024	53%	7,039	32,608	22%	\$192,818,670	\$455,492,424	42%

Footnotes:

<sup>1</sup> Data from <https://data.chhs.ca.gov>. File: hafd2020pivot.xls

<sup>2</sup> Inpatient and outpatient gross revenue data were combined from the above source.

<sup>3</sup> Total column refers to Total Patient Days, Discharges, Outpatient Visits, and Gross Revenue reported from all payor sources, respectively.

# Exhibit XIII

## FY 2020-21

### Skilled Nursing Facilities

Medicare Services Provided Compared to Medicare Eligibles within Applicable County

Facility Name <sup>1</sup>	Gross Revenue <sup>2</sup>			Medicare Eligibles <sup>3</sup>	
	Medicare	Total	Percent	County	Percent
North Kern - South Tulare Hospital District <sup>4</sup>	\$2,084,653	\$11,912,969	17%	Kern	13%

Footnotes:

<sup>1</sup> Jewish Home of San Francisco is excluded from this Exhibit because it reports financial data as a Hospital in a special category (SNF Emphasis). It does not report separately as a Long Term Care Facility or Skilled Nursing Facility. Also, Jewish Home of San Francisco is not listed on the Hospital Exhibits (Exhibits III, IV, VII, VIII, XI, and XII) because it does not submit separate Outpatient Visits data when reporting as a Hospital.

<sup>2</sup> Data from <https://data.chhs.ca.gov>. File: ltc-financial-pivot-2020-submitted-1.xls

<sup>3</sup> Beneficiary data from Centers for Medicare & Medicaid Services website (<http://www.cms.gov>): MA State/County Penetration as of January 2021. Percentages calculated by dividing eligibility data with county population figures from Department of Finance (E-1\_2021\_InternetVersion DOF Population as of January 2021 (using January 2021 population data)).

<sup>4</sup> Facility name is Delano District Skilled Nursing Facility

# Exhibit XIV

## FY 2020-21 Primary Care Clinics

Medicare Services Provided Compared to Medicare Eligibles within Applicable County

Borrower Name	Facility Name	Gross Revenue <sup>1,2</sup>			Medicare Eligibles <sup>3,4</sup>	
		Medicare	Total	Percent	County	Medicare
Community Medical Center, Inc.	Channel Medical Center	\$1,798,367	\$23,396,246	8%	San Joaquin	15%
Hill Country Community Clinic	Hill Country Community Clinic	\$3,883,657	\$15,133,556	26%	Shasta	27%
La Maestra Family Clinic, Inc.	La Maestra Family Clinic - Fairmont	\$2,694,044	\$67,763,686	4%	San Diego	17%
Petaluma Health Center	Petaluma Health Center	\$1,856,059	\$21,431,569	9%	Sonoma	23%
Santa Rosa Community Health Centers	Southwest Community Health Center	\$941,887	\$12,518,266	8%	Sonoma	23%
St. John's Well Child and Family Center	St. John's Well Child and Family Center - Dr. Louis	\$300,142	\$16,867,153	2%	Los Angeles	15%
Valley Health Team, Inc.	San Joaquin Health Center	\$479,141	\$3,129,794	15%	Fresno	14%
West County Health Centers	Russian River Health Center	\$2,090,425	\$3,986,679	52%	Sonoma	23%

Footnotes:

<sup>1</sup> Data from <https://data.chhs.ca.gov>. File: pcc20\_util\_data\_final.xlsx

<sup>2</sup> Total column refers to Gross Revenue reported from all payor sources.

<sup>3</sup> Eligibility data from Centers for Medicare & Medicaid Services website (<http://www.cms.gov>): MA State/County Penetration as of January 2021.

<sup>4</sup> Percentages calculated by dividing eligibility data with county population figures from Department of Finance (E-1\_2021\_InternetVersion DOF Population as of January 2021 (using January 2021 population data)).

# Exhibit XV-2021

## Hospital Listing as of June 30, 2021

<u>Facility Name</u>	<u>City</u>
Chinese Hospital	San Francisco
Enloe Medical Center	Chico
Hazel Hawkins Memorial Hospital (San Benito Health Care District)	Hollister
Lompoc District Hospital	Lompoc
Marshall Medical Center	Placerville
Mendocino Coast Health Care District	Fort Bragg
St. Rose Hospital	Hayward



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Sacramento, CA 95833  
Phone: (916) 319-8800  
E-mail: [cminsure@hcai.ca.gov](mailto:cminsure@hcai.ca.gov)