



Gavin Newsom, Governor  
State of California  
Health and Human Services Agency  
**DEPARTMENT OF MANAGED HEALTH CARE**  
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[www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov)

February 16, 2021

Via eFile

Dr. Mukesh Bhatia  
President and Chief Executive Officer  
**Access Senior HealthCare, Inc.**  
5375 Whitman Road  
Hidden Hills, CA 91302

**FINAL REPORT OF A ROUTINE EXAMINATION OF ACCESS SENIOR HEALTHCARE, INC.**

Dear Dr. Bhatia:

Enclosed is the final report (Final Report) of a routine examination for the quarter ended September 30, 2020, of the fiscal and administrative affairs of Access Senior HealthCare, Inc. (Plan). The examination was conducted by the Department of Managed Health Care (Department) pursuant to Section 1382 of the Knox-Keene Health Care Service Plan Act of 1975.<sup>1</sup>

Section 1382(d) states, "If requested in writing by the plan, the director shall append the plan's response to the final report issued pursuant to subdivision (c). The plan may modify its response or statement at any time and provide modified copies to the department for public distribution not later than 10 days from the date of notification from the department that the final report will be made available to the public. The addendum to the response or statement shall also be made available to the public."

Please indicate within 10 days from the date of the Plan's receipt of this letter whether the Plan requests the Department to append its response(s). If so, please indicate which portions of the Plan's response(s) should be appended, and electronically file copies of those portions excluding information held confidential pursuant to Section 1382(c). Please file this addendum electronically via the corrective action plan (CAP) system within the Department's eFiling web portal at <https://wps0.dmhc.ca.gov/secure/login/>, as follows:

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<sup>1</sup> References to "Section" are to sections of the Knox-Keene Health Care Service Plan Act of 1975, as codified in Health and Safety Code Section 1340 et seq.

- From the main menu, select “eFiling.”
- From the eFiling menu, select “Online Forms.”
- From the Online Forms menu, select “Details” for “CAP # S21-R-506.”
- Go to the “Messages” tab, then:
  - Select “Addendum to Final Report” (note this option will only be available for 10 days after the issuance of the Final Report).
  - Select the deficiency(ies) that are applicable.
  - Create a message for the Department.
  - Attach and upload all documents with the name “Addendum to Final Report.”
  - Select “Send Message.”

Questions or problems related to the electronic transmission of any addendum should be directed to Vijon Morales at 916-255-2447, or by e-mail at [Vijon.Morales@dmhc.ca.gov](mailto:Vijon.Morales@dmhc.ca.gov). You may also e-mail inquiries to [wps@dmhc.ca.gov](mailto:wps@dmhc.ca.gov).

**The Department will make the Final Report available to the public in 10 days from the Plan’s receipt of this letter. The Final Report will be located at the Department’s web site at <http://www.dmhc.ca.gov/LicensingReporting/ViewFinancialExaminationReports.aspx>.**

If there are any questions regarding the Final Report, please contact me at 916-255-2425, or by e-mail at [Anna.Belmont@dmhc.ca.gov](mailto:Anna.Belmont@dmhc.ca.gov).

Sincerely,

**SIGNED BY**

Anna Belmont  
Corporation Examiner IV, Supervisor  
Office of Financial Review  
Division of Financial Oversight

cc: Paul Pew, Chief Financial Officer, Access Senior HealthCare, Inc.  
Pritika Dutt, CPA, Deputy Director, Office of Financial Review  
Jennifer Clark, Supervising Examiner, Division of Financial Oversight  
Eri Fukuda, Examiner, Division of Financial Oversight  
Ping Han, Examiner, Division of Financial Oversight  
Michael Munoz, Associate Governmental Program Analyst, Office of Plan Licensing  
Laura Dooley-Beile, Supervising Health Care Service Plan Analyst, Office of Plan Monitoring  
Ben Carranco, Assistant Deputy Director, Help Center  
Chad Bartlett, Staff Services Manager II, Help Center

**STATE OF CALIFORNIA  
DEPARTMENT OF MANAGED HEALTH CARE**

**OFFICE OF FINANCIAL REVIEW  
DIVISION OF FINANCIAL OVERSIGHT**

**FINAL REPORT OF A ROUTINE EXAMINATION**

**OF**

**ACCESS SENIOR HEALTHCARE, INC.**

**FILE NO. 933 0506**

**DATE OF FINAL REPORT: FEBRUARY 16, 2021**

**SUPERVISING EXAMINER: JENNIFER CLARK**

**OVERSIGHT EXAMINER: ANNA BELMONT**

**EXAMINER-IN-CHARGE: ERI FUKUDA**

**FINANCIAL EXAMINERS:**

**MICHAEL CEN**

**NINA MOUA**

**ERICA SHORT**

## **BACKGROUND INFORMATION FOR ACCESS SENIOR HEALTHCARE, INC.**

Date Plan Licensed:	November 6, 2014
Organizational Structure:	Access Senior HealthCare, Inc. (Plan) was incorporated on July 16, 2013 as an S corporation. The Plan is wholly owned by one shareholder, Mukesh Bhatia, M.D. Dr. Bhatia also solely owns Access Medical Group and Access Santa Monica IPA. The Plan contracts with All Care To You, LLC for administrative services.
Type of Plan:	The Plan is a restricted Medicare Advantage full service health care plan. The Plan is authorized to contract with other Knox-Keene licensed health care service plans that are contracted with the Center for Medicare and Medicaid Services.
Provider Network:	The Plan contracts with its affiliate provider groups and hospitals. The Plan pays contracting provider groups on a capitated basis and hospitals on a fee-for-service basis.
Plan Enrollment:	The Plan had 2,047 plan-to-plan Medicare-Risk enrollees as of September 30, 2020.
Service Area:	Los Angeles, Orange, and Santa Clara Counties
Date of Prior Final Routine Examination Report:	July 25, 2018

## **FINAL REPORT OF A ROUTINE EXAMINATION OF ACCESS SENIOR HEALTHCARE, INC.**

This is the final report (Final Report) for the quarter ended September 30, 2020, of a routine examination of the fiscal and administrative affairs of Access Senior HealthCare, Inc. (Plan). The examination was conducted by the Department of Managed Health Care (Department) pursuant to Section 1382 of the Knox-Keene Health Care Service Plan Act of 1975.<sup>1</sup>

The Department examined the Plan's financial report filed with the Department for the quarter ended September 30, 2020, as well as other selected accounting records and controls related to the Plan's various fiscal and administrative transactions. The Department's findings are presented in this Final Report as follows:

Part I.	Financial Statements
Part II.	Calculation of Tangible Net Equity

**The Department found no deficiencies with respect to compliance with the Knox-Keene Act. Therefore, no response is required from the Plan regarding this Final Report.**

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<sup>1</sup> References to "Section" are to sections of the Knox-Keene Health Care Service Plan Act of 1975, as codified in Health and Safety Code Section 1340 et seq. References to "Rule" are to regulations promulgated pursuant to the Knox-Keene Health Care Service Plan Act of 1975, contained within title 28 of the California Code of Regulations.

**PART I. FINANCIAL STATEMENTS**

The Department's examination did not result in any adjustments or reclassifications to the Plan's financial statements for the quarter ended September 30, 2020, as filed with the Department. A copy of the Plan's financial statements can be viewed by selecting "Access Senior HealthCare, Inc." on the second drop-down menu of the Department's financial statement database available at <http://wps0.dmhc.ca.gov/fe/search/#top>.

**No response is required to this Part.**

**PART II. CALCULATION OF TANGIBLE NET EQUITY (TNE)**

Net Worth and TNE as reported by the Plan as of the quarter ended September 30, 2020	\$3,118,677
Less: Intangible Assets and Goodwill - Net	<u>219,493</u>
TNE	\$2,899,184
Required TNE	<u>1,000,000</u>
TNE Excess per Examination	<u>\$1,899,184</u>

The Plan was in compliance with the TNE requirements of Rule 1300.76 as of September 30, 2020.

**No response is required to this Part.**