



PERSHING GENERAL HOSPITAL & NURSING HOME BOARD OF TRUSTEES

Special Board Meeting

MINUTES

Thursday, September 22, 2022 at 4:30 p.m.

Location: Pershing General Hospital – 850 6th Street, Suite 103 – Conference Rm

Zoom Phone number: 1-669-900-9128

ID: 7752732621

Password: 775273

This is notification that items may be taken out of order; two or more items on this agenda may be combined for consideration; and an item may be removed from the agenda or discussion delayed at any time. Unless otherwise noted, the entire Board of Trustees will act as the Board of Directors.

1) **CALL TO ORDER** - Chair Charles Safford called the meeting to order at 4:33 p.m.

2) **PUBLIC COMMENT – No public comment.**

3) **PERSHING GENERAL HOSPITAL BOARD EDUCATION ON:**

- a. Financial Indicators
- b. Culture
- c. Goals

ACTION: This meeting did not have any actionable items for the Board of Trustees, it was information relative to reporting changes going forward from PGH Leadership. The information that was shared with the Board has been attached as part of the minutes.

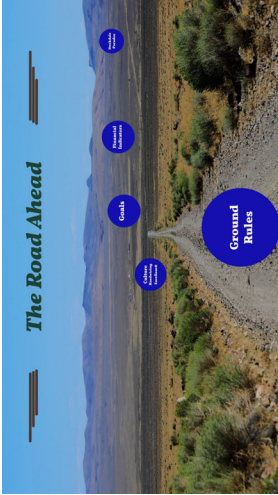
4) **PUBLIC COMMENT – No public Comment.**

5) **ADJOURN** – Chair Charles Safford adjourned the meeting at 5:35 p.m.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

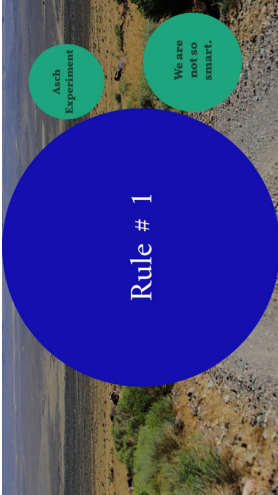
Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

The Road Ahead



Ground Rules

1.



Rule # 1

Asch Experiment

We are not so smart.

2.

Asch Experiment

The Asch conformity experiments were a series of studies that demonstrated the power of conformity in groups.

Key Points

- Using a group "vision test", where study participants were asked to identify the length of a line and compare it to a set of comparison lines.
- Participants were found to be more likely to conform to obviously wrong answers if first given by other "participants", who were actually working for the experimenter.
- The experiment found that over a third of subjects conformed to giving a wrong answer.**
- Conformity is higher among members of an in-group.



3.

Asch Experiment

The Asch conformity experiments were a series of studies that demonstrated the power of conformity in groups.

Key Points

- Using a group "vision test", where study participants were found to be more likely to conform to obviously wrong answers if first given by other "participants", who were actually working for the experimenter.
- The experiment found that over a third of subjects conformed to giving a wrong answer.**
- Conformity is higher among members of an in-group.





4.

Participants were a series of studies that demonstrated the power of conformity in groups.


Key Points

- Using a group "vision test", where study participants were found to be more likely to conform to obviously wrong answers if first given by other "participants", who were actually working for the experimenter.
- The experiment found that over a third of subjects conformed to giving a wrong answer.**
- Conformity is higher among members of an in-group.



Asch Experiment: One of the goals of each test was to see if participants would conform to the wrong answer. The results of the Asch experiment are shown in the graph below.

5.



Rule # 1

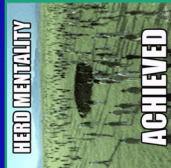
Asch Experiment

We are not so smart.

6.

[illegible]

You are hardwired (cognitive bias) to conform to the group, and therefore you avoid asking questions for fear of the group thinking you are not so smart. Meanwhile, someone else is also wondering the same thing...but no one asks.



HERD MENTALITY

ACHIEVED

Pluralistic Ignorance


Pluralistic ignorance is the (incorrect) belief that one's personal attitudes are different from the majorities' attitudes, and thus one goes along with what they think others think.

(Allison and McFarland, 1998)

Rule # 1

If you are questioning
something or confused...you
are not alone.

Be the first to ask!



Asch Experiment

Rule # 1

We are not so smart.

11.

The Road Ahead

Ground Rules

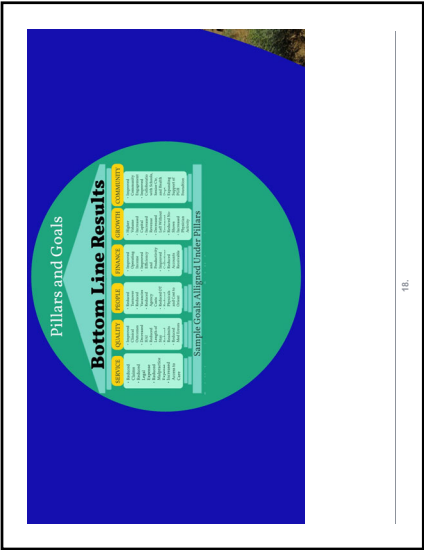
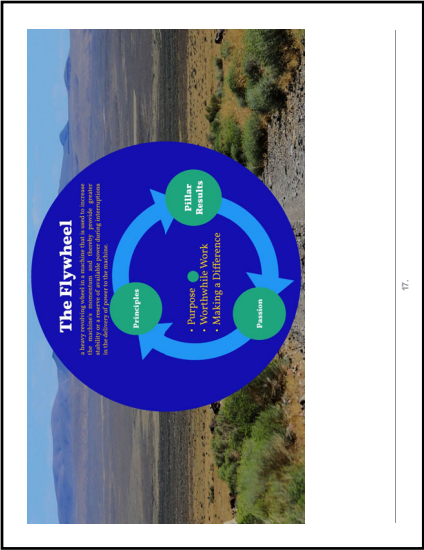
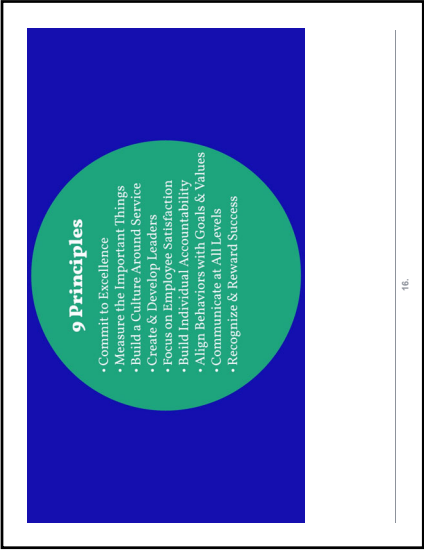
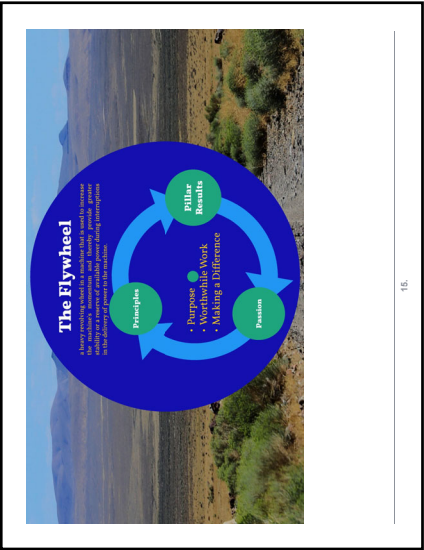
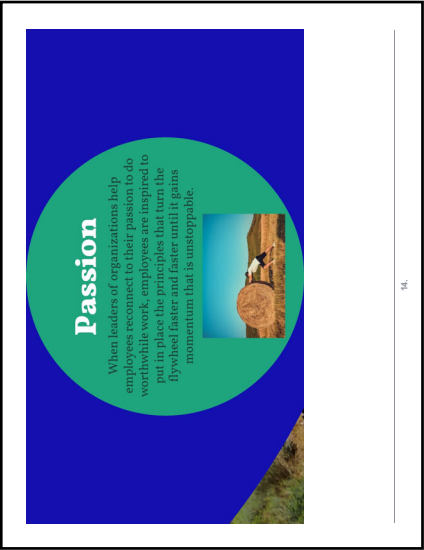
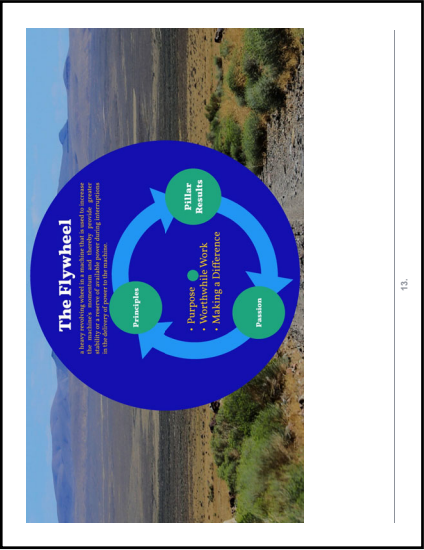
Ground Rules

Ground Rules

Ground Rules

Ground Rules

12.



The Flywheel

A heavy grinding wheel is a metaphor that is used to illustrate the difficulty of a change of practice. The wheel is heavy because it is a metaphor for a change of practice. The wheel is heavy because it is a metaphor for a change of practice. The wheel is heavy because it is a metaphor for a change of practice.

- Purpose
- Pillar Results
- Making a Difference
- Passion
- Principles

19.

"The signature of mediocrity is not an unwillingness to change...it is chronic inconsistency."

-Jim Collins

We must hardwire our practices.

20.

The Flywheel

A heavy grinding wheel is a metaphor that is used to illustrate the difficulty of a change of practice. The wheel is heavy because it is a metaphor for a change of practice. The wheel is heavy because it is a metaphor for a change of practice. The wheel is heavy because it is a metaphor for a change of practice.

- Purpose
- Pillar Results
- Making a Difference
- Passion
- Principles

21.

The Road Ahead

- Grand Rules
- Principles
- Practices
- Passion
- Purpose
- Pillar Results

22.

Information Overload?

- Define Effective Communication
- Statistics or Noise

23.


Define Effective Communication

Statistics or Noise

24.

When does communication occur?

The critical factor in measuring the effectiveness of communication is **common understanding**. Understanding exists when all parties involved have a mutual agreement as to not only the information, but also the meaning of the information.



25.

Financial Indicator Definitions

Days in Net Accounts Receivable measures the number of days an organization would have to wait to collect its receivables. A high value indicates many days to collect receivables. Very high values may indicate a credit policy that is too lenient, a large number of discounts, or a high level of bad debt. A low value indicates a very efficient system for processing accounts receivable, higher cash flow, and a lower risk of bad debt. A very low value may indicate a high level of bad debt.

Days in Gross Accounts Receivable measures the number of days an organization would have to wait to collect its receivables. A high value indicates many days to collect receivables. Very high values may indicate a credit policy that is too lenient, a large number of discounts, or a high level of bad debt. A low value indicates a very efficient system for processing accounts receivable, higher cash flow, and a lower risk of bad debt. A very low value may indicate a high level of bad debt.

Days Cash on Hand measures the number of days an organization would have to wait to collect its receivables. A high value indicates many days to collect receivables. Very high values may indicate a credit policy that is too lenient, a large number of discounts, or a high level of bad debt. A low value indicates a very efficient system for processing accounts receivable, higher cash flow, and a lower risk of bad debt. A very low value may indicate a high level of bad debt.

Comparing Financial Indicators

FY	RGH	US Median	CAH
2021	37.11	45.35	48.15
2020	51.96	44.72	67.57
2019	279.69	181.83	196.64

26.


ties at as so



27.

Information Overload?


Information overload occurs when the volume of information exceeds the ability to process it. This can lead to a state of confusion and decision paralysis. To avoid information overload, it is important to focus on the most relevant information and to use effective communication tools to share that information.



28.

Statistics or Noise

Statistics are a way to summarize data, but they can also be misleading. It is important to understand the context of the data and to be critical of the statistics presented. Noise is information that is irrelevant or distracting. To avoid noise, it is important to focus on the most relevant information and to use effective communication tools to share that information.



29.

Right Metrics

Right metrics are those that are relevant to the organization's goals and objectives. They should be easy to understand and easy to measure. They should also be able to provide a clear picture of the organization's performance. Right metrics are essential for effective communication and for making informed decisions.


Arbitrary Targets

Arbitrary targets are those that are set without regard for the organization's goals and objectives. They are often based on a desire to appear successful or to meet a specific benchmark. Arbitrary targets can lead to a focus on short-term results at the expense of long-term success.

Process Behavior Charts

Process behavior charts are a tool for monitoring and controlling a process. They provide a visual representation of the process's performance over time. They can be used to identify trends, detect variations, and make adjustments to the process as needed.

30.



Right Metrics

Vanity Metrics

- Paint a rose picture
- Easy to measure/report
- What is easy to measure isn't necessarily meaningful
- Gives a false impression of managing based on data

Actionable Metrics

- Data represents clear cause and effect and is related to changes
- Useful...we don't measure for the sake of it
- Shows reality of our position: good, bad, or indifferent
- Balanced Scorecard helps us avoid focusing too much on one element, throwing off the balance of the organization (e.g. finance over safety)

31.

Vanity Metrics

- Paint a rose picture
- Easy to measure/report
- What is easy to measure isn't necessarily meaningful
- Gives a false impression of managing based on data

Actionable Metrics

- Data represents clear cause and effect and is related to changes
- Useful...we don't measure for the sake of it
- Shows reality of our position: good, bad, or indifferent
- Balanced Scorecard helps us avoid focusing too much on one element, throwing off the balance of the organization (e.g. finance over safety)

32.

"What gets measured, gets managed."

"Measuring is easy; managing is hard."

"Managing a company by means of the readily reportable metrics is like trying to win a race by watching the yellow line in the rear-view mirror."

Right Metrics Arbitrary Targets Process Behavior Charts

Right Metrics

- Paint a rose picture
- Easy to measure/report
- What is easy to measure isn't necessarily meaningful
- Gives a false impression of managing based on data

Arbitrary Targets

- Distort the numbers (easy)
- Distort the system (easy)
- Improve the system (hard)

Process Behavior Charts

- Data represents clear cause and effect and is related to changes
- Useful...we don't measure for the sake of it
- Shows reality of our position: good, bad, or indifferent
- Balanced Scorecard helps us avoid focusing too much on one element, throwing off the balance of the organization (e.g. finance over safety)

33.

Arbitrary

Goal vs Target

"If we choose the right metrics and set the right targets, improvement will happen."

34.

Probably not.

35.

Right targets, improvement will happen

It's not enough to set targets and demand better numbers; we must work together to see that targets are met.

- Distort the numbers (easy)
- Distort the system (easy)
- Improve the system (hard)

We don't manage the metrics; we manage the system that leads to the metrics, and we can only improve the system.

lead the people

36.

Questions We Ask:

- Are we achieving our target or goal?
 - Are we doing so occasionally?
 - Are we doing so consistently?
- Are we improving?
 - Can we predict future performance?
- How do we improve?
 - When do we react?
 - When do we step back and improve the system?
 - How can we prove we've improved?

36.

Some Tools:

- Root Cause Analysis (RCA)
 - Failure Mode and Effects Analysis (FMEA)
 - Fishbone Diagrams
- Lean Principles/Waste Reduction
 - Spaghetti Diagrams
 - Process Behavior Charts

37.

38.

"What gets measured, gets managed."

Right Metrics

Measuring is easy; managing is hard.

Arbitrary Targets

Managing a company by means of the monthly report is like trying to drive a car by watching the fuel gauge in the rear-view mirror."

Process Behavior Charts

A simple method to separate signal from noise, so we can learn when and how to evaluate and respond to our metrics appropriately over time."

39.

"Managing a company by means of the monthly report is like trying to drive a car by watching the yellow line in the rear-view mirror."


40.

Process Behavior Charts

A simple method to separate signal from noise, so we can learn when and how to evaluate and respond to our metrics appropriately over time."

41.

"A simple method to separate signal from noise, so we can learn when and how to evaluate and respond to our metrics appropriately over time."




43.

The Basics of Data

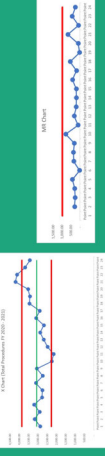
- No data have meaning apart from their context.
- "Two data points are not a trend."
- The job of managing data is not just to look backward, but also to look forward and **predict**. If possible, what is likely to occur?
- Don't waste time explaining noise in a metric. **There is too simple, single "root cause" for noise.** Noise is a symptom of a larger problem. **Investment** today is better than weekly, which is better than monthly, as long as we don't intervene in every data point.
- If there was an intervention in the system, make it clear in your chart or your discussion of the chart when that intervention occurred.
- Where showing the "before" scenario, show enough data points to illustrate the previous level of variation, not just a single data point.

44.

Typical Chart

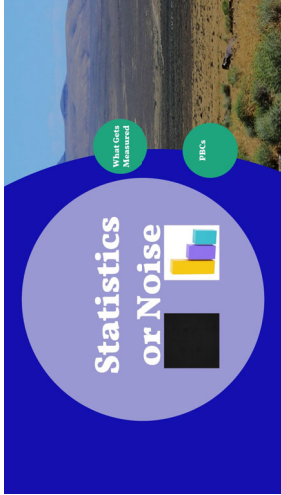


Process Behavior Charts

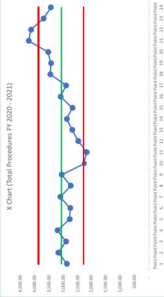


45.

Statistics or Noise



46.



PBC does not answer WHY. Just does tell us WHEN to react so we are focusing our limited time and resources on improving the underlying system.

47.



Natural Process Limits are the guardrails that tell us where a predictable metric is going to fluctuate over time --unless the system changes.

48.

Identifying Signals (ignoring noise)

Rule 1
Any data point outside of the limits

Rule 2
Eight consecutive data points on the same side of the central line

Rule 3
Three out of four consecutive data points that are closer to the same limit than they are to the central line

X Chart (EXAMPLE)

100000
90000
80000
70000
60000
50000
40000
30000
20000
10000
0

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24

Upper Control Limit (UCL) = 100000
Center Line (CL) = 50000
Lower Control Limit (LCL) = 0

Rule 1: Any data point outside of the limits
Rule 2: Eight consecutive data points on the same side of the central line
Rule 3: Three out of four consecutive data points that are closer to the same limit than they are to the central line

49.

Rule 1

50.

Rule 2

51.

Rule 3

52.

Identifying Signals (ignoring noise)

Rule 1
Any data point outside of the limits

Rule 2
Eight consecutive data points on the same side of the central line

Rule 3
Three out of four consecutive data points that are closer to the same limit than they are to the central line

X Chart (EXAMPLE)

100000
90000
80000
70000
60000
50000
40000
30000
20000
10000
0

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24

Upper Control Limit (UCL) = 100000
Center Line (CL) = 50000
Lower Control Limit (LCL) = 0

Rule 1: Any data point outside of the limits
Rule 2: Eight consecutive data points on the same side of the central line
Rule 3: Three out of four consecutive data points that are closer to the same limit than they are to the central line

53.

The lack of signals in a PBC indicates we have a predictable system.
Without a signal, each single data point is just noise.

54.


It is important not to overreact to noise. Asking, "What happened last month?", rarely helps us improve a predictable system.

85.

Moving Ranges Chart (sometimes optional)
A complement to the X-Chart. A "Moving Range" chart is the absolute value between each two successive data points in the metric that is plotted on the X Chart. It is an estimate of the typical point-to-point variation in the metric. Further honing the predictability of a system.

MR Chart

Rule 1: Any datapoint above the Upper Range Limit



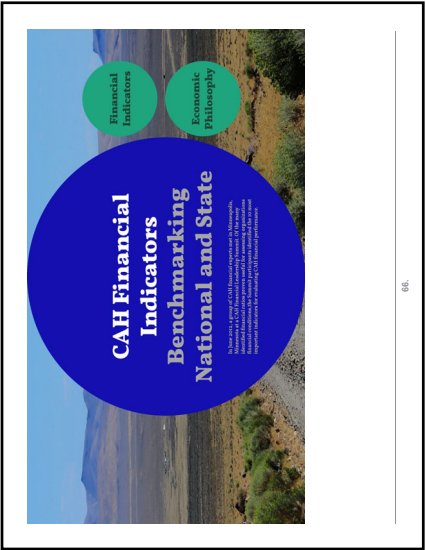
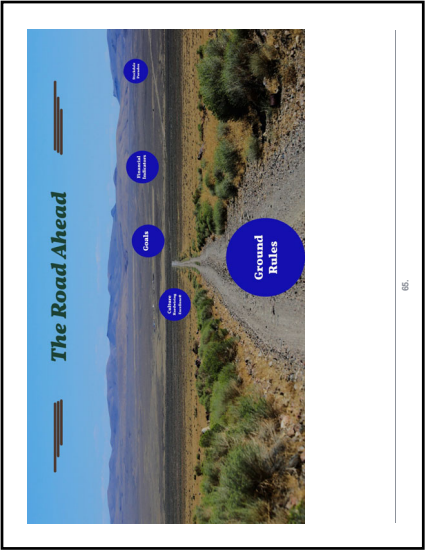
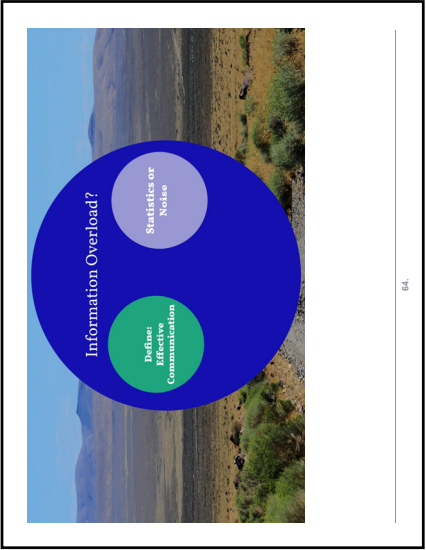
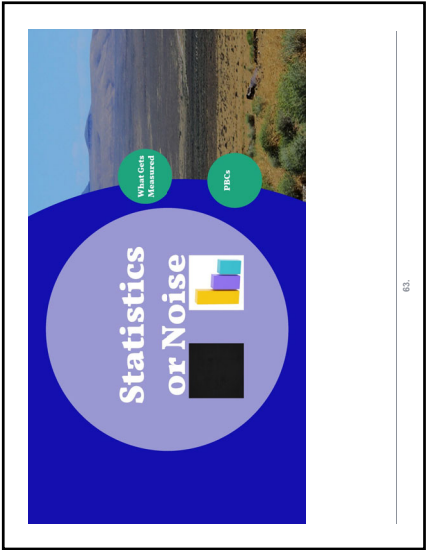
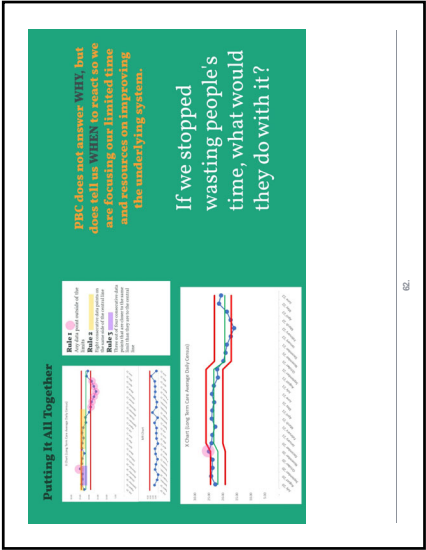
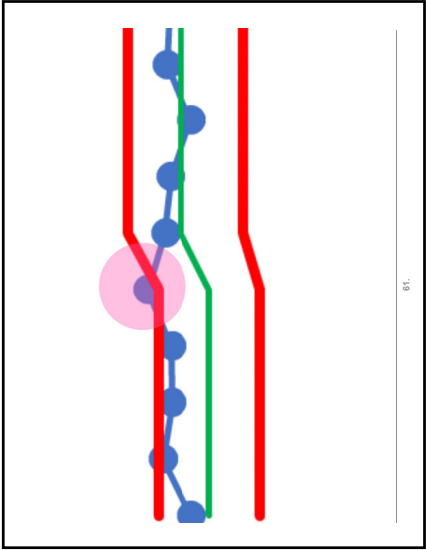
86.

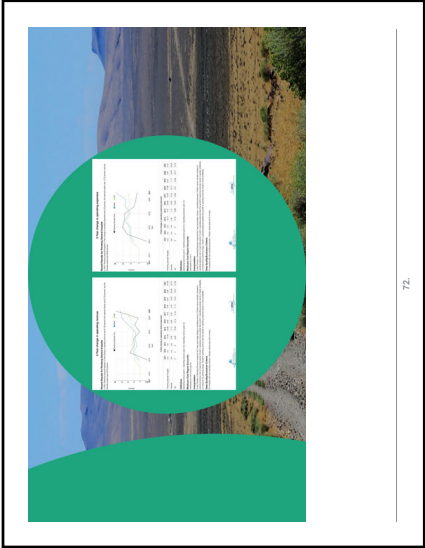
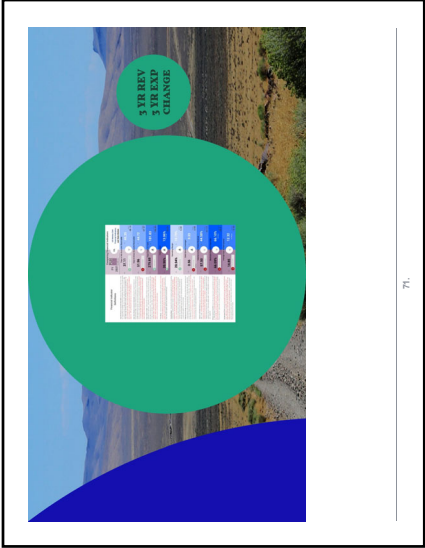
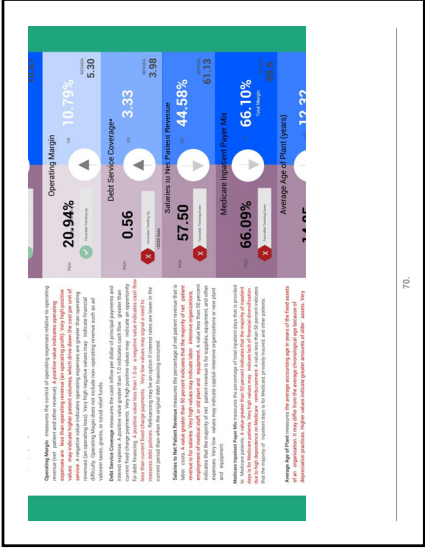
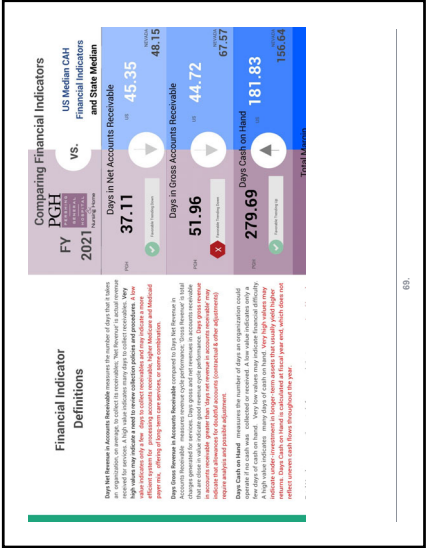
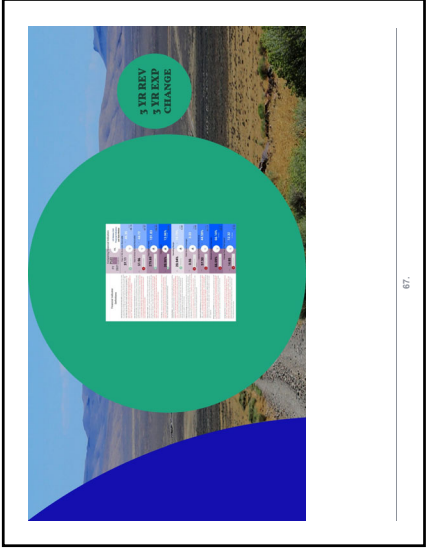
Previously, spreadsheets ...

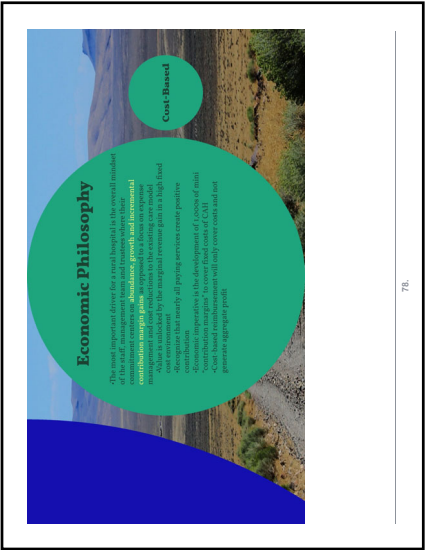
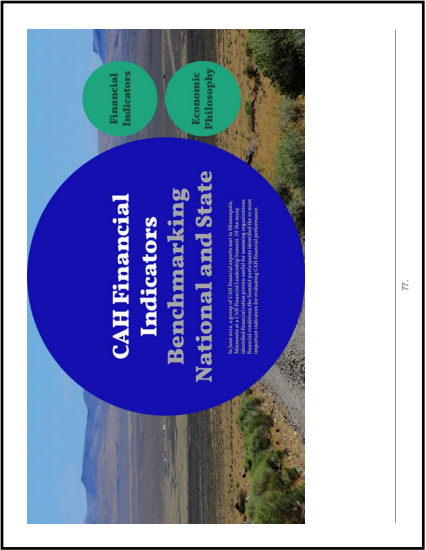
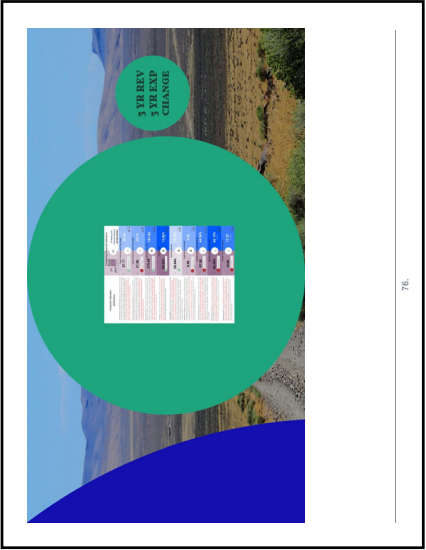
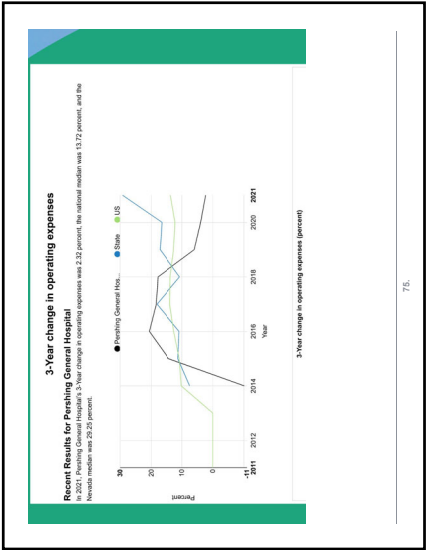
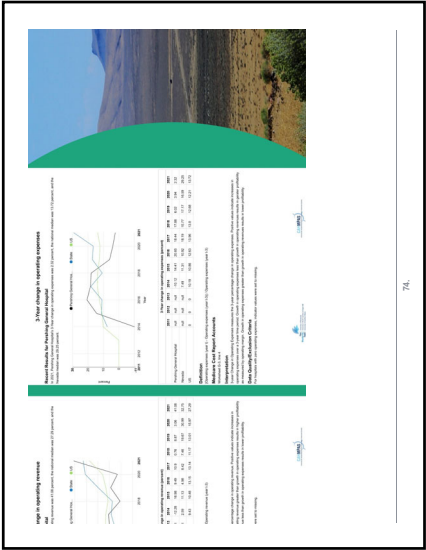
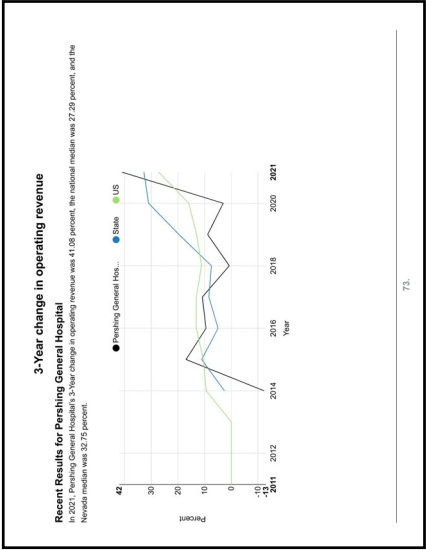
MOVING RANGE CHART

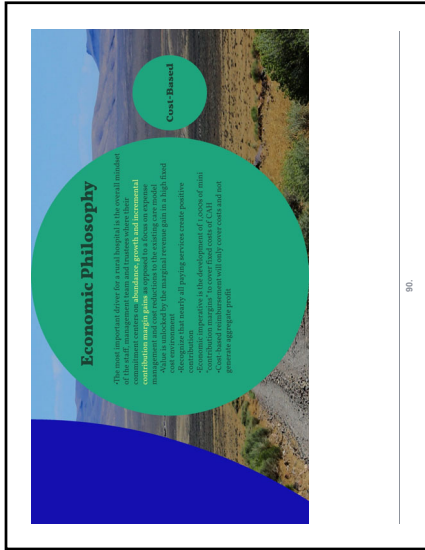
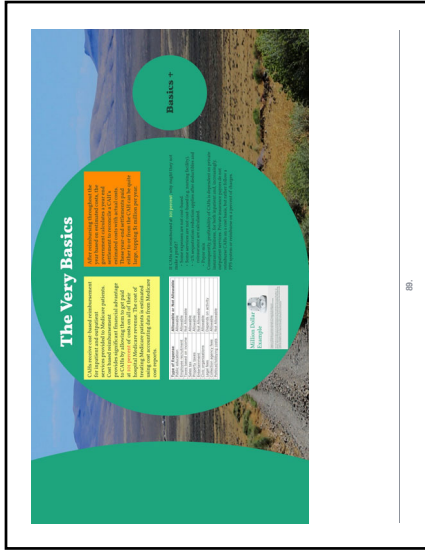
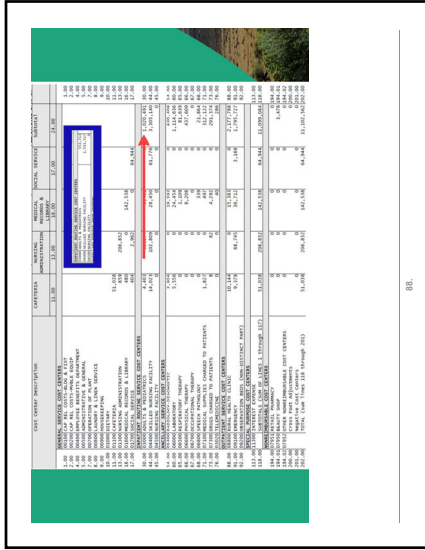
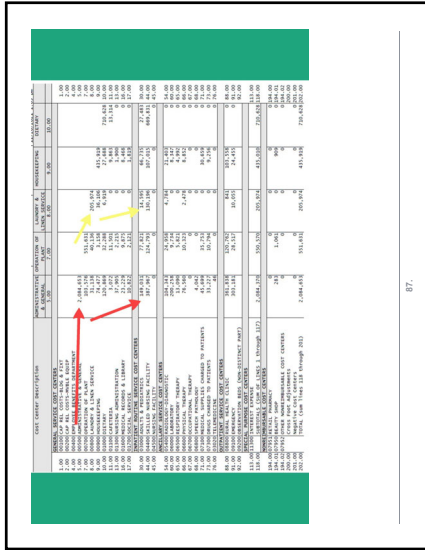
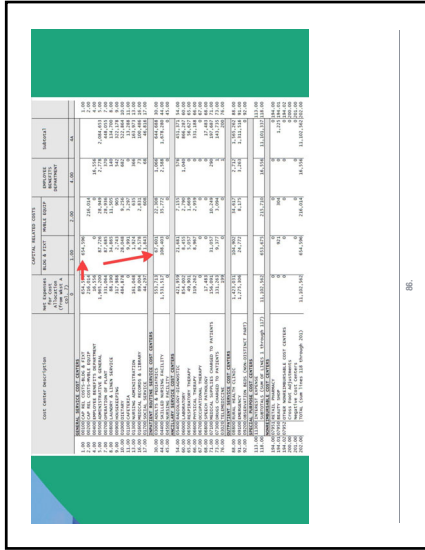
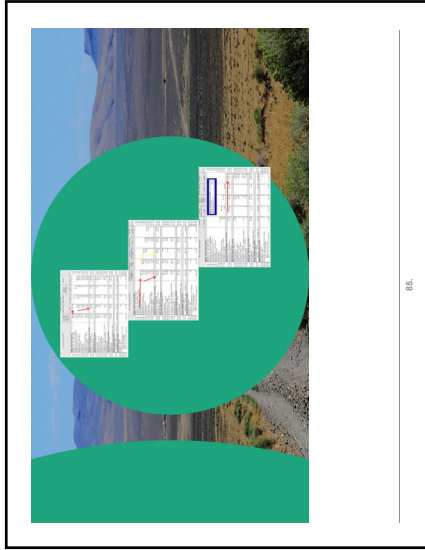
Perishing General Hospital

July 2, AMU - Room 200	17, 2007	18	19	20	21	22	23	24	25	26	27	28	29	30	31	Aug 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	Sept 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Oct 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Nov 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Dec 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jan 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Feb 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Mar 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Apr 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	May 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jun 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jul 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Aug 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Sep 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Oct 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Nov 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Dec 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jan 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Feb 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Mar 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Apr 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	May 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jun 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jul 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Aug 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Sep 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Oct 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Nov 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Dec 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jan 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Feb 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Mar 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Apr 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	May 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jun 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jul 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Aug 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Sep 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Oct 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Nov 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Dec 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jan 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Feb 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Mar 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Apr 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	May 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jun 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jul 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Aug 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Sep 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Oct 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Nov 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Dec 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jan 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Feb 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Mar 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Apr 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	May 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Jun 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	1
------------------------	----------	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	--------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-------	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	---









CAH Financial Indicators Benchmarking National and State

Financial indicators

Economic philosophy

Published by the California Association of Health Plans
 1000 University of California Blvd., Suite 100
 Berkeley, CA 94704-1480
 Telephone: (415) 848-2200
 Fax: (415) 848-2201
 E-mail: info@cahplans.org
 Website: www.cahplans.org

91

Stockdale Paradox

Admiral
Jim Stockdale

93.

[illegible][illegible]

