



## Meeting Minutes

OPEH&W Health Plan Board of Trustees Board Meeting  
ACCO Building  
429 NE 50<sup>th</sup> St, Oklahoma City, OK  
January 25<sup>th</sup>, 2024

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**Trustees Present:** Mike Brittingham, Pushmataha County  
Heath Dobrovolny, Kingfisher County  
Tammy Malone, Craig County  
Kristie Moles, Pawnee County  
Gary Nielsen, Harper County  
CJ Rose, Beaver County  
Kathy Ross, Johnston County  
Dolan Sledge, Texas County  
Lynn Smith, Ellis County  
Gary Starns, Pontotoc County  
Steve Stinson, Grant County

**Trustees Absent:** Mike Bouvier, Washington County  
Matt Jacobson, OMAG  
Tina Newton, Cimmaron County  
Lisa Turpin, Seminole County

**Staff/Guests:** Jenny Vincent, Ellis County  
John Williams, McCurtain County  
Melanie McFee, Lincoln County  
Alicia Wagnon, Lincoln County  
Noel Hunter, Cherokee County  
Kristi Vandaveer, Pawnee County  
Ross Naylor, Plan Administration Office  
Jennifer Mullally, Plan Administration Office  
January Smoot, Plan Administration Office

A quorum was established. Chairwoman, Tammy Malone, called the meeting to order at 10:00 a.m.

### 1. Minutes of the 10/12/2023 Regular Board Meeting.

Lynn Smith made a motion to approve the October 12th minutes. Heath Dobrovolny seconded. Mike Brittingham, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, Gary Starns, and Steve Stinson all voted aye, and the motion passed.

**2. Financial Position of the Plan as of 11/30/2023.**

Jennifer Mullally reviewed the financial position of the Plan. Total current assets- \$7,981,104. Total liabilities- \$4,194,715. Total Income- \$17,146,869. Total expenses- \$17,535,953. Leaving a net income of \$-389,084.

Mike Brittingham made a motion to approve the financial position of the plan. Steve Stinson seconded. Heath Dobrovolny, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, Lynn Smith, Gary Starns all voted aye, and the motion passed.

**3. Potential New Group for 3/1/2024.**

The city of the Village has around 90 employees. The plan administration has scheduled their enrollment for the 1<sup>st</sup> week of February. Their effective date would be March 1<sup>st</sup>.

Lynn Smith made a motion to approve the city of the Village joining the Plan. Kristie Moles seconded. Mike Brittingham, Heath Dobrovolny, Tammy Malone, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, Gary Starns, and Steve Stinson all voted aye, and the motion passed.

**4. Woods County Lawsuit**

The Board is still waiting for another update from the Attorney.

No action required.

**5. Audit of 2022/23 Plan Year**

The new auditors are currently working on the audit and have been in the Plan administrator's office this week. The Board may need to hold a special meeting when the audit is completed.

No action required.

**6. Changes to 2023 Submission of IRS 1095/94C Forms.**

The 1095's will need to be sent to the IRS electronically for the 2023 tax year. The administrators sent a letter in November with the IRS requirements and instructions. The 1095 forms and the XML file are currently being updated and as soon as they are ready everyone will receive additional instructions. Employers will still need to print a 1095 to hand out to each employee.

No action required.

**7. Claims Data, Trends, Drivers, and Experience.**

Ross Naylor gave a presentation on claims data and trends the Plan has experienced on the medical and prescription plans.

No action required.

**8. Life Contract for 2024/25 & 2025/26 Plan Years.**

The MetLife renewal has a 20% increase on the group life and no change on the voluntary life. The plan administrators would like the opportunity to negotiate further with MetLife, but also look at other life insurance carriers. Rates will be set assuming the 20% increase and a change can be made later if needed.

Steve Stinson made a motion to approve the extra time to negotiate the life contract and shop for other carriers. Gary Nielsen seconded. Mike Brittingham, Heath Dobrovlny, Tammy Malone, Kristie Moles, CJ Rose, Kathy Ross, Dolan Sledge, Lynn Smith, Gary Starns,

**9. Vision Contract for 2024/25 & 2025/26 Plan Years.**

There is no increase to the VSP contract. There is potential to make some benefit changes with VSP, but this would not result in a change in premium.

No action required.

**10. Medical & Dental Network Contract for 2024/25 Plan Year.**

BlueCross is asking for a 2.9% increase for the ASA administration fee, no change or increase on medical rebates, HAS or MDLive rates so the overall increase per member per month would increase by \$1.12 or 2.1%. The Dental administration fee is going up 2.8%.

Heath Dobrovlny made a motion to approve the Medical and Dental contracts. Mike Brittingham seconded. Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, Lynn Smith, Gary Starns, and Steve Stinson all voted aye, and the motion passed.

**11. Stop Loss Contract for 2024/25 Plan Year.**

The Plan administrators would like to look at other Stop Loss options and table approving the contract at this time.

Mike Brittingham made a motion to table the stop loss contract. Steve Stinson seconded. Heath Dobrovlny, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, Lynn Smith, and Gary Starns all voted aye, and the motion passed.

**12. Administration Contract for 2024/25 Plan Year.**

There are no changes to the McElroy contract components. The contract includes the standard 5% admin fee increase that is in the contract each year.

Gary Nielsen made a motion to approve the McElroy administration contract. Dolan Sledge seconded. Mike Brittingham, Heath Dobrovlny, Tammy Malone, Kristie Moles, CJ Rose, Kathy Ross, Lynn Smith, Gary Starns, and Steve Stinson all voted aye, and the motion passed.

**13. Actuary Study for 2024/25 Plan Year.**

The actuary study has suggested a 6.5% rate increase on the Diamond preferred plan with no benefit changes.

Mike Brittingham made a motion to approve the actuary study as presented. Kristie Moles seconded. Heath Dobrovlny, Tammy Malone, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, Lynn Smith, Gary Starns, and Steve Stinson all voted aye, and the motion passed.

**14. Benefit Changes for 2024/25 Plan Year.**

Proposed benefit changes for the new plan year:

Allowing coverage for Humira Biosimilars

-1.7% impact to rates. This change has already occurred, and no action is required. Humira is the #2 most costing medication with the average monthly script cost at \$6,461. These new biosimilars are expected to be 60-80% less expensive and could

reduce overall drug spending by 3.5% if everyone switched to these. Humira itself will still be covered.

#### Require Blue Distinction Centers for major medical surgeries

-0.7% impact to rates. Surgeries requiring the use of a Blue Distinction center would only apply to transplants, hip and knee surgeries, cardiac surgeries, and spinal surgeries. There is no out of pocket cost for the member when using a Blue Distinction center.

#### Adding coverage for bariatric surgeries

+0.4% impact to rates. This benefit would be for Members and Spouses only. The individual must be enrolled in a group health plan for 2 consecutive years, must meet BlueCross's medical policy criteria, and would only be available at a Blue Distinction center. Coverage would be subject to deductible and co-insurance.

#### Allowing coverage for GLP-1 medications

+1.9% impact to rates to add GLP-1 coverage for weight loss. If the Plan were to add coverage there would be strict eligibility criteria. Coverage would only be for members and spouses who have been enrolled in health coverage for at least 2 consecutive years. Subject to a clinical prior authorization process. The copay would be \$250 for a 30-day supply on preferred brand medications only. There is not enough data available to make an informed decision on coverage for these medications and how big the impact would be to the Plan in the future. Therefore, the administrators are not recommending adding this benefit at this time and look at it again in the future.

#### Plan design changes to Platinum Health coverage

0% impact to rates. It is important to balance the suite of plan designs so that the plan aligns better with competitors. The proposed changes to the platinum plan are- reducing the individual deductible from \$1,750 to \$1,500 and the family deductible from \$3,500 to \$3,000. Reducing the individual max out of pocket from \$6,000 to \$5,000 and the family max out of pocket from \$12,000 to \$10,000. The pharmacy benefit would change from the current 25% of the cost up to \$80 max to a \$55 copay for preferred brand names, and from the 40% up to \$120 to a \$70 copay for non-preferred.

CJ Rose made a motion to approve all the proposed benefit changes except for the GLP-1 medications for weight loss. Gary Nielsen seconded. Mike Brittingham, Heath Dobrovolny, Tammy Malone, Kristie Moles, Kathy Ross, Dolan Sledge, Lynn Smith, Gary Starns, and Steve Stinson all voted aye, and the motion passed.

### **15. Premiums Rates for 2024/25 Plan Year.**

With the benefit changes approved, the plan administrators are suggesting the following rate increases- a 5% rate increase for the Diamond plan, 0.54% on platinum plan, 1.46% for Gold and 2.53% on the silver plan. There would also be a 5% increase for the dental plans. The increase applies to Member, spouse, and dependent tiers.

CJ Rose requests a special meeting to set rates so that there is time to go back and discuss with his County. After further discussion, it is determined that rates for the Plan would need to be set immediately so that the Plan administrators have time to prepare the new plan year information as well as allow the individual groups to decide what benefit changes they may need to make for their own groups.

Heath Dobrovlny made a motion to approve the proposed rate increases. Kristie Moles seconded. CJ Rose would like a roll call vote.

Roll call vote. All voted aye, and the motion passed.

**16. Member Presentations.**

Groups are urged to schedule their group presentations for the new year. Call the plan administrator's office to get your presentations scheduled.

No action required.

**17. Opportunities for Growth.**

If anyone has any contacts or information they can share for possible new groups, please contact Kristy at the Plan administrator's office.

No action required.

**18. New Business**

No new business

Next board meeting is scheduled for April 11<sup>th</sup>.

**Adjournment:**

Gary Neilsen made a motion to adjourn the meeting. CJ Rose seconded. There is no opposition and the meeting adjourned at 12:19 p.m.

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Secretary/Board of Review

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Attested To/ Notary

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My Commission Expires

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Chairman/Board of Review

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Attested To/ Notary

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My Commission Expires