



Meeting Minutes

OPEH&W Health Plan Board of Trustees Board Meeting

ACCO Building

429 NE 50th St, Oklahoma City, OK

August 7th, 2025

Trustees Present: Mitch Antle, Washington County
Mike Brittingham, Pushmataha County
Amy Gonzalez, Cimarron County – Attended Virtually
Matt Jacobson, OMAG
Emily Lee, 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
Steve Stinson, Grant County

Trustees Absent: Dana Brown, Seminole County
Gary Starns, Pontotoc County

Staff/Guests: John Williams, McCurtain County
Jenny Vincent, Ellis County
Ross Naylor, Plan Administration Office
Jennifer Mullally, Plan Administration Office
January Smoot, Plan Administration Office
Anna Dewan, Plan Administration Office
Amber Hargrove, Plan Administration Office

A quorum was established. Chairwoman, Tammy Malone, called the meeting to order at 10:06 am.

1. Minutes of the 5/21/25 Special Board Meeting.

Steve Stinson made a motion to approve the minutes. Mike Brittingham seconded. All voted aye, and the motion carried.

2. New Board Members.

No new board members.

3. An Executive Session of the Board of Trustees, as authorized by Title 25, §§307 B.4 and B.7 of the Oklahoma Statutes, for the purpose of confidential communications concerning coverage of a denied medical procedure

for a covered minor dependent, and with the advice of its attorneys, a determination by the Board of Trustees that disclosure to the public of the communications in such Executive Session would seriously impair the ability of the Trust to process the potential claim in the public interest and for purposes of discussing the member appeal where disclosure of such information relating to confidential and protected health information would violate the confidentiality requirements imposed by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and its Privacy, Security, Breach Notification and Enforcement Rules at 45 C.F.R. Parts 160 and 164.

Matt Jacobson made a motion to enter Executive Session. Dolan Sledge seconded. All voted aye, and the motion carried.

Steve Stinson made a motion to return to the public meeting. Matt Jacobson seconded. All voted aye, and the motion carried.

4. After Return by the Board of Trustees to the public meeting, vote upon any item of business which concerns the above described and is considered during the Executive Session.

Lynn Smith made a motion to approve covering the previously denied procedure. Dolan Sledge seconded. All voted aye, and the motion carried.

5. Financial Position as of 6/30/2025.

Jennifer presented the financial position of the Plan as of June 30th, 2025.

- Total Assets: \$7,941,578.26
- Total Liabilities: \$10,259,319.68
- Total Capital: \$2,317,741.42
- Total Revenues (YTD): \$46,591,913.16
- Total Expenses (YTD): \$52,073,618.73
- Net Income: (\$5,481,705.57)

Changes made in May and July have positively impacted medical claims and improved financial performance. The Transition to the Advantage Network is expected to reduce costs by 20-30%. The full impact of the changes will be clearer in a couple of months.

Steve Stinson made a motion to approve the financials. Matt Jacobson seconded. All voted aye, and the motion carried.

6. 2026 Regular Board Meeting Dates.

Proposed meeting dates for 2026 are January 22nd, April 9th, August 6th and October 8th.

Gary Nielsen made a motion to approve the dates. Matt Jacobson seconded. All vote aye, and the motion carried.

7. New Administration Team Members.

Two new McElroy team members were introduced. Anna Dewan, RN, Nurse Advocate and Amber Hargrove, Health Data Analyst.

8. 2024/25 Plan Year Review.

Ross Naylor reviewed the 2024/2025 Plan year. Key findings included:

Medical Spend

- **Medical Claims:** Increased by 23%, significantly higher than the projected growth of 5-7.5%.
- **Claim count:** Up 14.7%, indicating higher utilization across the membership.
- **Per Member spend:** Up 16.5%, reflecting both increased usage and higher costs per service.
- **High-Cost Claimants:** While the number of high-cost claimants increased, the total cost associated with these individuals was lower than the previous year.
- **Air Ambulance costs:** Surged by 32%, now accounting for 4% of total medical spend.

Prescription (RX) Spend

- **Overall Rx Spend:** Increased by only 0.7%, which is significantly below the industry trend of 15-20%.
- **Claims Volume:** Increased, but spend remained in line with membership growth.
- **Rebates:** Rose significantly due to a new contract, though rebates are not included in total spend figures. Factoring them in would result in a net decrease in spend.
- **Generic Drugs:** Claims increased while spend decreased – an encouraging trend indicating more members are using cost-effective generics.
- **Brand Name Drugs:** Spend increased by 3.1%, which is below the expected 6.5-7%.
- **Specialty Drugs:** Spend decreased by 5%, despite their high cost per treatment. A small number of members can significantly impact overall Rx spend.

9. Potential PHI Disclosure Event.

On May 30, suspicious activity was found in an employee's email account. An investigation is still underway, but so far, the issue appears to be limited to that account. There is no evidence that other systems or member claims data were affected. An update will be given at the next meeting.

10. Claims Resulting from Late Member Termination Notification.

There is an ongoing issue with delayed notifications of member terminations. When a group fails to notify the Plan of a termination in a timely manner, prescription claims may continue to be processed even after a member's coverage has ended. This results in financial liability for the Plan and creates administrative complications. To resolve this, the administrators proposed a policy change: if a termination notice is received more than 5 working days after the member's last day of coverage, the group will be responsible for any prescription claims incurred beyond that coverage period.

Mitch Antle made a motion to approve the solution as presented. Emily Lee seconded. All voted aye, and the motion carried.

11. Groups Leaving.

Beckham County left the Plan July 1.

12. Groups Joining.

Garfield County, City of Walters, City of Prague and Greer County Special Ambulance have joined as of July.

13. 2024/25 Plan Year Audit Engagement.

Aldridge CPA firm selected to return to audit the 2024/25 Plan year. Approval of the engagement letter is required.

Steve Stinson made a motion to approve Aldridge CPA. Matt Jacobson seconded. All voted aye, and the motion carried.

14. SB202.

The bill stalled in conference committee. The lobbyist is pursuing a resolution before November. No action.

15. Woods County Lawsuit.

The Commissioners and County Clerk have all been notified of depositions being scheduled. No action.

16. By-Laws.

Bylaws were reviewed, and the following were proposed changes:

- Current members of the Board are grandfathered in
- Board composition based on membership percentages
- Trustee Term: 5 years
- Officer Term: 3 years
- Attendance: In-person is required for all meetings unless excused
- Annual meeting of the Board will be in January
- Reimbursement policy removed

17. New Business, unforeseen at the time of the posted agenda.

No new business.

18. Adjournment.

Gary Nielsen made a motion to adjourn the meeting. Matt Jacobson seconded. There is no opposition, and the meeting adjourned at 12:26 pm.

Tammy Malone
Chairman/Board of Review

Attested To/ Notary

My Commission Expires

Steve Stinson
Secretary/Board of Review

Attested To/ Notary

My Commission Expires