

# audit findings

&

# financial planning



# recent performance

## per member

2023/24 PY

Spend \$	<b>\$846.89</b>	<b>\$919.98</b>	<b>\$831.47</b>
Change +/-	<b>\$ 53.64</b>	<b>\$ 73.09</b>	<b>\$ 88.51-</b>
Change %	<b>6.8%</b>	<b>8.6%</b>	<b>9.6%-</b>

## new members

#	<b>4,489</b>	<b>4,711</b>	<b>5,333</b>
Change +/-	<b>63</b>	<b>222</b>	<b>622</b>
Change %	<b>1.4%</b>	<b>4.9%</b>	<b>13.2%</b>

## rate increase

Change %	<b>5.0%</b>	<b>5.0%</b>	<b>4.5%</b>
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# recentinitiatives

-  **Advantage Network Switch**
-  **Advantage Plan @ Preferred Plan Rate**
-  **Employee Premium Early Pay**
-  **Making Healthy Cheaper Benefits**
-  **Green Imaging**



## Outstanding Expenses

\$ 5.0M	BlueCross
\$ 1.7M	Express Scripts
\$ 0.3M	All Other Vendors
\$ 3.4M	Credit Line
<b>\$10.4M</b>	

## Outstanding Income

\$ 3.5M	January Premium
\$ 0.9M	Quarterly Rx Rebates
<b>\$ 4.8M</b>	

## Negatives

- ▲ Cash Flow Cadence
- ▲ No Grace Period Capacity
- ▲ Maxed Out Line of Credit

= **Risks of Claim Suspension**

## Positives

- ▲ Planning is Running Well
- ▲ Zero-Cost Benefits
- ▲ Recent Growth

= **Strong Foundation**



Savings  
Potential

**\$2M**

**Switch Select Brand-Name  
Script Sourcing**

**\$3M+**

**Switch Over-65  
Active Spouses to Medicare**

**\$3K+** per member

**Type II Diabetes  
Reversal Program**



## Discontinue

- ▲ **Medefy App \$0.25M SAVINGS**

## Begin

- ▲ **Samaritans**
- ▲ **Direct Primary Care (DPC)**
- ▲ **Direct Ambulatory Surgical Centers (ASC)**
- ▲ **Direct Transportation (Ground & Air)**



# futurepressures

-  **Inflation**
-  **Gene Therapies**
-  **Vertical Integration**
-  **Provider Contracting**
-  **New Drug Indications**



- ▲ **7/1/26 Rate Increase**
- ▲ **Addressing Auditor's Findings**
- ▲ **Small Line of Credit Payoff**
- ▲ **Special Assessment of \$7M – \$10M**

#### **Immediate Changes with a Special Assessment:**

- ▲ **Removal Advantage @ Preferred Rate Up-Charge**
- ▲ **Removal of Need to Pay Employee Premium Early**

# Group Share Percentages

As of: 12/31/2025

ID	Name	Share
29	OMRF	0.30%
30	Medford, City of	0.36%
32	Bethany, City of	3.42%
35	Custer City, Town of	0.07%
36	Chattanooga, Town of	0.06%
37	Burns Flat, Town of	0.18%
38	Goodwell, Town of	0.07%
39	Tipton, Town of	0.10%
41	OEDA	0.10%
42	Talihina, Town of	0.26%
46	Coal County	0.57%
47	Kingfisher, City of	2.54%
48	Okay, Town of	0.05%
49	Carter, Town of	0.04%
50	Garfield County	0.60%
52	Harper County	0.94%
53	Johnston County	1.77%
55	Stroud, City of	0.71%
59	Cimarron County	1.28%
60	Buffalo, Town of	0.18%
62	Greer County	1.17%
63	OMAG	1.77%
64	Seminole County	2.28%
65	Grant County	1.59%
68	Choctaw County	1.47%
69	McCurtain County	4.52%
70	Cherokee County	2.16%
72	Grady County	5.78%
73	OMUSA	0.10%
75	Washington County	4.57%
78	SWODA	0.68%
79	Atoka County	0.91%
82	McCurtain County - E911	0.08%
84	Texas County	2.91%
87	ACCO	0.80%
88	Beaver, Town of	0.21%
90	Walters, City of	0.10%

<b>91</b>	Velma, Town of	<b>0.11%</b>
<b>92</b>	Boise City Schools	<b>1.24%</b>
<b>93</b>	Fargo Public Schools	<b>1.04%</b>
<b>94</b>	Ellis County	<b>2.98%</b>
<b>95</b>	Pushmataha County	<b>1.35%</b>
<b>96</b>	Beaver County	<b>2.52%</b>
<b>97</b>	Pontotoc County	<b>3.29%</b>
<b>98</b>	Kingfisher County	<b>3.49%</b>
<b>100</b>	Bryan County	<b>3.28%</b>
<b>101</b>	Pond Creek, City of	<b>0.26%</b>
<b>102</b>	Craig County	<b>2.04%</b>
<b>103</b>	Lincoln County	<b>3.19%</b>
<b>104</b>	Arnett Public Schools	<b>1.08%</b>
<b>105</b>	Warr Acres, City of	<b>2.88%</b>
<b>106</b>	CED 4	<b>0.35%</b>
<b>107</b>	McElroy & Associates Inc	<b>0.35%</b>
<b>108</b>	Ninnekah, Town of	<b>0.10%</b>
<b>111</b>	Roger Mills County - Hospital	<b>2.27%</b>
<b>113</b>	Rogers County - IDA	<b>0.02%</b>
<b>114</b>	NODA	<b>0.49%</b>
<b>115</b>	Duncan, City of	<b>9.69%</b>
<b>116</b>	CED 8	<b>0.52%</b>
<b>117</b>	CED 3	<b>0.21%</b>
<b>118</b>	Vici Public Schools	<b>0.96%</b>
<b>119</b>	Pawnee County	<b>1.55%</b>
<b>120</b>	CED 7	<b>0.53%</b>
<b>121</b>	McCurtain County - RWD #1	<b>0.12%</b>
<b>123</b>	McCurtain County - RWD #8	<b>0.22%</b>
<b>134</b>	CED 6	<b>0.03%</b>
<b>141</b>	NOSWDA	<b>0.24%</b>
<b>145</b>	Wilburton, City of	<b>0.45%</b>
<b>146</b>	Wilburton, City of - PW	<b>0.22%</b>
<b>149</b>	Eufaula, City of	<b>0.52%</b>
<b>151</b>	Cherokee County - Jail	<b>0.44%</b>
<b>153</b>	Dewey, City of	<b>0.54%</b>
<b>154</b>	Garfield County - Fairgrounds	<b>0.13%</b>
<b>155</b>	Seminole, City of	<b>2.01%</b>
<b>157</b>	Roger Mills County - RWD #2	<b>0.08%</b>
<b>158</b>	Carlton Landing	<b>0.05%</b>
<b>159</b>	Leedey, Town of	<b>0.05%</b>
<b>160</b>	Morris, City of	<b>0.27%</b>
<b>161</b>	Forest Park, Town of	<b>0.03%</b>

<b>162</b>	Texas County - E911	<b>0.26%</b>
<b>163</b>	OMMS	<b>0.11%</b>
<b>164</b>	Atoka County - RWD #2	<b>0.05%</b>
<b>165</b>	Grady County - Fairgrounds Trust Authority	<b>0.33%</b>
<b>166</b>	Hammon, Town of	<b>0.11%</b>
<b>167</b>	Slaughterville, Town of	<b>0.08%</b>
<b>168</b>	Johnston County - EMS	<b>0.29%</b>
<b>169</b>	The Village	<b>1.94%</b>
<b>170</b>	Maud, City of	<b>0.07%</b>
<b>171</b>	Sayre, City of	<b>0.54%</b>
<b>172</b>	McCurtain County - RWD #6	<b>0.03%</b>
<b>173</b>	Washington, Town of	<b>0.06%</b>
<b>174</b>	Goldsby, Town of	<b>0.11%</b>
<b>175</b>	Davenport, Town of	<b>0.03%</b>
<b>176</b>	Prague, City of	<b>0.11%</b>
<b>177</b>	Greer County Special Ambulance	<b>0.01%</b>
<b>178</b>	Gore, Town of	<b>0.02%</b>
		<b>100.00%</b>