

audit findings

&

financial planning

recentproformance

permember

	2023/24 PY	2024/25 PY	2025/26 PYTD
Spend \$	\$846.89	\$919.98	\$831.47
Change +/-	\$ 53.64	\$ 73.09	\$ 88.51-
Change %	6.8%	8.6%	9.6%-

newmembers

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

rateincrease

Change %	5.0%	5.0%	4.5%
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recent initiatives

- ▲ 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
\$10.4M	

Outstanding Income

\$ 3.5M	January Premium
\$ 0.9M	Quarterly Rx Rebates
\$ 4.8M	



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+

**Type II Diabetes
Reversal Program**

per member



Discontinue

▲ Medefy App **\$0.25M SAVINGS**

Begin

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



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

what's needed

- ▲ 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%

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

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