



OPEH&WHEALTH *Plan*
MAKING HEALTHY CHEAPER

Financial Position & Benefits Performance

AS OF 2/28/2026

1:20 PM

03/16/26

Accrual Basis

Profit & Loss

January 2026

	<u>Jan 26</u>
Income	
40100 Public Entity Premiums	3,249,354.27
40110 Cobra Premiums	3,168.96
40120 Retiree Premiums	441,116.62
40350 Rebates	922,321.31
	<hr/>
Total Income	4,615,961.16
	<hr/>
Gross Profit	4,615,961.16
	<hr/>
Expense	
50100 Medical Claims	2,617,099.49
50110 Dental Claims	39,673.96
50120 Prescription Claims	1,583,564.26
50130 ITS Charges	6,007.50
50200 Administration Fees	175,396.01
50210 Claims Supervisor Fees	235,403.22
50220 Specific Reinsurance	110,000.00
50230 Group Life Insurance	212,571.44
50250 Vision Insurance	87,225.41
50260 Bank Charges	1,775.45
50280 Interest	15,913.89
50330 Postage	603.75
50350 Professional Services	26,011.50
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Total Expense	5,111,245.88
	<hr/>
Net Income	-495,284.72
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Balance Sheet

As of January 31, 2026

	Jan 31, 26
ASSETS	
Current Assets	
Checking/Savings	
10000 Cash - Reserve	935,380.13
10025 Cash - Arvest Sweep	35,511.86
10060 Arvest Equities	1,443,954.60
10070 Arvest Fixed Income	3,081,385.03
10085 Arvest Fixed Income Secur	592,646.25
Total Checking/Savings	6,088,877.87
Accounts Receivable	
11000 Accounts Receivable	2,130,899.75
Total Accounts Receivable	2,130,899.75
Total Current Assets	8,219,777.62
TOTAL ASSETS	8,219,777.62
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 Accounts Payable	10,467,479.59
Total Accounts Payable	10,467,479.59
Other Current Liabilities	
22000 Bank Loan Payable	3,400,000.00
Total Other Current Liabilities	3,400,000.00
Total Current Liabilities	13,867,479.59
Total Liabilities	13,867,479.59
Equity	
30099 Beginning Balance Equity	-337,648.87
30100 Fund Balance	-206,003.81
Retained Earnings	-4,608,764.57
Net Income	-495,284.72
Total Equity	-5,647,701.97
TOTAL LIABILITIES & EQUITY	8,219,777.62

Balance Sheet

As of February 28, 2026

	Feb 28, 26
ASSETS	
Current Assets	
Checking/Savings	
10000 Cash - Reserve	2,672,729.22
10025 Cash - Arvest Sweep	28,608.37
10060 Arvest Equities	1,443,954.60
10070 Arvest Fixed Income	3,081,385.03
10085 Arvest Fixed Income Secur	592,646.25
Total Checking/Savings	7,819,323.47
Total Current Assets	7,819,323.47
TOTAL ASSETS	7,819,323.47
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 Accounts Payable	8,628,681.98
Total Accounts Payable	8,628,681.98
Other Current Liabilities	
22000 Bank Loan Payable	3,350,000.00
Total Other Current Liabilities	3,350,000.00
Total Current Liabilities	11,978,681.98
Total Liabilities	11,978,681.98
Equity	
30099 Beginning Balance Equity	-337,648.87
30100 Fund Balance	-206,003.81
Retained Earnings	-4,608,764.57
Net Income	993,058.74
Total Equity	-4,159,358.51
TOTAL LIABILITIES & EQUITY	7,819,323.47

9:52 AM

03/18/26

Accrual Basis

Profit & Loss

February 2026

	<u>Feb 26</u>
Income	
40100 Public Entity Premiums	5,825,446.40
40120 Retiree Premiums	262,845.63
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Total Income	6,088,292.03
	<hr/>
Gross Profit	6,088,292.03
	<hr/>
Expense	
50100 Medical Claims	2,461,723.52
50110 Dental Claims	159,874.09
50120 Prescription Claims	872,603.90
50130 ITS Charges	6,007.50
50200 Administration Fees	425,605.34
50210 Claims Supervisor Fees	226,500.00
50220 Specific Reinsurance	110,000.00
50230 Group Life Insurance	106,300.00
50250 Vision Insurance	132,579.94
50260 Bank Charges	21,000.99
50270 Dues & Fees	12,994.41
50280 Interest	16,102.78
50290 Legal Fees	2,125.00
50330 Postage	603.75
50345 Printing	541.10
50350 Professional Services	45,386.25
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Total Expense	4,599,948.57
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Net Income	1,488,343.46

Special Assessment

Status as of:	3/18/2026	
Received:	\$4,193,482	83.87%
Outstanding:	\$ 806,517	16.13%
	\$ 405,589	Owed by groups paying in installments

Status:

Paid in Full:	62
Paid 1/3:	6
Paid 2/3:	8
Paid Nothing:	20

Group Who've Paid Nothing:

Vici Schools	48,010	Group has communicated that they're working on it
Tipton, Town of	5,007	Group has communicated that they're waiting on their next board meeting
Sayre, City of	26,829	Group are intending to appeal to the Board at the April meeting
Prague, City of	5,441	
Okay, Town of	2,616	
Ninnekah, Town of	5,088	Group has communicated that it will be added to their next ACH payment
Morris, City of	13,363	
Lincoln County	159,647	
Leedey, Town of	2,615	
Hammon, Town of	5,438	Group has communicated that they're working on it
Greer County Ambo	277	Group has communicated that it will be added to their next ACH payment
Garfield County Fair	6,638	
Forest Park, Town of	1,386	
Eufaula, City of	26,110	Group has decided to leave, no communication on paying the assessment
Davenport, Town of	1,706	
Cherokee Jail	21,815	Group has communicated that they will pay it on March 18th
Chattanooga, Town of	2,871	
Carter, Town of	2,088	
Beaver, Town of	10,728	
Arnett Schools	54,255	Group has communicated that they're waiting on their next board meeting
	401,928	

Collection Process (Proposed):

Initial invoice sent:	1/27/2026
Follow-up invoice sent:	2/24/2026
Certified letter to be sent:	3/31/2026
Attorney letter to be sent:	4/30/2026
Legal collection process starts:	6/01/2026

Subrogation

What is subrogation? Is the process that allows the Health Plan to recover claims costs from third-party insurance policies. For potential recoveries of less than \$10,000, this process is currently managed by BlueCross BlueShield of Oklahoma. For potential recoveries greater than \$10,000, this process is managed by Jan Dumont of Riggs, Abney, et al., the Health Plan's attorney.

FEB 2026

Recovered Cases

Number of Cases:	3
Total Claims Value:	\$22,071
Recovered Claims Value:	\$3,209 - 14%

Active Cases

Number of Cases:	40
Total Claims Value:	\$447,059

Potential Cases

Number of Cases:	150
Total Claims Value:	\$1,718,942

Claims Performance

The following data does not currently consider these items:

- **Rx Rebates Income:** These are received quarterly and annually equate to more than \$1.6M. As these would essentially demonstrate lower true Rx cost, we are determining the best way to integrate this data into this modelling to true up the data and reflect a cleaner picture.
- **Green Imaging Claims:** This program began 7/1/2025, claims are minimal, with utilization is still ramping up. Inclusion of these costs will be integrated shortly. Currently, these average \$X per month.
- **Script Sourcing Claims:** This program began 2/1/2026, so no claims have been incurred. Inclusion of these costs will be integrated shortly.
- **ConnectDME Claims:** We are currently revamping our reporting with this vendor to add their data. Currently, this averages \$X per month.

-18.2% Average Monthly Health Spend Per Member

- Compares 2025/2026 plan year to date (8-months) with the 2024/2025 plan year
- 1,121 → 1,371 = -250
- Average monthly per member health spend includes medical claims, prescription claims, and fixed costs.
- It also includes and divides spouse and dependent claims equally across all members to provide the cleanest indication of performance.

+13.0% Member Growth

- From 7/1/24 to 2/28/26
- 3,665 → 4,144 = +479

-6.8% Average Monthly Medical Cost

- Compares 2025/2026 plan year to date (8-months) with the 2024/2025 plan year
- 2,422,378 → 2,598,085 = -175,707

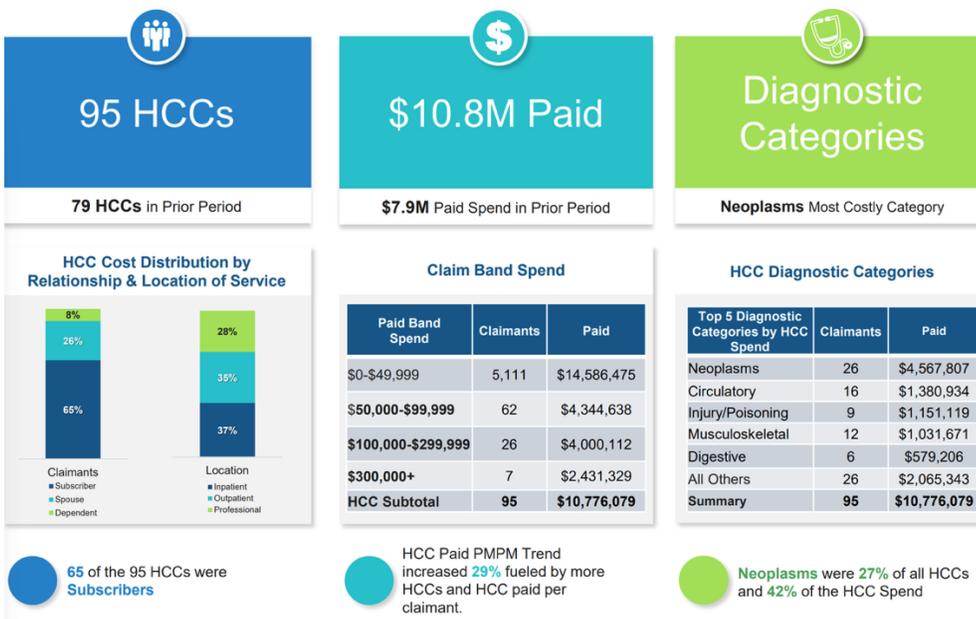
-26.6% Average Monthly Prescription Cost

- Compares 2025/2026 plan year to date (8-months) with the 2024/2025 plan year
- 1,530,276 → 2,083,877 = -553,601

-3.3% Per Member Fixed Costs

- Compares 2025/2026 plan year to date (8-months) with the 2024/2025 plan year
- 109.07 → 112.76 = -\$3.69
- Fixed costs are network access fees, administration, claims adjudication, some MHC programs, and stop-loss

Previous Plan Year High-Cost Claimants



Script Sourcing

Potential

61	Medications (Initially)
332	Scripts Identified as Eligible for Resourcing Identified scripts count was determined prior to 5 new groups joining
\$5M	Estimated Annual Savings

Member Benefits

90-Day	Supply - Home Delivered
Zero	Member Cost

Progress

27	Prescriptions Sourced (%)
\$84,579	Previous Cost
\$52,690	Script Sourcing Cost
\$31,888	Program Savings to Date (37.7%)

Challenges

Bad Contact Phone Numbers
Groups Not Responding to Phone Number Requests
Members Not Answering the Phone

Maximizing Success

Write to Members
Engage Groups in Spreading the Message

Active Over 65 Spouses

Problem

51 Spouses of Active Member

65-90 Years Old

\$2.25M in Actual Medical Claims

\$0.50M in Actual Prescription Claims

\$2.75M Total

Higher Ongoing Potential Risk

Solution

Make a voluntary offer to switch to a Medicare Supplement

Plan Potential

\$2.75M Annual Risk Removed

Member Benefits

\$6,000 Average Premium Savings Annually

\$250 Medical Deductible

No Medical Co-Insurance

No Medical Co-Pays

Progress

51 Kits Mailed

1 Returned as Undeliverable

3 Declines

6 In-Progress

41 No Response

Challenges

Recipient Confusion

Think its Spam/Scam

Maximizing Success

Engage Groups to Assist in Spreading the Message

Where Are They?	
ACCO	3
Beaver County	6
Boise City Schools	1
CED 4	1
Duncan, City of	6
Ellis County	3
Garfield County	1
Goldsby, Town of	1
Grady County	4
Kingfisher County	2
Kingfisher, City of	2
OMAG	3
Pontotoc County	1
Prague, City of	1
Roger Mills Hospital	2
Sayre, City of	1
Stroud, City of	1
Texas County	3
The Village, City of	1
Vinita, City of	1
Warr Acres, City of	3
Washington County	4

51

Air Ambulances

FEB 2026

14 Claims	(2 claims per flight, one for the service, the other for mileage)
7 Flights	5 Helicopter - 2 Plane
11/20	Number of FEB 2026's Top 20 Costing Claims
158,307	Service Claims Total
151,400	Mileage Claims Total
309,700	Combined Total
44,242	Average Per Flight Cost
2,465,367	FEB 2026 Total Medical Claims
12.6%	Air Ambulance Share of FEB 2026 Total Medical Claims

2025/26 Plan Year to Date

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
Flights	1	4	3	3	1	2	0	7					21
Total	10,255	152,701	108,604	153,136	6,744	101,065	0	309,700					872,205
Helicopter	1	3	3	3	0	2	0	5					17
Plane	0	1	0	0	1	0	0	2					4
Per Flight	10,255	38,175	36,201	51,045	6,744	50,533	0	44,242					41,533

Plan Years At-a-Glance

2025/2026 Plan Year to Date	21 Flights
2024/2025 Plan Year	23 Flights
2023/2024 Plan Year	24 Flights
2022/2023 Plan Year	24 Flights

MAJOR MEDICAL CARE

Program Outline

- Transplants, Heart Surgeries, Back Surgeries, Hip & Knee Replacements, and Cellular Immunotherapy require the use of a BlueDistinction+ Center.
- Whereas, for Cancer and Maternity Care, use of a BlueDistinction+ Center is optional, but it is only zero-cost to the member at a BlueDistinction+ Center.

Program Cost

- There is no direct cost for this program.
- The Health Plan's Actuary states that this program has a cost avoidance impact of

Program Performance

- Due to the structure of the program, and non-network provider cost variance, which we don't have access to, performance is reliant on the actuarial assessment.

Program Recommendations

- This program should continue
- Without it, with the increase in membership, annual claims costs would be expected to increase by approximately **\$2-3M**.

Hinge Health

Muscle & Joint Pain Programs

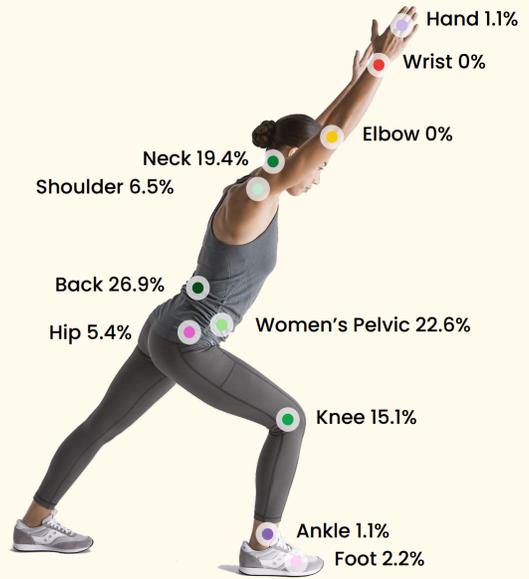
2025 engagement breakdown

4,718 eligible employees and dependents

	2025	All-time
Members engaged in program	93 2% engaged	579 12.3% engaged
Chronic	92	567
Acute	1	12
Surgery	0	0

BoB: 2.6% engagement per year

Engagement by body part across all programs



Program Overview

- 93** Members Engaged
- 2,680** Treatment Sessions Completed
- 42%** Members Reporting Reduced Pain
- 69%** Of those Members Reported >34% Pain Level Reduction
- 59%** Members Reporting Reduced Surgery Intent
- 83%** Reported Reduced or Ceased Opioid Use
- 2.9x** Program ROI

Program Performance

- Program is value for money, saving \$2.9 for every \$1 spent
- Program avoids costly surgeries
- Program significantly reduces member pain levels

Program Recommendations

- Continue Offering the Program
- Focus on member education to increase awareness and promote participation



omada

Diabetes, Hypertension, Cholesterol & Weight Programs

Participants by Program

40	Weight-Loss
15	Diabetes
91	Hypertension
23	Diabetes & Hypertension

Program Total Cost

	25/26 PYTD	24/25 PY
Diabetes	\$ 840	\$1,750
Hypertension	\$1,974	\$9,118

Time in Program

6	Months 1-3
7	Months 4-6
28	Months 7-12
128	Months 12+

Program Performance

76%	Members with significant A1C reduction
\$2,540	Average annual cost savings per member in Diabetes program track at year 2
\$1,982	Average annual cost savings per member in Hypertension program track at year 2
\$2,111	Average annual cost savings per member in Prevention program track at year 2
4.2x	Return on Investment (ROI)

Program Recommendation

- This program improves member diabetes management and promotes healthier behaviors
- This program delivers real cost savings
- Continue Offering the Program
- Focus on member education to increase awareness and promote participation



Medical Imaging Program

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	6,985	23,570	23,530	15,135	12,955	12,635	19,865						114,675
24/25 PY									6,100	17,880	17,510	7,310	48,800

Program Performance

- This is a new program, which only began 3/1/25.
- Additional time is required to measure performance.
- Claims savings is projected to be 60% of traditional medical providers.

Program Recommendations

- Continued member education and awareness is required to maximize the potential savings from this program.

The following programs are new and there is no data to share:



Neuro Pathway Remapping Program



Direct Primary Care Program

The following program is being discontinued, and a new vendor search is underway:

oviahealth™

Women's & Family Support Program



Type II Diabetes Reversal Program

Program Cost

- Initial program cost data is not yet available.

Program Participation

46	Enrollments
6,255	Eligibles with Diagnosis
0.7%	Enrollment Rate

Program Participation by Program Track

Sustainable Weight-Loss	39 Enrolled	39 Active
Type II Diabetes Removal	7 Enrolled	7 Active
Diabetes Management	0 Enrolled	0 Active

Program Performance

- This program only began 1/1/2026.
- More time is needed.

Program Recommendations

- Member education and awareness.



Member Rewards Program

Program Cost

\$1.38 Per-Member Per-Month (PMPM) Fee (Part of BCBS Admin Fee)

Program Performance

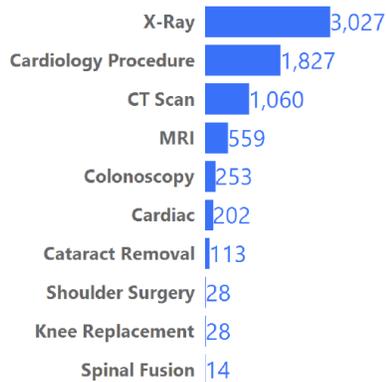
\$68,177 2025 Net Claims Savings

\$12,325 2025 Incentives Paid

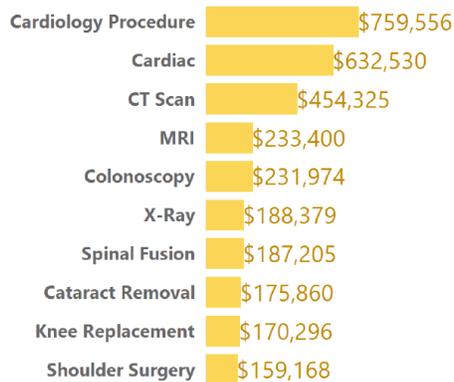
\$285,536 Lifetime Net Claims Savings

Program Missed Opportunities

Top 10 Missed Opportunity Claims



Top 10 Missed Opportunity Savings



Program Recommendations

- Continue this program it is saving the Health Plan a lot
- Continued member education and awareness is required



Virtual Health Care Visits

Program Cost

\$0.52	Per-Member Per-Month (PMPM) Fee (Part of BCBS Admin Fee)
\$90	Per Behavioral Health Visit
\$48	Per Medical Visit

Program Participation

775	Registered Members (out of 5,243 eligible) (14.8%)
\$68,685	2025 Savings (\$1.58 PEPM)
351	(45.3%) had at least one medical virtual visit in 2025
54	(7.0%) had at least one virtual behavioral health visit in 2025

Program Performance

- MDLIVE saves the Health Plan between \$60 and \$110 per behavioral health visit
- MDLIVE saves the Health Plan between \$50 and \$120 per medical visit

Program Recommendations

- Keep this program.
- Increase member education and awareness.

Pelago

Alcohol, Opioid, Tobacco & Vaping Addiction Programs

Program Cost

	25/26 PYTD	24/25 PY
Alcohol	38,770	18,000
Tobacco	7,216	3,847
Opioid	47,129	9,176

Program Performance

- This program began 7/1/25.
- Validation of the program is difficult.
- Infacility addiction treatment is the closest comparison.
- Pelago charges a one-time fee, whereas infacility addiction treatment has a minimum, then per-diem cost varying by contracted provider.
- Estimated ROI is 5x.

Program Recommendations

- Continue the program.
- Increase member education and awareness.



Medical Equipment & Supplies

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	52,463	57,079	31,023	42,779	54,080	40,840							278,264
24/25 PY	58,216	52,667	59,184	66,330	22,849	53,318	45,400	39,156	44,481	47,512	42,333	45,737	577,183

Program Performance

- This program reduces the OPEH&W Health Plan's potential spend for Durable Medical Equipment (DME) compared to items sourced through traditional medical vendors.

Program Recommendations

- Continue the program.
- Change eligibility for Continuous Glucose Monitors (CGM's) so it requires Insulin usage.
- Explore potential cost savings of sourcing Continuous Glucose Monitors (CGM's) through Express Scripts.