

Meeting Minutes



Date & Time: 10am, January 22nd, 2026
Purpose: Regular Meeting of the OPEH&W Health Plan Board of Trustees
Location: ACCO Building, 429 NE 50th St, Oklahoma City, Oklahoma

Trustee Attendance:

CJ Rose	Beaver County	Present
Amy Gonzalez	Cimarron County	Present
Tammy Malone	Craig County	Present
Lynn Smith	Ellis County	Present
Steve Stinson	Grady County	Present
Gary Nielsen	Harper County	Present
Kathy Ross	Johnston County	Present
Emily Lee	Kingfisher County	Present
Matt Jacobson	OMAG	Present
Kristen Moles	Pawnee County	Present (Online)
Brad Burgett	Pushmataha County	Present
Dana Brown	Seminole County	Present (Online)
Dolan Sledge	Texas County	Present
Mitch Antle	Washington County	Present
Gary Starns	Pontotoc County	Absent

Guests Attending:

Ross Naylor	Plan Administration Office
Amber Hargrove	Plan Administration Office
Lisa Augustine (Online)	Plan Administration Office
January Smoot (Online)	Plan Administration Office
Gina Dunn (Online)	Seminole County
Debbie Perrin (Online)	Fargo Public Schools
Cindy Duncan (Online)	Roger Mills County Hospital
Remick Brown (Online)	Arnett Public Schools
Luke Ennis (Online)	American Fidelity
Scot Friesen (Online)	Arnett Public Schools
Kelley Speck (Online)	Insurica
Judy Chance (Online)	CED4
Leasa Furr (Online)	City of Bethany
Melanie McFee	Lincoln County
Alicia Wagnon	Lincoln County
Karessa Cranford	Pontotoc County
Tammy Brown	Pontotoc County
Jenny Vincent	Ellis County
Regina Story	OKMRF
Kerri Cook	BCBS OK
April Bortmess	BCBS OK
Sheila Rice	BCBS OK

Minutes:

There being 8 or more Trustees in attendance, a quorum was established.

Chairwoman, Tammy Malone, called the meeting to order at 10:00 AM.

Agenda Item 1: Minutes of the 10/9/2025 Regular Board Meeting

Dolan Sledge made a motion to approve the minutes. Steve Stinson seconded. Roll call vote. All voted aye; and the motion carried.

Agenda Item 2: Minutes of the 12/22/2026 Special Board Meeting

Mitch Antle made a motion to approve the minutes. Emily Lee seconded. Roll call vote. All voted aye; and the motion carried.

Agenda Item 3: Minutes of the 1/8/2026 Special Board Meeting

The board requested minutes to be updated to give more detailed information. Emily Lee made a motion to table this item until next meeting. Mitch Antle seconded. Roll call vote. All voted aye, and the motion carried.

Agenda Item 4: New Board Members

New board member Brad Burgett. Gary Nielsen made a motion to approve the minutes. CJ Rose seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 5: Financial Position as of 11/30/2025

Ross Naylor presented the financial position of the Plan as of 11/30/2025. Lynn Smith made a motion to approve the financials with the addition of monthly financial updates from the Plan Administration Office. Mitch Antle seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 6: Results of 2024-2025 Plan Year Audit.

The audit had no findings but the auditor raised one item of concern – the amount of claims we have due to be paid but haven't paid yet. No action was taken.

Agenda Item 7: Claims Position as of 12/31/2025

Ross Naylor presented the claims position as of 12/31/2025. Monthly average medical and prescription claims are down 16% this year compared to last year, and claims spend per member is down 10% this year compared to last year. There was discussion of this being a positive result of moving to the Advantage network, the added programs, and the addition of the new groups. No action was taken.

Agenda Item 8: Woods County Lawsuit

There is nothing new to report on the Woods County lawsuit. Deposition dates are still being moved out further. Ross will check with the attorney to see if he can attend a meeting to provide an update, or at a minimum to provide an update in writing. No action was taken.

Agenda Item 9: Groups Joining

New groups representing a 4.5% growth are City of Vinita, Town of Depew, City of Wewoka, Purcell Municipal Hospital, and City of Purcell will be on 3/1. Steve Stinson made a motion to approve the new groups. Mitch Antle seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 10: Insure Oklahoma Bill – SB202

No new changes since last meeting. No action was taken.

Agenda Item 11: Script Sourcing

Ross Naylor provided an update on the implementation of Script Sourcing and the expected savings the plan should see - \$550 out of pocket per year on each drug (61 drugs included on Script Sourcing). No action was taken.

Agenda Item 12: Over 65 Active Spouses

There are 43 member spouses on the plan that are over 65 (and another 7 that will turn 65 next year) and offering them the opportunity to voluntarily enroll in a Medicare supplement instead of being on the plan, which will benefit both the plan and the member spouse. No action was taken.

Agenda Item 13: Samaritans Program

This program would remove out-of-pocket costs for individuals with very serious diseases/conditions and reduce the spend to the plan. Steve Stinson made a motion to approve the Samaritans Program. CJ Rose seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 14: By-Laws

Specifically discussed B1 – increasing board size from 15 to 17 (increasing quorum from 8 to 9) and remove term limits. There will be 14 county board members, 2 participating municipality board members, and 1 member from non-county and non-municipality. Legal counsel will also get involved to review, specifically section D. Steve Stinson made a motion to update the By-Laws as mentioned above, have counsel review them, and bring back to board for final review and approval. Gary Nielsen seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 15: Stop Loss Contract for 2026/27 Plan Year

Discussion about the current vendor, Sun Life, and the current/renewal rates with that vendor, as well as the need to shop around to find better rates. Gary Nielsen made a motion to shop for another vendor. Brad Burgett seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 16: Plan Administration Contract for 2026/27 Plan Year

No changes to the contract, as well as no rate increase. Mitch Antle made a motion to approve the minutes. Matt Jacobson seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 17: Medical & Dental Network Contract for 2026/27

Upon reviewing the contract with the board, it was determined that the numbers are not correct. BCBS will need to update prior to taking further action. Dolan Sledge made a motion to table this item until we have correct data. Steve Stinson seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 18: Actuary Study for 2026/27 Plan Year

Review of the actuary study for 2026/27 and recommendation of 11% rate increase. CJ Rose made a motion to accept the report. Matt Jacobson seconded. Roll call vote. All voted aye and the motion carried.

Steve Stinson made a motion to move Agenda Item 19 to action after Agenda Item 22. Emily Lee seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 20: Benefit Changes for 2026/27 Plan Year

Changes to benefit for the 2026/27 plan year are as follows: For Medical Plans - no changes on co-pays or deductibles. For Dental Plans - no changes. For Vision Plans - addition of non-prescription sunglass / blue light benefit. No action was taken.

Agenda Item 21: Plan Designs with Direct Primary Care for 2026/27 Plan Year

New plans have been created to include Remedy Health (Direct Primary Care), which we had discussed at a previous meeting. These plans are Tungsten Advantage +, Diamond Advantage +, and Platinum Advantage +. If these plans are selected, no increase in rate and all members in household can use Remedy (even if not covered on Health Plan). No action was taken.

Agenda Item 22: Premium Rates for 2026/27 Plan Year

Discussed a premium rate increase of 9.9% across the board and discontinuing the current Advantage Plan at the Preferred Plan rate. Board wanted to table this item until Agenda Item 19 was voted on. Lynn Smith made a motion to move to Agenda Item 19. Dolan Sledge seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 19: Special Assessment

Ross Naylor discussed the need for the Special Assessment after recommendations from the Actuary. The amount recommended is \$4-5M to be used for past due payments to BCBS and Express Scripts. CJ Rose made a motion to approve a \$5M special assessment. Brad Burgett seconded. Roll call vote. All voted aye, except for one nay, Dolan Sledge, and the motion carried. Steve Stinson also made a motion to allow 3 monthly payments. Mitch Antle seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 22: Premium Rates for 2026/27 Plan Year

CJ Rose made a motion to approve the rate increases and discontinuation of paying for Preferred rate while being on Advantage. Mitch Antle seconded. Roll call vote. All voted aye and the motion carried.

Agenda Item 23: Open Enrollment Process for 2026/27 Plan Year

Open Enrollment is coming up April 1st and we are launching Ancillary products in HEART and will offer on-site enrollments or online, as well as the ability to use a 3rd party vendor. Information will be sent out to groups soon. No action was taken.

Agenda Item 24: New Business, unforeseen at the time of this posted Agenda

No new business.

Agenda Item 25: Adjourn

Gary Nielsen made a motion to adjourn the meeting. Steve Stinson seconded. Roll call vote. All voted aye and the motion carried.

Chairwoman, Tammy Malone, thanked everyone for making the long drive to attend, and declared the meeting closed at 1:48pm.

Attestations:

Secretary of the Board of Trustees

Notary Attesting To
My Commission Expires:

Chairperson of the Board of Trustees

Notary Attesting To
My Commission Expires: