

Claims Performance as of 2/28/2026

The following data does not consider [Rx Rebates Income](#). Rx Rebates are received quarterly and represent claims experience 6-months back. Annually Rx rebates equate to more than **\$1.6M** but it fluctuates.

2025/2026 - Current Plan Year to Date

DOWN 18.2%
Average Monthly Spend Per Member
<small>This is the cleanest measurement possible of the performance of the Health Plan.</small>
Data Used: \$1,121 Current Plan Year To Date \$1,371 Previous Plan Year
<small>Considers medical claims, prescription claims, dental claims, fixed costs, and Making Healthy Cheaper program costs.</small>
<small>It also includes and divides spouse and dependent claims equally across all members to provide the cleanest indication of performance.</small>

UP 13.0%
Members
Data Used: 3,665 as of 7/1/2024 4,144 as of 2/28/2026

DOWN 3.2%
Per Member Fixed Costs
Data Used: \$112.28 Current Plan Year \$115.97 Previous Plan Year
<small>Fixed costs consider network access, claims adjudication and processing fees, plan administration, some MHC programs, and stop-loss re-insurance.</small>

2024/2025 - Previous Plan Year

UP 20.0%
High-Cost Claimants
Data Used: 95 2024/2025 Plan Year 79 2023/2024 Plan Year

UP 36.7%
High-Cost Spend
Data Used: \$10.8M 2024/2025 Plan Year \$ 7.9M 2023/2024 Plan Year

26
Cancer Cases
\$4,567,807 Cancer Spend 27% of High-Cost Cases were Cancer 42% of HHC Spend was from Cancer

2025/26 PY	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	Total
Medical & Dental Claims (\$)	2,211,000	2,200,000	2,532,000	2,462,000	2,087,000	2,412,000	3,009,636	2,465,367					19,379,003
Connect DME Claims (\$)	52,463	57,079	31,023	42,779	54,080	40,840	38,830	58,495					375,593
Green Imaging Claims (\$)	6,985	23,570	23,530	15,135	12,955	12,635	19,865	15,335					130,014
Medical & Dental Total Claims (\$)	2,270,448	2,280,649	2,586,553	2,519,914	2,154,035	2,465,475	3,068,331	2,539,197					19,884,610
ESI Rx Claims (\$)	1,159,000	1,220,000	2,618,000	1,534,000	1,201,000	1,493,476	1,182,251	1,153,033					11,560,759
Script Sourcing (\$)	0	0	0	0	0	0	36,190	40,131					76,321
ESI Rx Admin Fees (\$)	113,226	85,804	67,884	70,915	113,719	73,894	73,109	82,883					681,434
Rx Total Claims (\$)	1,272,226	1,305,804	2,685,884	1,604,915	1,314,719	1,567,370	1,291,550	1,276,047					12,318,515
Total Claims (\$)	3,542,674	3,586,453	5,272,437	4,124,829	3,468,754	4,032,845	4,359,881	3,815,244					32,203,125
Members (#)	3,873	3,852	3,875	3,843	3,839	3,878	4,039	4,044					
Fixed Costs Per Member (\$)	112.28	112.28	112.28	112.28	112.28	112.28	112.28	112.28					
Fixed Costs Total (\$)	434,860	432,503	435,085	431,492	431,043	435,422	453,499	454,060					3,508,413
Total Spend (\$)	3,977,534	4,018,956	5,707,522	4,556,321	3,899,797	4,468,267	4,813,380	4,269,304					35,711,538
Per Member Spend (\$)	1,027	1,043	1,473	1,186	1,016	1,152	1,192	1,056					9,601
2024/25 PY	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	Total
Medical & Dental Claims (\$)	1,986,000	3,994,000	2,048,000	2,112,000	2,734,000	2,464,000	2,846,000	2,109,000	2,600,000	3,216,000	2,696,000	2,372,000	31,177,000
Connect DME Claims (\$)	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
Green Imaging Claims (\$)	0	0	0	0	0	0	0	0	6,100	17,880	17,510	7,310	48,800
Medical & Dental Total Claims (\$)	2,044,216	4,046,667	2,107,184	2,178,330	2,756,849	2,517,318	2,891,400	2,148,156	2,650,581	3,281,392	2,755,843	2,425,047	31,802,983
ESI Rx Claims (\$)	2,261,000	1,194,000	1,103,000	2,436,000	1,078,000	2,216,000	2,237,000	2,079,000	2,217,000	2,501,000	2,186,000	2,547,000	24,055,000
ESI Rx Admin Fees (\$)	113,265	69,677	60,573	80,878	76,128	58,808	60,260	79,499	81,939	95,633	93,218	81,631	951,509
Rx Total Claims (\$)	2,374,265	1,263,677	1,163,573	2,516,878	1,154,128	2,274,808	2,297,260	2,158,499	2,298,939	2,596,633	2,279,218	2,628,631	25,006,509
Total Claims (\$)	4,418,481	5,310,344	3,270,757	4,695,208	3,910,977	4,792,126	5,188,660	4,306,655	4,949,520	5,878,025	5,035,061	5,053,678	56,809,492
Members (#)	3,665	3,692	3,712	3,716	3,708	3,702	3,708	3,718	3,736	3,764	3,756	3,760	
Fixed Costs Per Member (\$)	115.97	115.97	115.97	115.97	115.97	115.97	115.97	115.97	115.97	115.97	115.97	115.97	
Fixed Costs Total (\$)	425,030	428,161	430,481	430,945	430,017	429,321	430,017	431,176	433,264	436,511	435,583	436,047	5,176,553
Total Spend (\$)	4,843,511	5,738,505	3,701,238	5,126,153	4,340,994	5,221,447	5,618,677	4,737,831	5,382,784	6,314,536	5,470,644	5,489,725	61,986,045
Per Member Spend (\$)	1,322	1,554	997	1,379	1,171	1,410	1,515	1,274	1,441	1,678	1,457	1,460	16,658

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

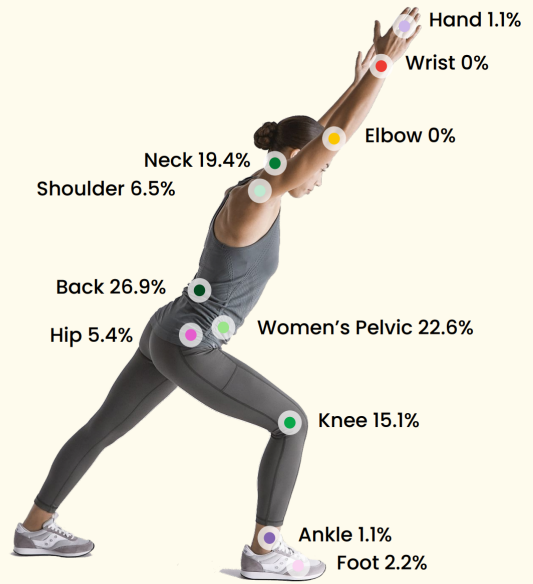
2025 engagement breakdown

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

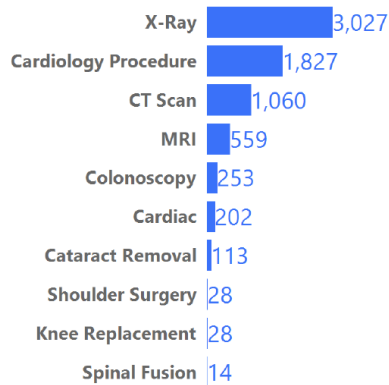
\$68,177 2025 Net Claims Savings

\$12,325 2025 Incentives Paid

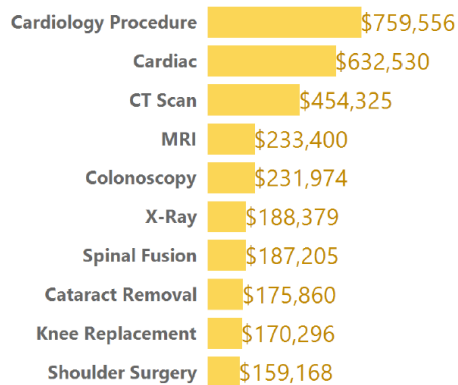
\$285,536 Lifetime Net Claims Savings

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.