Meeting Minutes

Date & Time: 10am, August 6th, 2026
Purpose: Regular Board 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	Grant County	Present
Gary Nielsen	Harper County	Present
Kathy Ross	Johnston County	Present
Emily Lee	Kingfisher County	Present
Mitch Antle	Washington County	Present
Kristen Moles	Pawnee County	Present
Brad Burgett	Pushmataha County	Present
Dana Brown	Seminole County	Present
Dolan Sledge	Texas County	Present
Matt Jacobson	OMAG	Present
Gary Starns	Pontotoc County	Absent

Guests Attending:

Ross Naylor	Plan Administration Office
Megan Gregory	Plan Administration Office
Julie Bradford	Plan Administration Office
Lisa Augustine (Online)	Plan Administration Office
Christian Gray	BCBS OK
Kerrie Cook	BCBS OK
Sheila Rice	BCBS OK
Lorie Legere (Online)	Garfield County
Keressa Cranford (Online)	Pontotoc County
Tammy Brown (Online)	Pontotoc County
Kim Johnson (Online)	City of Morris
Judy Chance (Online)	CED 4
Greg Buckley (Online)	Carlton Landing
Jim Greff (Online)	Prague, City of
Shannon Green (Online)	The Village
Caitlin Hinman (Online)	HUB International
Stephanie Haworth (Online)	SWODA
Sherry Richey	Benchmark
John Williams	Benchmark
Virgil Wilson	Lincoln County
Jamie Wilson	Lincoln County
Jenny Vincent	Ellis County
Regina Story	OKMRF
Lindsay Porter	OKMRF
Laura Fleet	OPEH&W
Tara Carmichael (Online)	

Minutes:

There being 8 or more Trustees in attendance a quorum was declared. Chairwoman, Tammy Malone, called the meeting to order at 10 AM.

Agenda Item 1: Old Business: Minutes of the 4/9/2026 Regular Meeting

Gary Nielsen made a motion to approve the minutes. Mitch Antle seconded the motion. All voted aye and the motion carried unanimously.

Agenda Item 2: Old Business: Minutes of the 6/18/2026 Special Board Meeting

Gary Nielsen made a motion to approve the minutes. Emily Lee seconded the motion. All voted aye and the motion carried unanimously.

Agenda Item 3: Minutes of the 7/23/2026 Special Board Meeting

Brad Burgett made a motion to approve the minutes. Mitch Antle seconded the motion. All voted aye and the motion carried unanimously.

Agenda Item 4: New Board Members

There are no new board members.

Agenda Item 5: Sayre, City of, Assessment Appeal

A representative from the City of Sayre was present to hear the Board's decision regarding the assessment.

Kathy Ross made a motion to leave the assessment at $26,829, as originally assessed. Lynn Smith seconded the motion. All voted aye and the motion carried unanimously.

Agenda Item 6: An Executive Session of the Board of Trustees, as authorized by Title 23, §§307 B.4 and B. 7 of the Oklahoma Statutes, for the purpose of confidential communications concerning coverage of a denied medical procedure, and with the advice of its attorneys, a determination by the Board of Trustees that disclosure to the public of the communications in such Executive Session would seriously impair the ability of the Trust to process the potential claim in the public interest and for purposes of discussing the member appeal where disclosure of such information relating to confidential and protected health information would violate the confidentiality requirements imposed by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and its Privacy, Security, Breach Notification and Enforcement Rules at 45 C.F.R. Parts 160 and 164.

Mitch Antle made a motion to enter Executive Session. Brad Burgett seconded. All voted aye, and the motion carried unanimously.

Tammy Malone made a motion to return to the public meeting. Kathy Ross seconded. All voted aye, and the motion carried unanimously.

Agenda Item 7: After return from Executive Session by the Board of Trustees to the public meeting, vote upon any item of business which concerns the above described and is considered during the Executive Session.

Following the Board's return to open session, Mitch Antle made a motion to request a Blue Cross Blue Shield independent review of the denied medical procedure. Steven Stinson seconded the motion. A roll call vote was conducted. All Trustees present voted aye, and the motion carried unanimously.

In response to the second matter, Mitch Antle made a motion to contingently approve the denied medical procedure, subject to an agreement with Lincoln County or prepayment of the runout obligation. The motion further directed the management firm to conduct a Blue Cross Blue Shield process review related to the claims. Amy Gonzalez seconded the motion. A roll call vote was conducted. All Trustees present voted aye, and the motion carried unanimously.

Agenda Item 8: 2027 Board Meeting Dates

Proposed 2027 Board meeting dates were presented and discussed. Trustees determined the schedule should be revised to reflect regular meetings. Lynn Smith moved to table the item until the October meeting. Kathy Ross seconded the motion. All voted aye. Motion carried unanimously.

Agenda Item 9: Oklahoma Insurance Department

Administration provided an update regarding communications with the Oklahoma Insurance Department, including the submission of requested data and the scheduling of the first monthly meeting on August 13, 2026. No action was taken.

Agenda Item 10: Financial Position as of 6/30/2026

Administration presented the Financial Position Report as of June 30, 2026. It was noted that the report was unchanged from the information presented at the previous meeting due to the timing of available financial data. Administration clarified that the Professional Services expense category reflected costs associated with the Medefy mobile application and advised that future reports would more clearly identify those expenses.

Matt Jacobson made a motion to approve the Financial Position Report as presented. Brad Burgett seconded the motion. All voted aye, and the motion carried unanimously.

Agenda Item 9: Special Assessment Position as of 4/3/2026

It was requested that notes be added to the Special Assessment reporting to reflect group-specific payment status. No action taken.

Agenda Item 10: City of Sayre – Assessment Appeal

The Board discussed the City of Sayre's Special Assessment appeal. Administration will prepare a point-by-point response for presentation at the next Board meeting. The appeal will be included as a formal agenda item.

Gary Nielsen made a motion to approve the minutes. Mitch Antle seconded the motion. All voted aye and the motion carried unanimously.

Agenda Item 11: Benefit Performance as of 2/28/2026

No updates were reported as the materials presented were the same as those reviewed at the July 23, 2026, meeting. No action was taken.

Plan Year on Plan Year to Date Performance:

- -16.6% Reduction in Average Monthly Health Spend Per Member
- +7.0% Increase in the Number of Enrolled Members
- +16.2% Increase in Per Member Fixed Costs

Agenda Item 12: Rate Adjustment for 2026/2027 Plan Year

Administration presented an actuarial analysis indicating that current rates may be underfunded due to claims experience and discussed potential premium adjustments for the 2026-2027 plan year. Trustees discussed the impact of a potential increase on participating entities, the status of HealthChoice rate discussions, and options for addressing the Plan's financial position and line of credit obligations.

Following discussion, Steve Stinson made a motion to table consideration of any rate adjustment until the September 24, 2026 meeting to allow for the

receipt of additional information and further review. C.J. Rose seconded the motion. All voted aye, and the motion carried unanimously.

Administration was directed to provide additional analysis regarding the financial impact of various rate increase scenarios for consideration at the September meeting

Agenda Item 13: Administrator Standing Orders

Mitch Antle moved to table consideration of the Administrator Standing Orders until the September 24, 2026 meeting. Lynn Smith seconded the motion. All voted aye. Motion carried unanimously.

Agenda Item 14: Air Ambulance Claims as of 6/30/2026

No updates were reported as the materials presented were the same as those reviewed at the July 23, 2026, meeting. No action was taken.

Agenda Item 15: Script Sourcing Performance as of 6/30/2026

No updates were reported as the materials presented were the same as those reviewed at the July 23, 2026, meeting. No action was taken.

Agenda Item 16: Over 65 Active Spouses Initiative

Administration reported that the number of active spouses age 65 and older enrolled in the Plan had decreased from 53 in January 2026 to 31 as of June 30, 2026. Twelve of the reductions were attributable to groups leaving the Plan, and ten resulted from retirement or alternative coverage elections. No action was taken.

Agenda Item 19: Groups Leaving

Administration reported that thirteen (13) participating groups had elected to leave the Plan since May 31, 2026: Arnett Public Schools, Cherokee County, Circuit Engineering District #8 (CED #8), the Town of Davenport, the City of Duncan, the City of Eufaula, Greer County, Lincoln County, NODA, Roger Mills County Hospital, the City of Dewey, the City of Walters, and Grady County. Discussion followed regarding the effect of departing groups on overall membership, claims utilization, and future financial projections. No action was taken

Agenda Item 18: Remedy Health Contract

The Remedy Health contract was presented for review. As the Board had previously approved Remedy Health as a vendor, the contract was provided for informational purposes only. No action was taken.

Agenda Item 19: Auditor Engagement for the 2025/2026 Plan Year Audit

The audit engagement letter for the 2025-2026 plan year was presented for approval, authorizing Arledge Certified Public Accounting to conduct the annual audit of OPEH&W, with fieldwork expected to begin on October 5, 2026.

Mitch Antle made a motion to move to approve the audit engagement letter, Steven Stinson seconded the motion. All voted aye, and the motion carried unanimously.

Agenda Item 20: By-Laws

A red-lined version of the proposed by-laws was presented for review.

Kathy Ross moved to table consideration of the by-laws until the September meeting to allow Trustees time for independent review. Emily Lee seconded the motion. All voted aye. Motion carried unanimously.

Agenda Item 21: New Business, unforeseen at the time of this posted Agenda.

There being no new business to come before the Board that was unforeseen at the time the agenda was posted, no action was taken under the this agenda item.

Agenda Item 22: Adjourn.

Gary Nielsen made a motion to adjourn. Dana Brown seconded. All voted aye and the motion carried unanimously.

Chairwoman, Tammy Malone, thanked everyone for making the long drive to attend, and declared the meeting closed at 12:06 pm.

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: _____