Claims Performance as of 10/31/2026

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.

2026/2027 - Current Plan Year to Date

UP
11.9%

Average Monthly Spend Per Member

This is the cleanest measurement possible of the performance of the Health Plan.

Data Used:
$**1,269** Current Plan Year To Date
$**1,134** Previous Plan Year

Considers medical claims, prescription claims, dental claims, fixed costs, and Making Healthy Cheaper program costs.

It also includes and divides spouse and dependent claims equally across all members to provide the cleanest indication of performance.

DOWN
17.7%

Members

Data Used:
3,873 as of 7/1/2025
3,060 as of 10/31/2026

UP
20.0%

Per Member Fixed Costs

Data Used:
$**134.74** Current Plan Year
$**112.28** Previous Plan Year

Fixed costs consider network access, claims adjudication and processing fees, plan administration, some MHC programs, and stop-loss re-insurance.

2025/2026 - Previous Plan Year

DOWN
18.3%

Average Monthly Spend Per Member

This is the cleanest measurement possible of the performance of the Health Plan.

Data Used:
$**1,134** PY 2025-2026
$**1,388** PY 2024-2025

Considers medical claims, prescription claims, dental claims, fixed costs, and Making Healthy Cheaper program costs.

It also includes and divides spouse and dependent claims equally across all members to provide the cleanest indication of performance.

UP
6.9%

Members

Data Used:
3,665 as of 7/1/2024
4,096 as of 6/30/2026

DOWN
3.2%

Per Member Fixed Costs

Data Used:
$**112.28** PY 2025-2026
$**115.97** PY 2024-2025

Fixed costs consider network access, claims adjudication and processing fees, plan administration, some MHC programs, and stop-loss re-insurance.

2026/27 PY	Medical & Dental Total Claims ($)	Rx Total Claims ($)	Total Claims ($)	Members (#)	**Fixed Costs Per Member ($)**	Fixed Costs Total ($)	Total Spend ($)	Per Member Spend ($)
JUL	2,873,571	1,306,301	4,179,872	3,379	134.74	455,286	4,635,158	1,372
AUG	2,077,909	1,208,762	3,286,671	3,360	134.74	452,726	3,739,397	1,113
SEP	2,768,631	1,295,721	4,064,352	3,299	134.74	444,507	4,508,859	1,367
OCT	2,213,893	1,117,404	3,331,297	3,060	134.74	412,304	3,743,601	1,223
NOV								
DEC								
JAN								
FEB								
MAR								
APR								
MAY								
JUN								
Total	**9,934,004**	**4,928,188**	**14,862,192**	**13,098**	**538.96**	**1,764,825**	**16,627,017**	**5,075**
Monthly Average	2,483,501	1,232,047	3,715,548	3,275	134.74	441,206	4,156,754	1,269
Previous PY +/- $	-143,708	-210,127	-353,835	-704	22	-5,472	-359,307	135
Previous PY +/- %	-5.5%	-14.6%	-8.7%	-17.7%	20.0%	-1.2%	-8.0%	11.9%

2025/26 PY	Medical & Dental Total Claims ($)	Rx Total Claims ($)	Total Claims ($)	Members (#)	Fixed Costs Per Member ($)	Fixed Costs Total ($)	Total Spend ($)	Per Member Spend ($)
JUL	2,270,448	1,272,226	3,542,674	3,873	112.28	434,860	3,977,534	1,027
AUG	2,280,649	1,305,804	3,586,453	3,852	112.28	432,503	4,018,956	1,043
SEP	2,586,553	1,376,658	3,963,211	3,875	112.28	435,085	4,398,296	1,135
OCT	2,519,914	1,604,915	4,124,829	3,843	112.28	431,492	4,556,321	1,186
NOV	2,154,035	1,314,719	3,468,754	3,839	112.28	431,043	3,899,797	1,016
DEC	2,465,475	1,567,370	4,032,845	3,878	112.28	435,422	4,468,267	1,152
JAN	3,068,331	1,291,550	4,359,881	4,039	112.28	453,499	4,813,380	1,192
FEB	2,539,197	1,276,047	3,815,244	4,044	112.28	454,060	4,269,304	1,056
MAR	3,146,376	1,493,799	4,640,175	4,133	112.28	464,053	5,104,228	1,235
APR	2,805,267	1,688,740	4,494,007	4,140	112.28	464,839	4,958,846	1,198
MAY	2,837,483	1,569,728	4,407,211	4,127	112.28	463,380	4,870,591	1,180
JUN	2,852,782	1,544,535	4,397,317	4,096	112.28	459,899	4,857,216	1,186
Total	**31,526,510**	**17,306,091**	**48,832,601**	**47,739**	**1,347.36**	**5,360,135**	**54,192,736**	**13,605**
Monthly Average	**2,627,209**	**1,442,174**	**4,069,383**	**3,978**	**112.28**	**446,678**	**4,516,061**	**1,134**
Previous PY +/- $	**-23,039**	**-641,702**	**-664,741**	**259**	**-4**	**15,299**	**-649,442**	**-254**
Previous PY +/- %	**-0.9%**	**-30.8%**	**-14.0%**	**6.9%**	**-3.2%**	**3.5%**	**-12.6%**	**-18.3%**

2024/25 PY	Medical & Dental Total Claims ($)	Rx Total Claims ($)	Total Claims ($)	Members (#)	Fixed Costs Per Member ($)	Fixed Costs Total ($)	Total Spend ($)	Per Member Spend ($)
JUL	2,044,216	2,374,265	4,418,481	3,665	115.97	425,030	4,843,511	1,322
AUG	4,046,667	1,263,677	5,310,344	3,692	115.97	428,161	5,738,505	1,554
SEP	2,107,184	1,163,573	3,270,757	3,712	115.97	430,481	3,701,238	997
OCT	2,178,330	2,516,878	4,695,208	3,716	115.97	430,945	5,126,153	1,379
NOV	2,756,849	1,154,128	3,910,977	3,708	115.97	430,017	4,340,994	1,171
DEC	2,517,318	2,274,808	4,792,126	3,702	115.97	429,321	5,221,447	1,410
JAN	2,891,400	2,297,260	5,188,660	3,708	115.97	430,017	5,618,677	1,515
FEB	2,148,156	2,158,499	4,306,655	3,718	115.97	431,176	4,737,831	1,274
MAR	2,650,581	2,298,939	4,949,520	3,736	115.97	433,264	5,382,784	1,441
APR	3,281,392	2,596,633	5,878,025	3,764	115.97	436,511	6,314,536	1,678
MAY	2,755,843	2,279,218	5,035,061	3,756	115.97	435,583	5,470,644	1,457
JUN	2,425,047	2,628,631	5,053,678	3,760	115.97	436,047	5,489,725	1,460
Total	**31,802,983**	**25,006,509**	**56,809,492**	**44,637**	**1391.64**	**5,176,553**	**61,986,045**	**16,658**
Monthly Average	2,650,249	2,083,876	4,734,124	3,720	115.97	431,379	5,165,504	1,388

Major Medical Care
from BlueDistinction+

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

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.
- **Learn more here: https://www.opehw1.com/health_freeMajorMedicalCare.html**

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 $**2-3M**.

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**.

Neuro Pathway Remapping Program from **BRAINCODE**

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

Program **Outline**

- Ability to complete brain training sessions from the comfort of their own home during times that work best for them.
- Sessions use an app that provides auditory and visual feedback while also measuring brain activity.
- Uses a painless headband during sessions to measure brainwaves.
- **Learn more here:** **https://www.opehw1.com/health_braincode.html**

Program **Cost**

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
26/27 PYTD	3,992	4,742	3,992	3,493									**16,219**
25/26 PY											8,241	5,743	**13,984**

Program **Participation**

- This is a brand-new program, which began 1/1/26, as such, there is no participation data yet.

Program **Performance**

- This is a brand-new program, which began 1/1/26, as such, there is no performance data yet.

Program **Recommendations**

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

Medical Equipment & **Supplies** Program from **Connect DME**

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

Program **Outline**

- Over 4,500 zero-cost medical equipment and supply items.
- Available equipment includes: Knee, Ankle & Upper Extremity Braces, CPAP, Bi-PAP, Nebulizers, Insulin Pumps, Knee-Wheelers, Crutches & Wheelchairs.
- **Learn more here: https://www.opehw1.com/health_connectDME.html**

Program **Cost**

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
26/27 PYTD	37,658	43,026	31,975	30,389									**143,048**
25/26	52,463	57,079	31,023	42,779	54,080	40,840	38,830	58,495	32,282	39,203	47,446	43,260	**537,780**

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.

Medical Imaging Program from **Green Imaging**

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

Program **Outline**

- 235 Oklahoma Network Locations
- Zero-Cost Imaging for: Arthrograms, Bone Density Scans, CT Scans, Echocardiograms, Mammograms, MRI Scans, Myelograms, Nuclear Medicine Scans, PET Scans, Ultrasounds, X-Rays.
- **Learn more here: https://www.opehw1.com/health_greenImaging.html**

Program **Cost**

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
26/27 PYTD	21,250	15,700	27,015	31,835									**95,800**
25/26	6,985	23,570	23,530	15,135	12,955	12,635	19,865	15,335	15,520	13,660	27,150	34,170	**220,510**

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.

Muscle & Joint Pain Programs from **Hinge Health**

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

Program **Outline**

- **Anytime. Anywhere. Any body:** Hinge connects members with complete care and access to virtual physical therapy, all within one platform.
- **Guided Exercise Sessions:** Using 3D motion tracking to deliver real-time feedback and precision movement analysis.
- **Dedicated Care Team:** Including a physical therapist, health coach, orthopedic specialist, and our AI care assistant, to help you stay on track.
- **Personalized Programs:** Designed to meet an individual's needs, goals, and abilities.
- **Learn more here:** **https://www.opehw1.com/health_hinge.html**

Program **Overview**

203	Members Engaged
2,702	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**

- Registration and equipment are $**250**
- Each session thereafter is $**50**

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

Member Rewards Program from **Vitals**

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

Program **Outline**

- Earn cash with Member Rewards just for having a healthcare procedure. Earn from $25 to $500 for over 1,600 procedures.
- **Learn more here:** **https://www.opehw1.com/health_memberRewards.html**

Program **Cost**

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
26/27 PYTD	4,813	4,531	4,651	4,238									**18,233**
25/26	5,183	5,269	5,207	5,196	5,226	5,277	5,480	5,492	5,633	5,555	5,612	5,621	**64,751**

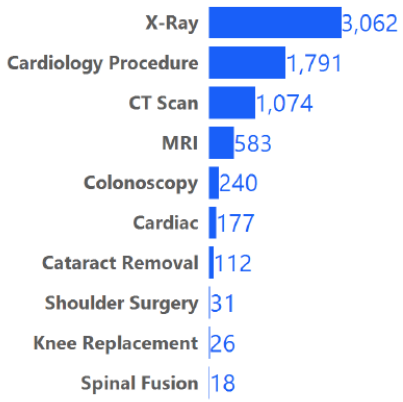
$**1.38** Per-Member Per-Month (PMPM) Fee (Part of BCBS Admin Fee) current plan year

Program **Performance**

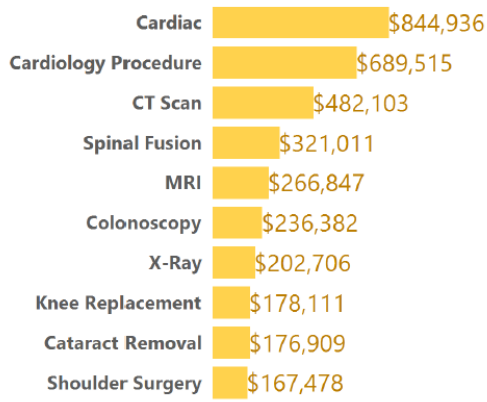
$**68,177** 2025 Net Claims Savings
$**12,325** 2025 Incentives Paid
$**292,819** Lifetime Net Claims Savings

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 to maximize the potential savings from this program.

Diabetes, Hypertension, Cholesterol & Weight Programs from **Omada**

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

Program **Outline**

- **Compassionate Care Teams:** Personal health coaches, cheerleaders, educators, and guides for an individual's health journey. With the support of advanced digital tools, they're able to understand and respond to unique situation and goals.
- **Personalized Support:** Health journeys are backed by best practices that are continuously evolving according to the latest clinical guidelines. The guidance given is not only doable, but also durable enough to help turn small changes into deep, lasting healthy habits.
- **Tech that Cares:** Safe, secure technology is a trusted extension of Omada's care teams and helps enhance the human touch, ensuring individuals have the support, tools, and guidance they need to succeed long-term.
- **Learn more here:** https://www.opehw1.com/health_omada.html

Program **Participants**

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

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

Program **Time-In**

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 **Recommendations**

- 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

Alcohol, **Opioid**, **Tobacco** & **Vaping**

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

Program **Outline**

- Digital tools, live counseling, and medication-assisted treatment, with same-day access nationwide.
- Designed by substance use experts to engage people early, reduce use, and support stigma-free care built around personal goals.
- **Learn more here: https://www.opehw1.com/health_pelago.html**

	26/27 PYTD	25/26 PY
Alcohol	**28,256**	**53,223**
Tobacco	**1,672**	**9,166**
Opioid	**31,302**	**68,202**

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.

Direct Primary Care Program from **Remedy HEALTH**

A **Zero-Cost** program automatically optionally included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, and **Bronze** plan designs.

Program **Outline**

- Remedy Health allows you to maximize the benefits of primary care by simplifying the entire process. Members pay one flat monthly fee and receive unlimited office visits with their doctor, as well as on-demand care through texts, phone calls, video calls, and even house visits.
- **Learn more here:** **https://www.opehw1.com/health_remedyHealth.html**

Program **Cost**

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
26/27 PYTD													**0**
25/26 PYTD													**0**

Program **Participation**

- This is a brand-new program, which begins 7/1/26, as such, there is no participation data yet.

Program **Performance**

- This is a brand-new program, which begins 7/1/26, as such, there is no performance data yet.

Program **Recommendations**

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

Type II Diabetes Reversal Program from **Virta**

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

Program **Outline**

- Reduce or stop diabetic medications and improved A1c levels using a Nutrition First approach.
- **Learn more here:** https://www.opehw1.com/health_virta.html

120	Enrollments
6,255	Eligibles with Diagnosis
1.9%	Enrollment Rate

Sustainable Weight-Loss	**101** Enrolled
Type II Diabetes Removal	**18** Enrolled
Diabetes Management	**1** Enrolled

Active Members Under Care **57** Across all Virta programs

Program **Performance**

- This is a brand-new program, which began 1/1/26, as such, there is no performance data yet.

Program **Recommendations**

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

Member Rewards Program from **Vitals**

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

Program **Outline**

- Earn cash with Member Rewards just for having a healthcare procedure. Earn from $25 to $500 for over 1,600 procedures.
- **Learn more here:** **https://www.opehw1.com/health_memberRewards.html**

Program **Cost**

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
26/27 PYTD	4,813	4,531	4,651	4,238									**18,233**
25/26	5,183	5,269	5,207	5,196	5,226	5,277	5,480	5,492	5,633	5,555	5,612	5,621	**64,751**

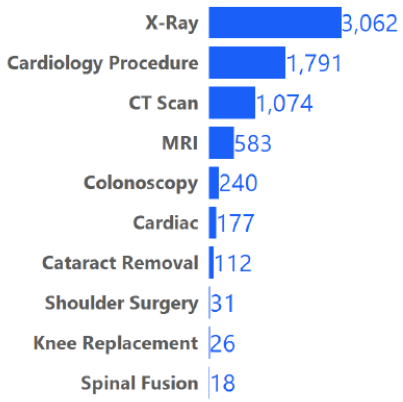
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Program **Performance**

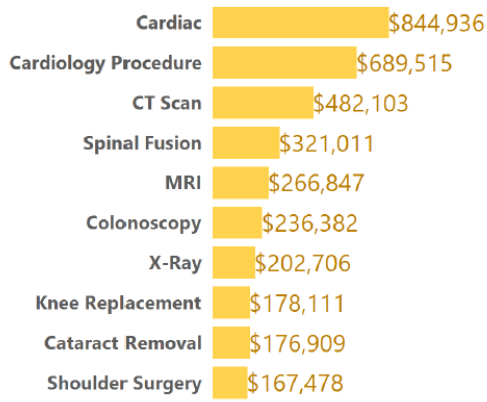
$**68,177** 2025 Net Claims Savings
$**12,325** 2025 Incentives Paid
$**292,819** Lifetime Net Claims Savings

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 to maximize the potential savings from this program.

Weight Management Program from **Wondr Health**

A **Zero-Cost** program automatically included with the **Tungsten**, **Diamond**, **Platinum**, **Gold**, **Silver**, **Bronze**, and **Copper QHDHP** plan designs.

Program **Outline**

- A year-long, entirely digital program offers intriguing, on-demand master classes, like the science of eating pizza, as well as 24/7 support.
- No points or counting calories - participants learn clinically - proven skills so that they can eat their favorite foods and still lose weight, get more physically fit, catch better ZZZs, and improve their overall health.
- **Learn more here:** **https://www.opehw1.com/health_wondr.html**

Program **Recommendations**

- Continue the program.