

Claims Performance as of 6/30/2026

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 **\$3.4M** but it fluctuates.

2025/2026 - Plan Year

DOWN

16.6%

Average Monthly Spend Per Member

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

Data Used:
\$1,157 2025/2026 Plan Year
\$1,388 2024/2025 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.

UP

7.0%

Members

Data Used:

3,665 as of 7/1/2024
4,140 as of 6/30/2026

UP

16.2%

Per Member Fixed Costs

Data Used:

\$134.74 Current Plan Year
\$115.97 Previous Plan Year

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

2024/2025 - 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

Major Medical Care

from BlueDistinction+

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, 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**, **Tungsten+**, **Diamond**, **Diamond+**, **Platinum**, **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
25/26 PYTD							0	0	0	0	8,241	5,743	13,984
24/25 PY													

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, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver**, and **Bronze** plan designs. This program is **not available** with the **Copper QHDHP** plan design.

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
25/26 PYTD	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
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.

Medical Imaging Program

from Green Imaging

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver**, and **Bronze** plan designs. This program is **not available** with the **Copper QHDHP** plan design.

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
25/26 PYTD	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
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.

Muscle & Joint Pain Programs

from Hinge Health

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

Program Outline

- **Anytime. Anywhere. Anybody:** 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

166	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

- 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

Virtual Health Care Visits Program

from MDLIVE

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

Program Outline

- Fast, Hassle-Free Health Care from board certified doctors and licensed therapists.
- **Learn more here:** https://www.opehw1.com/health_mdlivePrimary.html

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	1,909	1,973	1,962	1,957	1,969	1,988	2,065	2,070	2,123	2,093	2,114	2,118	24,341
24/25 PY	1,842	1,856	1,878	1,870	1,879	1,890	1,880	1,885	1,883	1,901	1,903	1,923	22,590

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

Program Medical Visits

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	36	67	45	49	46	87	70	45	52	36	47	37	617
24/25 PY	37	37	34	53	32	68	9	59	47	40	46	37	499

Program Behavioral Health Visits

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	34	44	34	27	35	39	31	34	28	36	26	22	390
24/25 PY	14	22	23	25	28	24	17	4	33	34	25	28	277

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.
- 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, Tungsten+, Diamond, Diamond+, Platinum, 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 Addiction Programs from Pelago

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, 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

	25/26 PYTD	24/25 PY
Alcohol	53,223	18,000
Tobacco	9,166	3,847
Opioid	68,202	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.

Direct Primary Care Program from **Remedy HEALTH**

A **Zero-Cost** program automatically included with the **Tungsten+**, **Diamond+**, and **Platinum+** 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_remedHealth.html

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD													0
24/25 PY													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, Tungsten+, Diamond, Diamond+, Platinum, 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

86	Enrollments
6,255	Eligibles with Diagnosis
1.4%	Enrollment Rate

Sustainable Weight-Loss	71 Enrolled	61 Active
Type II Diabetes Removal	15 Enrolled	14 Active
Diabetes Management	0 Enrolled	0 Active

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, Tungsten+, Diamond, Diamond+, Platinum, 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
25/26 PYTD	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

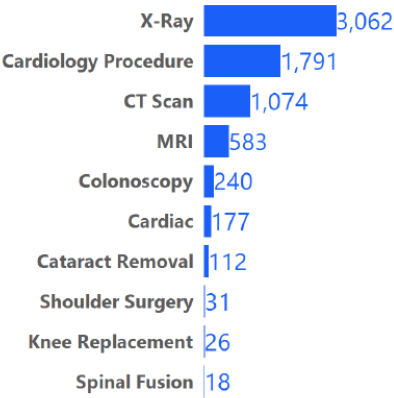
\$1.38 Per-Member Per-Month (PMPM) Fee (Part of BCBS Admin Fee) current plan year

Program Performance

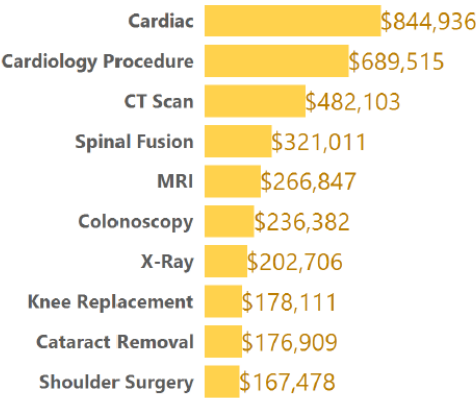
- \$68,177** 2025 Net Claims Savings
- \$12,325** 2025 Incentives Paid
- \$292,819** Lifetime Net Claims Savings

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.

Weight Management Program

from Wondr Health

A **Zero-Cost** program automatically included with the **Tungsten**, **Tungsten+**, **Diamond**, **Diamond+**, **Platinum**, **Platinum+**, **Gold**, **Silver**, **Bronze**, **Cobalt**, 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.