



**AMENDMENT SEVEN TO THE
CONTRACT BETWEEN
OKLAHOMA HEALTH CARE AUTHORITY
AND
HUMANA HEALTHY HORIZONS IN OKLAHOMA**

The Oklahoma Health Care Authority (OHCA) and Humana Healthy Horizons in Oklahoma (hereinafter referred to as Contractor) mutually consent to modify the Agreement associated with Purchase Order number 8079004727 as enumerated below:

1. Section 1.2.6 Contract Renewal

Pursuant to the terms of the original Agreement, OHCA hereby exercises its option to renew the Contract for an additional one-year term. The new Contract period shall begin on July 1, 2025, and end on June 30, 2026, unless terminated earlier in accordance with the Agreement.

2. Amendment to Section 1.22.6.1 MLR Corridor and MLR Remittance

Section 1.22.6.1 of the Agreement is hereby deleted in its entirety and replaced with the following:

1.22.6.1 MLR Corridor and MLR Remittance

The Contractor's total annual Capitation Payments shall be evaluated against a minimum eighty-five percent (85%) MLR, calculated in accordance with 42 C.F.R. § 438.8; however, with the following exceptions:

Directed payments under 42 C.F.R. § 438.6(c) for MLR Remittance are excluded from both the numerator and denominator for the calculation of MLR Remittance.

-Denominator of the MLR formula will not be adjusted for taxes and fees paid by the CE with exception for premium tax

-Numerator should not include quality improvement activities (QIA) or value-added services (VAS)

The Contractor's gains and losses shall be evaluated according to the table below. The MLR calculation will be performed across all population groups except a separate calculation will be performed for the Medicaid Expansion population for Federal match claiming purposes.



The following table has been provided for illustrative purposes only:

Medical Loss Ratio Corridor	Contractor Share of Gain/Loss in the Corridor	OHCA/CMS Share of the Gain/Loss in the Corridor
MLR of less than 86.7%	0%	100%
MLR between 86.7% and 88.70%	50%	50%
MLR between 88.70% and 92.7%	100%	0%
MLR equal to or greater than 92.70% and less than 94.70%	50%	50%
MLR greater than 94.70% +	0%	100%

The percentages used here are based on a pricing MLR from the capitation rates of 90.70%. In this example, if the experience of a contracted entity is 94.80% (MLR adjusted for the exceptions per the description in this section) and the revenue received is \$700 million then the risk corridor payment owed to the contracted entity would be \$7.00 million. This is calculated as a 50% share of the MLR portion between 94.7% and 92.70%, which would be $(0.5 \times (.9470 - .9270))$, or 7.20% of \$700 million. The upper band also is counted in this calculation and is $(0.0 \times (.9480 - .9470))$, or 0.00% of \$700 million is \$0. The total resulting payment owed to the contracted entity would be \$7,000,000.

Additional details related to the risk corridor, including the target MLR, are included in the applicable rate certification, and are available to the managed care entities upon request.

OHCA reserves the right to modify the target MLR and associated corridor in future Contract Years, in accordance with Section 1.2.8: "Amendments or Modifications" of this Contract.

If the Contractor's MLR, as calculated with the exception stated at the beginning of this section, does not meet or exceed the MLR target making the MLR Non-Credible, then the Contractor shall reimburse OHCA within thirty (30) Days of OHCA identifying and finalizing the MLR Validation. OHCA shall designate the MLR rebate and initiate the recovery of funds process by providing notice to the Contractor of the amount due. This provision shall survive expiration of the Contractor's other duties under the SoonerSelect Medical Program, in the event the Contractor is terminated or not renewed.



If the Contracted Entity determines that payment of the remittance will cause the Contracted Entity's risk-based capital to fall below levels required by 36 O.S. § 6146, *et seq.*, the Contracted Entity's responsible official must notify OHCA in writing as soon as administratively possible and prior to making any MLR rebate payments to OHCA.


3. SoonerSelect Capitation Rates

This document services to provide capitation rates for the State's SoonerSelect Medical benefits for the following period of July 1, 2025 through June 30, 2026.

The Oklahoma Health Care Authority (OHCA) and the Contractor mutually consent to the capitated rates provided in Appendix B, which is attached and incorporated herein.

This Amendment shall become effective on July 1, 2025, or upon the date of the last signature by both parties, whichever occurs first. All other terms and provisions of the Agreement shall remain unchanged and in full force and effect.

EXECUTED:


Joseph Fairbanks (Jun 30, 2025 14:36 CDT)

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Humana Health Horizons in Oklahoma

Ellen Buettner, CEO
Oklahoma Health Care Authority

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Appendix B - SoonerSelect Medical Rates Summary

Disclaimer: This deliverable was prepared by Guidehouse Inc. for the sole use and benefit of, and pursuant to a client relationship exclusively with the Oklahoma Health Care Authority (“Client”).

The work presented in this deliverable represents Guidehouse’s professional judgement based on the information available at the time this report was prepared. The information in this deliverable may not be relied upon by anyone other than Client. Accordingly, Guidehouse disclaims any contractual or other responsibility to others based on their access to or use of the deliverable. This deliverable must be disclosed and shared in its entirety.

Notes:

Totals may differ due to rounding.

Trend months reflect the 27 months from the mid-point of NYFY 2024 to the mid-point of SFY 2026.

All PMPM values contained in this Appendix are based on NYFY 2024 member months.

The Relativity adjustment involves calculating average PMPM between the corresponding voluntary and non-voluntary rate cells.



SoonerSelect Program
 July 1, 2025 – June 30, 2026
 Capitation Rates Summary

Oklahoma Health Care Authority

Managed Care Capitation Rates
 SFY26

Exhibit 1

Region	Population Group	Age/Gender	Voluntary	Projected Member Months	SFY26 Rates incl Integrated DPs, Net of Withhold	SFY26 Certified Rates incl Integrated DPs before Withhold	SFY26 Rates before Integrated DPs	MY25 Combined TPL/Non-TPL Rates	Difference (MY25 vs. SFY26 before Integrated DPs)
EAST	TANF/CHIP Child	Newborn <1	N	48,160	\$ 907.50	\$ 922.32	\$ 879.87	\$ 790.46	11%
OKC	TANF/CHIP Child	Newborn <1	N	68,355	\$ 944.57	\$ 959.99	\$ 956.19	\$ 867.01	10%
TULSA	TANF/CHIP Child	Newborn <1	N	50,343	\$ 825.30	\$ 838.78	\$ 771.25	\$ 696.15	11%
WEST	TANF/CHIP Child	Newborn <1	N	87,905	\$ 815.34	\$ 828.65	\$ 820.69	\$ 752.69	9%
EAST	TANF/CHIP Child	Newborn <1	Y	3,606	\$ 819.14	\$ 832.51	\$ 770.13	\$ 740.70	4%
OKC	TANF/CHIP Child	Newborn <1	Y	1,161	\$ 852.25	\$ 866.16	\$ 829.07	\$ 775.60	7%
TULSA	TANF/CHIP Child	Newborn <1	Y	996	\$ 811.81	\$ 825.06	\$ 712.44	\$ 686.93	4%
WEST	TANF/CHIP Child	Newborn <1	Y	2,804	\$ 793.00	\$ 805.95	\$ 798.78	\$ 809.20	-1%
EAST	TANF/CHIP Child	1-14 Years, Male and Female	N	600,251	\$ 282.63	\$ 287.25	\$ 282.43	\$ 259.78	9%
OKC	TANF/CHIP Child	1-14 Years, Male and Female	N	809,823	\$ 235.60	\$ 239.44	\$ 238.33	\$ 220.97	8%
TULSA	TANF/CHIP Child	1-14 Years, Male and Female	N	622,580	\$ 250.31	\$ 254.40	\$ 245.78	\$ 226.25	9%
WEST	TANF/CHIP Child	1-14 Years, Male and Female	N	1,087,118	\$ 244.41	\$ 248.40	\$ 246.79	\$ 229.60	7%
EAST	TANF/CHIP Child	1-14 Years, Male and Female	Y	29,632	\$ 258.31	\$ 262.52	\$ 256.77	\$ 268.15	-4%
OKC	TANF/CHIP Child	1-14 Years, Male and Female	Y	8,766	\$ 205.99	\$ 209.35	\$ 207.31	\$ 212.32	-2%
TULSA	TANF/CHIP Child	1-14 Years, Male and Female	Y	9,570	\$ 290.04	\$ 294.78	\$ 285.68	\$ 287.06	0%
WEST	TANF/CHIP Child	1-14 Years, Male and Female	Y	20,159	\$ 214.35	\$ 217.85	\$ 215.87	\$ 239.13	-10%
EAST	TANF/CHIP Child	15+ Years, Female	N	77,560	\$ 411.56	\$ 418.28	\$ 414.47	\$ 357.93	16%
OKC	TANF/CHIP Child	15+ Years, Female	N	101,360	\$ 294.78	\$ 299.60	\$ 297.12	\$ 270.85	10%
TULSA	TANF/CHIP Child	15+ Years, Female	N	73,514	\$ 314.97	\$ 320.11	\$ 313.80	\$ 276.06	14%
WEST	TANF/CHIP Child	15+ Years, Female	N	140,007	\$ 340.39	\$ 345.95	\$ 343.99	\$ 304.58	13%
EAST	TANF/CHIP Child	15+ Years, Female	Y	3,725	\$ 412.18	\$ 418.90	\$ 413.69	\$ 437.33	-5%
OKC	TANF/CHIP Child	15+ Years, Female	Y	757	\$ 283.13	\$ 287.76	\$ 284.09	\$ 311.18	-9%
TULSA	TANF/CHIP Child	15+ Years, Female	Y	1,275	\$ 418.09	\$ 424.91	\$ 416.86	\$ 405.65	3%
WEST	TANF/CHIP Child	15+ Years, Female	Y	2,577	\$ 328.89	\$ 334.26	\$ 330.93	\$ 355.27	-7%
EAST	TANF/CHIP Child	15+ Years, Male	N	75,077	\$ 260.69	\$ 264.95	\$ 262.52	\$ 260.56	1%
OKC	TANF/CHIP Child	15+ Years, Male	N	99,516	\$ 228.08	\$ 231.80	\$ 230.86	\$ 221.65	4%
TULSA	TANF/CHIP Child	15+ Years, Male	N	71,343	\$ 231.76	\$ 235.54	\$ 231.68	\$ 230.97	0%
WEST	TANF/CHIP Child	15+ Years, Male	N	133,962	\$ 220.47	\$ 224.07	\$ 223.00	\$ 227.55	-2%
EAST	TANF/CHIP Child	15+ Years, Male	Y	3,348	\$ 211.50	\$ 214.95	\$ 212.36	\$ 255.09	-17%
OKC	TANF/CHIP Child	15+ Years, Male	Y	829	\$ 234.79	\$ 238.62	\$ 237.25	\$ 262.56	-10%
TULSA	TANF/CHIP Child	15+ Years, Male	Y	992	\$ 258.99	\$ 263.22	\$ 257.67	\$ 290.24	-11%
WEST	TANF/CHIP Child	15+ Years, Male	Y	2,306	\$ 197.76	\$ 200.98	\$ 200.41	\$ 237.82	-16%



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EAST	TANF Parent/Caretaker	< 45 Years, Adult Female	N	153,847	\$ 624.54	\$ 634.74	\$ 621.94	\$ 547.58	14%
OKC	TANF Parent/Caretaker	< 45 Years, Adult Female	N	169,062	\$ 584.30	\$ 593.84	\$ 576.98	\$ 520.52	11%
TULSA	TANF Parent/Caretaker	< 45 Years, Adult Female	N	123,440	\$ 605.30	\$ 615.19	\$ 590.51	\$ 523.59	13%
WEST	TANF Parent/Caretaker	< 45 Years, Adult Female	N	256,051	\$ 615.40	\$ 625.45	\$ 612.43	\$ 549.31	11%
EAST	TANF Parent/Caretaker	< 45 Years, Adult Female	Y	9,741	\$ 524.86	\$ 533.43	\$ 518.49	\$ 562.57	-8%
OKC	TANF Parent/Caretaker	< 45 Years, Adult Female	Y	2,177	\$ 578.06	\$ 587.49	\$ 573.10	\$ 573.94	0%
TULSA	TANF Parent/Caretaker	< 45 Years, Adult Female	Y	3,519	\$ 640.74	\$ 651.20	\$ 611.63	\$ 642.42	-5%
WEST	TANF Parent/Caretaker	< 45 Years, Adult Female	Y	5,440	\$ 596.42	\$ 606.16	\$ 589.11	\$ 660.50	-11%
EAST	TANF Parent/Caretaker	< 45 Years, Adult Male	N	35,947	\$ 348.21	\$ 353.89	\$ 351.17	\$ 306.19	15%
OKC	TANF Parent/Caretaker	< 45 Years, Adult Male	N	25,125	\$ 356.14	\$ 361.96	\$ 360.42	\$ 318.77	13%
TULSA	TANF Parent/Caretaker	< 45 Years, Adult Male	N	20,529	\$ 329.09	\$ 334.46	\$ 331.20	\$ 300.16	10%
WEST	TANF Parent/Caretaker	< 45 Years, Adult Male	N	49,515	\$ 351.84	\$ 357.59	\$ 356.43	\$ 313.41	14%
EAST	TANF Parent/Caretaker	< 45 Years, Adult Male	Y	1,682	\$ 334.06	\$ 339.52	\$ 338.85	\$ 340.34	0%
OKC	TANF Parent/Caretaker	< 45 Years, Adult Male	Y	173	\$ 523.01	\$ 531.55	\$ 530.09	\$ 620.63	-15%
TULSA	TANF Parent/Caretaker	< 45 Years, Adult Male	Y	493	\$ 345.42	\$ 351.05	\$ 347.85	\$ 303.72	15%
WEST	TANF Parent/Caretaker	< 45 Years, Adult Male	Y	629	\$ 392.54	\$ 398.94	\$ 398.91	\$ 407.93	-2%
EAST	TANF Parent/Caretaker	Adult Male/Female Years 45+	N	26,118	\$ 850.30	\$ 864.18	\$ 855.93	\$ 755.01	13%
OKC	TANF Parent/Caretaker	Adult Male/Female Years 45+	N	22,350	\$ 995.88	\$ 1,012.14	\$ 1,008.67	\$ 882.29	14%
TULSA	TANF Parent/Caretaker	Adult Male/Female Years 45+	N	18,615	\$ 857.86	\$ 871.87	\$ 861.23	\$ 757.61	14%
WEST	TANF Parent/Caretaker	Adult Male/Female Years 45+	N	35,944	\$ 866.13	\$ 880.27	\$ 877.27	\$ 776.76	13%
EAST	TANF Parent/Caretaker	Adult Male/Female Years 45+	Y	801	\$ 878.62	\$ 892.96	\$ 888.66	\$ 912.04	-3%
OKC	TANF Parent/Caretaker	Adult Male/Female Years 45+	Y	169	\$ 1,302.37	\$ 1,323.63	\$ 1,321.05	\$ 1,453.53	-9%
TULSA	TANF Parent/Caretaker	Adult Male/Female Years 45+	Y	530	\$ 1,021.51	\$ 1,038.19	\$ 1,025.02	\$ 1,088.66	-6%
WEST	TANF Parent/Caretaker	Adult Male/Female Years 45+	Y	591	\$ 880.11	\$ 894.48	\$ 887.58	\$ 893.78	-1%
EAST	Expansion	< 45 Years, Adult Female	N	138,060	\$ 579.56	\$ 589.03	\$ 583.95	\$ 514.27	14%
OKC	Expansion	< 45 Years, Adult Female	N	153,851	\$ 538.87	\$ 547.67	\$ 543.50	\$ 490.59	11%
TULSA	Expansion	< 45 Years, Adult Female	N	119,034	\$ 578.48	\$ 587.93	\$ 579.47	\$ 514.61	13%
WEST	Expansion	< 45 Years, Adult Female	N	239,849	\$ 540.85	\$ 549.68	\$ 546.57	\$ 492.78	11%
EAST	Expansion	< 45 Years, Adult Female	Y	7,065	\$ 475.45	\$ 483.21	\$ 476.83	\$ 573.90	-17%
OKC	Expansion	< 45 Years, Adult Female	Y	1,638	\$ 549.21	\$ 558.18	\$ 552.63	\$ 657.82	-16%
TULSA	Expansion	< 45 Years, Adult Female	Y	3,465	\$ 629.37	\$ 639.64	\$ 630.79	\$ 728.60	-13%
WEST	Expansion	< 45 Years, Adult Female	Y	3,963	\$ 538.65	\$ 547.45	\$ 545.62	\$ 651.77	-16%
EAST	Expansion	< 45 Years, Adult Male	N	117,453	\$ 525.83	\$ 534.41	\$ 531.67	\$ 467.76	14%
OKC	Expansion	< 45 Years, Adult Male	N	118,494	\$ 594.76	\$ 604.47	\$ 602.45	\$ 522.61	15%
TULSA	Expansion	< 45 Years, Adult Male	N	94,735	\$ 674.16	\$ 685.17	\$ 680.29	\$ 592.72	15%
WEST	Expansion	< 45 Years, Adult Male	N	179,574	\$ 488.58	\$ 496.56	\$ 495.10	\$ 444.44	11%
EAST	Expansion	< 45 Years, Adult Male	Y	6,546	\$ 468.98	\$ 476.64	\$ 470.28	\$ 490.67	-4%
OKC	Expansion	< 45 Years, Adult Male	Y	1,646	\$ 715.52	\$ 727.21	\$ 721.97	\$ 688.14	5%
TULSA	Expansion	< 45 Years, Adult Male	Y	2,575	\$ 739.33	\$ 751.40	\$ 745.03	\$ 731.66	2%
WEST	Expansion	< 45 Years, Adult Male	Y	3,707	\$ 505.60	\$ 513.85	\$ 512.59	\$ 557.29	-8%
EAST	Expansion	45+ Years, Male and Female	N	150,437	\$ 1,051.87	\$ 1,069.04	\$ 1,059.62	\$ 933.87	13%
OKC	Expansion	45+ Years, Male and Female	N	127,720	\$ 1,121.46	\$ 1,139.77	\$ 1,135.66	\$ 1,001.80	13%
TULSA	Expansion	45+ Years, Male and Female	N	94,952	\$ 1,133.85	\$ 1,152.36	\$ 1,134.50	\$ 999.35	14%
WEST	Expansion	45+ Years, Male and Female	N	203,138	\$ 1,067.89	\$ 1,085.32	\$ 1,081.26	\$ 950.53	14%
EAST	Expansion	45+ Years, Male and Female	Y	6,640	\$ 912.92	\$ 927.83	\$ 914.50	\$ 932.32	-2%
OKC	Expansion	45+ Years, Male and Female	Y	1,366	\$ 979.03	\$ 995.02	\$ 986.40	\$ 1,056.17	-7%
TULSA	Expansion	45+ Years, Male and Female	Y	2,563	\$ 1,167.51	\$ 1,186.57	\$ 1,157.84	\$ 1,167.20	-1%
WEST	Expansion	45+ Years, Male and Female	Y	2,598	\$ 941.75	\$ 957.13	\$ 949.58	\$ 988.81	-4%
ALL	ALL	ALL	ALL	6,982,933	\$ 448.64	\$ 455.97	\$ 449.99	\$ 407.00	10.6%

Combined midyear rates based on weighted average rates by rate cell, including TPL and non-TPL members and rates. Composite MY25 and FY26 PMPM based on projected FY26 enrollment.