Agenda

Lyon County School District
Board of Trustees

A LCSD Insurance Committee of the Board of Trustees of Lyon County School District will be held Tuesday, August 30, 2022, beginning at 4:30 PM at the LynC Building A, 3655 Spruce Ave., Silver Springs, NV 89429.

The subjects to be discussed or considered or upon which any formal action may be taken are listed below. Items do not have to be taken in the order shown on this meeting notice.

1. CALL TO ORDER

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL and WELCOME

4. APPROVAL OF AGENDA

5. APPROVAL OF MINUTES 3

6. PUBLIC PARTICIPATION: The public is invited to address the Board on items not listed on the agenda. No action may be taken on any subject raised during public comment until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).
If you wish to speak please step up to the front table, be seated, and state your name. Your comments must be limited to no more than three minutes and must fall under subjects within the Board's jurisdiction and control. In consideration of others avoid repetition. Although this Board does not restrict comments based upon viewpoint, comments will be prohibited if the contents are willfully disruptive, slanderous, amount to personal attacks or interfere with the rights of other speakers. Comments made during this time will be monitored by the Board Chairperson.

7. (For Possible Action) Recommendation of new committee members. Presented by LCSD Safety Risk Manager Blake Smith.

8. (For Possible Action) Nominations for Committee Chairperson and Secretary. Presented by LCSD Safety Risk Manager Blake Smith.

9. (For Discussion Only) Broker update. Presented by Valerie Clark, Clark & Associates. 5

10. (For Possible Action) January 1, 2023, Aetna Dental Renewal. Presented by Aetna Executive Account Manager Daniel Stickland.

11. (For Discussion Only) Discussion regarding the Pre-authorization through EVICORE. Presented by Aetna Executive Account Manager Daniel Strickland.

12. (For Possible Action) Annual Open Enrollment dates. Presented by LCSD Safety Risk Manager Blake Smith.

13. (For Possible Action) Dependent Verification during Spring Open Enrollment. Presented by LCSD Safety Risk Manager Blake Smith.

14. (For Possible Action) Discussion and possible action regarding dates for future meetings. Presented by new Committee Chairperson.

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16. ADJOURN:

Public Comment to the Lyon County School District Board of Trustees
In the event that you are unable to attend the LCSD Board of Trustees meeting, you may submit public comment by 3:00 pm the day before the board meeting by clicking here. Public comment will be forwarded to all LCSD Trustees prior to the board meeting. Please note that this link is monitored for public comment only.

If you have questions or public records requests, please contact the LCSD Communications and Public Relations Officer at (Communications@lyoncsd.org).

The notice for this meeting was posted at the Lyon County School District Administrative Office and posted to the Lyon County School District website (http://lyoncsd.org) and the official website of the State of Nevada (http://notice.nv.gov) in accordance with NRS 241.020 (3) (b).

LYON COUNTY SCHOOL DISTRICT STATEMENT OF NONDISCRIMINATION AND ACCESSIBILITY
The Lyon County School District does not discriminate on the basis of race, color, national origin, gender, disability or age in any of its policies, procedures, or practices, in compliance with Title VI of the Civil Rights Act of 1964 (pertaining to race, color, and national origin), Title IX of the Educational Amendments of 1972, section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and Age Discrimination Act of 1975, and any other pertinent statute or requirement. This Non-Discrimination policy covers admission, access, treatment, and employment in the District's programs and activities, including Occupational Education. For information regarding opportunities, policies, or the filing of grievances, contact your school principal.
The Lyon County School District is pleased to provide accommodations for the handicapped or disabled. Members of the public who are disabled and require special accommodations or assistance at the meeting are requested to notify the Administrative Assistant to the Superintendent and Board of Trustees in writing at 25 E. Goldfield Ave., Yerington, NV 89447, email Margaret Heim at mheim@lyoncsd.org, or call (775) 463-6800 Ext. 10034 at least one week prior to the meeting.

April 12, 2022 at 4:30 PM - LCSD INSURANCE COMMITTEE MEETING

1. CALL TO ORDER @ 4:35pm
2. PLEDGE OF ALLEGIANCE led by Cindy Darden
3. ROLL CALL AND WELCOME Cindy Darden, ElDawna Koch, Blake Smith, Monica Quam, Daniel Strickland, Dawn Huckaby, Kathy Rudy, Valerie Clark and Kelly McGuire-Shay
4. APPROVAL OF AGENDA: Dawn Huckaby motioned to approve a flexible agenda. ElDawna Koch seconded the motion. Motion passed.
5. APPROVAL OF MINUTES of the January 18, 2022 meeting. Dawn Huckaby motioned to approve the minutes. Seconded byKathy Rudy. Motion carried.
6. PUBLIC PARTICIPATION

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The public comment can be emailed to blakesmith@lyoncsd.org. The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

No public participation at this time.

7. (FOR DISCUSSION): Update on Aetna Claims, Utilization, and Provider Networks. Presented by Valerie Clark from Clark & Associates. We ended the year at a 95% loss ratio. Valerie stated the goal is to maintain below 100% loss ratio. Valerie discussed the Attain App being available now to Android users. More participation than any other wellness app/program we have launched. Dawn suggested another push to increase participation. Blake suggested site competitions. Dawn suggested promoting the app internally to increase usage. Evicore is a company that works on preauthorization. Valerie questioned why there are so many pre-authorizations being turned down. This will be addressed by Daniel Strickland of Aetna. Network contract negotiations - Aetna, Renown and Carson Tahoe renewed 3 year contracts. There has been no hospital changes.
8. (FOR DISCUSSION): Out-of-State Dependent Coverage. Presented by Daniel Strickland, Aetna Account Director. There are 5 states that do not have networks in our plan, Open Access Managed Choice. Those states are MT, ID, SD, MO and WY. Aetna is working on offering a PPO plan for those employees that have dependents in those states. The family will be moved to a PPO plan with little to no disruption with current providers. A survey will go out from Blake to identify those members and dependents.
9. (FOR DISCUSSION): Aetna Preauthorization Process through Evicore. Presented by Daniel Strickland, Aetna Account Director Evicore is a company that works on preauthorization. The intent of Evicore is to monitor quality care and manage cost control to keep premiums down. Daniel explained, in detail, the preauthorization process with Evicore. Aetna will be reaching out to providers that have a higher rate of denials. The goal is to educate providers to use the

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Evicore portal to help eliminate issues.

10. (FOR DISCUSSION AND POSSIBLE ACTION): Future Benefits Insurance Committee meeting dates. Presented by Committee Chair and LCEA President, Cindy Darden The next meeting is scheduled for August 30, 2022 at 4:30pm in building Lync A.

11. PUBLIC PARTICIPATION

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ElDawna Koch, LCEA representative, will be stepping down as a member of the insurance committee. Cindy Darden, LCEA President will be stepping down as chair of the insurance committee.

The public comment can be emailed to blakesmith@lyoncsd.org. The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

12. ADJOURN @ 6:25pm

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LCSD Insurance Committee Meeting 08/30/2022

Medical Utilization Reports

Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Total Medical FFS/Caps	Total Rx Claims
May 2021	970	1,495	$690,445	$491,782	$143,472
June 2021	970	1,498	$690,519	$548,587	$164,281
July 2021	972	1,501	$690,745	$496,577	$165,831
August 2021	913	1,432	$655,107	$422,074	$152,580
September 2021	951	1,481	$679,173	$828,878	$148,958
October 2021	956	1,488	$681,723	$302,255	$164,624
November 2021	956	1,488	$681,524	$534,618	$187,096
December 2021	956	1,489	$679,611	$424,715	$165,048
January 2022	962	1,487	$723,605	$363,695	$201,251
February 2022	959	1,484	$720,749	$373,060	$177,564
March 2022	959	1,490	$722,593	$362,456	$197,236
April 2022	957	1,483	$723,160	$415,548	$215,833

- Claims displayed are incurred and completed through April 2022.
- Claims displayed are based on a rolling 12 months of data.
- Claims paid through June 2022.

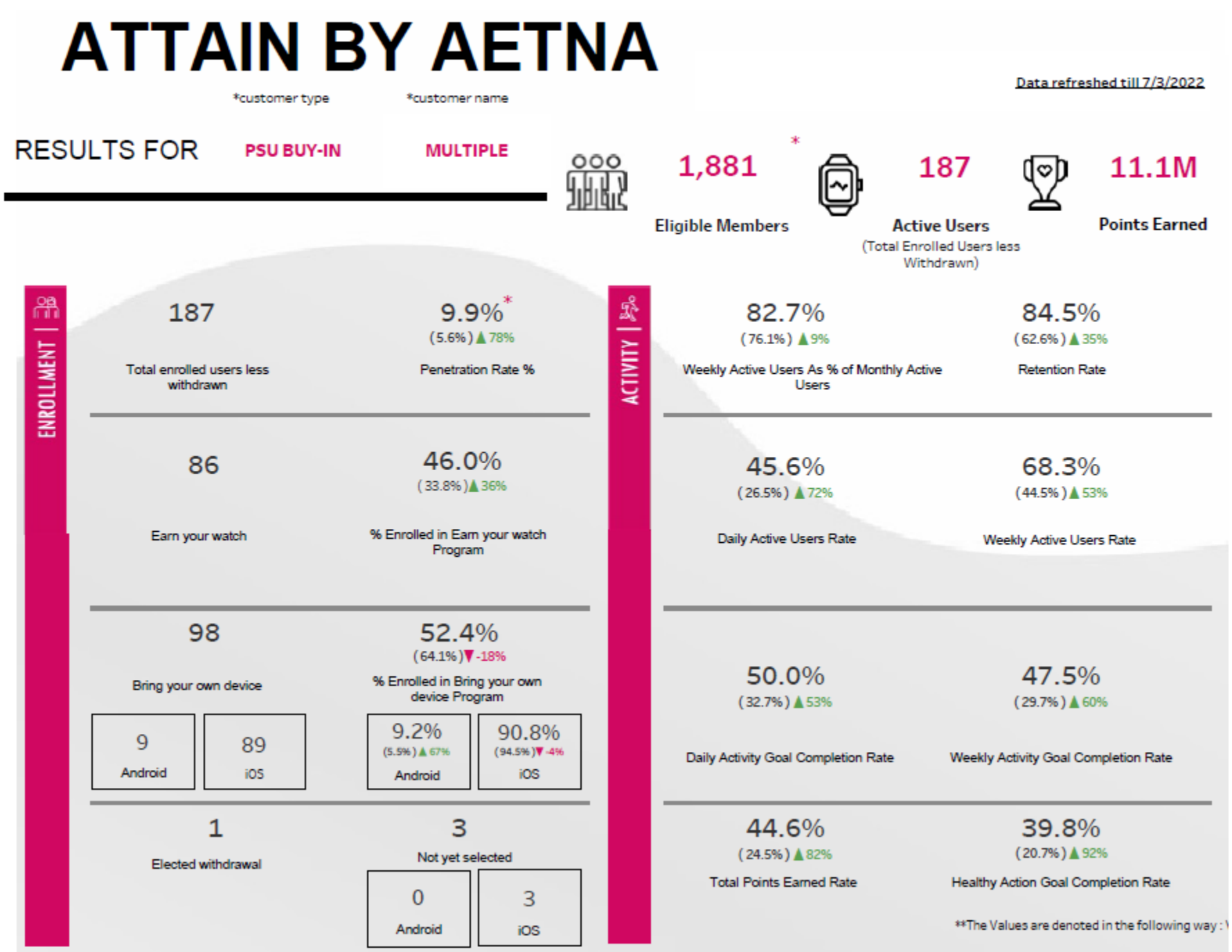
Aggregate Premium Billed	$8,338,955
Aggregate Incurred Claims	$7,648,011
Cost Ratio	92%

2023 Renewal

Pamela King & Daniel Strickland from Aetna will be presenting more detailed information regarding the dental renewal.

- As voted on previously by the Insurance Committee, the January 2022 **medical** renewal was issued as an 18-month contract and will renew July 2023.
- The **vision** is renewing January 2023 with no changes. The renewal includes a 30-month rate guarantee and will renew again July 2025.
- The **dental** is renewing January 1, 2023 with a 5% rate increase, in accordance with the 5% renewal rate gap guarantee in place.
- Due to steady increased utilization the anticipated renewal without the rate cap would have been 29.5% based on the dental claim ratio being 111%. Fortunately, the rate cap is in place limiting the renewal increase to 5%.
- An **Open Enrollment** period will be held in November for changes to be effective January 2023. Another Open Enrollment will be held later in the year for changes to be effective at the July 2023 renewal.
- Employees can make changes such as adding/removing dependents or changing plans during open enrollment.

Remember:
Attain is now available to both Apple and Android users!

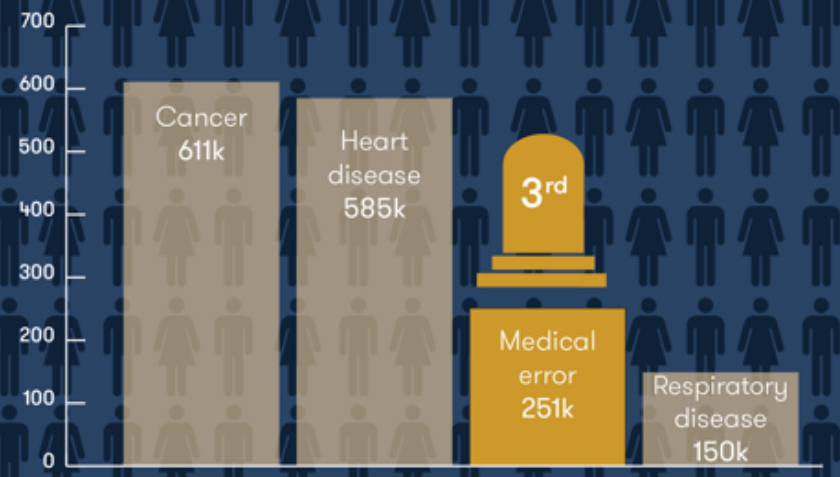


What is Prior Authorization?

The prior authorization (PA) process uses evidence-based clinical guidelines to ensure that every health plan member receives the most appropriate care while avoiding unnecessary exposure to potentially harmful substances, as well as additional costs.

Why is it Important?

250,000+ lives are lost each year in the U.S. due to medical error.



Medical error is the 3rd leading cause of death in the U.S.

https://hub.jhu.edu/2016/05/03/medical-errors-third-leading-cause-of-death/

National organizations have recognized the need to ensure that patient care be evidence-based, non-duplicative, free from harm, and truly necessary. www.choosingwisely.org/our-mission/

Evidence-based Approach

Clinical guidelines are statements that include recommendations intended to optimize patient care; they are informed by a systematic review of evidence and an assessment of the benefits and harms of alternative care options.[1]

Example:

In Network → Provider Responsibility

Provider recommends spinal procedure → Provider submits clinical information to Aetna → Nurse reviews clinical information. If they can approve, communication sent to Member & Ordering physician → If nurse cannot approve, it is sent to a Medical Director for review. Medical Director will issue a determination. → Determination sent to Member and ordering physician. If approved, approval is good for 60 days (or longer) from date of approval.

Out of Network → Member Responsibility to coordinate with ordering physician

Did you know?

eviCore has **800+** nurses with diverse specialties and expertise on staff.

PA Medical Director (MD) Review

A specialized MD will review my case further to determine if it meets medical necessity.

Only an MD can determine if a case is inappropriate.

What if authorization is denied?

Medical Director denies request based on information received.	• Nurse communicates denial to provider and facility including appeal rights and peer to peer option in 14 days of denial • Letters are mailed to provider, facility, and member
Optional Peer to Peer Process	• If provider disagrees with denial, they still have an optional peer to peer review within 14 days of denial • Allows for discussion between provider and Aetna medical director

What is a Peer to Peer Review?

A Peer to Peer review is a discussion between the requesting provider and an Aetna Medical Director to review the request and relevant clinical information.

Note: If neither is used then the member can appeal with Aetna

Network Contract Negotiations

Universal Health Systems (UHS)
Northern Nevada Medical Center & Medical Group

- Aetna is in active negotiations with Universal Health Systems Nevada (UHS). The market continues to negotiate with UHS on key issues, but UHS is interested in concepts that are not industry standard and not operational.
- Effective date of termination if agreement is not met: *09/24/2022*
- There may be a community concern; however, there will be no adequacy issue as a result of the termination.
- Members will not have trouble finding some types of specialties as a result of the termination.

<u>UHS Hospitals & Medical Group in Negotiations for Northern Nevada</u>:

- Northern Nevada Hospital Medical Center (Sparks)
- Northern Nevada Sierra Medical Center (Reno)
- Northern Nevada Medical Group

Universal Health Systems (UHS)
Northern Nevada Medical Center & Medical Group

Network Contract Negotiations Continued

Member Claims Utilization

Number of your Aetna plan enrollees who have utilized this hospital and/or physicians between 05/01/2021 and 03/31/2022.

Product	PCP Disruption	Specialist Disruption*	Hospital Disruption
Open Access Managed Choice	30	2	16

*Specialist utilization is provided for 6 high volume specialty types (Cardiology, Gastroenterology, OB/GYN, Orthopedics, Otolaryngology and Surgery).

Letters are targeted to be sent on/around **08/24/2022** to subscribers enrolled in a **commercial plan** based on the following criteria:

- **Primary Care Physician** – notification sent to all members assigned to a PCP or who have seen a PCP at least once within a 12-month period prior to the term processed date.
- **Specialist** – notification sent to all members who have received services two or more times within a 12-month period prior to the term processed date.
- **Hospitals** – notification sent to all members who have received services two or more times within a 12-month period prior to the term processed date.

Aetna Wellness Calendar 2022

Wellness

Wellness content is posted on the Aetna website for each month:

https://www.aetna.com/health-guide/wellness-content-calendar.html

January **Focus on your goals** Ready to become your healthiest, happiest you? Now's the perfect time to focus on your goals and begin making changes.	**February** **Exercise for a healthy heart** One of the most important things you can do for your heart is to exercise. Here are some tips to achieve a more active lifestyle.	**March** **Preventing colon cancer** Getting screened regularly is one of the best ways to prevent colon cancer. Learn more about your options.
April **Stress in the workplace** You don't have to let work-related stress get the best of you. Here are some tips to help you reduce stress in the workplace.	**May** **Nurturing mental health** We all deal with anxiety from time to time. Here are some ways you can nurture your mental health	**June** **Managing migraines** Learn what a migraine is, what causes them, and get some tips on how to treat and manage them
July **Maintaining musculoskeletal health** Get tips on how to keep your muscles healthy and strong.	**August** **Get back to better sleep** Getting enough rest is essential to your health and well-being. Here are some tips to help you get better sleep at night.	**September** **Healthy eating for families** Want to eat healthier but don't know where to start? Here are some simple tips to change your family's lifestyle and mealtime routine.
October **Feel good through gratitude** Practicing gratitude can positively impact your total health. Here are some tips on how to incorporate it into your daily life.	**November** **Preventing diabetes** Whether you're managing diabetes or supporting someone who has it, it's not always easy. Here are some things you can do to treat or prevent diabetes.	**December** **Mindfulness during the holidays** The holidays can be a wonderful time, but they can also be a bit stressful. Here are some ways to stay mindful all season long.

Service Tracking

It was requested at the previous Insurance Committee meeting that Clark & Associates provide a summary of the emails/calls received from LCSD members. Below is a summary of the number of calls/emails received and their status (open or closed).

Date range for this summary includes service provided from January 2021 to July 2022.

CATEGORY	OPEN	CLOSED	TOTAL
Claims	2	29	31
Rx	0	20	20
Providers	1	34	35
Test/Procedure/PT Auth	6	12	18
Benefits	0	11	11
Dental	0	8	8
TOTAL	**9**	**114**	**123**

Thank you!