

Douglas County School District Health Advisory Committee

District Office
1638 Mono Avenue
Minden, NV 89423

Tuesday, February 27, 2024
4:30 PM

Agenda

1. Call to Order

A. Roll Call of Committee Members

B. Adoption of Agenda (For Possible Action)

Committee members reserve the right to take items in a different order to accomplish business in the most efficient manner.

2. Public Comment #1

Public comment will be taken during this agenda item regarding any item appearing on the agenda. A sign-up sheet is provided and individuals may address the committee by indicating their desire to speak and the topic about which they will speak. The committee reserves the right to limit the amount of time that will be allowed for each individual to speak. (The time allotted is nontransferable for each speaker.) The committee is precluded from acting on items raised during Public Comment that are not already on the agenda. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken. Public Comment #2 will provide an opportunity for public comment on any matter within the Committee's jurisdiction, control, or advisory authority.

3. Committee Members' Comment

Comments from committee members are invited at this time for any item not specifically addressed elsewhere in the agenda. The intent of this standing item is to allow committee members to provide feedback to the committee as a whole regarding membership questions and comments. Committee members should limit the amount of time and be respectful of time constraints and not be repetitive of other committee members' comments.

4. Approval of Minutes of the January 23, 2024 Meeting (For Possible Action) 3

Attached are the minutes of the January 23, 2024 Health Advisory Committee Meeting for review and approval.

RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated January 23, 2024.

5. Review of Claims (Information and Discussion) 7

Lloyd Barnes, Nate Kerr

A representative from DCSD's broker, LP Insurance Services, Inc., will review claims expenses for Douglas County School District's self-funded health insurance.

6. Customer Service Review (Information and Discussion) 15

Sam Bradley

A representative from Douglas County School District's Third Party Administrator, Hometown Health, will review customer service statistics.

7. Self- Insurance Fund Projected Financials (Information and Discussion)

19

Adam Dedmon

Provide an update on the projected financials of the district's self-insured health insurance fund.

8. Discuss DCSD's plan coverage related to hearing and hearing aid coverage (For Information, Discussion, and Possible Action).

The Health Advisory Committee will review and discuss DCSD's plan coverage related to hearing and hearing aide coverage.

9. Correspondence (Information and Discussion)

Committee members will discuss or review any correspondence received pertaining to the Advisory Health Insurance Committee.

10. Future Agenda Items (Discussion and for Possible Action)

Committee members will discuss or propose upcoming items for future agenda items in addition to setting the next meeting date(s) and times.

11. Public Comment #2

Public comment will be taken during this agenda item on any matter within the committee's jurisdiction, control, or advisory authority. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken. A sign-up sheet is provided and individuals may address the committee by indicating their desire to speak and the topic about which they will speak. The committee reserves the right to limit the amount of time that will be allowed for each individual to speak. (The time allotted is nontransferable for each speaker.) The committee is precluded from acting on items raised during Public Comment that are not already on the agenda. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken.

12. Adjournment

(*) Times are estimated. Items on the Agenda may be taken out of order. The Health Advisory Committee may combine two or more agenda items for consideration, and may remove an item from the agenda or delay discussion relating to an item on the agenda at any time. Generally speaking, the item will be heard no earlier than the time indicated.

If copies of the complete agenda (and supporting materials) are desired in advance, they may be obtained at the District Office on the Friday or Monday preceding a regular Tuesday meeting of the Committee. Please contact Caryn Harper at 775-782-5134 or charper@dcsd.k12.nv.us.

Notice to Individuals with Disabilities: Members of the public who require special assistance or accommodations are asked to notify the District Administration at 1638 Mono Avenue, Minden, Nevada, 89423, or by calling 782-5134, so that such notification is received at least twenty-four (24) hours prior to the meeting. In conformance with the Open Meeting Law, it is hereby noted that the agenda for the meeting of the Douglas County School District Health Advisory Committee has been posted at the following locations:

Douglas County School District, Minden, NV

District website: www.dcsd.k12.nv.us

State of Nevada website: <https://notice.nv.gov>

**DRAFT -- Minutes of the Health Advisory
Committee Meeting of January 23, 2024**

Committee Members Present

Adam Dedmon, Executive Director of HR
Darcy McInnis, DCPEA
Kerry Stack, DCPEA
Lin Falkner, DCPEA (arrived at 4:35)
Elizabeth Martin, DCSSO
Susan McNeall, DCAA (arrived at 4:35)
Jeff Johnson, Chapter #6 Bus Drivers Association

Absent

Sue Estes, Business Services

Lloyd Barnes, LP Insurance, Nate Kerr, LP Insurance, Sam Bradley, Hometown Health, Jose Sandoval, Hometown Health, and Leeann Caires, DCSD Human Resources.

Meeting minutes are created and provided in accordance with NRS 241.035. They are not a word-for-word transcript of the meeting.

1. Call to Order

The meeting was called to order by Mr. Dedmon at 4:31 p.m.

Ms. Stack made a motion to accept the agenda as written. Ms McInnis seconded the motion.

Motion carried 5 – 0

Motion rescinded by Ms. Stack.

Ms. Stack made a motion to adopt the flexible agenda. Ms. McInnis seconded the motion.

Motion carried 5 - 0.

2. Public Comment #1

No public comment.

3. Committee Members' Comment

No committee member comment.

4. Approval of Minutes of the November 28, 2023 meeting (For Possible Action)

Ms. Falkner made a motion to approve the November 28, 2023 minutes. Ms. Stack seconded the motion.

Motion carried 7 - 0.

5. Review of Claims (Information and Discussion)

Mr. Kerr reported on the paid claims through December 2023.

Exhibit 1 – Employee enrollment is up approximately 2% for 2023 and dependent enrollment is down approximately 15% (compared to 2022). Total employee claims (line 10) are up approximately 21% compared to 2022. Total claims for dependents (Line 18) are up approximately 4% compared to 2022. Total claims (line 27) for the month of December were \$757,609. Average monthly composite cost for December (Line 28) per employee is \$952 (prior year was \$844 per month – an increase of 14%).

Exhibit 3 – Total Plan Costs - paid claims plus fixed costs (fees such as operating costs, admin fees for Hometown Health, consulting fees for LP Insurance, pharmacy rebates, Stop-Loss reimbursements, etc.). Line 30 shows Stop-Loss reimbursements decreased from 2022. Line 32 shows the total net plan costs for December was \$836,406. Average monthly composite net plan cost per employee is \$1,050 (Line 34) – a 13% increase from 2022.

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$250,000). As of December, there are 10 large claims. Two of the eight claims are eligible for stop-loss reimbursement because they have exceeded the \$250,000 deductible. According to the report, there is approximately \$218,000 in stop-loss reimbursements expected for the 2023 plan year.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. December 2023 estimated IBNR is \$1,160,407 (very little change from November 2023).

Mr. Johnson inquired about the 14% increase in claims costs (exhibit 1, line 28) – was the increase due to claims or administrative costs? Mr. Kerr responded that the particular line/exhibit Mr. Johnson referenced was due to claims cost only – increase in the number of claims (utilization) and the increased cost of the claims.

Ms. Falkner asked if the plan has seen any savings as a result of the Spousal Carveout. Mr. Barnes noted that there has likely been some savings but it might be difficult to determine specific savings. There was likely some savings as a result.

Mr. Johnson asked if employees on the plan are generally getting older. That information is hard to determine. It is more likely that the severity and frequency of claims is increasing. When looking at Stop-Loss, 10 members were approximately \$2 million of DCSD's approximately \$10 million in claims in 2023.

After a review of claims in a separate (prior) meeting with Hometown Health, it was determined that Carson Valley Health (Barton) is the most expensive option in our network for outpatient services and some lab services. Ms. Cairnes mentioned that there may be some education provided to members to let them know there are less expensive in-network options with LabCorp, Carson Tahoe, and Renown. Teladoc can be utilized for urgent care (general medical). Renown's closest lab facility is in South Reno.

6. Customer Service Review (Information and Discussion)

Ms. Bradley from Hometown Health reported on customer service from December 2023. Customer Service Call Volume report data shows approximately 61 member calls in December (58 were answered). For December, the Average Seconds to Answer (ASA) was 26 seconds – the lowest for 2023 (performance guarantee is 120 seconds). Performance guarantee for ASA will be decreased to 75 seconds in 2024. December 2023 Abandonment rate was 5% (performance guarantee is 10%). The claims report (clean and unclean claims) shows 1432 total claims for the month of December, 1525 claims were paid during the month, resulting in 99% of claims paid within 30 days.

7. Self-Insurance Fund Projected Financials (Information and Discussion)

For the month of December, paid claims were \$689,212. Total claims for the fiscal year 23-24 so far are \$4,708,808. Number of employees covered in December was 796. Spouse/dependents covered was 373. Admin fees were \$79,121 for December. Cash flow was negative \$119,306 in December. Mr. Dedmon reported that Ms. Estes transferred (as planned for 2023-24) \$1 million (in January) to the plan from the general fund.

8. Review information and updates regarding Nevada Legislative Bills that apply to health insurance coverage and are not addressed in Douglas County School District's Health Insurance Plan (Information, Discussion, and for Possible Action)

Ms. Bradley (Hometown Health) provided a review of the Nevada Legislative Bills that are not currently included in DCSD's summary plan document but are required by law to be included. The three bills are: SB163 (addition of gender dysphoria) currently excluded in the plan; AB156 (update language to include medication assisted treatment for the treatment of opioid use) not currently in the plan; and AB155 (coverage of biomarkers for more than just pregnant women) currently excluded in the plan with the exception of pregnant women and BRCA testing. When added to the plan, a prior authorization (medically necessary) requirement will be included for all three requirements and this will satisfy the legislation. All amendments will be retroactive to 7/1/2023 and will be applied according to NRS. It is not possible to estimate how much these changes will impact the plan from a cost perspective, other than to say they will definitely impact claims costs. Genetic testing has the most potential to effect costs but could have long term savings if diseases/issues are detected early, when they are less severe.

Ms. McInnis made a motion to amend plan language with support from Hometown Health to cover the requirements as prescribed in SB163, AB156, and AB155.

Ms. Stack seconded the motion. Motion carried 7 - 0.

Mr. Johnson asked if the amendments to the plan have to be approved by the board. Ms. Caires responded that plan/language amendments do not need to be approved because the amendments are required by NRS and the amendments are not premium related. Historically, there have been amendments to DCSD's plan or language without board approval.

9. Review information regarding a waiver option for DCSD employees that are enrolled in Medicare (Information, Discussion, and for Possible Action)

The committee discussed the possibility of providing a waiver for Medicare eligible employees. The waiver, if utilized, would give Medicare eligible employees the ability to opt out of DCSD's insurance. As a self-funded plan, DCSD has not previously allowed Medicare eligible employees to opt out of insurance. A waiver could be allowed, however, DCSD cannot encourage or incentivize Medicare eligible employees to opt out. A possible advantage of allowing the waiver could be related to some lower claims costs for DCSD. Adversely, DCSD would no longer receive the revenue related to the premiums paid for Medicare eligible employees. Mr. Dedmon asked if we allow one demographic a waiver, are we then opening the door for other demographics to demand the same waiver? This would not be an option due to DCSD's self-funded plan.

The committee agreed not to pursue a waiver for Medicare eligible employees at this time.

10. Correspondence (Information and Discussion)

No correspondence.

11. Future Agenda Items (For Possible Action)

1 - DCSD health insurance education/town hall ("health plan 101"), possibly fall 2024.

2 - explore hearing aid coverage, currently excluded on DCSD's plan.

HAC meeting dates scheduled for 2023-24: 02/27/2024, 03/26/2024, 04/30/2024, 05/28/2024.

12. Public Comment #2

Item taken out of order (flexible agenda).

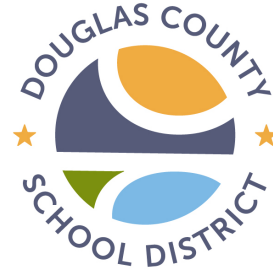
Kris Erb inquired about insurance coverage for DCSD retirees. Ms. Caires provided information for retirees: with a verified PERS retirement, retirees can remain on DCSD's insurance, however, they pay for their coverage (rather than DCSD paying for their coverage). If a retiree does not utilize DCSD's insurance as a retiree right away, they can only return to DCSD's insurance if DCSD was their last public employer and they can only return to DCSD's insurance in even years.

13. Adjournment

The meeting was adjourned by Mr. Dedmon.

Submitted by,

Leeann Caires,
Benefits & Risk Management Coordinator
Douglas County School District
(775) 782-7177



Douglas County School District

January-24

**Group Health Plan
Cost Analysis Report**

7

Table of Contents

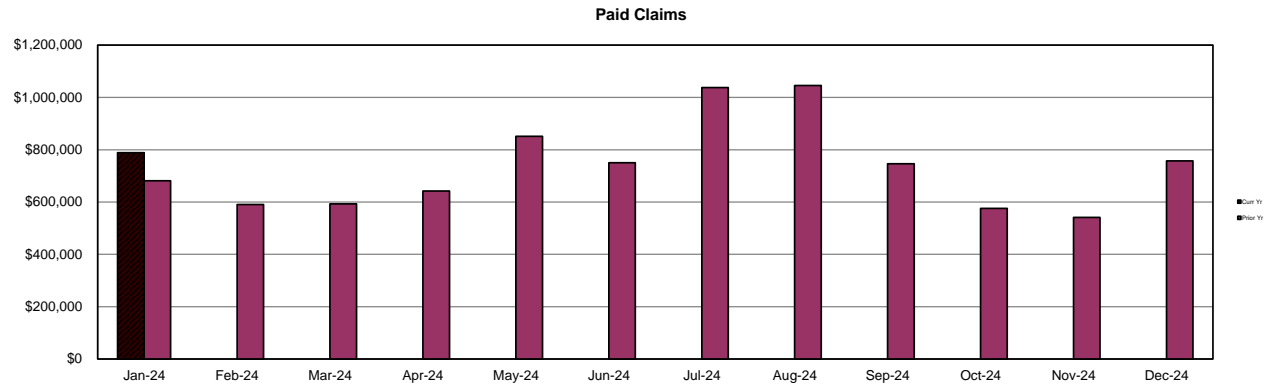
Exhibits	Description
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



Douglas County School District
PAID CLAIMS

Line #		Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Totals	Current Year Mo. Average	Prior Year Mo. Average	% Difference
ENROLLMENT																	
1	Employees	784	0	0	0	0	0	0	0	0	0	0	0	784	784	773	1.48%
2	Dependent Units	187	0	0	0	0	0	0	0	0	0	0	0	187	187	197	-5.28%
3	Total # of Dependents	352	0	0	0	0	0	0	0	0	0	0	0	352	352	366	-3.83%
EMPLOYEE CLAIMS																	
4	Medical	\$582,264	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$582,264	\$582,264	\$454,204	28.19%
5	Less Stop Loss Reimbursement	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$85,453)	(\$33,058)	158.49%
6	Net Medical Claims	\$496,811	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$496,811	\$496,811	\$421,146	17.97%
7	Prescription	\$113,540	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$113,540	\$113,540	\$109,316	3.86%
8	Dental	\$34,901	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$34,901	\$34,901	\$29,541	18.15%
9	Vision	\$4,609	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,609	\$4,609	\$3,707	24.32%
10	Total Employee	\$649,862	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$649,862	\$649,862	\$563,710	15.28%
11	Cost Per Employee	\$828.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$828.91	\$828.91	\$729.64	13.60%
DEPENDENT CLAIMS																	
12	Medical	\$107,665	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$107,665	\$107,665	\$135,835	-20.74%
13	Less Stop Loss Reimbursement	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00%
14	Net Medical Claims	\$107,665	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$107,665	\$107,665	\$135,835	-20.74%
15	Prescription	\$15,767	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,767	\$15,767	\$18,046	-12.63%
16	Dental	\$13,881	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13,881	\$13,881	\$15,881	-12.59%
17	Vision	\$1,488	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,488	\$1,488	\$903	64.88%
18	Total Dependent	\$138,801	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$138,801	\$138,801	\$170,665	-18.67%
19	Cost Per Dependent Unit	\$742.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$742.25	\$742.25	\$864.49	-14.14%
20	Cost Per Dependent	\$394.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$394.32	\$394.32	\$466.30	-15.44%
EMPLOYEE + DEPENDENT																	
21	Medical	\$689,929	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$689,929	\$689,929	\$590,039	16.93%
22	Less Stop Loss Reimbursement	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$85,453)	(\$33,058)	158.49%
23	Net Medical Claims	\$604,476	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$604,476	\$604,476	\$556,981	8.53%
24	Prescription	\$129,307	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$129,307	\$129,307	\$127,363	1.53%
25	Dental	\$48,782	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$48,782	\$48,782	\$45,422	7.40%
26	Vision	\$6,097	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,097	\$6,097	\$4,609	32.26%
27	Total Claims	\$788,662	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$788,662	\$788,662	\$734,375	7.39%
28	Composite Cost Per Employee	\$1,005.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,005.95	\$1,005.95	\$950.54	5.83%
29	Composite Cost Per Member	\$694.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$694.25	\$694.25	\$644.99	7.64%

**Douglas County School District
PAID CLAIMS**

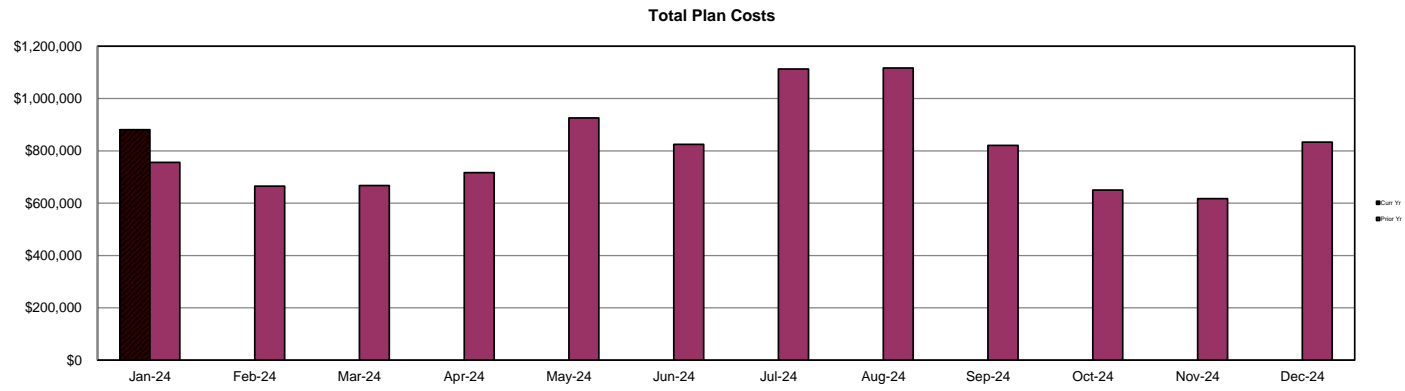


Douglas County School District
TOTAL PLAN COSTS

Line #	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Totals	Current Year Mo. Average	Prior Year Mo. Average	% Difference
EMPLOYEE																
1	TPA / UTIL REVIEW / COBRA / TELE DOC	\$27.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,874	\$21,874	\$13,489	62.16%
2	Specific Stop Loss	\$67.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$53,140	\$53,140	\$45,127	17.76%
3	PPO Networks (Dental)	\$0.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$549	\$549	\$541	1.48%
4	VSP	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,317	\$1,317	\$1,298	1.48%
5	Consulting Fee (Estimated)	\$1.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500	\$1,500	\$1,500	0.00%
6	Total Fixed	\$99.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$78,379	\$78,379	\$61,955	26.51%
7	Exposures	784	0	0	0	0	0	0	0	0	0	0	784	784	773	1.48%
8	Employee Fixed Costs	\$78,379	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$78,379	\$78,379	\$61,955	26.51%
9	Total Gross Claims	\$735,315	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$735,315	\$735,315	\$596,769	23.22%
10	Gross Plan Costs	\$813,694	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$813,694	\$813,694	\$658,723	23.53%
11	Stop-Loss Reimbursements	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$85,453)	(\$33,058)	158.49%
12	Net Plan Costs	\$728,241	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$728,241	\$728,241	\$625,665	16.39%
13	Per Employee Gross Plan Costs	\$1,037.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,037.87	\$1,037.87	\$852.62	21.73%
14	Per Employee Net Plan Costs	\$928.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$928.88	\$928.88	\$809.83	14.70%
DEPENDENT																
15	Specific Stop Loss (+ 1 Dep.)	\$74.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,738	\$6,738	\$6,518	3.37%
16	Specific Stop Loss (+ Fam.)	\$74.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,108	\$7,108	\$6,077	16.96%
17	Dependent Units (+ 1 Dep.)	91	0	0	0	0	0	0	0	0	0	0	91	91	102	10.93%
18	Dependent Units (Fam.)	96	0	0	0	0	0	0	0	0	0	0	96	96	95	0.79%
19	Dependent Fixed Costs	\$13,845	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13,845	\$13,845	\$12,595	9.93%
20	Total Gross Claims	\$138,801	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$138,801	\$138,801	\$170,665	-18.67%
21	Gross Plan Costs	\$152,646	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$152,646	\$152,646	\$183,260	-16.71%
22	Stop-Loss Reimbursements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00%
23	Net Plan Costs	\$152,646	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$152,646	\$152,646	\$183,260	-16.71%
24	Per Dependent Unit Gross Plan Costs	\$816.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$816.29	\$816.29	\$928.29	-12.07%
25	Per Dependent Unit Net Plan Costs	\$816.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$816.29	\$816.29	\$928.29	-12.07%
26	Per Dependent Net Plan Costs	\$433.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$433.65	\$433.65	\$501.91	-13.60%
EMPLOYEE + DEPENDENT																
27	*Fixed Costs	\$92,225	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$92,225	\$92,225	\$74,550	23.71%
28	Total Claims	\$874,115	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$874,115	\$874,115	\$767,433	13.90%
29	Gross Plan Costs	\$966,340	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$966,340	\$966,340	\$841,983	14.77%
30	Stop-Loss Reimbursements	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$85,453)	(\$33,058)	158.49%
31	Pharmacy Rebates	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$27,705)	-100.00%
32	Net Plan Costs	\$880,887	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$880,887	\$880,887	\$781,219	12.76%
33	Composite Gross Plan Cost Per Employee	\$1,232.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,232.58	\$1,232.58	\$1,089.83	13.10%
34	Composite Net Plan Cost Per Employee	\$1,123.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,123.58	\$1,123.58	\$1,011.18	11.12%
35	Composite Net Plan Cost Per Member	\$775.43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$765.99	\$765.99	\$710.47	7.81%

*MAXOR Admin Fee Added to Employee & Dependent Fixed Costs

Douglas County School District
TOTAL PLAN COSTS



Douglas County School District
MEDICAL CLAIMS ONLY IN EXCESS OF \$137,500 (Accumulative Paid Amounts Year to Date)

<u>CLAIMANT</u>	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Claim # <u>Total Amount of Claim Year to Date</u>												
1	\$0											
2	\$0											
3	\$0											
4	\$0											
5	\$0											
6	\$0											
7	\$0											
8	\$0											
9	\$0											
10	\$0											
Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Increase Over Previous Month:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	1 \$0

Claim # <u>Amount Over Specific Stop-Loss (\$250,000)</u>												
1	\$0											
2	\$0											
3	\$0											
4	\$0											
5	\$0											
6	\$0											
7	\$0											
8	\$0											
9	\$0											
10	\$0											
Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Increase Over Previous Month:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Douglas County School District

Hometown Health self-funded health plan reserve as of January 31, 2024

Based on claims from February 01, 2023 through January 31, 2024

FORMULA

Estimated IBNR = (Most recent 12 months of Actual Net Paid Claims) x (Lag Days/365)
 x (Current Employee Count / Average 12 month Lagged Employee Count)

Net Paid Claims from February 01, 2023 through January 31, 2024

Medical	\$ 6,739,445
Dental	\$ 562,589
Prescription Drugs	\$ 1,561,755
Vision	<u>\$ 56,187</u>
Total Claims	\$ 8,919,976

Average Estimated Lag Days

Medical	55 Days
Dental	30 Days
Rx	11 Days
Vision	22 Days

Number of employees covered:

Current enrollment all Medical Plans = 784 : 60 day lagged enrollment = 770

Current enrollment all Dental Plans = 784 : 60 day lagged enrollment = 770

Current enrollment all Rx Plans = 784 : 60 day lagged enrollment = 770

Current enrollment all Vision Plans = 784 : 60 day lagged enrollment = 770

Estimated IBNR Calculation

Medical	\$6,739,445 X (55/365) X (784/770) =	\$ 1,033,550	15.3%
+			
Dental	\$562,589 X (30/365) X (784/770) =	\$ 47,061	8.4%
+			
Rx	\$1,561,755 X (11/365) X (784/770) =	\$ 47,902	3.1%
+			
Vision	\$56,187 X (22/365) X (784/770) =	<u>\$ 3,447</u>	6.1%
=			
Total estimated IBNR as of January 31, 2024 =		\$ 1,131,958	12.7%

Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers.
 These reserve estimates are calculated based on claims for the period stated above.

Douglas County School District

Hometown Health self-funded health plan reserve as of December 31, 2023

Based on claims from January 01, 2023 through December 31, 2023

FORMULA

Estimated IBNR = (Most recent 12 months of Actual Net Paid Claims) x (Lag Days/365)
 x (Current Employee Count / Average 12 month Lagged Employee Count)

Net Paid Claims from January 01, 2023 through December 31, 2023

Medical	\$ 6,683,773
Dental	\$ 545,060
Prescription Drugs	\$ 1,528,351
Vision	<u>\$ 55,314</u>
Total Claims	\$ 8,812,497

Average Estimated Lag Days

Medical	55 Days
Dental	30 Days
Rx	11 Days
Vision	22 Days

Number of employees covered:

Current enrollment all Medical Plans = 796 : 60 day lagged enrollment = 768

Current enrollment all Dental Plans = 796 : 60 day lagged enrollment = 768

Current enrollment all Rx Plans = 796 : 60 day lagged enrollment = 768

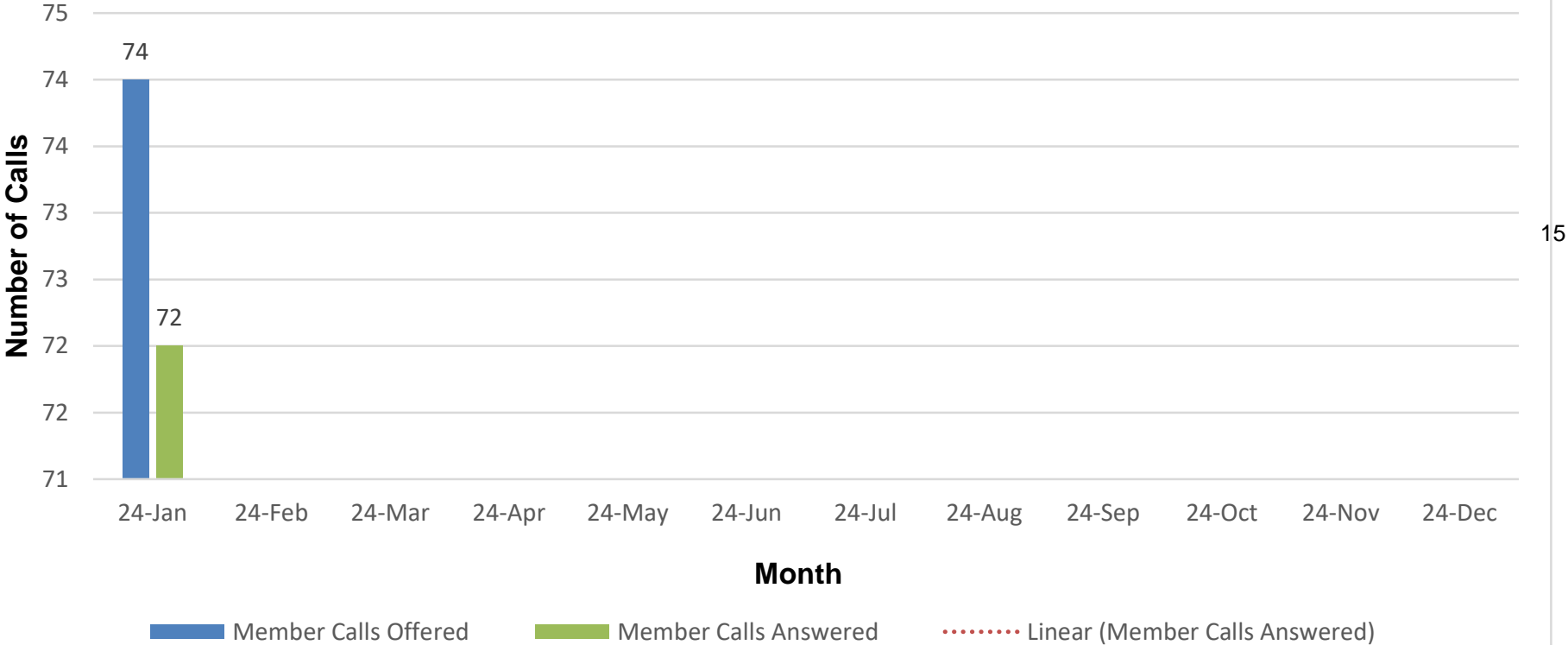
Current enrollment all Vision Plans = 796 : 60 day lagged enrollment = 768

Estimated IBNR Calculation

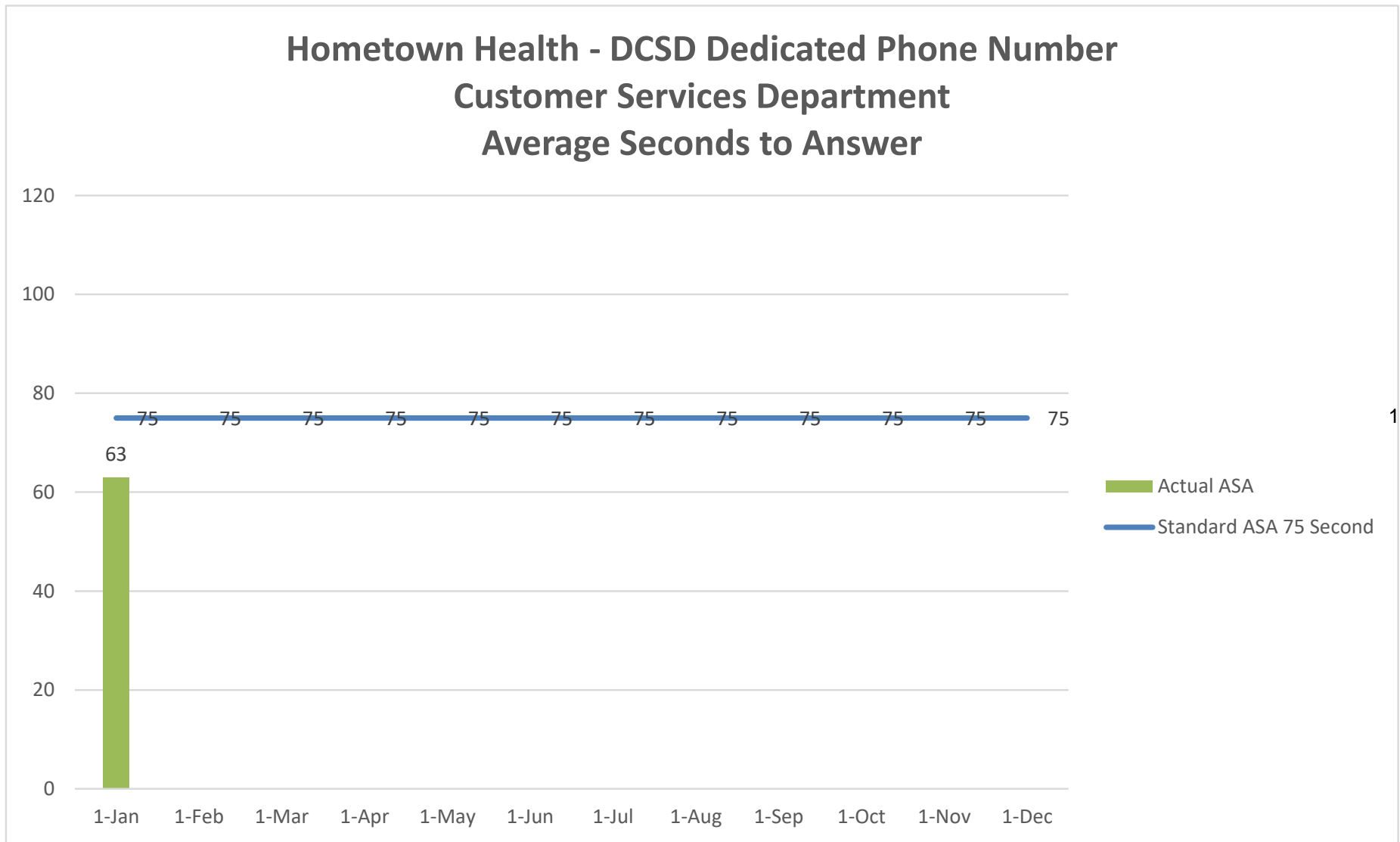
Medical	\$6,683,773 X (55/365) X (796/768) =	\$ 1,043,749	15.6%
+			
Dental	\$545,060 X (30/365) X (796/768) =	\$ 46,428	8.5%
+			
Rx	\$1,528,351 X (11/365) X (796/768) =	\$ 47,734	3.1%
+			
Vision	\$55,314 X (22/365) X (796/768) =	<u>\$ 3,455</u>	6.2%
=			
Total estimated IBNR as of December 31, 2023 =		\$ 1,141,366	13.0%

Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers. These reserve estimates are calculated based on claims for the period stated above.

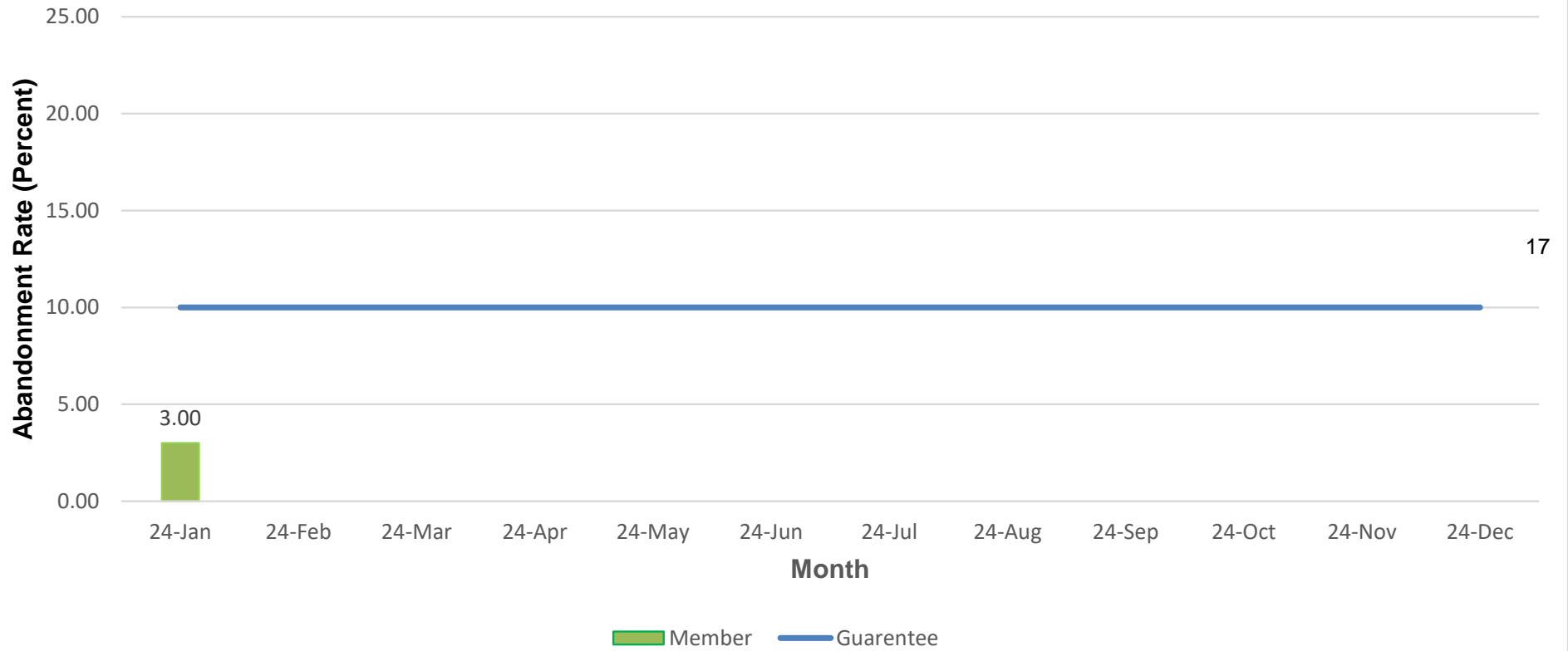
Hometown Health - DCSD Dedicated Phone Number Customer Services Department Call Volume



Hometown Health - DCSD Dedicated Phone Number Customer Services Department Average Seconds to Answer



Hometown Health - DCSD Dedicated Phone Number Customer Services Department Abandonment Rate





Claims Turnaround Time

Excludes Non-Business Days

332 - DOUGLAS COUNTY SCHOLL DISTRICT

	2024	January
Total		
Total Claims Received During Month	1,378	1,378
Total Claims Paid During Month	1,501	1,501
Claims Open at End of Month	213	213
Percentage of Claims Paid Within 30 Days	99.5%	99.5%
Number of Claims Paid Over 30 Days	7	7

	2024	January
Medical		
Total Claims Received During Month	1,174	1,174
Total Claims Paid During Month	1,279	1,279
Claims Open at End of Month	41	41
Percentage of Claims Paid Within 30 Days	99.5%	99.5%
Number of Claims Paid Over 30 Days	7	7

	2024	January
Dental		
Total Claims Received During Month	204	204
Total Claims Paid During Month	222	222
Claims Open at End of Month	99	99
Percentage of Claims Paid Within 30 Days	100.0%	100.0%
Number of Claims Paid Over 30 Days	0	0

18

							Unaudited data as of 8/9/23			
Unaudited 2017-2018 12 Months	Unaudited 2018-2019 Actuals to date	Unaudited 2019-2020 Actuals to date	2020-2021 Actuals to date	2021-2022 Actuals to date	2022-2023 Actuals to date	2023-2024 Actuals to date	2023-24 Operating Revenues	2023-24 Admin Expenses	2023-24 Claims Expenses	2023-24 Est Cash Flows
\$563,516	\$433,914	\$707,103	\$593,957	\$1,047,051	\$649,873	\$1,008,996	\$728,435.06	(\$87,515.15)	(\$1,008,995.60)	(\$368,075.69)
\$445,585	\$567,057	\$504,522	\$533,442	\$801,080	\$937,616	\$1,112,051	\$621,972.92	(\$83,196.77)	(\$1,112,051.20)	(\$573,275.05)
\$583,849	\$411,577	\$419,473	\$922,103	\$709,220	\$540,995	\$735,590	\$631,583.98	(\$78,937.27)	(\$735,590.45)	(\$182,943.74)
\$441,403	\$942,438	\$575,237	\$580,104	\$758,601	\$993,427	\$399,999	\$633,066.79	(\$87,523.77)	(\$399,999.55)	\$145,543.47
\$551,472	\$365,469	\$751,140	\$974,578	\$820,396	\$214,398	\$762,960	\$728,050.31	(\$80,184.02)	(\$762,959.57)	(\$115,093.28)
\$658,645	\$577,289	\$409,511	\$606,620	\$1,754,598	\$919,954	\$689,212	\$654,515.57	(\$84,610.30)	(\$689,211.63)	(\$119,306.36)
\$648,966	\$842,303	\$585,200	\$508,567	\$211,099	\$520,765	\$685,625	\$1,845,470.34	(\$100,779.01)	(\$685,625.24)	\$1,059,066.09
\$425,514	\$342,650	\$425,889	\$454,486	-\$155,452	\$553,752					\$0.00
\$416,595	\$298,929	\$463,808	-\$63,850	\$1,124,963	\$642,894					\$0.00
\$413,519	\$580,877	\$590,274	\$581,293	\$116,358	\$561,828					\$0.00
\$354,643	\$595,059	\$386,887	\$735,299	\$610,376	\$872,626					\$0.00
\$344,032	\$506,841	\$690,699	\$833,568	\$997,886	\$728,608					\$0.00
\$5,847,739	\$6,464,403	\$6,509,743	\$7,260,167	\$8,796,176	\$8,136,736	\$5,394,433	\$5,843,094.97	(\$602,746.29)	(\$5,394,433.24)	(\$154,084.56)
\$487,311.62	\$538,700.25	\$542,478.58	\$605,013.95	\$733,014.69	\$678,061.33	\$770,633.35				
(2.09%)	10.55%	0.70%	11.53%	21.16%	(7.50%)	13.65%				
0.93%	(0.42%)	(0.08%)	5.05%	(3.29%)	(4.56%)	0.00%				
783	771	768	795	763	773	773				
409	416	423	452	443	378	378				
1,192	1,187	1,191	1,247	1,206	1,151	1,151				
\$ 4,906	\$ 5,446	\$ 5,466	\$ 5,822	\$ 7,294	\$ 7,069	\$ 8,034				
ACTUALS	ACTUALS	ACTUAL	ACTUAL	ACTUAL	JUNE FINAL	DEC AMEND				
\$ 3,444,437	\$ 3,485,417	\$ 2,900,257	\$ 3,055,107	\$ 1,713,523	\$ 659,909	\$ 322,101	Fund Balance - 6/30:			
\$6,651,392	\$6,827,457	\$7,339,180	\$7,564,729	\$8,007,604	\$7,888,920	\$8,328,096	Premium Pmts			
				\$1,000,000	\$1,000,000	\$1,000,000	Transfer from GF			
\$924,365	\$491,801	\$452,484	\$657,098	\$1,979	\$0	\$0	Insurance Proceeds			
(\$11,986)	(\$7,306)	(\$3,890)	(\$3,955)	(\$3,845)	(\$31,030)	(\$9,030)	Other Payments			
(\$6,636,580)	(\$6,966,774)	(\$6,731,736)	(\$8,541,210)	(\$9,067,362)	(\$7,950,000)	(\$8,100,000)	Claims Expense			
							PEBP Payments			
(\$300,590)	(\$306,856)	(\$271,441)	(\$284,913)	(\$287,536)	(\$330,000)	(\$325,000)	Fixed Costs - Admin Payments			
(\$628,349)	(\$679,916)	(\$669,791)	(\$742,720)	(\$707,462)	(\$793,000)	(\$900,000)	Fixed Costs - Third-Party Payments			
\$42,728	\$56,434	\$40,044	\$9,387	\$3,008	\$5,000	\$10,000	Interest on Inv / Ck Acct			

Notes:
July Premiums reflect the 'wrap-around' effect of the multiple salary schedules. Revenues associated with premiums that are attributable to FY23/24 but paid out in Jul 2024 are reflected above.

January 2024 - Includes transfer of \$1,000,000 from the GF

