

# Douglas County School District Health Advisory Committee

District Office  
1638 Mono Avenue  
Minden, NV 89423

Tuesday, February 25, 2025  
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 November 19, 2024 Meeting (For Possible Action) 4

Attached are the minutes of the November 19, 2024 Health Advisory Committee Meeting for review and approval.

**RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated November 19, 2024.**

### 5. Approval of Minutes of the January 28, 2025 Meeting (For Possible Action) 7

Attached are the minutes of the January 28, 2025 Health Advisory Committee Meeting for review and approval.

**RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated January 28, 2025.**

### 6. Review of Claims (Information and Discussion) 9

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.

**7. Customer Service Review (Information and Discussion)**

**17**

Sam Bradley

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

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

**21**

The Executive Director of Human Resources or the Business Services Director, will provide an update on the projected financials of the district's self-insured health insurance fund.

**9. Discuss DCSD's plan language related to submission and reimbursement of claims for emergent or urgent care services when treatment is provided outside the United States (For Information, Discussion, and Possible Action).**

The Health Advisory Committee will review and discuss DCSD's plan language related to submission and reimbursement of claims for emergent and urgent care when treatment is provided outside the United States. If necessary, plan language can be clarified to help with claim submission and processing.

**10. Correspondence (Information and Discussion)**

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

**11. 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.

**12. 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.

**13. 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 Leeann Caires at 775-782-5134 or lcaires@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](http://www.dcsd.k12.nv.us)  
State of Nevada website: <https://notice.nv.gov>

**DRAFT - Minutes of the Health Advisory  
Committee Meeting of November 19, 2024**

**Committee Members Present**

Jeannie Dwyer, Executive Director of Human Resources  
Darcy McInnis, DCPEA  
Kerry Stack, DCPEA  
Lin Falkner, DCPEA  
Susan McNeill, DCAA  
Elizabeth Martin, DCSSO  
Jeff Johnson, Chapter #6 Bus Drivers Association

**Absent**

Lloyd Barnes, LP Insurance (via Google Meets), CJ Bawden, Hometown Health (via Google Meets), Sam Bradley, Hometown Health (via Google Meets), Jay Jackson, Chapter #6 Bus Drivers (replacing J. Johnson at future meetings), 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 Mrs. Dwyer at 4:34 p.m.

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

Motion passed 7 - 0

**2. Public Comment #1**

No public comment.

**3. Committee Members' Comment**

Ms. McInnis mentioned that staff who reached out regarding the best option for bloodwork appreciated the information and that the cost savings was noted. It was added that the educational information shared via email(s) has been helpful and staff are starting to utilize the information regarding cost savings.

Mrs. Dwyer mentioned that Jay Jackson will be taking over for Jeff Johnson as the Chapter #6 Bus Drivers representative. Mr. Johnson is resigning in December 2024.

**4. Approval of Minutes of the October 15, 2024 meeting (For Possible Action)**

Ms. Martin made a motion to approve the October 15, 2024 minutes. Ms. McInnis seconded the motion.

Motion passed 7 - 0.

**5. Review of Claims (Information and Discussion)**

Mr. Barnes reported on the paid claims through October 2024.

Exhibit 1 – October was a pretty big claims month, especially for dependents. Employee enrollment is up approximately 0.12% for 2024 and dependent enrollment is down approximately 3% (compared to 2023). Total employee claims (line 10) are down approximately 3% compared to plan year 2023. Cost per employee (Line 11) is \$889 (year to date - down .64% compared to 2023). Line 12 – dependent claims (\$427,977 for the month of October) were the highest reported month for the plan year. Cost per dependent unit (Line 19) was \$2,372 in October. Total claims (line 27) for the month of October were

\$1,139,221 (the largest month of the year, so far). Average composite cost per employee (Line 28) was \$1,512 in October.

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 32 shows the total net plan costs for October was \$1,125,692. Average monthly composite net plan cost per employee per month is \$1,494 in October (Line 34).

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$275,000). In October, there was one new large claim for a total of 9 large claims in excess of \$137,500 (50% of the current \$275,000 deductible).

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. October 2024 estimated IBNR is \$1,008,326 (up slightly from August).

## **6. Customer Service Review (Information and Discussion)**

Ms. Bradley from Hometown Health reported on customer service from October 2024. Customer Service Call Volume report data shows approximately 39 member calls in October (39 were answered). For October, the Average Seconds to Answer (ASA) was 10 seconds – five consecutive months below 20 seconds (performance guarantee is 75 seconds). October 2024 Abandonment rate was zero (performance guarantee is 10%) for the sixth month in a row. The claims report shows 1,055 claims received during the month of October; 1,440 claims were processed in October. The number of claims paid within 30 days was at 88%.

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

For the month of October, paid claims were \$1,171,815 and admin expenses were \$99,400. Total claims for fiscal year 24-25 so far are \$2,827,473. Total operating revenues for the fiscal year 24-25 so far are \$3,999,288. Estimated cash flow was negative \$451,014 in October.

## **8. Correspondence (Information and Discussion)**

Mrs. Dwyer asked Mr. Barnes for some information/explanation about the traditional PPO and HSAs (Health Savings Accounts). DCSD's intent was to have the HSA plan and the PPO plan be generally equivalent in cost and value to both DCSD and employees. Traditional PPO includes a deductible, copayments for certain services, an out-of-pocket maximum (once hit, 100% of benefits are paid). HSAs are "tax favored" and designed for those who want to shop around and take control of their medical related spending. Money can be set aside to pay for qualifying expenses. Increasing transparency helps people with HSAs spend their money more wisely.

HSAs have minimum deductible levels but copays and coinsurance are typically not paid until the deductible is met. There are maximum contributions that can be made to an HSA (for 2025 the individual max is \$4300; family max is \$8550). Unused funds roll over from year to year and you can keep the funds in an HSA if you change plans, retire, or resign.

HSAs have strict rules for eligibility – cannot be dual enrolled under a spouse's plan, cannot be enrolled in an FSA, cannot be enrolled in Medicare. Health savings funds can be used for medical, dental, vision, and prescription related costs. Over the counter medications and first aid supplies can also be purchased with HSA funds. Ineligible items include cosmetic surgery and non-prescribed massage therapy (a full list can be found on the IRS website). Receipts for expenses should be retained in case HSA participants are audited by the IRS. Non-qualifying expenses are taxed plus a 20% penalty.

Important note about out of network services – out of network providers are not required to bill at the contracted discounts agreed to by in-network providers and they can/will bill for anything insurance does not pay (in almost all situations except emergencies).

## **9. Future Agenda Items (For Possible Action)**

1 - DCSD health insurance education/town hall (“health plan 101”) or sessions during the annual all staff professional development (Forum in Spring 2025).

\*\*NOTE: HAC meeting dates for 2024-25: 1/28/2025, 2/25/2025, 3/25/2025, 4/29/2025, 5/27/2025.

## **10. Public Comment #2**

No public comment.

## **11. Adjournment**

The meeting was adjourned at 5:33 p.m. by Mrs. Dwyer.

Submitted by,

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

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**DRAFT - Minutes of the Health Advisory  
Committee Meeting - January 28, 2025**

**Committee Members Present**

Kerry Stack, DCPEA  
Lin Falkner, DCPEA  
Susan McNeill, DCAA

**Absent**

Jeannie Dwyer, Executive Director of HR  
Darcy McInnis, DCPEA  
Elizabeth Martin, DCSSO  
Jay Jackson, Chapter #6 Bus Drivers Association

Lloyd Barnes, LP Insurance (via Google Meets), Nate Kerr, LP Insurance (via Google Meets, CJ Bawden, Hometown Health (via Google Meets), Sam Bradley, Hometown Health (via Google Meets), 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 Mrs. Caires at 4:38 p.m.

**2. Public Comment #1**

No public comment.

**3. Committee Members' Comment**

Mrs. Falkner inquired about retiree insurance - if the employee terminates DCSD's coverage upon retirement, can the retiree come back on DCSD's insurance coverage? Mrs. Caires explained the conditions by which a retiree can return to DCSD insurance. Per NRS, retirees can return to DCSD's coverage in even years only, if DCSD was the retiree's last public employer and the employee is drawing a PERS retirement.

**4. Approval of Minutes of the November 19, 2024 meeting (For Possible Action)**

Because there was not a quorum, the November 19, 2024 minutes will be presented for approval at the February 2025 HAC meeting.

**5. Review of Claims (Information and Discussion)**

Mr. Kerr reported on the paid claims through December 2024.

Exhibit 1 – Employee enrollment was down approximately 0.22% in 2024 and dependent enrollment was down approximately 1% (compared to 2023). Total employee claims (line 10) for 2024 were \$6,730,775. Cost per employee (Line 11) was \$727 in 2024 (down .28% compared to 2023). Cost per dependent unit (Line 19) was \$761 in December. In 2024, the average cost per month for dependents (Line 20) was \$494 – an increase of 6% compared to 2023. Total claims (line 27) for the month of December were \$713,678. Average composite cost per employee (Line 28) was \$944 in December. In 2024, the average monthly composite cost per employee was \$959, compared to \$950 in 2023.

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 32 shows the total net plan costs for December was \$680,153. Average monthly composite net plan cost per employee per month was \$900 in December (Line 34). Average monthly composite net plan cost per employee per month for 2024 was \$1,034 compared to \$1,011 in 2023.

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$275,000). In December, there was a total of 10 large claims in excess of \$137,500 (50% of the current \$275,000 deductible). Two of the large claims have surpassed the stop loss limit and qualify for reimbursement. For 2024, not an unusually large claims year, in line with previous years' averages.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. December 2024 estimated IBNR is \$1,067,047 (up slightly from August).

## **6. Customer Service Review (Information and Discussion)**

Ms. Bradley from Hometown Health reported on customer service from December 2024. Customer Service Call Volume report data shows approximately 56 member calls in December (55 were answered). For December, the Average Seconds to Answer (ASA) was 9 seconds – seven consecutive months below 20 seconds (performance guarantee is 75 seconds). December 2024 Abandonment rate was 2% (performance guarantee is 10%). The claims report shows 1,132 claims received during the month of December. 1,378 claims were paid in December. The number of claims paid within 30 days was at 92%.

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

For the month of December, paid claims were \$630,192 and admin expenses were \$96,502. Total claims for fiscal year 24-25 so far are \$5,508,604. Total operating revenues for the fiscal year 24-25 so far are \$4,520,996. Estimated cash flow was negative \$5,650 in December. Some stop loss reimbursements have been received but the general fund transfer of \$1 million to the insurance fund has not occurred yet.

Mrs. Falkner discussed an issue filling a prescription. It was recommended that Mrs. Falkner provide a few more details (date of service, etc.) to Mrs. Caires. Mrs. Caires can then provide the details to Maxor (Pharmacy Benefit Manager) for input and review.

## **8. Correspondence (Information and Discussion)**

No correspondence.

## **9. Future Agenda Items (For Possible Action)**

1 - DCSD health insurance education/town hall (“health plan 101”) or sessions during the annual all staff professional development (Forum in Spring 2025). *This was mentioned during the January meeting to gauge interest/participation from Hometown Health and LP Insurance.*

2 – Discussion and information regarding plan language for out of country emergency services.

\*\*NOTE: HAC meeting dates for 2024-25: 2/25/2025, 3/25/2025, 4/29/2025, 5/27/2025.

## **10. Public Comment #2**

No public comment.

## **11. Adjournment**

The meeting was adjourned at 5:01 p.m. by Mrs. Caires.

Submitted by,

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





# Douglas County School District

**January-25**

**Group Health Plan  
Cost Analysis Report**

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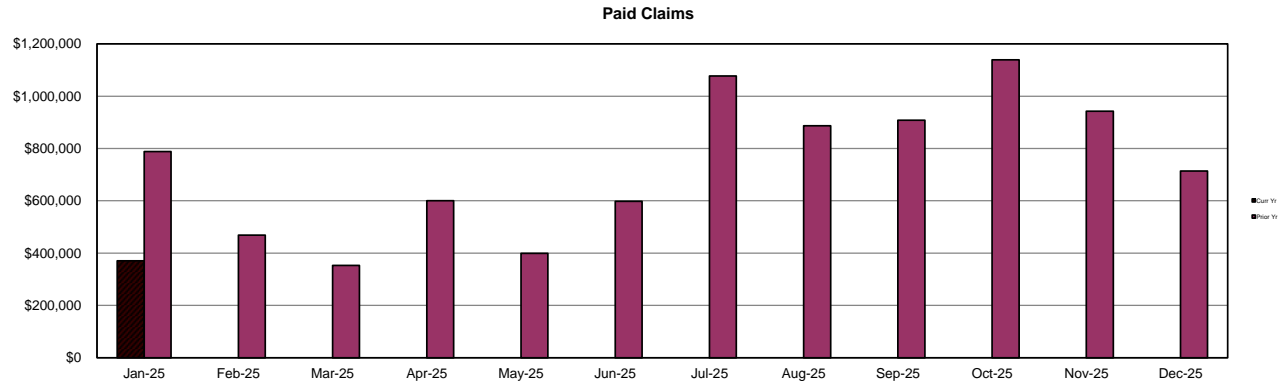
<b>Exhibits</b>	<b>Description</b>
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**Douglas County School District  
PAID CLAIMS**

Line #		Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Totals	Current Year Mo. Average	Prior Year Mo. Average	% Difference
<b>ENROLLMENT</b>																	
1	Employees	748	0	0	0	0	0	0	0	0	0	0	0	748	748	771	-2.97%
2	Dependent Units	191	0	0	0	0	0	0	0	0	0	0	0	191	191	192	-0.74%
3	Total # of Dependents	354	0	0	0	0	0	0	0	0	0	0	0	354	354	362	-2.16%
<b>EMPLOYEE CLAIMS</b>																	
4	Medical	\$315,847	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$315,847	\$315,847	\$411,501	-23.25%
5	Less Stop Loss Reimbursement	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,121)	-100.00%
6	Net Medical Claims	\$315,847	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$315,847	\$315,847	\$404,380	-21.89%
7	Prescription	\$81,434	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$81,434	\$81,434	\$124,554	-34.62%
8	Dental	\$19,644	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$19,644	\$19,644	\$27,984	-29.80%
9	Vision	\$3,112	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,112	\$3,112	\$3,980	-21.80%
10	<b>Total Employee</b>	<b>\$420,037</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$420,037</b>	<b>\$420,037</b>	<b>\$560,898</b>	<b>-25.11%</b>
11	<i>Cost Per Employee</i>	<i>\$561.55</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$561.55</i>	<i>\$561.55</i>	<i>\$727.57</i>	<i>-22.82%</i>
<b>DEPENDENT CLAIMS</b>																	
12	Medical	\$52,049	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$52,049	\$52,049	\$150,120	-65.33%
13	Less Stop Loss Reimbursement	(\$160,053)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$160,053)	(\$160,053)	\$0	0.00%
14	Net Medical Claims	(\$108,003)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$108,003)	(\$108,003)	\$150,120	-171.94%
15	Prescription	\$47,664	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$47,664	\$47,664	\$15,553	206.46%
16	Dental	\$9,851	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,851	\$9,851	\$12,291	-19.86%
17	Vision	\$1,085	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,085	\$1,085	\$888	22.23%
18	<b>Total Dependent</b>	<b>(\$49,404)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$49,404)</b>	<b>(\$49,404)</b>	<b>\$178,851</b>	<b>-127.62%</b>
19	<i>Cost Per Dependent Unit</i>	<i>(\$258.66)</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>(\$258.66)</i>	<i>(\$258.66)</i>	<i>\$929.50</i>	<i>-127.83%</i>
20	<i>Cost Per Dependent</i>	<i>(\$139.56)</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>(\$139.56)</i>	<i>(\$139.56)</i>	<i>\$494.29</i>	<i>-128.23%</i>
<b>EMPLOYEE + DEPENDENT</b>																	
21	Medical	\$367,896	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$367,896	\$367,896	\$561,621	-34.49%
22	Less Stop Loss Reimbursement	(\$160,053)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$160,053)	(\$160,053)	(\$7,121)	2147.59%
23	Net Medical Claims	\$207,843	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$207,843	\$207,843	\$554,500	-62.52%
24	Prescription	\$129,098	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$129,098	\$129,098	\$140,107	-7.86%
25	Dental	\$29,495	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$29,495	\$29,495	\$40,276	-26.77%
26	Vision	\$4,197	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,197	\$4,197	\$4,867	-13.77%
27	<b>Total Claims</b>	<b>\$370,633</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$370,633</b>	<b>\$370,633</b>	<b>\$739,749</b>	<b>-49.90%</b>
28	<i>Composite Cost Per Employee</i>	<i>\$495.50</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$495.50</i>	<i>\$495.50</i>	<i>\$959.57</i>	<i>-48.36%</i>
29	Composite Cost Per Member	\$336.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$336.33	\$336.33	\$653.06	-48.50%

**Douglas County School District  
PAID CLAIMS**

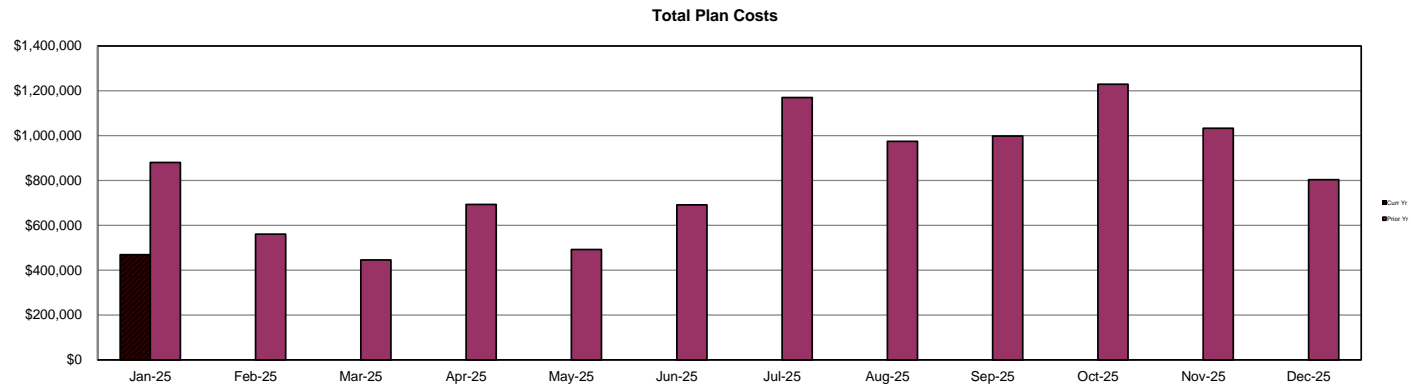


**Douglas County School District  
TOTAL PLAN COSTS**

Line #	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Totals	Current Year Mo. Average	Prior Year Mo. Average	% Difference
<b>EMPLOYEE</b>																
1	TPA / UTIL REVIEW / COBRA / TELE DOC	\$29.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,707	\$21,707	\$21,509	0.92%
2	Specific Stop Loss	\$72.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$53,938	\$53,938	\$52,253	3.23%
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	\$524	\$524	\$540	-2.97%
4	VSP	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,257	\$1,257	\$1,295	-2.97%
5	Consulting Fee (Estimated)	\$2.01	\$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	\$105.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$78,925	\$78,925	\$77,096	2.37%
7	Exposures	748	0	0	0	0	0	0	0	0	0	0	748	748	771	-2.97%
8	Employee Fixed Costs	\$78,925	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$78,925	\$78,925	\$77,096	2.37%
9	Total Gross Claims	\$420,037	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$420,037	\$420,037	\$568,019	-26.05%
10	Gross Plan Costs	\$498,963	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$498,963	\$498,963	\$645,115	-22.66%
11	Stop-Loss Reimbursements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,121)	-100.00%
12	Net Plan Costs	\$498,963	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$498,963	\$498,963	\$637,994	-21.79%
13	Per Employee Gross Plan Costs	\$667.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$667.06	\$667.06	\$836.82	-20.29%
14	Per Employee Net Plan Costs	\$667.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$667.06	\$667.06	\$827.58	-19.40%
<b>DEPENDENT</b>																
15	Specific Stop Loss (+ 1 Dep.)	\$78.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,325	\$7,325	\$6,997	4.69%
16	Specific Stop Loss (+ Fam.)	\$78.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,718	\$7,718	\$7,250	6.47%
17	Dependent Units (+ 1 Dep.)	93	0	0	0	0	0	0	0	0	0	0	93	93	95	-1.59%
18	Dependent Units (Fam.)	98	0	0	0	0	0	0	0	0	0	0	98	98	98	0.09%
19	Dependent Fixed Costs	\$15,043	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,043	\$15,043	\$14,247	5.59%
20	Total Gross Claims	\$110,649	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$110,649	\$110,649	\$178,851	-38.13%
21	Gross Plan Costs	\$125,692	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$125,692	\$125,692	\$193,098	-34.91%
22	Stop-Loss Reimbursements	(\$160,053)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$160,053)	(\$160,053)	\$0	0.00%
23	Net Plan Costs	(\$34,361)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$34,361)	(\$34,361)	\$193,098	-117.79%
24	Per Dependent Unit Gross Plan Costs	\$658.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$658.07	\$658.07	\$1,003.54	-34.42%
25	Per Dependent Unit Net Plan Costs	(\$179.90)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$179.90)	(\$179.90)	\$1,003.54	-117.93%
26	Per Dependent Net Plan Costs	(\$97.06)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$97.06)	(\$97.06)	\$530.13	-118.31%
<b>EMPLOYEE + DEPENDENT</b>																
27	*Fixed Costs	\$98,579	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$98,579	\$98,579	\$91,343	7.92%
28	Total Claims	\$530,686	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$530,686	\$530,686	\$746,870	-28.95%
29	Gross Plan Costs	\$629,265	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$629,265	\$629,265	\$838,213	-24.93%
30	Stop-Loss Reimbursements	(\$160,053)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$160,053)	(\$160,053)	(\$7,121)	2147.59%
31	Pharmacy Rebates	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$38,008)	-100.00%
32	Net Plan Costs	\$469,213	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$469,213	\$469,213	\$793,084	-40.84%
33	Composite Gross Plan Cost Per Employee	\$841.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$841.26	\$841.26	\$1,087.29	-22.63%
34	Composite Net Plan Cost Per Employee	\$627.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$627.29	\$627.29	\$1,028.75	-39.02%
35	Composite Net Plan Cost Per Member	\$425.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$422.78	\$422.78	\$733.69	-42.38%

\*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)**

<b>CLAIMANT</b>		<b>Jan-25</b>	<b>Feb-25</b>	<b>Mar-25</b>	<b>Apr-25</b>	<b>May-25</b>	<b>Jun-25</b>	<b>Jul-25</b>	<b>Aug-25</b>	<b>Sep-25</b>	<b>Oct-25</b>	<b>Nov-25</b>	<b>Dec-25</b>
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											
<b>Total</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Increase Over Previous Month:</b>			\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Claim #	<u>Amount Over Specific Stop-Loss (\$275,000)</u>												
1		\$0											
2		\$0											
3		\$0											
4		\$0											
5		\$0											
6		\$0											
7		\$0											
8		\$0											
9		\$0											
10		\$0											
<b>Total</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Increase Over Previous Month:</b>			\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Note: *Unavailable from Hometown Health at this time.*

## Douglas County School District

Hometown Health self-funded health plan reserve as of January 31, 2025

Based on claims from February 01, 2024 through January 31, 2025

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, 2024 through January 31, 2025

<b>Medical</b>	\$ 6,257,363
<b>Dental</b>	\$ 464,020
<b>Prescription Drugs</b>	\$ 1,681,074
<b>Vision</b>	<u>\$ 56,506</u>
<b>Total Claims</b>	<b>\$ 8,458,963</b>

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 = 748 : 60 day lagged enrollment = 774

Current enrollment all Dental Plans = 748 : 60 day lagged enrollment = 774

Current enrollment all Rx Plans = 748 : 60 day lagged enrollment = 774

Current enrollment all Vision Plans = 748 : 60 day lagged enrollment = 774

### Estimated IBNR Calculation

Medical	\$6,257,363 X (55/365) X (748/774) =	\$ 910,923	14.6%
+			
Dental	\$464,020 X (30/365) X (748/774) =	\$ 36,846	7.9%
+			
Rx	\$1,681,074 X (11/365) X (748/774) =	\$ 48,945	2.9%
+			
Vision	\$56,506 X (22/365) X (748/774) =	<u>\$ 3,290</u>	5.8%
=			
<b>Total estimated IBNR as of January 31, 2025 =</b>		<b>\$ 1,000,004</b>	<b>11.8%</b>

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, 2024

Based on claims from January 01, 2024 through December 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 January 01, 2024 through December 31, 2024

Table with 2 columns: Category (Medical, Dental, Prescription Drugs, Vision, Total Claims) and Amount (\$ 6,653,995, \$ 483,307, \$ 1,681,284, \$ 58,406, \$ 8,876,992)

Average Estimated Lag Days

Table with 2 columns: Category (Medical, Dental, Rx, Vision) and Lag Days (55 Days, 30 Days, 11 Days, 22 Days)

Number of employees covered:

Current enrollment all Medical Plans = 756 : 60 day lagged enrollment = 777
Current enrollment all Dental Plans = 756 : 60 day lagged enrollment = 777
Current enrollment all Rx Plans = 756 : 60 day lagged enrollment = 777
Current enrollment all Vision Plans = 756 : 60 day lagged enrollment = 777

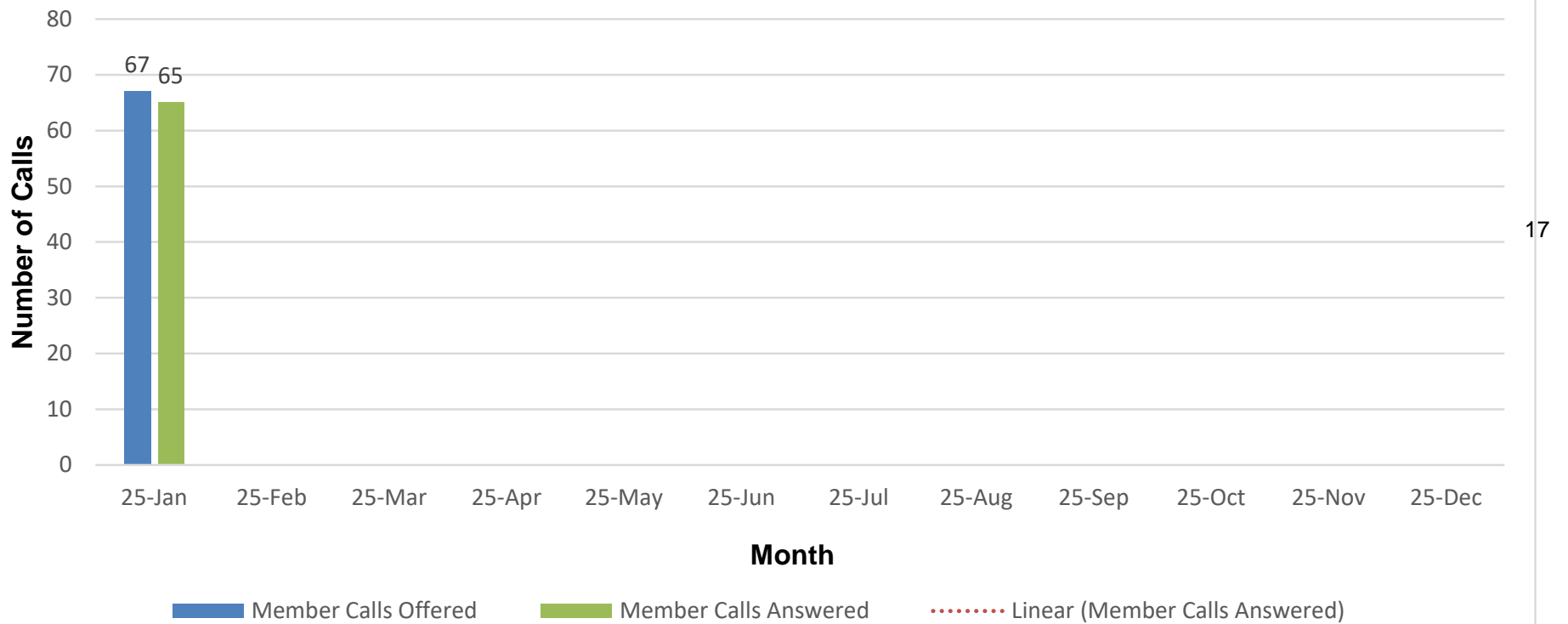
Estimated IBNR Calculation

Table showing the calculation of estimated IBNR for Medical, Dental, Rx, and Vision, leading to a total estimated IBNR of \$ 1,067,047 as of December 31, 2024.

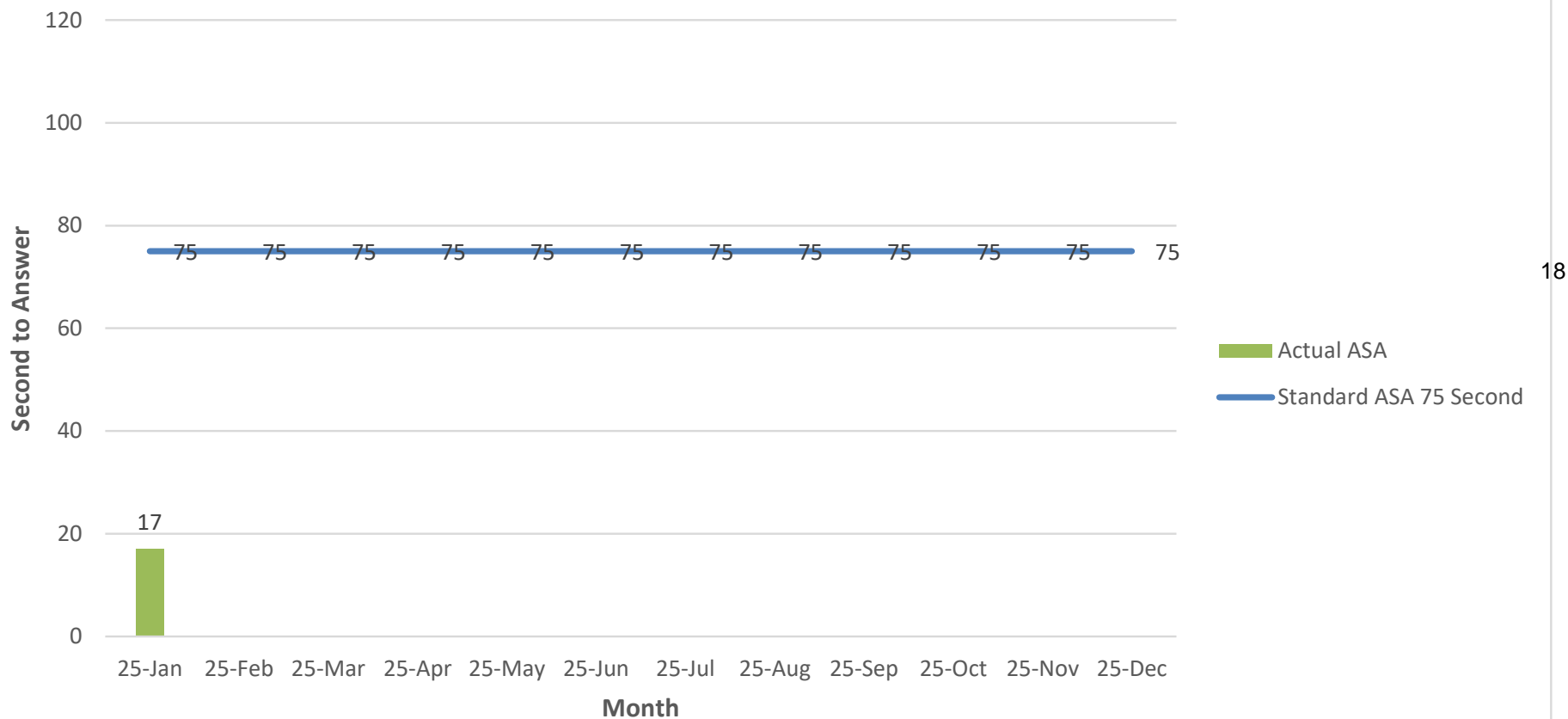
Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers. These reserve estimates are calculated based on claims for the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



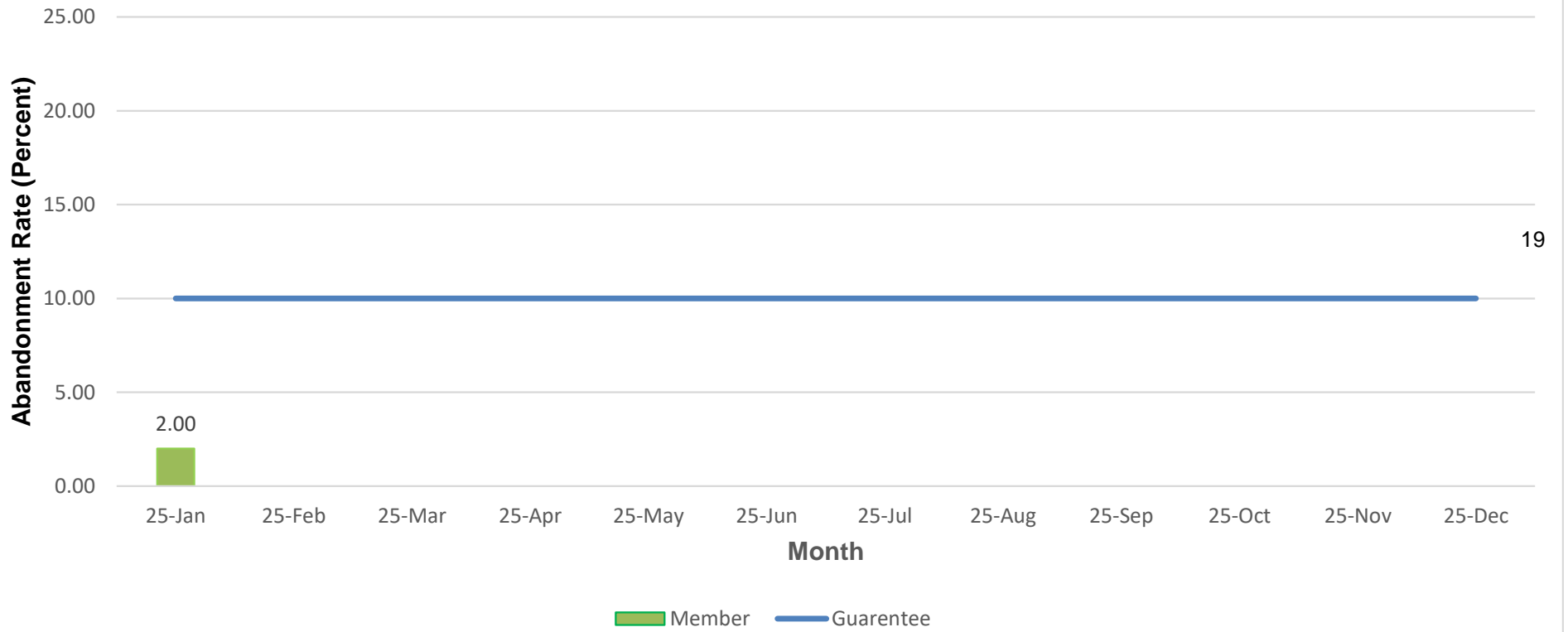
# Hometown Health - DCSD Dedicated Phone Number Customer Services Department Call Volume



# 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 SCHOOL DISTRICT

	2025	January	
<b>Total</b>			
Total Claims Received During Month	1,348	1,348	
Total Claims Paid During Month	1,584	1,584	
Claims Open at End of Month	244	244	
Percentage of Claims Paid Within 30 Days	96.7%	96.7%	
Number of Claims Paid Over 30 Days	52	52	
	<b>2025</b>	<b>January</b>	
<b>Medical</b>			
Total Claims Received During Month	1,274	1,274	
Total Claims Paid During Month	1,430	1,430	20
Claims Open at End of Month	42	42	
Percentage of Claims Paid Within 30 Days	99.0%	99.0%	
Number of Claims Paid Over 30 Days	15	15	
	<b>2025</b>	<b>January</b>	
<b>Dental</b>			
Total Claims Received During Month	74	74	
Total Claims Paid During Month	154	154	
Claims Open at End of Month	129	129	
Percentage of Claims Paid Within 30 Days	76.0%	76.0%	
Number of Claims Paid Over 30 Days	37	37	

							Unaudited data as of 8/9/23				
Unaudited	Unaudited										
2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2023-24	2023-24	2023-24	2023-24	
Actuals to date	Actuals to date	Actuals to date	Actuals to date	Actuals to date	Actuals to date	Actuals to date	Operating Revenues	Admin Expenses	Claims Expenses	Est Cash Flows	
\$433,914	\$707,103	\$593,957	\$1,047,051	\$649,873	\$1,008,996	\$818,800	July	\$827,617.15	(\$101,797.48)	(\$818,799.94)	(\$92,980.27)
\$567,057	\$504,522	\$533,442	\$801,080	\$937,616	\$1,112,051	\$1,140,749	August	\$712,086.81	(\$101,772.20)	(\$1,140,748.70)	(\$530,434.09)
\$411,577	\$419,473	\$922,103	\$709,220	\$540,995	\$735,590	\$867,924	September	\$718,664.77	(\$93,248.45)	(\$867,924.20)	(\$242,507.88)
\$942,438	\$575,237	\$580,104	\$758,601	\$993,427	\$399,999	\$1,171,815	October	\$820,200.78	(\$99,400.40)	(\$1,171,814.54)	(\$451,014.16)
\$365,469	\$751,140	\$974,578	\$820,396	\$214,398	\$762,960	\$879,124	November	\$721,383.42	(\$101,854.64)	(\$879,124.04)	(\$259,595.26)
\$577,289	\$409,511	\$606,620	\$1,754,598	\$919,954	\$689,212	\$630,192	December	\$721,043.66	(\$96,502.87)	(\$630,191.52)	(\$5,650.73)
\$842,303	\$585,200	\$508,567	\$211,099	\$520,765	\$685,625	\$509,134	January	\$737,798.94	(\$102,470.09)	(\$509,133.77)	\$126,195.08
\$342,650	\$425,889	\$454,486	-\$155,452	\$553,752	\$624,971		February				\$0.00
\$298,929	\$463,808	-\$63,850	\$1,124,963	\$642,894	\$352,799		March				\$0.00
\$580,877	\$590,274	\$581,293	\$116,358	\$561,828	\$491,344		April				\$0.00
\$595,059	\$386,887	\$735,299	\$610,376	\$872,626	\$507,389		May				\$0.00
\$506,841	\$690,699	\$833,568	\$997,886	\$728,608	\$598,594		June				\$0.00
<b>\$6,464,403</b>	<b>\$6,509,743</b>	<b>\$7,260,167</b>	<b>\$8,796,176</b>	<b>\$8,136,736</b>	<b>\$7,969,530</b>	<b>\$6,017,738</b>	<b>TOTAL CLAIMS</b>	<b>\$5,258,795.53</b>	<b>(\$697,046.13)</b>	<b>(\$6,017,736.71)</b>	<b>(\$1,455,987.31)</b>
\$538,700.25	\$542,478.58	\$605,013.95	\$733,014.69	\$678,061.33	\$664,127.54	\$859,676.81					
10.55%	0.70%	11.53%	21.16%	(7.50%)	(2.05%)	29.44%					
0.42%	0.08%	5.05%	(3.29%)	(4.56%)	0.00%	(1.13%)					
771	768	795	763	773	773	779					
416	423	452	443	378	378	359					
1,187	1,191	1,247	1,206	1,151	1,151	1,138					
\$ 5,446	\$ 5,466	\$ 5,822	\$ 7,294	\$ 7,069	\$ 6,924	\$ 9,065					
<b>ACTUALS</b>	<b>ACTUAL</b>	<b>ACTUAL</b>	<b>ACTUAL</b>	<b>ACTUAL</b>	<b>ACTUAL</b>	<b>DEC AMEND</b>					
<b>\$ 3,485,417</b>	<b>\$ 2,900,257</b>	<b>\$ 3,055,107</b>	<b>\$ 1,713,523</b>	<b>\$ 659,909</b>	<b>\$ 322,101</b>	<b>\$ 962,908</b>	<b>Fund Balance - 6/30:</b>				
\$6,827,457	\$7,339,180	\$7,564,729	\$8,007,604	\$7,888,920	\$8,328,096	\$8,810,000	Premium Pmts				
			\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	Transfer from GF				
\$491,801	\$452,484	\$657,098	\$1,979	\$0	\$0	\$0	Insurance Proceeds				
(\$7,306)	(\$3,890)	(\$3,955)	(\$3,845)	(\$31,030)	(\$9,030)	(\$9,030)	Other Payments				
(\$6,966,774)	(\$6,731,736)	(\$8,541,210)	(\$9,067,362)	(\$7,950,000)	(\$8,100,000)	(\$8,100,000)	Claims Expense				
							PEBP Payments				
(\$306,856)	(\$271,441)	(\$284,913)	(\$287,536)	(\$330,000)	(\$325,000)	(\$325,000)	Fixed Costs - Admin Payments				
(\$679,916)	(\$669,791)	(\$742,720)	(\$707,462)	(\$793,000)	(\$900,000)	(\$930,000)	Fixed Costs - Third-Party Payments				
\$56,434	\$40,044	\$9,387	\$3,008	\$5,000	\$10,000	\$10,000	Interest on Inv / Ck Acct				
<b>\$2,900,257</b>	<b>\$3,055,107</b>	<b>\$1,713,523</b>	<b>\$659,909</b>	<b>\$449,799</b>	<b>\$326,167</b>	<b>\$1,418,878</b>	<b>Est. Ending Fund Balance - 7/1:</b>				

**Notes:**  
 July Premiums reflect the 'wrap-around' effect of the multiple salary schedules.  
 Revenues associated with premiums that are attributable to FY24/25 but paid out in Jul 2024 are reflected above.

Breakdown by month for insurance revenue & expense												
REVENUE	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Premiums	660,513.83	607,437.41	621,332.92	622,412.87	626,857.20	626,557.44	642,354.20					
Exp Ins	26,780.42	33,856.13	25,983.38	25,466.24	27,982.46	29,408.14	26,257.89					
PERS Ins	61,473.79	66,346.36	67,562.03	65,416.86	64,591.86	64,591.86	66,694.97					
Interest	4,220.05	4,446.91	3,786.44	2,257.84	1,951.90	486.22	0.00					
Rx Rebates	74,629.06	0.00	0.00	104,646.97	0.00	0.00	2,491.88					
Transfers in	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
<b>Totals</b>	<b>827,617.15</b>	<b>712,086.81</b>	<b>718,664.77</b>	<b>820,200.78</b>	<b>721,383.42</b>	<b>721,043.66</b>	<b>737,798.94</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>EXPENSE</b>												
Claims	713,454.64	954,356.11	733,694.13	957,471.07	794,091.83	473,039.25	508,940.87					
Rx Claims	105,340.90	186,360.84	134,214.23	211,136.86	84,830.94	157,137.31	159,486.65					
Rx Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Other Fees	4.40	31.75	15.84	3,206.61	388.77	14.96	758.96					
Stop-loss Reimb.	0.00	0.00	0.00	0.00	-187.50	0.00	-160,052.71					
Accts Payable	6,767.68	7,071.82	7,641.90	6,744.79	8,861.19	4,834.23	7,667.58					
Admin Fees	95,029.80	94,700.38	85,606.55	92,655.61	92,993.45	91,668.64	94,802.51					
<b>Totals</b>	<b>920,597.42</b>	<b>1,242,520.90</b>	<b>961,172.65</b>	<b>1,271,214.94</b>	<b>980,978.68</b>	<b>726,694.39</b>	<b>611,603.86</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>