

Agenda

Lyon County School District Board of Trustees

A LCSD INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Tuesday, May 18, 2021, beginning at 4:30 PM at the Professional Learning Center, PLC, located on the SSES Campus, 3800 W. Spruce St., 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 AOF AGENDA
5. APPROVAL OF MINUTES 3

6. PUBLIC PARTICIPATION

The public is invited to attend the meeting, accepting facial covering and social distancing measures set in place by the State of Nevada Governor's Directives. Any in-person attendees may be asked not to enter if the 50% capacity of the room has been reached.

The public may address the committee on items not listed on the agenda. No action may be taken on any subject raised during public comments until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).

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.

7. (FOR DISCUSSION) Update on LCSD Health Trust Fund. Presented by Spencer Winward, Finance Manager/Comptroller.
8. (FOR DISCUSSION AND POSSIBLE ACTION) 2021 Fully Insured Aetna Plan Update. Presented by Valerie Clark, Clark and Associates. 5
9. (FOR DISCUSSION AND POSSIBLE ACTION) Future meeting dates and possible additional meetings. Presented by Chair, Cynthia Darden.

10. PUBLIC PARTICIPATION

The public is invited to attend the meeting, accepting facial covering and social distancing measures set in place by the State of Nevada Governor's Directives. Any in-person attendees may be asked not to enter if the 50% capacity of the room has been reached.

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taken on any subject raised during public comments until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).

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.

11. 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.

Agenda

Lyon County School District Board of Trustees

A LCSD INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Wednesday, March 24, 2021, beginning at 4:30 PM at the Professional Learning Center PLC on SSMS Campus, 3800 W. Spruce St., 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 @ 4:37pm
2. PLEDGE OF ALLEGIANCE led by Cindy Darden
3. ROLL CALL AND WELCOME Julie Gibbs, Monica Quam, Dawn Huckaby, EIDawna Koch, Cindy Darden, and Kathy Rudy
4. APPROVAL OF AGENDA Dawn Huckaby moved to approve the agenda. 2nd by Kathy Rudy.
5. APPROVAL OF MINUTES EIDawna Koch made a motion to approve the updated minutes. 2nd by Kathy Rudy.
6. PUBLIC PARTICIPATION

The public is invited to attend the meeting accepting facial covering and social distancing measures set in place by the State of Nevada Governor's Directives. Any in-person attendees may be asked not to enter if the 50% capacity of the room has been reached.

The public may address the committee on items not listed on the agenda. No action may be taken on any subject raised during public comments until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law). **No Public Participation.**

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.

7. FOR DISCUSSION: Update on LCSD Health Trust Fund. Presented by Spencer Winward, Finance Manager/Comptroller. **Things are winding down. Still working on outstanding claims as they come in.**
8. FOR DISCUSSION AND POSSIBLE ACTION: 2021 Fully Insured Aetna Plan Update. Presented by Valerie Clark, Clark & Associates. **See attachment/handout. Positive feedback. Blake Smith and Kelly McGuire-Shay met weekly with the Aetna Implementation Team from October 2020 to February 2021. They will meet monthly beginning in March 2021. Aetna Service Team has been proactive and thorough with outreach to providers and members. No claim data was available yet from January 2021. Discussed current app registrations and strategies to reach 60% of employees using it. Ideas on how to promote the app were discussed. Aetna's offer included a maximum renewal rate cap guarantee on the first year renewal based upon 60% Aetna Health Mobile App usage.**

9. FOR DISCUSSION AND POSSIBLE ACTION: Future meeting dates and possible additional meetings. Presented by Chair, Cynthia Darden. May 18, 2021 @ 4:30pm at the PLC and September 1, 2021 @4:30pm at the PLC.

10. PUBLIC PARTICIPATION

The public is invited to attend the meeting accepting facial covering and social distancing measures set in place by the State of Nevada Governor's Directives. Any in-person attendees may be asked not to enter if the 50% capacity of the room has been reached.

The public may address the committee on items not listed on the agenda. No action may be taken on any subject raised during public comments until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law). **None.**

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.

11. ADJOURN @ 5:18pm

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).

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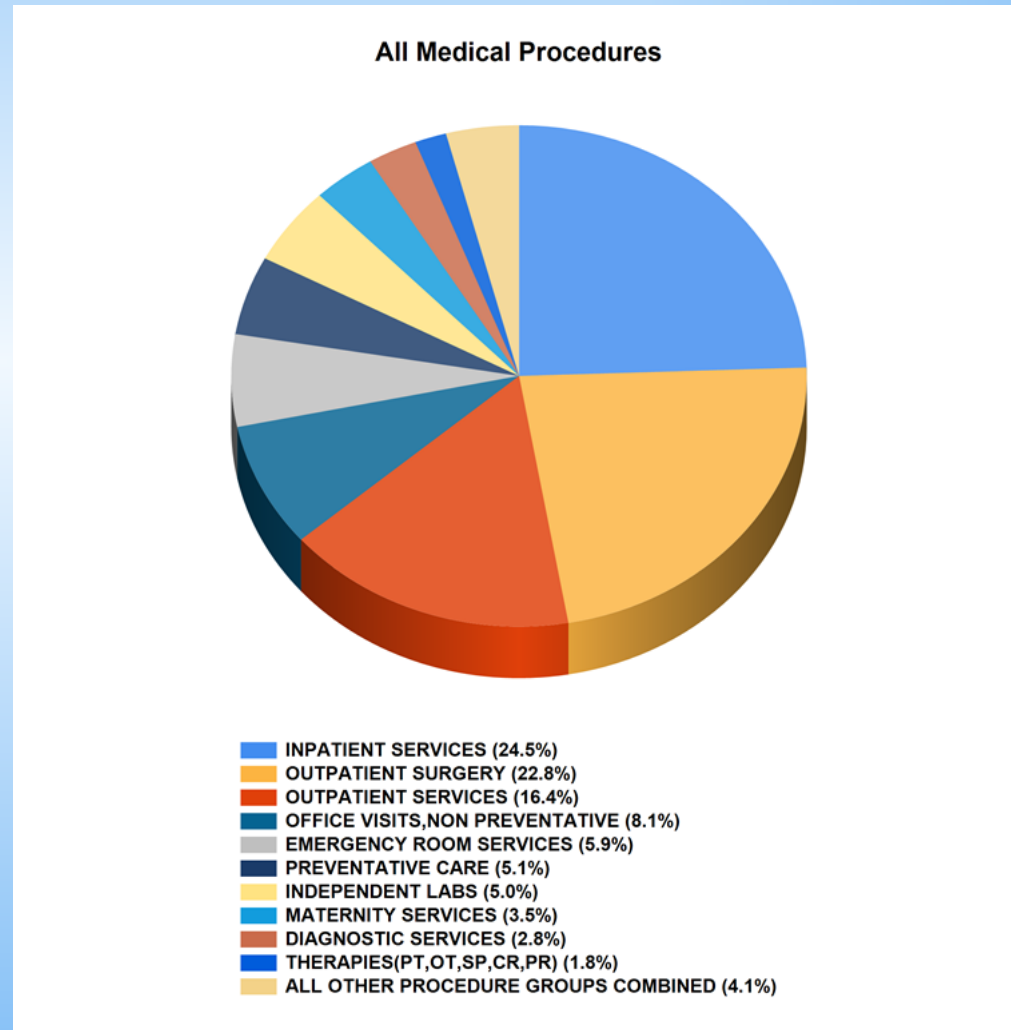
LCSD Insurance Committee Meeting 05/18/2021

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S&S Claims Run Out Reporting

Top Medical Procedure Groupings (Paid date 1/1/21 – 5/11/21)

Procedure Groups	Paid Amount
INPATIENT SERVICES	\$449,595.82
OUTPATIENT SURGERY	\$418,805.09
OUTPATIENT SERVICES	\$301,833.57
OFFICE VISITS, NON PREVENTATIVE	\$147,989.88
EMERGENCY ROOM SERVICES	\$109,254.31
PREVENTATIVE CARE	\$93,594.97
INDEPENDENT LABS	\$92,493.72
MATERNITY SERVICES	\$65,222.21
DIAGNOSTIC SERVICES	\$51,102.36
THERAPIES (PT, OT, SP, CR, PR)	\$32,631.45



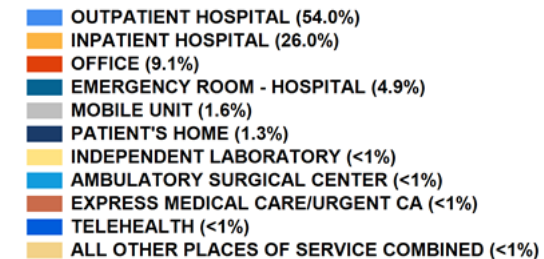
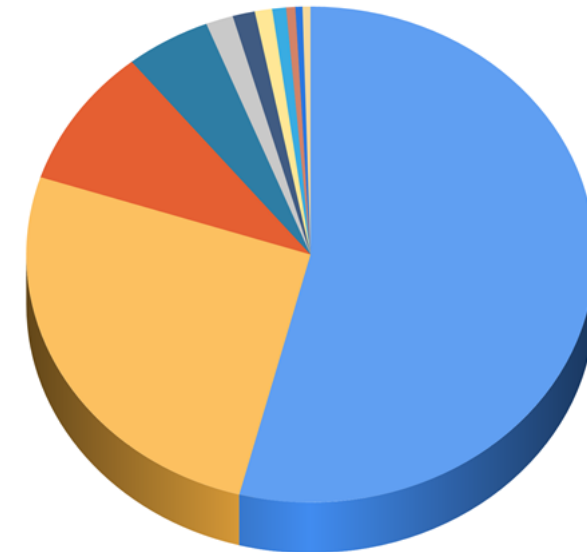
S&S Claims Run Out Reporting

Top Places of Service (Paid date 1/1/21 – 5/11/21)

Places Of Service	# Of Services*	Paid Amount
22 OUTPATIENT HOSPITAL	783	\$993,134.55
21 INPATIENT HOSPITAL	89	\$477,970.20
11 OFFICE	1,269	\$167,622.30
23 EMERGENCY ROOM - HOSPITAL	106	\$89,182.78
15 MOBILE UNIT	1	\$28,625.31
12 PATIENT'S HOME	104	\$23,333.65
81 INDEPENDENT LABORATORY	214	\$18,096.18
24 AMBULATORY SURGICAL CENTER	22	\$14,494.62
20 EXPRESS MEDICAL CARE/URGENT CA	154	\$9,615.26
02 TELEHEALTH	96	\$7,342.99

* Service counts are derived by counting unique combinations of patient, provider, service dates. Multiple claims for the same patient with the same rendering provider and on the same day will only count as one service rendered.

All Places of Service



S&S Claims Run Out Reporting

Plan Cost Summary (Paid date 1/1/21 – 5/11/21)

	2021-01	2021-02	2021-03	2021-04	2021-05	Report Totals
Medical						
Benefits Paid	\$459,102.16	\$767,635.08	\$13,923.28	\$317,215.53	\$279,852.41	\$1,837,728.46
Stop Loss Reimbursement	-\$439,929.19	-\$5,810.10	\$0.00	\$0.00	\$0.00	-\$445,739.29
	\$19,172.97	\$761,824.98	\$13,923.28	\$317,215.53	\$279,852.41	\$1,391,989.17
Cost Per Subscriber (PEPM)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost Per Member (PMPM)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Pharmacy						
Accumulator Sharing Repayments	\$0.00	\$483.28	\$0.00	\$0.00	\$1,044.70	\$1,527.98
	\$0.00	\$483.28	\$0.00	\$0.00	\$1,044.70	\$1,527.98
Cost Per Subscriber (PEPM)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost Per Member (PMPM)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All						
Total Benefits Paid	\$19,172.97	\$761,824.98	\$13,923.28	\$317,215.53	\$279,852.41	\$1,391,989.17
Total Administration*	\$0.00	\$483.28	\$0.00	\$0.00	\$1,044.70	\$1,527.98
	\$19,172.97	\$762,308.26	\$13,923.28	\$317,215.53	\$280,897.11	\$1,393,517.15

* Cost data pulled from billing records and not from claims

AETNA - Reporting Update

The first claims data report has been provided by Aetna. It displays claims incurred and completed through January 2021.

Regarding the 193% cost ratio, it is important to keep in mind the premium paid by LCSD in Jan was reduced because of the premium holiday.

Monthly Claims:						
Month	Subscribers	Members	Monthly Billed Premium	Total Medical FFS/Caps	Total Rx Claims	
January 2021	978	1,509	\$319,453	\$482,130	\$135,153	
Aggregate Premium Billed					\$319,453	
Aggregate Incurred Claims					\$617,283	
Cost Ratio					193%	

Premium amounts and lives counts displayed on this report are unaudited

AETNA - Reporting Update

Large Claim Listing

Effective Date: January 1, 2022

Policyholder Number - 170265

Group Number - 170265

- This report is designed to meet your need for data in evaluating your benefit plan. We have removed individual member identifiers (e.g., name, ID number, etc.) because most plan sponsors find that their needs can be met without identifiers and also to comply with state and federal health information privacy regulations.
- Amounts below reflect medical costs only. Pharmacy costs not paid under the medical benefit are excluded.

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Total Group

Claimants with over \$25,000 in claims for 1/1/2021 - 1/31/2021

Claimant	Amount	ICD-10 Code Description
Claimant 1	\$66,657	Restricted Diagnosis
Claimant 2	\$57,817	Restricted Diagnosis

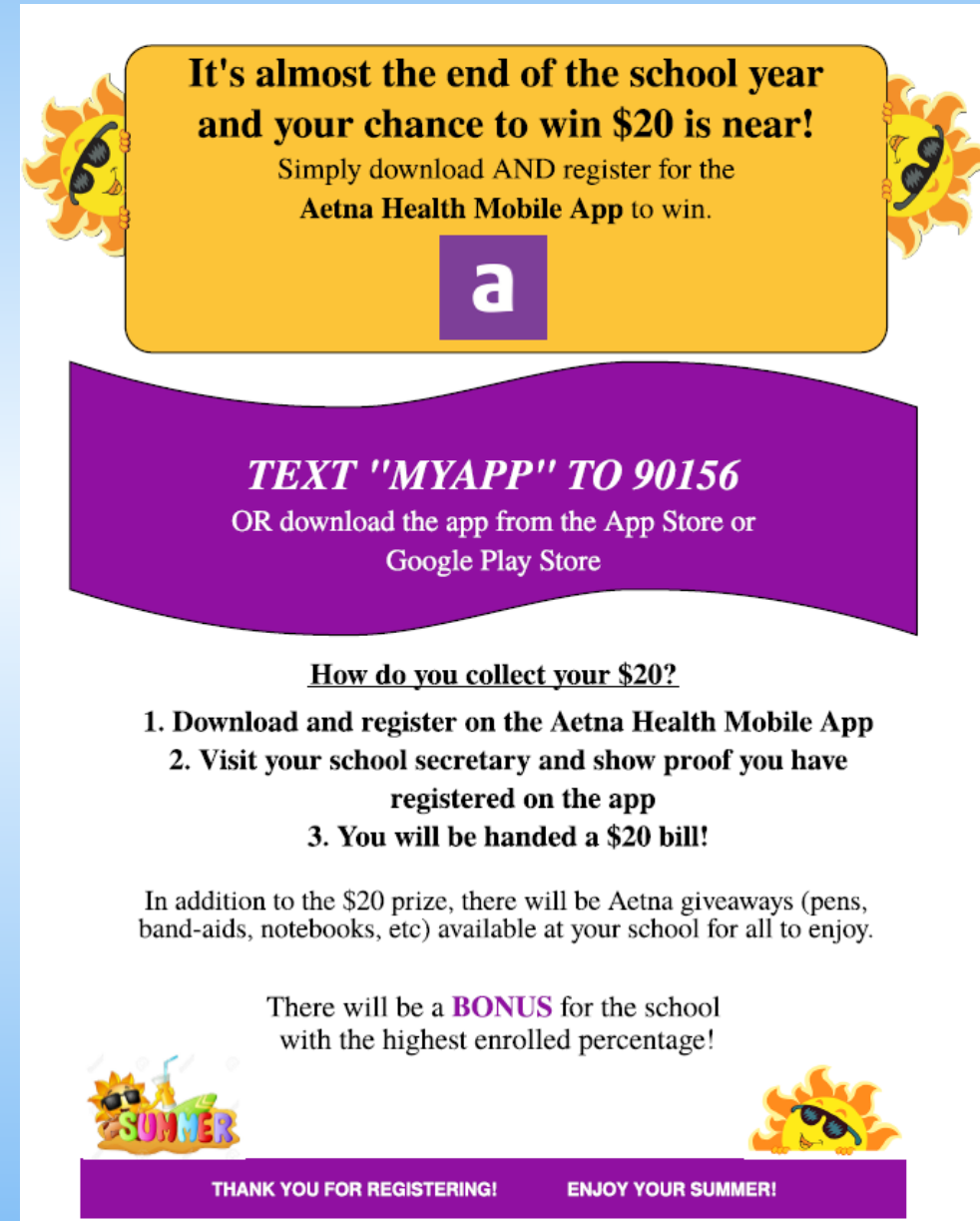
AETNA - CURRENT APP REGISTRATIONS

- Aetna offer includes a maximum renewal rate cap guarantee on the first-year renewal dependent upon **60%** Aetna Health Mobile App usage
- Originally, the percentage was based on both employees and dependents over 18 who register and login to the mobile app. After discussions with Aetna, we were able to get that amended to only include employees. Dependents over 18 are no longer included in the percentage calculation. 11
- Another change to the way Aetna is calculating the percentage is that both mobile app and website registrations will count. The app adoption percentage will include employees that download and login to the mobile app as well as employees that register and login on the Aetna website.
- **LCSD has achieved a 39% adoption rate** for registrations. This is up from 14% as of our last meeting and we suspect this percentage will continue to increase due to the ongoing app registration incentive.


APP REGISTRATION INCENTIVE

LCSD kicked off an incentive program in May to boost mobile app registration.

The incentive program has been well-received by the staff and should help LCSD achieve the desired 60% adoption rate.



**It's almost the end of the school year
and your chance to win \$20 is near!**
Simply download AND register for the
Aetna Health Mobile App to win.





TEXT "MYAPP" TO 90156
OR download the app from the App Store or
Google Play Store

How do you collect your \$20?

- 1. Download and register on the Aetna Health Mobile App**
- 2. Visit your school secretary and show proof you have registered on the app**
- 3. You will be handed a \$20 bill!**

In addition to the \$20 prize, there will be Aetna giveaways (pens, band-aids, notebooks, etc) available at your school for all to enjoy.

There will be a **BONUS** for the school with the highest enrolled percentage!



THANK YOU FOR REGISTERING! **ENJOY YOUR SUMMER!**

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 2020 to May 10, 2021.

CATEGORY	OPEN	CLOSED	TOTAL
Claims	5	11	16
Rx	4	10	14
Providers	2	27	29
Test/Procedure/PT Auth	3	4	7
Benefits	0	6	6
Dental	1	4	5
TOTAL	15	62	77

Thank you!

