

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 Thursday, November 14, 2024, beginning at 4:00 PM at the Lyon Complex Building D, 3750 W. 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.

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.

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 committee on agenda items. The purpose of public comment is to bring issues, concerns, or praiseworthy items to the attention of the committee. 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 the committee's jurisdiction and control. In consideration of others, avoid repetition. Although this committee 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 Committee Chairperson.

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 POSSIBLE ACTION)** Discussion and possible action regarding an update on the District's medical, dental, and vision plans. Presented by Valerie Clark and Lisa Squire From Clark & Associates.

8. **(FOR POSSIBLE ACTION)** Discussion and possible action regarding future meeting dates. Presented by Chairwoman Kathy Rudy.

9. PUBLIC PARTICIPATION

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10. ADJOURN

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 Nevada Public Notice Website (<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 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

An INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Thursday, October 17, 2024, beginning at 4:00 PM at the Lyon Complex Building D, 3750 W. 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.

Public Comment to the Lyon County School District Board of Trustees

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1. CALL TO ORDER @ 4:05pm
2. PLEDGE OF ALLEGIANCE - Done - Need flag holder
3. ROLL CALL AND WELCOME - Present - Kathy Rudy, Joy Hanssen, Anna Brueher, Allura Addington, Shannon Nelson, Blake Smith, Mary Cole and Clark & Associates
4. APPROVAL OF AGENDA- Propose a flexible agenda going forward - 1st - Anna Brueher and Mary Cole - item #10 will not be addressed - we are already contracted with American Fidelity. Legal Shield could cause conflict with our agreement with them. We have this service with our EAP program.- 1st Anna Brueher 2nd Joy Hanssen- all in favor
5. APPROVAL OF MINUTES - Approved 1st - Joy Hanssen 2nd Mary Cole All approved

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No public participation.

7. (FOR POSSIBLE ACTION) Update from Clark & Associates on medical, dental, and vision plans as well as an update on large claims and customer service emails/calls. Presented by Valerie Clark and Lisa Squire, Clark and Associates

First time in 2 years loss ratio is under 100%

1 large claim over 250K

Teladoc services - Blake to send all staff email with flier

Teladoc works great for mental health services - Our numbers may be decreased since we have EAP and Care Solis

Dental is running well at 78% - this will look great for renewal

Vision is running high most likely due to the summer months

8. (FOR POSSIBLE ACTION) Committee Chairperson and Secretary Nominations. Presented by Chairwoman Kathy Rudy, LCCSEA President.

Retain Kathy Rudy as Chairperson- 1st Joy Hanssen 2nd Anna Brueher

Kathy Rudy nominates Joy Hanssen for Secretary - Mary Cole 2nd - Joy accepts -

All in favor

9. (FOR DISCUSSION ONLY) Professional Services Process. Presented by Blake Smith, District Safety and Benefits Risk Manager.

RFQ - Request for qualifications - RFQ has been created and has been submitted to various publications

Reviewed committee guidelines -Will not need Insurance Committee review

RFQ Oct 15th-Nov 1st Due by 3pm

Committee consists of Harman Bains, Kyle Rodriguez and BillieJo Hogan

10. (FOR POSSIBLE ACTION) LegalShield Voluntary Employee Benefit - Presented by Amy Todd and CJ Gueldner

Removed from Agenda

11.(FOR POSSIBLE ACTION) Future meeting dates. Presented by Chairwoman Kathy Rudy, LCCSEA President

Nov 14, 2024 & Dec 12th - Will decided Jan 2025 at a later date

12. PUBLIC PARTICIPATION

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13. ADJOURN - 4:44pm

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LCSD Insurance Committee Meeting

11/14/2024
Updated 11/18/2024

Aetna Medical Utilization Review

Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Total Medical FFS/Caps	Total Rx Claims
August 2023	876	1,314	\$740,238	\$476,680	\$250,988
September 2023	965	1,423	\$805,613	\$577,413	\$311,096
October 2023	978	1,445	\$816,275	\$457,813	\$244,269
November 2023	992	1,463	\$826,789	\$488,757	\$295,051
December 2023	994	1,465	\$828,874	\$584,886	\$277,654
January 2024	994	1,462	\$825,421	\$616,426	\$223,122
February 2024	1,001	1,468	\$831,340	\$421,950	\$211,229
March 2024	1,005	1,478	\$836,614	\$572,992	\$234,198
April 2024	1,015	1,487	\$831,243	\$530,996	\$225,151
May 2024	1,018	1,492	\$845,174	\$625,474	\$236,867
June 2024	1,014	1,487	\$842,677	\$581,147	\$207,573
July 2024	1,033	1,494	\$934,396	\$884,354	\$257,976

Aggregate Premium Billed	\$9,964,653
Aggregate Incurred Claims	\$9,794,063
Cost Ratio	98%

- Claims displayed are incurred and completed through July 2024.
- Claims displayed are based on a rolling 12 months of data.
- Claims paid through September 2024.

- 1 large claimant is currently at \$341,098
- 1 large claimant is currently at \$254,702

(amount over \$250,000 is pooled)

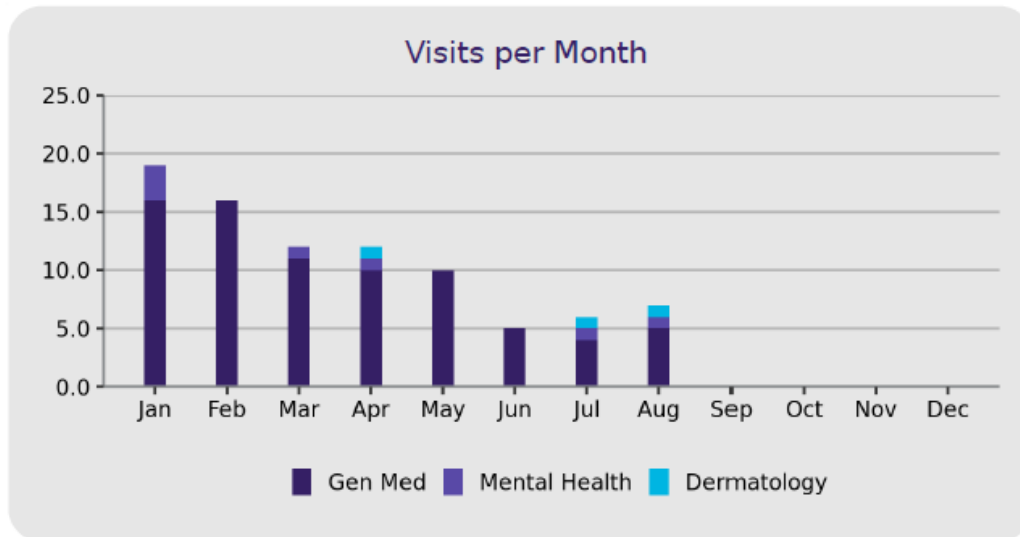
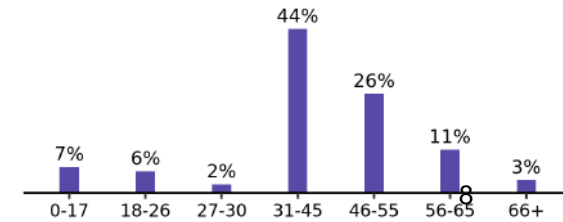
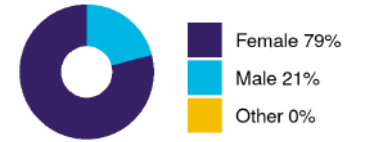
Summary

Aetna
Medical

Teladoc &
Nurse Line

	Visits		Visit Utilization*	Total Net Claim Savings*
	Report Period	YTD	Annualized	YTD
Primary Care	Product not currently included in your plan design			
General Medical	5	77	7.9%	\$35,256
Mental Health	1	7	0.7%	\$653
Dermatology	1	3	0.3%	\$300
Grand Total				\$36,209

Age and Gender



Lyon County SD IHL - 24 hour Nurse Line

Month	Count
January	1
February	0
March	0
April	0
May	0
June	0
July	0
August	0

Guardian Dental/Vision Utilization Review

Coverage	Date	Employee Only	EE/SP	EE/CH	EE/SPCH	LR	Total Earned Premium	Total Claims
DEN	10/2023	725	89	120	119	72%	\$64,748.38	\$46,846.80
	11/2023	735	92	123	119	67%	\$65,713.33	\$44,181.37
	12/2023	738	91	123	121	63%	\$66,001.13	\$41,280.33
	01/2024	744	89	122	117	85%	\$65,536.77	\$55,720.88
	02/2024	752	89	123	116	75%	\$65,863.51	\$49,325.64
	03/2024	754	88	122	118	77%	\$66,020.14	\$50,697.20
	04/2024	763	89	121	117	75%	\$66,305.00	\$49,529.22
	05/2024	766	90	121	116	70%	\$66,406.24	\$46,293.06
	06/2024	764	90	120	116	74%	\$66,222.63	\$49,044.72
	07/2024	765	95	128	116	107%	\$67,392.42	\$71,823.55
	08/2024	719	90	123	109	104%	\$63,630.51	\$66,255.00
	09/2024	783	93	121	112	67%	\$66,950.50	\$44,857.01
			9008	1085	1467	1396	78%	\$790,790.56
VIS	10/2023	751	88	114	112	109%	\$7,139.00	\$7,799.64
	11/2023	762	91	116	112	82%	\$7,236.36	\$5,899.74
	12/2023	765	91	116	113	84%	\$7,266.10	\$6,104.84
	01/2024	768	91	114	111	115%	\$7,226.98	\$8,346.86
	02/2024	775	91	116	111	85%	\$7,277.66	\$6,197.89
	03/2024	777	90	115	113	69%	\$7,299.94	\$5,027.33
	04/2024	787	91	114	111	138%	\$7,311.34	\$10,111.24
	05/2024	790	92	114	110	117%	\$7,317.88	\$8,559.40
	06/2024	788	92	113	110	83%	\$7,297.56	\$6,034.90
	07/2024	792	97	119	110	107%	\$7,423.96	\$7,931.70
	08/2024	744	93	113	104	161%	\$7,014.96	\$11,280.95
	09/2024	811	95	111	106	82%	\$7,344.96	\$6,058.17
			9310	1102	1375	1323	103%	\$87,156.70

Service Tracking

It was requested at a 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 the renewal date, July 2023 to November 12th, 2024.

CATEGORY	OPEN	CLOSED	TOTAL
<u>Medical</u>			
Claims		20	20
RX		12	12
Eligibility		7	7
Providers		9	9
Procedures/PT Auth/Appeal	1	8	9
Benefit Questions		9	9
<u>Dental/Vision</u>			
Claims		5	5
Eligibility		5	5
Providers		4	4
Benefit Questions		7	7
TOTAL	1	86	87

**Thank
you!**

