



Douglas County School District
Health Advisory Committee
**Airport Training Center &
Zoom**
**1126 Airport Road Building
G-1**
Minden, NV 89423
Tuesday, May 25, 2021
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 March 23, 2021 Meeting (For Possible Action) 4

Attached are the minutes of the March 23, 2021 Health Advisory Committee Meeting for review and approval.

RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated March 23, 2021.

5. Approval of Minutes of the April 27, 2021 Meeting (For Possible Action) 7

Attached are the minutes of the April 27, 2021 Health Advisory Committee Meeting for review and approval.

RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated April 27, 2021.

6. Review of Claims (Information and Discussion)

10

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)

19

Jose Sandoval, Dani Dooley

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)

23

Joe Girdner

Joe Girdner, Executive Director of Human Resources, will provide an update in the projected financials of the district's self-insured health insurance fund.

9. Teladoc Update/Review (For Information and Discussion)

Provide an update on the performance of Teladoc since it's January 2021 implementation.

10. Discuss the possibility of a health faire for DCSD employees (For information and Discussion)

Discuss the possibility of holding a health faire with Hometown Health for DCSD employees.

11. Correspondence (Information and Discussion)

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

12. 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.

13. 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.

14. Adjournment

(*) Times are estimated. Items on the Agenda may be taken out of order. The Board of Trustees 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.

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Rehabilitation Act of 1973, Title II of the American with Disabilities Act of 1990, the Individuals with Disabilities Education Improvement Act (IDEA), and the Boy Scouts of America Access Act. The District is an Equal Opportunity Employer. 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.

**DRAFT ---- Minutes of the Health Advisory
Committee Meeting of March 23, 2021**

Committee Members Present

Joe Girdner, District Office
Kerry Stack, DCPEA (via Zoom)
Darcy McInnis, DCPEA
Adam Dedmon, DCAA
Nancy Brazeau, DCSSO
Jessica Hendrix, DCSSO

Absent

Mike Ashton, DCPEA

Lloyd Barnes, LP Insurance, Nate Kerr, LP Insurance (via Zoom), Dani Dooley, Hometown Health, Rebecca Gaffey, Maxor (via Zoom), Shirene Erickson, Maxor (via Zoom), and Leeann Caires, DCSD Human Resources.

1. Call to Order

The meeting was called to order by Mr. Girdner.

Committee member and attendee roll call was taken.

Ms. McInnis motioned to adopt the flexible agenda. Mr. Dedmon seconded the motion.

Motion carried 6 – 0.

2. Public Comment #1

No Public Comment.

3. Committee Members' Comment

No committee member comment.

4. Approval of Minutes of the February 23, 2021 meeting (For Possible Action)

Mr. Dedmon motioned to approve the February 23, 2021 minutes. Ms. McInnis seconded the motion.

Motion carried 6-0.

5. Maxor Prescription Plan Review (Information and Discussion)

Rebecca Gaffey from Maxor provided information about the 2020 Douglas County School District prescription plan performance. Total plan cost, including specialty medications, for 2020 was \$970,561. Two primary trends driving plan costs were specialty and diabetic utilization. The plan is performing well – plan cost per member is approximately \$68 (compared to book of business benchmarking which is approximately \$94 per member). Member adherence is high (90%). Generic utilization is good, when generics are available.

Mr. Dedmon asked for an explanation of “adherence”. Ms. Gaffey explained that adherence is basically members taking their medications on time, as prescribed. Ms. Brazeau asked why there are no generic diabetes medications. Ms. Gaffey said that the patent has not expired for some diabetic medications and there are some generic medications but they have been on the market for quite some time and are not as effective.

Specialty utilization was \$284,547 (29% of plan spend) for the 2020 year and remained relatively stable. Chronic inflammatory disease ranks first within top specialty therapeutic categories.

Plan observations and recommendations - how the plan is performing and any room for improvement. Ms. Gaffey provided information about implementing the Low Value Drug exclusion which could save the plan approximately \$6,200 per year. Low Value medications have a high cost and little to no therapeutic value and have a good alternative medication. There are currently 36 members taking Low Value medications which have alternatives. If DCSD implements the Low Value Drug exclusion, Ms. McInnis asked about the members on those medications – who determines what alternative medication should be taken (doctor, pharmacist)? Ms. Gaffey said that Maxor would send the member a letter. The letter would let them know what medication is excluded and the alternative(s). The member can then discuss with their physician what alternative medication would be best for them.

Ms. McInnis also wanted to know what would happen if the member did not like the alternative medication. If there is a medical reason/necessity for not being able to change to an alternative, the member could appeal and ask to remain on the medication. Most doctors are able to help members choose an alternative.

Mr. Girdner asked if there is a replacement medication for every medication. Ms. Gaffey said there is an alternative for every drug on the low value medication list.

Mr. Dedmon asked for examples of Low Value medications. Ms. Gaffey agreed to provide some examples for the committee.

Committee members discussed how the low value drug exclusion would be a financial decision in order to help DCSD's plan that does not sacrifice efficacy of medications. It is not a plan change. The committee agreed to discuss implementing the low value drug exclusion during the April meeting.

6. Review of Claims (Information and Discussion)

Mr. Barnes reported on the paid claims for February 2021.

Exhibit 1 – Total monthly employee claims (line 10) for February were \$357,661. Total dependent claims (line 18) for February were \$135,474. Total claims (line 27) for the month of February were \$493,135. Average monthly composite cost (Line 28) per employee is \$625.01. This is currently lower than last year's average. There is a Stop-Loss reimbursement (approximately \$500,000) at the beginning of March that is not on this report (since the report only goes through the end of February). It will be included in the March 2021 report. To build on the Maxor presentation, prescription drug costs (line 24) continue to hover around \$100,000 per month. That is a little higher than last year. Specialty medications can have a big impact. Anything the plan can do to help keep prescription medication costs under control, such as implementing the low value drug exclusion, is a benefit to the plan.

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.). Gross plan costs (line 29) for the month of February are \$577,266. Composite net plan cost (line 33) per employee is \$731.64.

Exhibit 5 - Claims utilization report (an indication of where plan dollars are being spent). Notable this month - Inpatient hospitalization costs for the month of February decreased to \$15,122 (6% of plan spend).

Exhibit 6 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$250,000). There are currently no large claims.

Exhibit 7 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. February 2021 estimated IBNR is \$943,052.

7. Customer Service Review (Information and Discussion)

Ms. Dooley from Hometown Health reported on customer service from February 2021. Customer Service Call Volume report data shows approximately 10,681 member calls in February. This is a decrease

compared to January. For February, the Average Seconds to Answer decreased to 33 seconds (standard is 120 seconds). Abandonment Rate in February was 2.7%. Claims Turn Around Time – total claims paid within 30 days averaging almost 99% for February. TPA Dental claims paid within 30 days averaging 100% for the month of February. TPA Medical claims paid within 30 days averaging 98% for the month of February.

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

Mr. Girdner reported on the February financials. For the month of February paid claims were \$454,486. Total claims for the fiscal year \$5,196,547. Number of employees covered in February was 793. Spouse/dependents covered was 456. Operating revenues for the month February \$611,724. Admin fees were \$89,676 for February. Net cash flow was positive \$67,561 in February. IBNR was \$943,052 in February and is currently in the “yellow” light. Average monthly deficit is reported as approximately \$53,208. If this monthly deficit is maintained, the fund will be in the “red” in June 2022.

Breakdown of Insurance Revenue & Expense report provides additional information regarding revenue, expenses and possible unique expenditures and abnormalities (top of the document shows revenue; the bottom shows expenses). There is a large Stop Loss reimbursement that will be added in March.

9. Correspondence (Information and Discussion)

No correspondence.

10. Future Agenda Items (For Possible Action)

Continue discussion about implementing the low value drug exclusions in our Maxor pharmacy plan.

Discuss/determine who will provide the HAC presentation regarding the status of DCSD’s insurance plan to the school board during the May 2021 school board meeting.

The next committee meeting will be held, in person, on Tuesday, April 27, 2021 at 4:30 p.m. at the Airport Training Center in Minden.

11. Public Comment #2

No public comment.

12. Adjournment

The meeting was adjourned by Mr. Girdner.

Submitted by,

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

**DRAFT ---- Minutes of the Health Advisory
Committee Meeting of April 27, 2021**

Committee Members Present

Joe Girdner, District Office
Darcy McInnis, DCPEA
Mike Ashton, DCPEA

Absent

Kerry Stack, DCPEA (via Zoom)
Adam Dedmon, DCAA
Nancy Brazeau, DCSSO
Jessica Hendrix, DCSSO

Lloyd Barnes, LP Insurance, Dani Dooley, Hometown Health, and Leeann Caires, DCSD Human Resources.

1. Call to Order

The meeting was called to order by Mr. Girdner.

Committee member and attendee roll call was taken.

Ms. McInnis motioned to adopt the flexible agenda. Mr. Ashton seconded the motion.

Motion carried 3 – 0.

Mr. Ashton asked about voting on agenda items with only 3 voting members present at today's meeting. There are not enough members for a quorum. Ms. Stack was planning to join the meeting via Google Meets, which would create a quorum. The committee agreed to continue with the meeting and table any action items until the May HAC meeting.

2. Public Comment #1

No Public Comment.

3. Committee Members' Comment

No committee member comment.

4. Approval of Minutes of the March 23, 2021 meeting (For Possible Action)

Due to the absence of a quorum, approval of the minutes was tabled until the May HAC meeting.

5. Review of Claims (Information and Discussion)

Mr. Barnes reported on the paid claims for March 2021.

Exhibit 1 – The large Stop-Loss reimbursement helped offset the total claims costs in the month of March. Total monthly employee claims (line 10) for March were negative \$146,707. Total dependent claims (line 18) for March were \$160,291. Total claims (line 27) for the month of March were \$13,584. Average monthly composite cost (Line 28) per employee is \$17.24.

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.). Gross plan costs (line 29) for the month of March are \$646,379. Composite net plan cost (line 33) per employee is \$28.19.

Exhibit 5 - Claims utilization report (an indication of where plan dollars are being spent). Mr. Barnes noted that this was actually a pretty high claims month, even with the Stop-Loss reimbursement. Mr. Barnes also added that other self-funded clients are seeing an “uptick” in claims.

Exhibit 6 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$250,000). There are currently no large claims.

Exhibit 7 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. March 2021 estimated IBNR is \$850,229.

6. Customer Service Review (Information and Discussion)

Ms. Dooley from Hometown Health reported on customer service from March 2021. Customer Service Call Volume report data shows approximately 10,900 member calls in March. For March, the Average Seconds to Answer decreased to 24 seconds (standard is 120 seconds). Abandonment Rate in March was 1.6%. Claims Turn Around Time – total claims paid within 30 days averaging almost 94% for March. TPA Dental claims paid within 30 days averaging 100% for the month of March. TPA Medical claims paid within 30 days averaging 93% for the month of March. The lower percentage of claims paid within 30 days for March was due to a large volume of claims and the loss of some employees in the claims department. There is also a new manager in the claims department.

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

Mr. Girdner reported on the March financials. For the month of March paid claims were negative \$63,850. Total claims for the fiscal year \$5,132,697. Number of employees covered in March was 788. Spouse/dependents covered was 457. Operating revenues for the month March \$603,876. Admin fees were \$90,926 for March. Net cash flow was positive \$576,799 in March. IBNR was \$850,229 in March and is currently in the “green” light.

Average monthly deficit is reported as approximately \$30,000. If this monthly deficit is maintained, the fund will be in the “red” in October 2025.

Breakdown of Insurance Revenue & Expense report provides additional information regarding revenue, expenses and possible unique expenditures and abnormalities (top of the document shows revenue; the bottom shows expenses). Most notable on this report is the large stop-loss reimbursement the district received in March.

8. School Board Self-Funded Insurance Presentation (For Possible Action)

Due to the absence of a quorum, Mr. Ashton agreed to provide the self-funded insurance presentation at the May School Board meeting.

9. Maxor Prescription Plan Review (Information, Discussion, and for Possible Action)

The committee agreed to table further discussion about the Low Value Drug exclusions until the May HAC meeting.

Mr. Ashton asked how many members might be affected by the exclusion? Ms. Caires answered that approximately 30 members will be affected. He also asked what happens if a member cannot change their medication. The member could be “grandfathered” if a medication change is not possible.

10. Correspondence (Information and Discussion)

No correspondence.

11. Future Agenda Items (For Possible Action)

Approval of the March 2021 HAC minutes.

Continue discussion about implementing the low value drug exclusions in our Maxor pharmacy plan.

Provide an update on Teladoc (implemented January 2021).

Ms. McInnis requested information on the possibility of DCSD holding a “health fair” for employees in the future, after Covid restrictions are lifted. Possibly held at a local medical center for preventative purposes. Would it be cost effective? Would it be possible?

The next committee meeting will be held, in person, on Tuesday, May 25, 2021 at 4:30 p.m. at the Airport Training Center in Minden.

12. Public Comment #2

No public comment.

13. Adjournment

The meeting was adjourned by Mr. Girdner.

Submitted by,

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



Douglas County School District

April-21

**Group Health Plan
Cost Analysis Report**

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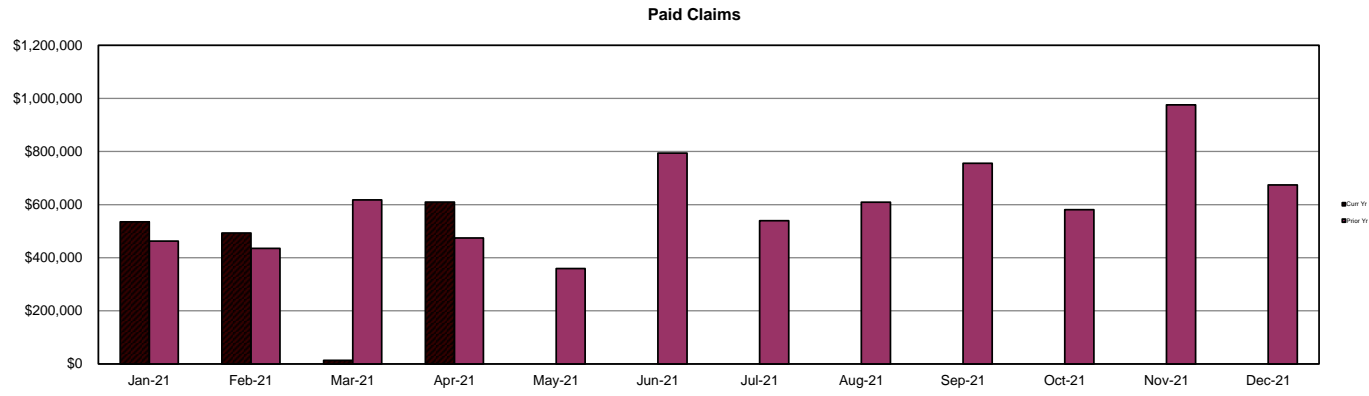
Exhibits	Description
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Claim Utilization
6	Large Claim Data
7	Incurred But Not Reported Liability (IBNR)-Current
8	Incurred But Not Reported Liability (IBNR)-Previous Month



Douglas County School District
PAID CLAIMS

Line #		Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Totals	Current Year Mo. Average	Prior Year Mo. Average	% Difference
		ENROLLMENT															
1	Employees	797	789	788	787	0	0	0	0	0	0	0	0	3,161	790	795	-0.59%
2	Dependent Units	226	227	226	225	0	0	0	0	0	0	0	0	904	226	229	-1.24%
3	Total # of Dependents	457	454	450	452	0	0	0	0	0	0	0	0	1,813	453	454	-0.24%
EMPLOYEE CLAIMS																	
4	Medical	\$312,618	\$248,781	\$292,644	\$310,622	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,164,664	\$291,166	\$335,849	-13.30%
5	Less Stop Loss Reimbursement	\$0	\$0	(\$546,746)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$546,746)	(\$136,687)	(\$2,355)	5703.58%
6	Net Medical Claims	\$312,618	\$248,781	(\$254,103)	\$310,622	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$617,918	\$154,479	\$333,494	-53.68%
7	Prescription	\$81,203	\$74,960	\$68,171	\$73,847	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$298,180	\$74,545	\$59,529	25.22%
8	Dental	\$29,665	\$29,849	\$35,771	\$33,191	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$128,476	\$32,119	\$28,616	12.24%
9	Vision	\$3,902	\$4,072	\$3,454	\$3,114	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,541	\$3,635	\$3,630	0.13%
10	Total Employee	\$427,387	\$357,661	(\$146,707)	\$420,774	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,059,114	\$264,779	\$425,269	-37.74%
11	Cost Per Employee	\$536.24	\$453.31	(\$186.18)	\$534.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,340.23	\$335.06	\$534.99	-37.37%
DEPENDENT CLAIMS																	
12	Medical	\$69,142	\$96,680	\$118,659	\$138,422	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$422,903	\$105,726	\$177,615	-40.47%
13	Less Stop Loss Reimbursement	\$0	\$0	(\$2,073)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,073)	(\$518)	(\$35,499)	148.54%
14	Net Medical Claims	\$69,142	\$96,680	\$116,586	\$138,422	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$420,830	\$105,207	\$142,116	-25.97%
15	Prescription	\$25,682	\$21,087	\$24,017	\$25,956	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$96,743	\$24,186	\$21,413	12.95%
16	Dental	\$11,515	\$16,478	\$18,589	\$23,346	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$69,928	\$17,482	\$16,657	4.95%
17	Vision	\$1,442	\$1,230	\$1,099	\$1,118	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,889	\$1,222	\$1,120	9.10%
18	Total Dependent	\$107,782	\$135,474	\$160,291	\$188,841	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$592,389	\$148,097	\$181,306	-18.32%
19	Cost Per Dependent Unit	\$476.91	\$596.80	\$709.25	\$839.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,621.19	\$655.30	\$792.31	-17.29%
20	Cost Per Dependent	\$235.85	\$298.40	\$356.20	\$417.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,306.98	\$326.75	\$399.06	-18.12%
EMPLOYEE + DEPENDENT																	
21	Medical	\$381,760	\$345,460	\$411,302	\$449,044	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,587,567	\$396,892	\$513,464	-22.70%
22	Less Stop Loss Reimbursement	\$0	\$0	(\$548,819)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$548,819)	(\$137,205)	(\$37,854)	262.46%
23	Net Medical Claims	\$381,760	\$345,460	(\$137,517)	\$449,044	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,038,748	\$259,687	\$475,609	-45.40%
24	* Prescription	\$106,885	\$96,047	\$92,188	\$99,803	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$394,923	\$98,731	\$80,942	21.98%
25	Dental	\$41,180	\$46,326	\$54,361	\$56,537	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$198,404	\$49,601	\$45,273	9.56%
26	Vision	\$5,344	\$5,302	\$4,552	\$4,231	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$19,429	\$4,857	\$4,751	2.25%
27	Total Claims	\$535,169	\$493,135	\$13,584	\$609,615	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,651,503	\$412,876	\$606,576	-31.93%
28	Composite Cost Per Employee	\$671.48	\$625.01	\$17.24	\$774.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,089.85	\$522.46	\$763.07	-31.53%
29	Composite Cost Per Member	\$426.77	\$396.73	\$10.97	\$492.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,328.11	\$332.03	\$485.55	-31.62%

Douglas County School District
PAID CLAIMS

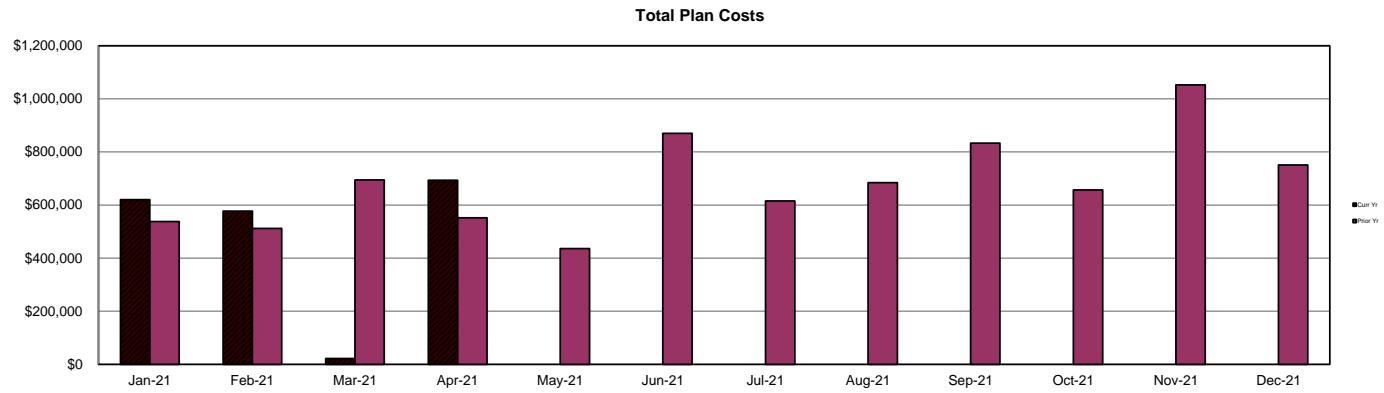


Douglas County School District
TOTAL PLAN COSTS

Line #		Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Totals	Current Year Mo. Average	Prior Year Mo. Average	% Difference
EMPLOYEE																	
1	Claims Admin (Hometown Health)	\$19.90	\$19.90	\$19.90	\$19.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62,904	\$15,726	\$17,758	-11.45%
2	Specific Stop Loss	\$54.08	\$54.08	\$54.08	\$54.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$170,947	\$42,737	\$39,420	8.41%
3	PPO Networks (Medical & Dental)	\$5.70	\$5.70	\$5.70	\$5.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,018	\$4,504	\$1,693	166.03%
4	VSP	\$1.68	\$1.68	\$1.68	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,310	\$1,328	\$1,335	-0.59%
5	Consulting Fee (Estimated)	\$1.88	\$1.90	\$1.90	\$1.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,000	\$1,500	\$1,500	0.00%
6	Total Fixed	\$83.24	\$83.26	\$83.26	\$83.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$263,179	\$65,795	\$61,707	6.62%
7	Exposures	797	789	788	787	0	0	0	0	0	0	0	0	3,161	790	795	-0.59%
8	Employee Fixed Costs	\$66,344	\$65,693	\$65,612	\$65,530	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$263,179	\$65,795	\$61,707	6.62%
9	Total Gross Claims	\$427,387	\$357,661	\$400,039	\$420,774	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,605,860	\$401,465	\$427,625	-6.12%
10	Gross Plan Costs	\$493,730	\$423,354	\$465,651	\$486,304	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,869,039	\$467,260	\$489,332	-4.51%
11	Stop-Loss Reimbursements	\$0	\$0	(\$546,746)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$546,746)	(\$136,687)	(\$2,355)	5703.58%
12	Net Plan Costs	\$493,730	\$423,354	(\$81,095)	\$486,304	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,322,293	\$330,573	\$486,976	-32.12%
13	Per Employee Gross Plan Costs	\$619.49	\$536.57	\$590.93	\$617.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,365.12	\$591.28	\$615.58	-3.95%
14	Per Employee Net Plan Costs	\$619.49	\$536.57	(\$102.91)	\$617.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,673.26	\$418.31	\$612.61	-31.72%
DEPENDENT																	
15	Specific Stop Loss (+ 1 Dep.)	\$69.47	\$69.47	\$69.47	\$69.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$30,150	\$7,537	\$7,248	4.00%
16	Specific Stop Loss (+ Fam.)	\$69.47	\$69.47	\$69.47	\$69.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32,651	\$8,163	\$7,505	13.6%
17	Dependent Units (+ 1 Dep.)	108	109	109	108	0	0	0	0	0	0	0	0	434	109	112	-3.48%
18	Dependent Units (Fam.)	118	118	117	117	0	0	0	0	0	0	0	0	470	118	116	0.93%
19	Dependent Fixed Costs	\$15,700	\$15,770	\$15,700	\$15,631	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$62,801	\$15,700	\$14,753	6.42%
20	Total Gross Claims	\$107,782	\$135,474	\$162,364	\$188,841	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$594,462	\$148,615	\$216,805	-31.45%
21	Gross Plan Costs	\$123,482	\$151,244	\$178,064	\$204,472	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$657,263	\$164,316	\$231,558	-29.04%
22	Stop-Loss Reimbursements	\$0	\$0	(\$2,073)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,073)	(\$518)	(\$35,499)	-98.54%
23	Net Plan Costs	\$123,482	\$151,244	\$175,991	\$204,472	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$655,190	\$163,797	\$196,059	-16.46%
24	Per Dependent Unit Gross Plan Costs	\$546.38	\$666.27	\$787.89	\$908.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,909.32	\$727.33	\$1,011.91	-28.12%
25	Per Dependent Unit Net Plan Costs	\$546.38	\$666.27	\$778.72	\$908.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,900.14	\$725.04	\$856.78	-15.38%
26	Per Dependent Net Plan Costs	\$270.20	\$333.14	\$391.09	\$452.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,446.80	\$361.70	\$432.22	-16.31%
EMPLOYEE + DEPENDENT																	
27	*Fixed Costs	\$85,287	\$84,131	\$83,976	\$83,873	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$337,267	\$84,317	\$76,460	10.28%
28	Total Claims	\$535,169	\$493,135	\$562,403	\$609,615	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,200,322	\$550,081	\$644,430	-14.64%
29	Gross Plan Costs	\$620,456	\$577,266	\$646,379	\$693,488	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,537,589	\$634,397	\$720,890	-12.00%
30	Stop-Loss Reimbursements	\$0	\$0	(\$548,819)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$548,819)	(\$137,205)	(\$37,854)	262.46%
	Pharmacy Rebates	\$0	\$0	(\$75,347)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$75,347)	(\$18,837)	(\$17,349)	8.57%
31	Net Plan Costs	\$620,456	\$577,266	\$22,213	\$693,488	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,913,423	\$478,356	\$665,686	-28.14%
32	Composite Gross Plan Cost Per Employee	\$778.49	\$731.64	\$820.28	\$881.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,211.12	\$802.78	\$906.87	-11.48%
33	Composite Net Plan Cost Per Employee	\$778.49	\$731.64	\$28.19	\$881.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,421.29	\$605.32	\$837.43	-27.72%
34	Composite Net Plan Cost Per Member	\$494.78	\$464.41	\$17.94	\$559.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,537.40	\$384.35	\$546.76	-29.70%

*MAXOR Admin Fee Added to Employee & Dependent Fixed Costs

Douglas County School District
TOTAL PLAN COSTS

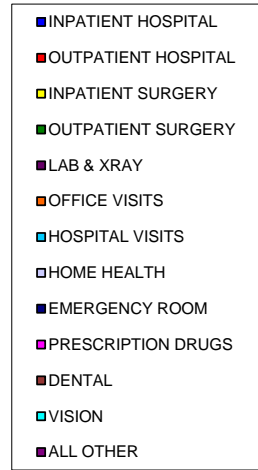


Douglas County School District

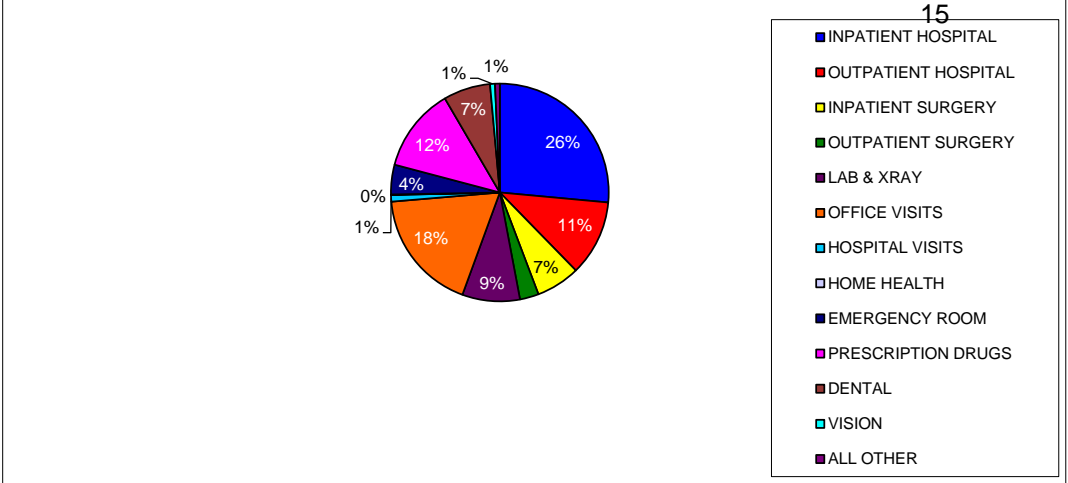
Claim Utilization

Line #	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total	Current Yr. Monthly Average	Current Year % of Total	Prior Yr. Monthly Average	Prior Year % of Total
1 HOSPITAL ADMITS	11	6	6	3	0	0	0	0	0	0	0	0	26	6.50		7.50	
2 HOSPITAL DAYS	85	16	18	8	0	0	0	0	0	0	0	0	127	31.75		32.75	
3 Average Length of Stay	7.73	2.67	3.00	2.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		4.88		4.37	
4 Cost Per Stay	\$4,495	\$2,520	\$6,127	\$12,519	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$5,342		\$22,908	
5 Cost Per Day	\$582	\$945	\$2,042	\$4,695	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$1,094		\$5,246	
6 INPATIENT HOSPITAL	\$49,447	\$15,122	\$36,764	\$37,558	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$138,892	\$34,723	6%	\$171,808	26%
7 OUTPATIENT HOSPITAL	\$72,561	\$96,956	\$67,739	\$120,911	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$358,167	\$89,542	16%	\$72,940	11%
8 INPATIENT SURGERY	\$47,295	\$36,523	\$27,846	\$44,906	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$156,570	\$39,142	7%	\$42,370	7%
9 OUTPATIENT SURGERY	\$22,224	\$20,766	\$11,290	\$24,692	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$78,972	\$19,743	4%	\$18,178	3%
10 LAB & XRAY	\$43,852	\$12,921	\$80,240	\$54,679	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$191,691	\$47,923	9%	\$55,553	9%
11 OFFICE VISITS	\$107,202	\$109,306	\$164,177	\$127,244	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$507,929	\$126,982	23%	\$117,291	18%
12 HOSPITAL VISITS	\$2,801	\$2,143	\$4,830	\$2,036	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$11,810	\$2,953	1%	\$6,346	1%
13 HOME HEALTH	\$618	\$0	\$395	\$1,606	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,618	\$655	0%	\$516	0%
14 EMERGENCY ROOM	\$34,675	\$44,635	\$11,202	\$26,401	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$116,913	\$29,228	5%	\$28,619	4%
15 PRESCRIPTION DRUGS	\$106,885	\$96,047	\$92,188	\$99,803	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$394,923	\$98,731	18%	\$80,942	12%
16 DENTAL	\$41,180	\$46,326	\$54,361	\$56,537	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$198,404	\$49,601	9%	\$45,273	7%
17 VISION	\$5,344	\$5,302	\$4,552	\$4,231	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$19,429	\$4,857	1%	\$4,751	1%
18 ALL OTHER	\$6,428	\$12,389	\$11,372	\$13,243	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$43,433	\$10,858	2%	\$4,594	1%
20 TOTAL CLAIM COST	\$535,169	\$493,135	\$562,403	\$609,615	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,200,322	\$550,081	100%	\$649,180	100%

Current PlanYear To Date



Prior Plan Year



Douglas County School District

MEDICAL & Rx CLAIMS ONLY IN EXCESS OF \$125,000 (Accumulative Paid Amounts Year to Date)

CLAIMANT	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Claim # <u>Total Amount of Claim Year to Date</u>												
1	\$0	\$0	\$0	\$0								
2	\$0	\$0	\$0	\$0								
3	\$0	\$0	\$0	\$0								
4	\$0	\$0	\$0	\$0								
5	\$0	\$0	\$0	\$0								
6	\$0	\$0	\$0	\$0								
7	\$0	\$0	\$0	\$0								
8	\$0	\$0	\$0	\$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

Claim # <u>Amount Over Specific Stop-Loss (\$250,000)</u>												
1	\$0	\$0	\$0	\$0								
2	\$0	\$0	\$0	\$0								
3	\$0	\$0	\$0	\$0								
4	\$0	\$0	\$0	\$0								
5	\$0	\$0	\$0	\$0								
6	\$0	\$0	\$0	\$0								
7	\$0	\$0	\$0	\$0								
8	\$0	\$0	\$0	\$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 April 30, 2021

Based on claims from May 01, 2020 through April 30, 2021

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 May 01, 2020 through April 30, 2021

Medical	\$ 5,264,201
Dental	\$ 547,309
Prescription Drugs	\$ 1,069,475
Vision	<u>\$ 58,505</u>
Total Claims	\$ 6,939,489

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 = 787 : 60 day lagged enrollment = 796
 Current enrollment all Dental Plans = 787 : 60 day lagged enrollment = 796
 Current enrollment all Rx Plans = 787 : 60 day lagged enrollment = 796
 Current enrollment all Vision Plans = 787 : 60 day lagged enrollment = 796

Estimated IBNR Calculation

Medical	\$5,264,201 X (55/365) X (787/796) =	\$ 784,431	14.9%
+			
Dental	\$547,309 X (30/365) X (787/796) =	\$ 44,485	8.1%
+			
Rx	\$1,069,475 X (11/365) X (787/796) =	\$ 31,873	3.0%
+			
Vision	\$58,505 X (22/365) X (787/796) =	<u>\$ 3,487</u>	6.0%
=			
Total estimated IBNR as of April 30, 2021 =		\$ 864,276	12.5%

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 March 31, 2021

Based on claims from April 01, 2020 through March 31, 2021

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 April 01, 2020 through March 31, 2021

Medical	\$ 5,193,021
Dental	\$ 503,726
Prescription Drugs	\$ 1,052,984
Vision	<u>\$ 54,822</u>
Total Claims	\$ 6,804,554

Average Estimated Lag Days

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

Number of employees covered:

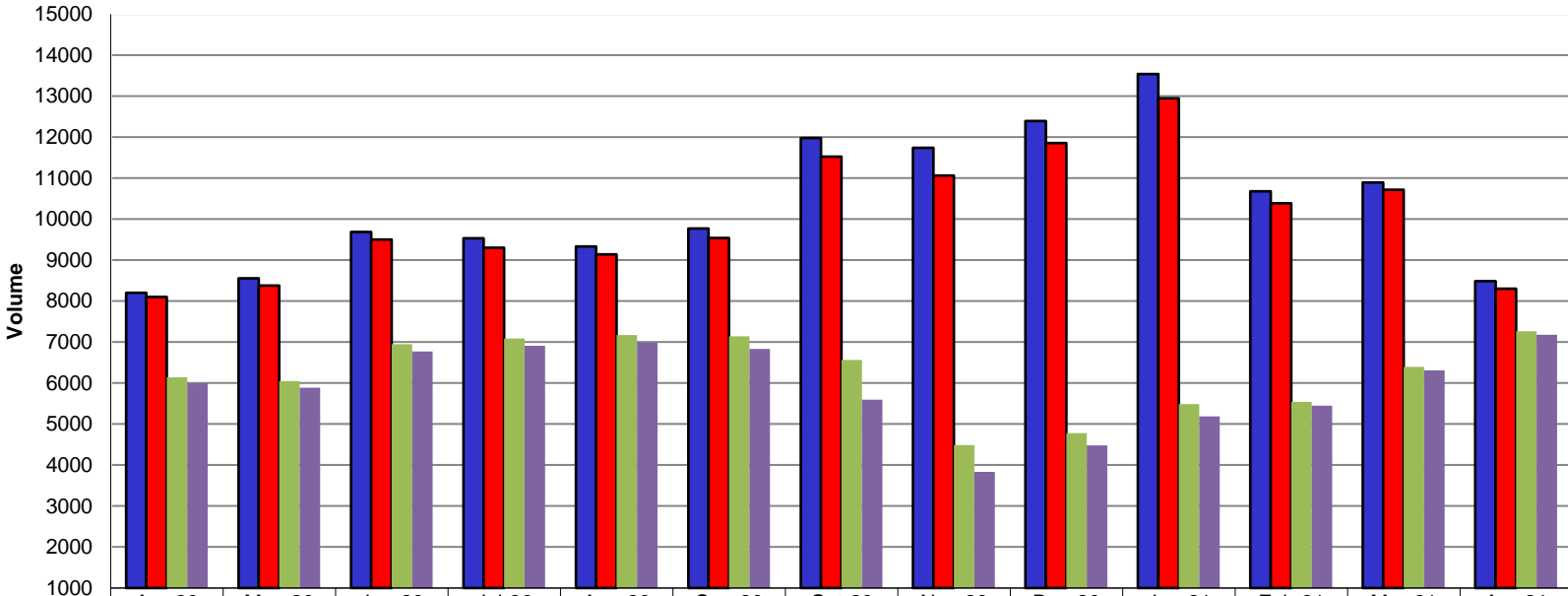
Current enrollment all Medical Plans = 788 : 60 day lagged enrollment = 796
 Current enrollment all Dental Plans = 788 : 60 day lagged enrollment = 796
 Current enrollment all Rx Plans = 788 : 60 day lagged enrollment = 796
 Current enrollment all Vision Plans = 788 : 60 day lagged enrollment = 796

Estimated IBNR Calculation

Medical	\$5,193,021 X (55/365) X (788/796) =	\$ 774,565	14.9%
+			
Dental	\$503,726 X (30/365) X (788/796) =	\$ 40,982	8.1%
+			
Rx	\$1,052,984 X (11/365) X (788/796) =	\$ 31,412	3.0%
+			
Vision	\$54,822 X (22/365) X (788/796) =	<u>\$ 3,271</u>	6.0%
=			
Total estimated IBNR as of March 31, 2021 =		\$ 850,229	12.5%

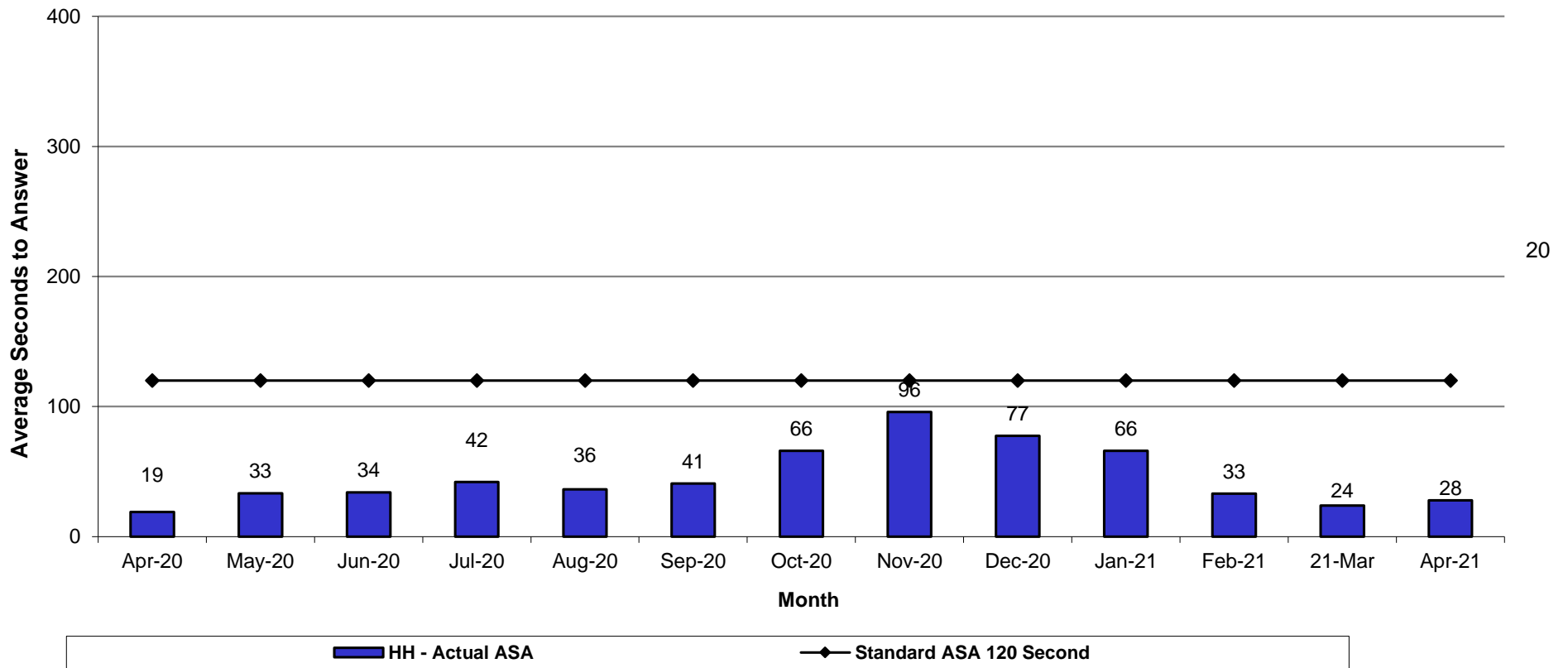
Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers.
 These reserve estimates are calculated based on claims for the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

Hometown Health - All Products Customer Services Department Call Volume

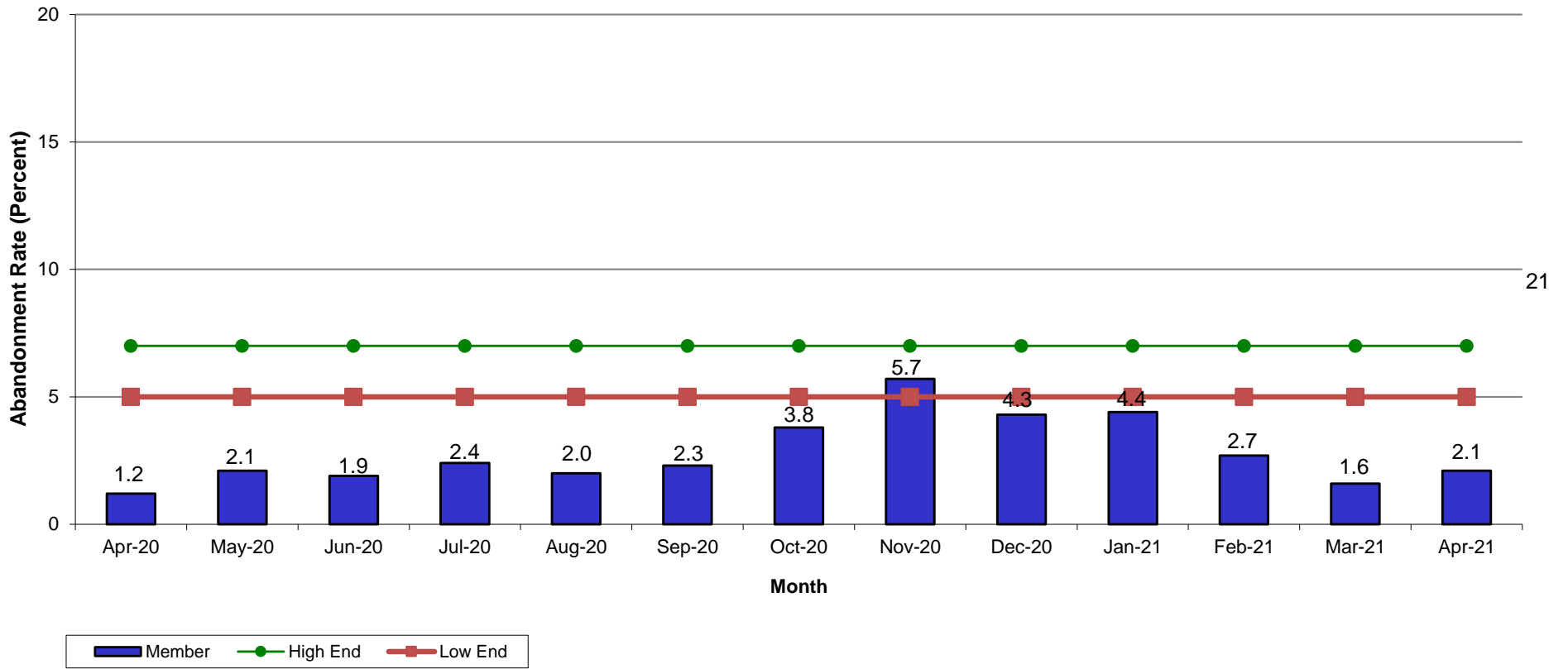


	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21
■ Member Calls Offered	8200	8554	9685	9528	9331	9772	11981	11737	12391	13540	10681	10891	8485
■ Member Calls Answered	8099	8375	9502	9299	9143	9537	11525	11060	11855	12945	10384	10715	8304
■ Provider Calls Offered	6139	6046	6945	7089	7172	7140	6560	4487	4780	5488	5543	6395	7262
■ Provider Calls Answered	5997	5889	6769	6908	6983	6836	5591	3833	4481	5190	5445	6309	7182

Hometown Health - All Products Customer Services Department Average Second to Answer (ASA)



Hometown Health - All Products Customer Services Department Abandonment Rate





Claims Turnaround Time

2882 - DOUGLAS COUNTY SCHOOL DISTRICT

	2021 Avg	January	February	March	April
Total Claims Received During Month	1,554	1,461	1,514	1,617	1,626
Total Claims Paid During Month	1,440	1,359	1,418	1,621	1,364
Claims Open at End of Month	268	243	316	325	283
Percentage of Claims Paid Within 15 Days	83.11%	91.17%	87.38%	76.99%	76.91%
Percentage of Claims Paid Within 30 Days	96.06%	99.56%	98.80%	93.34%	94.35%
Number of Claims Paid Within 15 Days	1,194	1,239	1,239	1,248	1,049
Number of Claims Paid In 16-30 Days	188	114	162	265	238
Number of Claims Paid Over 30 Days	58	6	17	108	102

	2021 Avg	January	February	March	April
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TPA Dental

Total Claims Received During Month	206	209	180	218	218
Total Claims Paid During Month	191	180	173	220	192
Claims Open at End of Month	56	63	70	68	39
Percentage of Claims Paid Within 15 Days	68.06%	99.44%	75.14%	50.45%	52.60%
Percentage of Claims Paid Within 30 Days	100.00%	100.00%	99.42%	100.00%	100.00%
Number of Claims Paid Within 15 Days	130	179	130	111	101
Number of Claims Paid In 16-30 Days	61	1	42	109	91
Number of Claims Paid Over 30 Days	0	0	1	0	0


TPA Medical

Total Claims Received During Month	1,348	1,252	1,334	1,399	1,408
Total Claims Paid During Month	1,249	1,179	1,245	1,401	1,172
Claims Open at End of Month	212	180	246	257	244
Percentage of Claims Paid Within 15 Days	85.19%	89.91%	89.08%	81.16%	80.89%
Percentage of Claims Paid Within 30 Days	95.44%	99.49%	98.71%	92.29%	93.43%
Number of Claims Paid Within 15 Days	1,064	1,060	1,109	1,137	948
Number of Claims Paid In 16-30 Days	128	113	120	156	147
Number of Claims Paid Over 30 Days	58	6	16	108	102

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURED HEALTH INSURANCE PLAN OVERVIEW

April-21

Month	Paid Claims			Plan Participants		DCSD Benefit Plan Design Cyle & Meter
	Monthly	Total	Average	Employee	Spouse or Dependent	
April	\$581,293	\$5,713,990	\$571,399	787	452	Incurring But Not Reported (IBNR) \$864,276
March	(\$63,850)	\$5,132,697	\$570,300	788	457	
2019-20 Comparison YTD						 1 IBNR = \$864,276 2 IBNR = \$1,728,552 3 IBNR = \$2,592,828 Projected 2020-21 Ending Fund Balance \$2,760,187
Month	Paid Claims			Plan Participants		
	Monthly	Total	Average	Employee	Dependents	
April	\$298,929	\$4,781,626	531,292	771	414	
March	\$343,507	\$4,488,102	561,013	770	416	

Claims Report	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
July	\$765,568	\$1,033,726	\$563,516	\$433,914	\$707,103	\$593,957
August	\$615,143	\$345,961	\$445,585	\$567,057	\$504,522	\$533,442
September	\$681,124	\$360,083	\$583,849	\$411,577	\$419,473	\$922,103
October	\$378,422	\$382,365	\$441,403	\$942,438	\$575,237	\$580,104
November	\$394,537	\$385,561	\$551,472	\$365,469	\$751,140	\$974,578
December	\$216,857	\$432,725	\$658,645	\$577,289	\$409,511	\$629,310
January	\$370,887	\$654,359	\$648,966	\$842,303	\$585,200	\$508,567
February	\$641,432	\$382,885	\$425,514	\$342,650	\$425,889	\$454,486
March	\$568,808	\$580,242	\$416,595	\$298,929	\$463,808	-\$63,850
April	\$686,554	\$404,774	\$413,519	\$580,877	\$590,274	\$581,293
May	\$445,132	\$624,550	\$354,643	\$595,059	\$386,887	
June	\$695,080	\$385,273	\$344,032	\$506,841	\$690,699	
Total Claims	\$6,459,544	\$5,972,504	\$5,847,739	\$6,464,403	\$6,509,743	\$5,713,990
Participants - Employees	814	803	796	770	803	787
Participants - Spouse or Dependents	383	387	385	414	456	452
Average Cost Per Participant	\$5,396.44	\$5,018.91	\$4,951.51	\$5,459.80	\$5,170.57	\$4,611.78

Fund Balance Report	2015-16	2016-17	2017-18	2018-19	2019-20	FY 20-21
	Actuals	Actuals	Actuals	Actuals	Actuals	Dec. Amend
Fund Balance Report - As of June 30	\$3,824,455	\$3,326,783	\$3,444,437	\$3,485,417	\$2,900,257	\$3,055,107
Premium Payments	\$6,668,156	\$6,688,236	\$6,651,392	\$6,827,457	\$7,339,180	\$7,288,920
Insurance Proceeds	\$425,993	\$530,494	\$924,365	\$491,801	\$452,484	\$0
Other	(\$52,645)	\$0		(\$7,306)	(\$3,890)	(\$31,030)
Claims Expenses	(\$6,787,719)	(\$6,287,418)	(\$6,636,580)	(\$6,966,774)	(\$6,731,736)	(\$7,250,000)
Purchased Services	(\$224,186)	(\$306,471)	(\$928,939)	(\$306,856)	(\$271,441)	(\$330,000)
Other	(\$543,656)	(\$548,588)	(\$11,986)	(\$679,916)	(\$669,791)	(\$640,000)
Interest on Investment/Checking	\$16,385	\$41,401	\$42,729	\$56,434	\$40,044	\$15,000
Ending Fund Balance	\$3,326,783	\$3,444,437	\$3,485,418	\$2,900,257	\$3,055,107	\$2,107,997

Estimated Cash Flow	2020-21	2020-21	2020-21	2020-21
	Operating Revenues	Administrative Expenses	Claims Expenses	Cash Flow
July	\$563,476	(\$86,121)	(\$593,957)	(\$116,601)
August	\$573,694	(\$84,046)	(\$533,442)	(\$43,793)
September	\$630,143	(\$84,290)	(\$926,126)	(\$380,274)
October	\$729,406	(\$89,344)	(\$580,104)	\$59,958
November	\$608,164	(\$84,748)	(\$974,578)	(\$451,163)
December	\$655,626	(\$84,915)	(\$629,310)	(\$58,599)
January	\$643,775	(\$93,461)	(\$508,567)	\$41,746
February	\$611,724	(\$89,676)	(\$454,486)	\$67,561
March	\$603,876	(\$90,926)	\$63,849	\$576,799
April	\$679,665	(\$89,329)	(\$581,293)	\$9,043
May				\$0
June				\$0
Total Claims	\$6,299,549	(\$876,857)	(\$5,718,014)	(\$295,322)

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURANCE FUND BALANCE

April-21

Month	Revenue	Admin Costs	Claims	Cash Flow	Ending Fund Balance	Average Monthly
					\$3,485,418.00	Reduction
2018-July	\$554,889	(\$74,093)	(\$433,914)	\$46,882	\$3,532,300.04	-\$46,882.04
2018-August	\$560,923	(\$76,818)	(\$567,057)	(\$82,953)	\$3,449,347.53	\$18,035.23
2018-September	\$559,352	(\$68,729)	(\$411,577)	\$79,046	\$3,528,393.73	-\$14,325.24
2018-October	\$601,891	(\$77,903)	(\$942,438)	(\$418,450)	\$3,109,944.10	\$93,868.47
2018-November	\$554,331	(\$79,956)	(\$365,469)	\$108,906	\$3,218,849.99	\$53,313.60
2018-December	\$550,403	(\$71,525)	(\$577,289)	(\$98,411)	\$3,120,438.55	\$60,829.91
2019-January	\$604,433	(\$80,766)	(\$842,303)	(\$318,636)	\$2,801,802.84	\$97,659.31
2019-February	\$557,530	(\$82,182)	(\$342,650)	\$132,698	\$2,934,500.74	\$68,864.66
2019-March	\$556,091	(\$80,931)	(\$298,929)	\$176,231	\$3,110,731.44	\$41,631.84
2019-April	\$609,211	(\$87,651)	(\$580,877)	(\$59,316)	\$3,051,414.99	\$43,400.30
2019-May	\$557,707	(\$81,737)	(\$595,059)	(\$119,090)	\$2,932,325.20	\$50,281.16
2019-June	\$557,901	(\$80,002)	(\$506,841)	(\$28,941)	\$2,903,384.10	\$48,502.82
2019-July	\$561,944	(\$76,343)	(\$707,104)	(\$221,503)	\$2,681,880.61	\$61,810.57
2019-August	\$534,464	(\$83,221)	(\$504,522)	(\$53,279)	\$2,628,601.61	\$61,201.17
2019-September	\$566,735	(\$82,099)	(\$419,473)	\$65,163	\$2,693,764.61	\$52,776.89
2019-October	\$612,505	(\$82,483)	(\$575,237)	(\$45,215)	\$2,648,549.61	\$52,304.27
2019-November	\$559,232	(\$79,540)	(\$751,140)	(\$271,448)	\$2,377,101.61	\$65,195.08
2019-December	\$559,697	(\$81,438)	(\$409,511)	\$68,748	\$2,445,849.61	\$57,753.80
2020-January	\$605,666	(\$82,189)	(\$585,200)	(\$61,723)	\$2,384,126.61	\$57,962.70
2020-February	\$568,974	(\$85,128)	(\$425,889)	\$57,957	\$2,442,083.61	\$52,166.72
2020-March	\$618,696	(\$89,608)	(\$463,808)	\$65,280	\$2,507,363.78	\$46,574.01
2020-April	\$965,480	(\$87,255)	(\$590,274)	\$287,951	\$2,795,314.59	\$31,368.34
2020-May	\$616,047	(\$81,840)	(\$386,887)	\$147,320	\$2,942,634.59	\$23,599.28
2020-June	\$634,031	(\$86,935)	(\$690,699)	(\$143,603)	\$2,799,031.59	\$28,599.43
2020-July	\$563,476	(\$86,121)	(\$593,957)	(\$116,602)	\$2,682,429.59	\$32,119.54
2020-August	\$573,694	(\$84,046)	(\$533,442)	(\$43,794)	\$2,638,636.03	\$32,568.54
2020-September	\$630,143	(\$84,290)	(\$926,126)	(\$380,274)	\$2,258,362.09	\$45,446.52
2020-October	\$729,406	(\$89,344)	(\$580,104)	\$59,958	\$2,318,319.95	\$41,682.07
2020-November	\$608,164	(\$84,748)	(\$974,578)	(\$451,162)	\$1,867,157.68	\$55,802.08
2020-December	\$655,626	(\$84,915)	(\$629,310)	(\$58,599)	\$1,808,558.29	\$55,895.32
2021-January	\$643,775	(\$93,461)	(\$508,567)	\$41,745	\$1,850,303.29	\$52,745.64
2021-February	\$611,723	(\$89,676)	(\$454,485)	\$67,561	\$1,917,864.29	\$48,986.05
2021-March	\$603,876	(\$90,926)	\$63,849	\$576,799	\$2,494,663.29	\$30,022.87
2021-April	\$679,665.00	(\$89,328.00)	(\$581,292.00)	\$9,043.00	\$2,503,706.29	\$28,873.87
2021-May					\$2,474,832.42	\$28,873.87
2021-June					\$2,445,958.54	\$28,873.87
2021-July					\$2,417,084.67	\$28,873.87
2021-August					\$2,388,210.79	\$28,873.87
2021-September					\$2,359,336.92	\$28,873.87
2021-October					\$2,330,463.05	\$28,873.87
2021-November					\$2,301,589.17	\$28,873.87
2021-December					\$2,272,715.30	\$28,873.87
2022-January					\$2,243,841.43	\$28,873.87
2022-February					\$2,214,967.55	\$28,873.87
2022-March			24		\$2,186,093.68	\$28,873.87
2022-April					\$2,157,219.80	\$28,873.87

Month	Revenue	Admin Costs	Claims	Cash Flow	Ending Fund Balance	Average Monthly Reduction
					\$3,485,418.00	
2022-May					\$2,128,345.93	\$28,873.87
2022-June					\$2,099,472.06	\$28,873.87
2022-July					\$2,070,598.18	\$28,873.87
2022-August					\$2,041,724.31	\$28,873.87
2022-September					\$2,012,850.44	\$28,873.87
2022-October					\$1,983,976.56	\$28,873.87
2022-November					\$1,955,102.69	\$28,873.87
2022-December					\$1,926,228.81	\$28,873.87
2023-January					\$1,897,354.94	\$28,873.87
2023-February					\$1,868,481.07	\$28,873.87
2023-March					\$1,839,607.19	\$28,873.87
2023-April					\$1,810,733.32	\$28,873.87
2023-May					\$1,781,859.44	\$28,873.87
2023-June					\$1,752,985.57	\$28,873.87
2023-July					\$1,724,111.70	\$28,873.87
2023-August					\$1,695,237.82	\$28,873.87
2023-September					\$1,666,363.95	\$28,873.87
2023-October					\$1,637,490.08	\$28,873.87
2023-November					\$1,608,616.20	\$28,873.87
2023-December					\$1,579,742.33	\$28,873.87
2024-January					\$1,550,868.45	\$28,873.87
2024-February					\$1,521,994.58	\$28,873.87
2024-March					\$1,493,120.71	\$28,873.87
2024-April					\$1,464,246.83	\$28,873.87
2024-May					\$1,435,372.96	\$28,873.87
2024-June					\$1,406,499.08	\$28,873.87
2024-July					\$1,377,625.21	\$28,873.87
2024-August					\$1,348,751.34	\$28,873.87
2024-September					\$1,319,877.46	\$28,873.87
2024-October					\$1,291,003.59	\$28,873.87
2024-November					\$1,262,129.72	\$28,873.87
2024-December					\$1,233,255.84	\$28,873.87
2025-January					\$1,204,381.97	\$28,873.87
2025-February					\$1,175,508.09	\$28,873.87
2025-March					\$1,146,634.22	\$28,873.87
2025-April					\$1,117,760.35	\$28,873.87
2025-May					\$1,088,886.47	\$28,873.87
2025-June					\$1,060,012.60	\$28,873.87
2025-July					\$1,031,138.73	\$28,873.87
2025-August					\$1,002,264.85	\$28,873.87
2025-September					\$973,390.98	\$28,873.87
2025-October					\$944,517.10	\$28,873.87
2025-November					\$915,643.23	\$28,873.87
2025-December					\$886,769.36	\$28,873.87

Based on IBNR of \$864,276 (as of March, 2021)

Breakdown by month for insurance revenue & expense

DOUGLAS COUNTY SCHOOL DISTRICT

BREAKDOWN OF INSURANCE REVENUE & EXPENSE

REVENUE												
REVENUE	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Premiums	523,028.02	506,451.09	553,353.11	535,397.53	534,086.83	536,776.67	542,093.93	539,198.37	537,104.34	536,313.73		
Exp Ins	0.00	22,453.61	32,060.45	84,236.83	29,454.70	31,419.56	31,629.14	29,079.18	24,695.18	26,025.04		
PERS Ins	38,546.73	43,027.45	43,027.45	44,422.76	43,787.76	43,875.92	42,974.01	42,974.01	41,550.18	41,550.18		
Interest	1,901.67	1,762.13	1,701.52	1,253.71	834.68	696.87	502.51	472.00	526.61	428.93		
Rx Rebates	0.00	0.00	0.00	64,094.94	0.00	42,857.16	26,575.27	0.00	0.00	75,347.28		
Totals	563,476.42	573,694.28	630,142.53	729,405.77	608,163.97	655,626.18	643,774.86	611,723.56	603,876.31	679,665.16	0.00	0.00

Note: September premiums escalated by JE to post insurance for August for new teachers hired in August (\$18,415)
 Note: October expensed premiums are escalated by June expensed insurance not posted to books. Also created a journal entry to post October expensed insurance in October as opposed to creating a PO and posting the following month

DOUGLAS COUNTY SCHOOL DISTRICT

BREAKDOWN OF INSURANCE REVENUE & EXPENSE

Expense												
Claims	576,784.18	517,448.79	1,028,041.30	485,707.02	946,982.78	526,801.68	425,169.74	388,426.92	367,666.37	488,807.07		
Rx Claims	17,117.01	15,986.21	264,293.17	94,386.72	57,235.07	102,116.44	83,397.70	66,040.88	117,349.58	94,535.28		
Rx Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Other Fees	55.56	6.90	0.00	10.40	3,947.42	0.00	0.00	18.03	64.86	23.46		
Stop-loss Reimb.	0.00	0.00	-370,231.28	0.00	-33,587.48	-22,297.86	0.00	0.00	-548,930.63	-2,072.84		
Accts Payable	8,014.32	6,121.97	10,038.03	6,196.41	5,156.65	6,420.48	8,902.75	6,772.48	6,770.57	6,529.51		
Admin Fees	78,106.32	77,923.69	74,252.39	83,147.96	79,591.80	78,494.95	84,558.73	82,903.76	84,155.74	82,799.34		
Totals	680,077.39	617,487.56	1,006,393.61	669,448.51	1,059,326.24	691,535.69	602,028.92	544,162.07	27,076.49	670,621.82	0.00	0.00