

## Douglas County School District Health Advisory Committee

District Office  
1638 Mono Avenue  
Minden, NV 89423

Tuesday, November 22, 2022  
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 October 12, 2022 Special HAC Meeting (For Possible Action) 4

Attached are the minutes of the October 12, 2022 Special Health Advisory Committee Meeting for review and approval.

**RECOMMENDATION: Approve the Minutes of the Special Health Advisory Committee Meeting dated October 12, 2022.**

#### 5. Approval of Minutes of the October 18, 2022 Health Advisory Committee Meeting (For Possible Action) 6

Attached are the minutes of the October 18, 2022 Health Advisory Committee Meeting for review and approval.

**RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated October 18, 2022.**

**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) 18**

Sam Bradley, Jose Sandoval

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) 25**

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. Stop-Loss Insurance Renewal (For Information and Discussion and for Possible Action) 28**

Nate Kerr, Lloyd Barnes

A representative from DCSD's broker, LP Insurance Services, Inc., will provide an overview of the District's Stop-Loss Insurance options. The Committee will discuss the information and recommendations that will be reviewed by the Board of Trustees at the December School Board meeting.

**RECOMMENDATION: Approve Stop-Loss Insurance provider as reviewed and recommended, if necessary.**

**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 Caryn Harper at 775-782-5134 or charper@dcsd.k12.nv.us.**

Notice to Individuals with Disabilities: Members of the public who require special assistance or accommodations

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

Douglas County School District, Minden, NV  
District website: [www.dcsd.k12.nv.us](http://www.dcsd.k12.nv.us)  
State of Nevada website: <https://notice.nv.gov>

**DRAFT -- Minutes of the Health Advisory  
SPECIAL Committee Meeting of October 12, 2022**

**Committee Members Present**

Joe Girdner, District Office  
Darcy McInnis, DCPEA  
Lin Falkner, DCPEA  
Kerry Stack, DCPEA  
Susan McNeill, DCAA  
Larry Lampkin, Chapter #6 Bus Drivers Association (arrived at 4:30)

**Absent**

Lloyd Barnes, LP Insurance, Nate Kerr, LP Insurance, Keith Lewis, DCSD Superintendent, 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.

Lin Falkner motioned to adopt the agenda. Darcy McInnis seconded the motion.

Motion carried 5 - 0.

**2. Public Comment #1**

No Public Comment.

**3. Committee Members' Comment**

No committee member comment

**4. DCSD Plan Review (For Discussion and Possible Action)**

LP Insurance has indicated that DCSD's self-insured plan will be approximately 20% underfunded. As a result, the HAC members agreed to this special meeting to discuss various options to help increase revenue. LP Insurance provided a variety of plan design changes that the committee reviewed. DCSD will be depositing \$1 Million into the fund but changes will need to be made to help offset the projected deficit. Health care costs continue to increase and the current funding level is not enough to sustain a self-funded plan.

The committee discussed the following options to help increase revenue:

Spousal carve out – if a DCSD employee's spouse has insurance coverage through their current employer, they will not be permitted to remain on DCSD's coverage.

Change the HSA from the current aggregate model to an embedded model (no one person can ever pay more than the individual deductible when enrolled as a family). If this change were to be made, there must be a \$3,000 minimum deductible (an IRS rule).

Increase out of pocket maximums, increase deductibles, increase copayments for primary and specialty office visits, increase co-insurance, increase urgent care copayments. Consideration was also given to decreasing dental benefits (increase deductible and/or change the percentage of coverage major services).

Committee members asked for an estimate of how much revenue would actually be needed to help the plan. It was estimated that the 20% deficit is approximately \$1.7 million. Even with that amount, the plan would still be running a 20% deficit because it is not being funded at the proper amount. The fund will continue to be depleted, resulting in the need for more changes in the future. Projections are not an exact science and could be better or worse next year (2024). The committee agreed that remaining self-funded is difficult but desirable and DCSD would like to remain self-funded for as long as possible.

The committee agreed to further discuss and decide on possible plan/benefit changes at the scheduled meeting on 10/18/2022. At that meeting, the committee will come to an agreement on a recommendation for the changes that will be presented to the school board for approval. Employer groups present at the meeting agreed to share info presented at the meeting with their groups in an effort to help educate and inform the members of the changes that need to be considered.

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

No correspondence.

**6. Future Agenda Items (For Possible Action)**

Committee members would like to discuss the possibility of changing future HAC Meeting dates from Tuesdays to another day of the week.

**7. Public Comment #2**

No public comment.

**8. Adjournment**

The meeting was adjourned by Mr. Girdner.

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 of October 18, 2022**

**Committee Members Present**

Joe Girdner, District Office  
Darcy McInnis, DCPEA  
Kerry Stack, DCPEA  
Lin Falkner, DCPEA  
Susan McNeall, DCAA  
Larry Lampkin, Chapter #6 Bus Drivers Association

**Absent**

Lloyd Barnes, LP Insurance, Nate Kerr, LP Insurance, Sam Bradley, Hometown Health, Keith Lewis, DCSD Superintendent (arrived at 6:07), Sue Estes, DCSD Director of Business Services, and Leeann Caires, DCSD Human Resources.

**1. Call to Order**

The meeting was called to order by Joe Girdner. Committee member and attendee roll call was taken.

Darcy McInnis motioned to adopt the flexible agenda. Kerry Stack 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 September 27, 2022 meeting (For Possible Action)**

Susan McNeall motioned to approve the September 27, 2022 minutes. Lin Falkner seconded the motion.

Motion carried 6-0.

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

Nate Kerr reported on the paid claims through September 2022.

Exhibit 1 – Enrollment increased in September (lines 1 & 2) but is down approximately 2% overall for the 2022 year. Total monthly employee claims (line 10) for September were \$677,814 (monthly cost per employee is \$907. Total claims for dependents (Line 18) was \$123,082. Total claims (line 27) for the month of September were \$800,896. Average monthly composite cost for September (Line 28) per employee is \$1072.

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 28 shows total monthly claims for September was \$800,896. Gross plan costs (line 29) for the month of September were \$877,243. Composite net plan cost (line 33) per employee in September is \$1174.36.

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$250,000). As of September 6, there are still 7 large claims. Two of the 7 large claims have now reached the \$250K Stop Loss threshold. One of the 7 large claims is considered a laser by our

stop-loss carrier and the deductible for that large claim is \$500K. LP Insurance is currently in the Stop-Loss Insurance renewal process for DCSD and will likely have a proposal at the November HAC meeting.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. September 2022 estimated IBNR is \$1,053,308.

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

Sam Bradley from Hometown Health reported on customer service from September 2022. Customer Service Call Volume report data shows approximately 45 member calls in September (41 were answered). For September, the Average Seconds to Answer was 172 (performance guarantee is 120 seconds). Performance guarantees began October 1. September 2022 Abandonment rate decreased slightly to 7% (performance guarantee is 10%). Total "Clean" Claims (240) Turn Around Time - total claims paid within 30 days averaging approximately 52% for September (guarantee is 95%). "Clean" claims are identified as claims that flow through the system without any issues related to coding, pricing, member information, etc. Total Claims received during September 2022 was 1216 with a 92% turnaround time.

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

Joe Girdner reported on the September financials. For the month of September paid claims were \$540,996. Total claims for the fiscal year 2022-23 are \$2,128,484. Number of employees covered in September was 747. Spouse/dependents covered was 429. Operating revenues for the month September \$635,578. Admin fees were \$73,652 for September. IBNR was \$1,053,308 in September and is currently in the "red" light. Ending fund balance has typically been the focus but perhaps a different approach is necessary for better evaluation. Possibly looking at the funding as a "checkbook".

Breakdown of Insurance Revenue & Expense report provides additional information regarding revenue, expenses and possible unique expenditures and abnormalities. Expenses were down slightly, possibly due to Stop-Loss reimbursement.

Average monthly deficit is reported as approximately \$60,000 (through September 2022).

Sue Estes provided some additional details about the ending fund balance (which should be approximately 3 months of claims). The current ending fund balance is approximately one month of claims. If the \$1 million had not been transferred by DCSD, the plan would be in the negative. Sue agreed that claims are not going to go down so it will be important to increase revenue to sustain the fund.

## **8. DCSD Plan Review (For Discussion and Possible Action)**

Committee members continued to review and discuss possible plan changes to help increase the revenue for DCSD's self-funded plan. Discussion included a comparison to other school districts (Lyon, Carson City) which are fully funded. Self-funded plans are more flexible than fully funded plans. Fully funded plans are subject to the companies that run them. DCSD is small and small self-funded plans tend to be a little more volatile – there can be good years and bad years.

The committee discussed changing/adding several options to help increase revenue – spousal carve out, out of pocket maximums, co-insurance (when the member pays based on contracted allowed amount between contractor and provider), primary and specialist copayments, deductibles, and dental plan changes.

The committee discussed these possible changes:

Increase Out of Pocket maximums for the PPO to Individual - \$4,000/\$16,000 (in network/out of network), Family - \$12,000/\$48,000 (in network/out of network).

Change Co-Insurance for the PPO from 80%/60% to 75%/55% (in network/out of network).

Change the Primary Physician copayment from \$40/60% to \$50/60% (in network/out of network).  
Add the "Spousal Carve Out" option to DCSD's plan.

Larry Lampkin expressed concern with being able to discuss the changes with his employee group before a decision is made. Other members of the HAC committee commented that they discussed possible changes with their employee groups after the 10/12 special meeting so they could provide further input on changes at this (10/18) meeting. Members of the HAC are selected by their respective groups and are tasked with making the best decision possible on behalf of their employee groups. The HAC is an advisory committee. When proposed changes are presented to the board they can approve or ask for more/different changes. The timeline for implementing change would not allow for another HAC meeting prior to the November School Board meeting. Other committee members proposed changing the Out of Pocket maximums to reduce the impact on the group Larry Lampkin represents. Larry Lampkin commented that the committee selected the best options to change.

Darcy McInnis made a motion to propose the following changes to DCSD's self-funded insurance plan (total changes estimated 6.23% revenue increase):

Increase Out of Pocket maximums for the PPO to Individual - \$3,500/\$16,000 (in network/out of network),  
Family - \$10,500/\$42,000 (in network/out of network).  
Change Co-Insurance for the PPO from 80%/60% to 75%/55% (in network/out of network).  
Change the Primary Physician copayment from \$40/60% to \$50/60% (in network/out of network).  
Add the "Spousal Carve Out" option to DCSD's plan.

Lin Falkner asked if this is the proposal that is approved by the committee, would there be a counter proposal made by the school district? Superintendent Lewis confirmed that this would be the only proposal submitted to the School Board.

Kerry Stack seconded the motion.

Larry Lampkin asked about the possibility of allowing Medicare eligible employees to "opt out" of DCSD's insurance. DCSD is a self-funded plan and plays 100% for all eligible employees and there is not an "opt out" option, even for Medicare eligible employees.

Motion carried 5-1 (Larry Lampkin Opposed)

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

No Correspondence.

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

Committee members would like to discuss the possibility of changing future HAC Meeting dates from Tuesdays to another day of the week.

The committee will review Stop-Loss Insurance proposals during the November meeting.

## **11. Public Comment #2**

No public comment.

## **12. Adjournment**

The meeting was adjourned by Joe Girdner

Submitted by,

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

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# Douglas County School District

**October-22**

**Group Health Plan  
Cost Analysis Report**

10

## **Table of Contents**

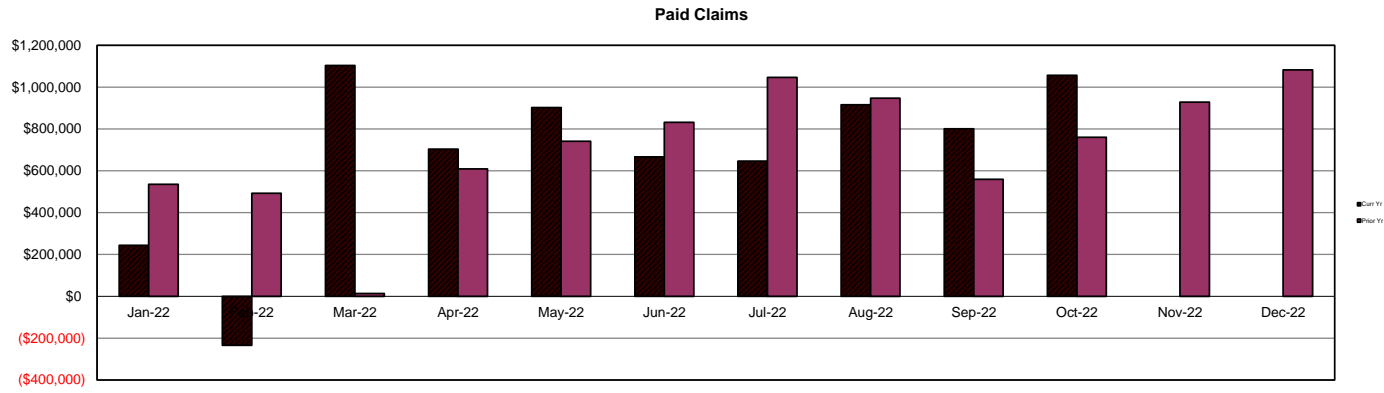
<b>Exhibits</b>	<b>Description</b>
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**Douglas County School District  
PAID CLAIMS**

Line #		Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Totals	Current Year	Prior Year	%
															Mo. Average	Mo. Average	Difference
<b>ENROLLMENT</b>																	
1	Employees	753	765	763	771	769	774	762	705	747	746	0	0	7,555	756	778	-2.89%
2	Dependent Units	217	219	220	220	217	218	215	204	215	213	0	0	2,158	216	223	-3.12%
3	Total # of Dependents	429	446	450	445	443	443	438	418	429	422	0	0	4,363	436	448	-2.54%
<b>EMPLOYEE CLAIMS</b>																	
4	Medical	\$145,040	\$199,640	\$676,538	\$355,670	\$160,896	\$372,023	\$381,200	\$524,254	\$545,230	\$709,188	\$0	\$0	\$4,069,678	\$406,968	\$372,426	9.27%
5	Less Stop Loss Reimbursement	(\$59,151)	(\$8,547)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$41,044)	\$0	\$0	(\$108,743)	(\$10,874)	(\$45,562)	-76.13%
6	Net Medical Claims	\$85,889	\$191,093	\$676,538	\$355,670	\$160,896	\$372,023	\$381,200	\$524,254	\$545,230	\$668,143	\$0	\$0	\$3,960,935	\$396,093	\$326,864	21.18%
7	Prescription	\$74,647	\$79,837	\$92,966	\$102,561	\$116,384	\$100,639	\$88,219	\$110,220	\$103,498	\$75,182	\$0	\$0	\$944,152	\$94,415	\$76,051	24.15%
8	Dental	\$0	\$4,888	\$48,518	\$26,795	\$6,900	\$33,407	\$25,586	\$45,919	\$26,447	\$27,495	\$0	\$0	\$245,955	\$24,595	\$30,167	-18.47%
9	Vision	\$4,537	\$3,044	\$3,776	\$4,908	\$2,625	\$3,737	\$3,848	\$5,032	\$2,639	\$2,781	\$0	\$0	\$36,927	\$3,693	\$3,614	2.17%
10	Total Employee	\$165,073	\$278,862	\$821,798	\$489,933	\$286,805	\$509,805	\$498,853	\$685,424	\$677,814	\$773,601	\$0	\$0	\$5,187,969	\$518,797	\$436,697	18.80%
11	Cost Per Employee	\$219.22	\$364.53	\$1,077.06	\$635.45	\$372.96	\$658.66	\$654.66	\$972.23	\$907.38	\$1,037.00	\$0.00	\$0.00	\$6,866.93	\$686.69	\$561.31	22.34%
<b>DEPENDENT CLAIMS</b>																	
12	Medical	\$62,967	\$91,146	\$235,553	\$174,336	\$555,534	\$122,454	\$117,732	\$189,457	\$85,370	\$239,757	\$0	\$0	\$1,874,305	\$187,431	\$313,674	-40.25%
13	Less Stop Loss Reimbursement	\$0	(\$630,579)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$630,579)	(\$63,058)	(\$82,528)	123.59%
14	Net Medical Claims	\$62,967	(\$539,434)	\$235,553	\$174,336	\$555,534	\$122,454	\$117,732	\$189,457	\$85,370	\$239,757	\$0	\$0	\$1,243,726	\$124,373	\$231,146	-46.19%
15	Prescription	\$14,450	\$21,287	\$17,566	\$24,089	\$21,519	\$13,246	\$22,518	\$18,895	\$21,961	\$28,758	\$0	\$0	\$204,289	\$20,429	\$26,376	-22.55%
16	Dental	\$0	\$3,845	\$27,936	\$13,895	\$37,672	\$19,913	\$6,075	\$21,217	\$14,561	\$13,053	\$0	\$0	\$158,167	\$15,817	\$17,034	-7.15%
17	Vision	\$1,408	\$1,325	\$806	\$1,452	\$918	\$975	\$1,308	\$817	\$1,190	\$1,427	\$0	\$0	\$11,627	\$1,163	\$1,155	0.66%
18	Total Dependent	\$78,825	(\$512,977)	\$281,861	\$213,771	\$615,643	\$156,588	\$147,632	\$230,386	\$123,082	\$282,996	\$0	\$0	\$1,617,808	\$161,781	\$275,712	-41.32%
19	Cost Per Dependent Unit	\$363.25	(\$2,342.36)	\$1,281.19	\$971.69	\$2,837.07	\$718.29	\$686.66	\$1,129.34	\$572.47	\$1,328.62	\$0.00	\$0.00	\$7,496.80	\$749.68	\$1,237.76	-39.43%
20	Cost Per Dependent	\$183.74	(\$1,150.17)	\$626.36	\$480.38	\$1,389.71	\$353.47	\$337.06	\$551.16	\$286.90	\$670.61	\$0.00	\$0.00	\$3,708.02	\$370.80	\$615.89	-39.79%
<b>EMPLOYEE + DEPENDENT</b>																	
21	Medical	\$208,007	\$290,785	\$912,092	\$530,005	\$716,430	\$494,477	\$498,932	\$713,711	\$630,600	\$948,944	\$0	\$0	\$5,943,983	\$594,398	\$686,101	-13.37%
22	Less Stop Loss Reimbursement	(\$59,151)	(\$639,127)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$41,044)	\$0	\$0	(\$739,322)	(\$73,932)	(\$128,090)	-42.28%
23	Net Medical Claims	\$148,856	(\$348,341)	\$912,092	\$530,005	\$716,430	\$494,477	\$498,932	\$713,711	\$630,600	\$907,900	\$0	\$0	\$5,204,661	\$520,466	\$558,010	-6.73%
24	Prescription	\$89,097	\$101,124	\$110,532	\$126,650	\$137,903	\$113,885	\$110,737	\$129,115	\$125,459	\$103,940	\$0	\$0	\$1,148,441	\$114,844	\$102,427	12.12%
25	Dental	\$0	\$8,733	\$76,454	\$40,689	\$44,572	\$53,319	\$31,661	\$67,136	\$41,009	\$40,549	\$0	\$0	\$404,122	\$40,412	\$47,201	-14.38%
26	Vision	\$5,945	\$4,369	\$4,582	\$6,360	\$3,543	\$4,712	\$5,156	\$5,849	\$3,829	\$4,208	\$0	\$0	\$48,554	\$4,855	\$4,769	1.80%
27	Total Claims	\$243,898	(\$234,115)	\$1,103,659	\$703,705	\$902,448	\$666,393	\$646,486	\$915,810	\$800,896	\$1,056,597	\$0	\$0	\$6,805,777	\$680,578	\$712,408	-4.47%
28	Composite Cost Per Employee	\$323.90	(\$306.03)	\$1,446.47	\$912.72	\$1,173.53	\$860.97	\$848.41	\$1,299.02	\$1,072.15	\$1,416.35	\$0.00	\$0.00	\$9,008.31	\$900.83	\$915.69	-1.62%
29	Composite Cost Per Member	\$206.34	-\$193.32	\$909.86	\$578.70	\$744.59	\$547.57	\$538.74	\$815.50	\$681.03	\$904.62	\$0.00	\$0.00	\$5,710.50	\$571.05	\$581.24	-1.75%

**Douglas County School District**  
**PAID CLAIMS**

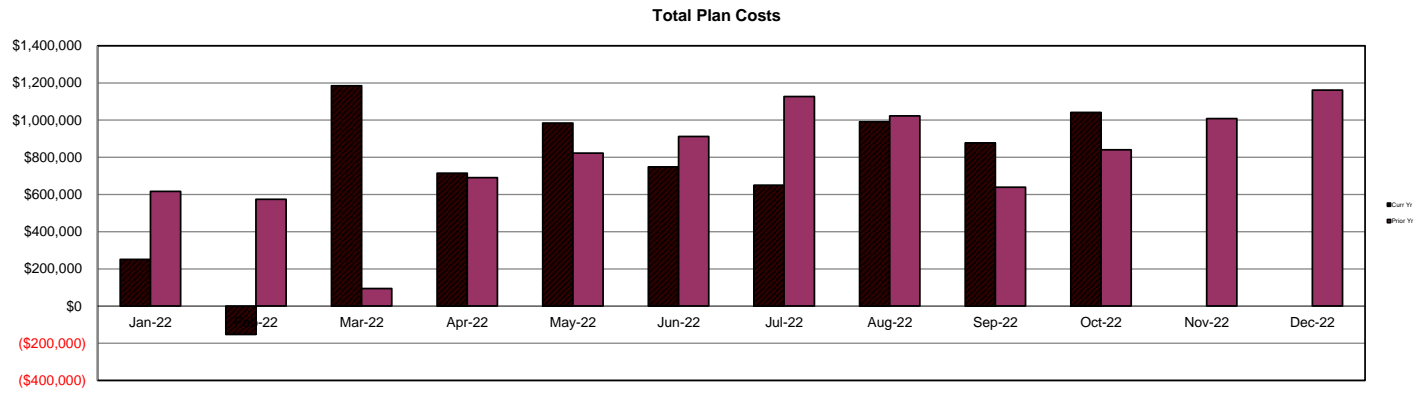


**Douglas County School District**  
**TOTAL PLAN COSTS**

Line #		Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Totals	Current Year Mo. Average	Prior Year Mo. Average	% Difference
<b>EMPLOYEE</b>																	
1	TPA / UTIL REVIEW / COBRA / TELE DOC	\$21.83	\$21.83	\$21.83	\$21.83	\$21.83	\$21.83	\$21.83	\$21.83	\$17.46	\$17.46	\$0.00	\$0.00	\$158,401	\$15,840	\$15,482	2.31%
2	Specific Stop Loss	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$0.00	\$0.00	\$412,503	\$41,250	\$42,074	-1.96%
3	PPO Networks (Medical & Dental)	\$5.70	\$5.70	\$5.70	\$5.70	\$5.70	\$5.70	\$5.70	\$5.70	\$5.70	\$5.70	\$0.00	\$0.00	\$43,064	\$4,306	\$4,435	-2.89%
4	VSP	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$0.00	\$0.00	\$12,692	\$1,269	\$1,307	-2.89%
5	Consulting Fee (Estimated)	\$1.99	\$1.96	\$1.97	\$1.95	\$1.95	\$1.94	\$1.97	\$2.13	\$2.01	\$2.01	\$0.00	\$0.00	\$15,000	\$1,500	\$1,500	0.00%
6	Total Fixed	\$85.80	\$85.77	\$85.78	\$85.76	\$85.76	\$85.75	\$85.78	\$85.94	\$81.45	\$81.45	\$0.00	\$0.00	\$641,660	\$64,166	\$64,798	-0.98%
7	Exposures	753	765	763	771	769	774	762	705	747	746	0	0	7,555	756	778	-2.89%
8	Employee Fixed Costs	\$64,609	\$65,615	\$65,447	\$66,118	\$65,950	\$66,369	\$65,363	\$60,586	\$60,842	\$60,762	\$0	\$0	\$641,660	\$64,166	\$64,798	-0.98%
9	Total Gross Claims	\$224,224	\$287,409	\$821,798	\$489,933	\$286,805	\$509,805	\$498,853	\$685,424	\$677,814	\$814,645	\$0	\$0	\$5,296,712	\$529,671	\$482,259	9.83%
10	Gross Plan Costs	\$288,833	\$353,023	\$887,245	\$556,051	\$352,755	\$576,174	\$564,217	\$746,010	\$738,656	\$875,408	\$0	\$0	\$5,938,372	\$593,837	\$547,057	8.55%
11	Stop-Loss Reimbursements	(\$59,151)	(\$8,547)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$41,044)	\$0	\$0	(\$108,743)	(\$10,874)	(\$45,562)	-76.13%
12	Net Plan Costs	\$229,682	\$344,476	\$887,245	\$556,051	\$352,755	\$576,174	\$564,217	\$746,010	\$738,656	\$834,363	\$0	\$0	\$5,829,629	\$582,963	\$501,495	16.25%
13	Per Employee Gross Plan Costs	\$383.58	\$461.47	\$1,162.84	\$721.21	\$458.72	\$744.41	\$740.44	\$1,058.17	\$988.83	\$1,173.47	\$0.00	\$0.00	\$7,860.19	\$786.02	\$703.16	11.78%
14	Per Employee Net Plan Costs	\$305.02	\$450.30	\$1,162.84	\$721.21	\$458.72	\$744.41	\$740.44	\$1,058.17	\$988.83	\$1,118.45	\$0.00	\$0.00	\$7,716.25	\$771.63	\$644.59	19.71%
<b>DEPENDENT</b>																	
15	Specific Stop Loss (+ 1 Dep.)	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$0.00	\$0.00	\$59,471	\$5,947	\$7,439	-20.06%
16	Specific Stop Loss (+ Fam.)	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$59.65	\$0.00	\$0.00	\$69,254	\$6,925	\$8,035	13.81%
17	Dependent Units (+ 1 Dep.)	104	102	102	102	99	100	97	91	100	100	0	0	997	100	107	-6.89%
18	Dependent Units (Fam.)	113	117	118	118	118	118	118	113	115	113	0	0	1,161	116	116	0.37%
19	Dependent Fixed Costs	\$12,944	\$13,063	\$13,123	\$13,123	\$12,944	\$13,004	\$12,825	\$12,169	\$12,825	\$12,705	\$0	\$0	\$128,725	\$12,872	\$15,474	-16.81%
20	Total Gross Claims	\$78,825	\$117,603	\$281,861	\$213,771	\$615,643	\$156,588	\$147,632	\$230,386	\$123,082	\$282,996	\$0	\$0	\$2,248,388	\$224,839	\$358,240	-37.24%
21	Gross Plan Costs	\$91,769	\$130,666	\$294,984	\$226,894	\$628,587	\$169,592	\$160,457	\$242,555	\$135,906	\$295,701	\$0	\$0	\$2,377,113	\$237,711	\$373,714	-36.39%
22	Stop-Loss Reimbursements	\$0	(\$630,579)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$630,579)	(\$63,058)	(\$82,528)	-23.59%
23	Net Plan Costs	\$91,769	(\$499,913)	\$294,984	\$226,894	\$628,587	\$169,592	\$160,457	\$242,555	\$135,906	\$295,701	\$0	\$0	\$1,746,533	\$174,653	\$291,186	-40.02%
24	Per Dependent Unit Gross Plan Costs	\$422.90	\$596.65	\$1,340.84	\$1,031.34	\$2,896.72	\$777.94	\$746.31	\$1,188.99	\$632.12	\$1,388.27	\$0.00	\$0.00	\$11,022.08	\$1,102.21	\$1,677.73	-34.30%
25	Per Dependent Unit Net Plan Costs	\$422.90	(\$2,282.71)	\$1,340.84	\$1,031.34	\$2,896.72	\$777.94	\$746.31	\$1,188.99	\$632.12	\$1,388.27	\$0.00	\$0.00	\$8,142.72	\$814.27	\$1,307.23	-37.71%
26	Per Dependent Net Plan Costs	\$213.91	(\$1,120.88)	\$655.52	\$509.87	\$1,418.93	\$382.83	\$366.34	\$580.27	\$316.80	\$700.71	\$0.00	\$0.00	\$4,024.31	\$402.43	\$652.54	-38.33%
<b>EMPLOYEE + DEPENDENT</b>																	
27	*Fixed Costs	\$80,880	\$81,332	\$81,188	\$81,739	\$81,899	\$81,902	\$79,033	\$75,292	\$76,347	\$77,120	\$0	\$0	\$796,731	\$79,673	\$80,273	-0.75%
28	Total Claims	\$303,049	\$405,012	\$1,103,659	\$703,705	\$902,448	\$666,393	\$646,486	\$915,810	\$800,896	\$1,097,641	\$0	\$0	\$7,545,100	\$754,510	\$840,498	-10.23%
29	Gross Plan Costs	\$383,929	\$486,343	\$1,184,847	\$785,443	\$984,347	\$748,295	\$725,519	\$991,102	\$877,243	\$1,174,761	\$0	\$0	\$8,341,830	\$834,183	\$920,771	-9.40%
30	Stop-Loss Reimbursements	(\$59,151)	(\$639,127)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$41,044)	\$0	\$0	(\$739,322)	(\$73,932)	(\$128,090)	-42.28%
	Pharmacy Rebates	(\$73,731)	\$0	\$0	(\$70,708)	\$0	\$0	(\$75,336)	\$0	\$0	(\$92,265)	\$0	\$0	(\$312,040)	(\$31,204)	(\$15,072)	107.03%
31	Net Plan Costs	\$251,047	(\$152,783)	\$1,184,847	\$714,735	\$984,347	\$748,295	\$650,183	\$991,102	\$877,243	\$1,041,452	\$0	\$0	\$7,290,469	\$729,047	\$777,609	-6.25%
32	Composite Gross Plan Cost Per Employee	\$509.87	\$635.74	\$1,552.88	\$1,018.73	\$1,280.04	\$966.79	\$952.12	\$1,405.82	\$1,174.36	\$1,574.75	\$0.00	\$0.00	\$11,041.47	\$1,104.15	\$1,183.51	-6.71%
33	Composite Net Plan Cost Per Employee	\$333.40	(\$199.72)	\$1,552.88	\$927.02	\$1,280.04	\$966.79	\$853.26	\$1,405.82	\$1,174.36	\$1,396.05	\$0.00	\$0.00	\$9,649.86	\$964.99	\$999.50	-3.45%
34	Composite Net Plan Cost Per Member	\$212.39	(\$126.16)	\$976.79	\$587.78	\$812.17	\$614.87	\$541.82	\$882.55	\$745.96	\$891.65	\$0.00	\$0.00	\$6,059.40	\$605.94	\$646.73	-6.31%

\*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 \$125,000 (Accumulative Paid Amounts Year to Date)**

<b>CLAIMANT</b>		<b>Jan-22</b>	<b>Feb-22</b>	<b>Mar-22</b>	<b>Apr-22</b>	<b>May-22</b>	<b>Jun-22</b>	<b>Jul-22</b>	<b>Aug-22</b>	<b>Sep-22</b>	<b>Oct-22</b>	<b>Nov-22</b>	<b>Dec-22</b>
Claim #	<b><u>Total Amount of Claim Year to Date</u></b>												
1	Subscriber	\$0	\$0	\$0	\$133,260	\$134,381	\$134,597	\$137,767	\$144,623	\$144,982	\$146,821		
2	Subscriber	\$0	\$0	\$0	\$0	\$130,599	\$144,934	\$167,216	\$185,414	\$213,357	\$235,763		
3	Subscriber	\$0	\$0	\$0	\$0	\$200,635	\$251,979	\$264,405	\$281,224	\$291,044	\$303,071		
4	Subscriber	\$0	\$0	\$0	\$0	\$182,669	\$228,558	\$249,491	\$473,296	\$620,713	\$697,378		
5	Subscriber	\$0	\$0	\$0	\$0	\$150,104	\$187,380	\$188,248	\$188,663	\$196,882	\$280,545		
6	Dependent - Laser 500K	\$0	\$0	\$0	\$0	\$0	\$122,166	\$145,477	\$146,889	\$146,889	\$152,403		
7	Dependent	\$0	\$0	\$0	\$0	\$0	\$123,851	\$124,828	\$126,703	\$164,530	\$165,204		
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$382,481		
<b>Total</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$133,260</b>	<b>\$798,388</b>	<b>\$1,193,466</b>	<b>\$1,277,433</b>	<b>\$1,546,811</b>	<b>\$1,778,398</b>	<b>\$2,363,665</b>	<b>\$0</b>	<b>\$0</b>
<b>Increase Over Previous Month:</b>			<b>\$0</b>	<b>\$0</b>	<b>\$133,260</b>	<b>\$665,128</b>	<b>\$395,078</b>	<b>\$83,966</b>	<b>\$269,379</b>	<b>\$231,586</b>	<b>\$585,268</b>	<b>\$0</b>	<b>\$0</b>

Claim #	<b><u>Amount Over Specific Stop-Loss (\$250,000)</u></b>												
1	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
3	Subscriber	\$0	\$0	\$0	\$0	\$0	\$1,979	\$14,405	\$31,224	\$41,044	\$53,071		
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$223,296	\$370,713	\$447,378		
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$30,545		
6	Dependent - Laser 500K	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
7	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$132,481		
<b>Total</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,979</b>	<b>\$14,405</b>	<b>\$254,520</b>	<b>\$411,757</b>	<b>\$663,475</b>	<b>\$0</b>	<b>\$0</b>
<b>Increase Over Previous Month:</b>			<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,979</b>	<b>\$12,426</b>	<b>\$240,115</b>	<b>\$157,237</b>	<b>\$251,718</b>	<b>\$0</b>	<b>\$0</b>

**Douglas County School District**

Hometown Health self-funded health plan reserve as of October 31, 2022

Based on claims from November 01, 2021 through October 31, 2022

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 November 01, 2021 through October 31, 2022

<b>Medical</b>	\$ 6,881,319
<b>Dental</b>	\$ 496,738
<b>Prescription Drugs</b>	\$ 1,381,398
<b>Vision</b>	<u>\$ 56,919</u>
<b>Total Claims</b>	\$ 8,816,373

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 = 746 : 60 day lagged enrollment = 763  
 Current enrollment all Dental Plans = 746 : 60 day lagged enrollment = 763  
 Current enrollment all Rx Plans = 746 : 60 day lagged enrollment = 763  
 Current enrollment all Vision Plans = 746 : 60 day lagged enrollment = 763

**Estimated IBNR Calculation**

Medical	\$6,881,319 X (55/365) X (746/763) =	\$ 1,014,141	14.7%
+			
Dental	\$496,738 X (30/365) X (746/763) =	\$ 39,931	8.0%
+			
Rx	\$1,381,398 X (11/365) X (746/763) =	\$ 40,717	2.9%
+			
Vision	\$56,919 X (22/365) X (746/763) =	<u>\$ 3,355</u>	5.9%
=			
<b>Total estimated IBNR as of October 31, 2022 =</b>		<b>\$ 1,098,144</b>	<b>12.5%</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 September 30, 2022

Based on claims from October 01, 2021 through September 30, 2022

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 October 01, 2021 through September 30, 2022

<b>Medical</b>	\$ 6,595,632
<b>Dental</b>	\$ 489,304
<b>Prescription Drugs</b>	\$ 1,378,891
<b>Vision</b>	<u>\$ 56,515</u>
<b>Total Claims</b>	\$ 8,520,342

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 = 747 : 60 day lagged enrollment = 765

Current enrollment all Dental Plans = 747 : 60 day lagged enrollment = 765

Current enrollment all Rx Plans = 747 : 60 day lagged enrollment = 765

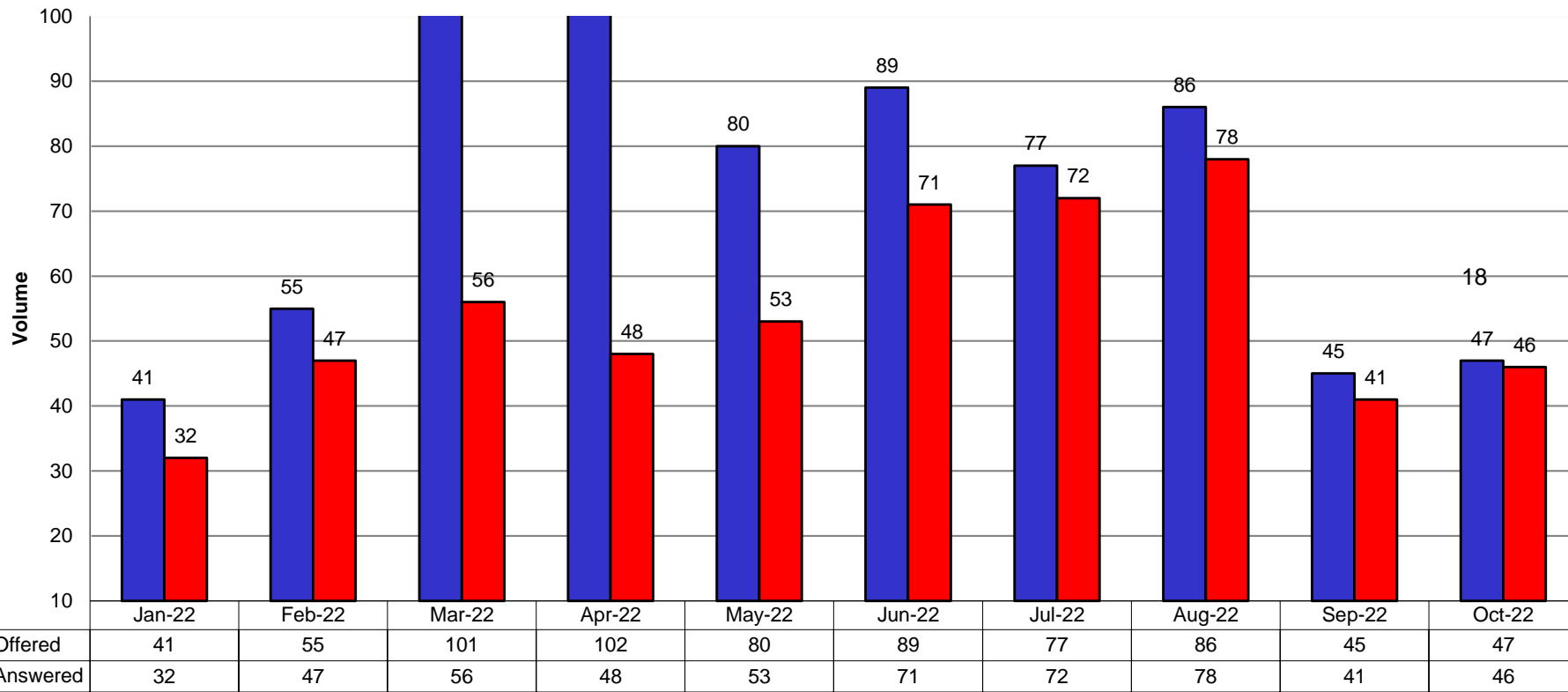
Current enrollment all Vision Plans = 747 : 60 day lagged enrollment = 765

**Estimated IBNR Calculation**

Medical	\$6,595,632 X (55/365) X (747/765) =	\$ 970,160	14.7%
+			
Dental	\$489,304 X (30/365) X (747/765) =	\$ 39,258	8.0%
+			
Rx	\$1,378,891 X (11/365) X (747/765) =	\$ 40,565	2.9%
+			
Vision	\$56,515 X (22/365) X (747/765) =	<u>\$ 3,325</u>	5.9%
=			
<b>Total estimated IBNR as of September 30, 2022 =</b>		<b>\$ 1,053,308</b>	<b>12.4%</b>

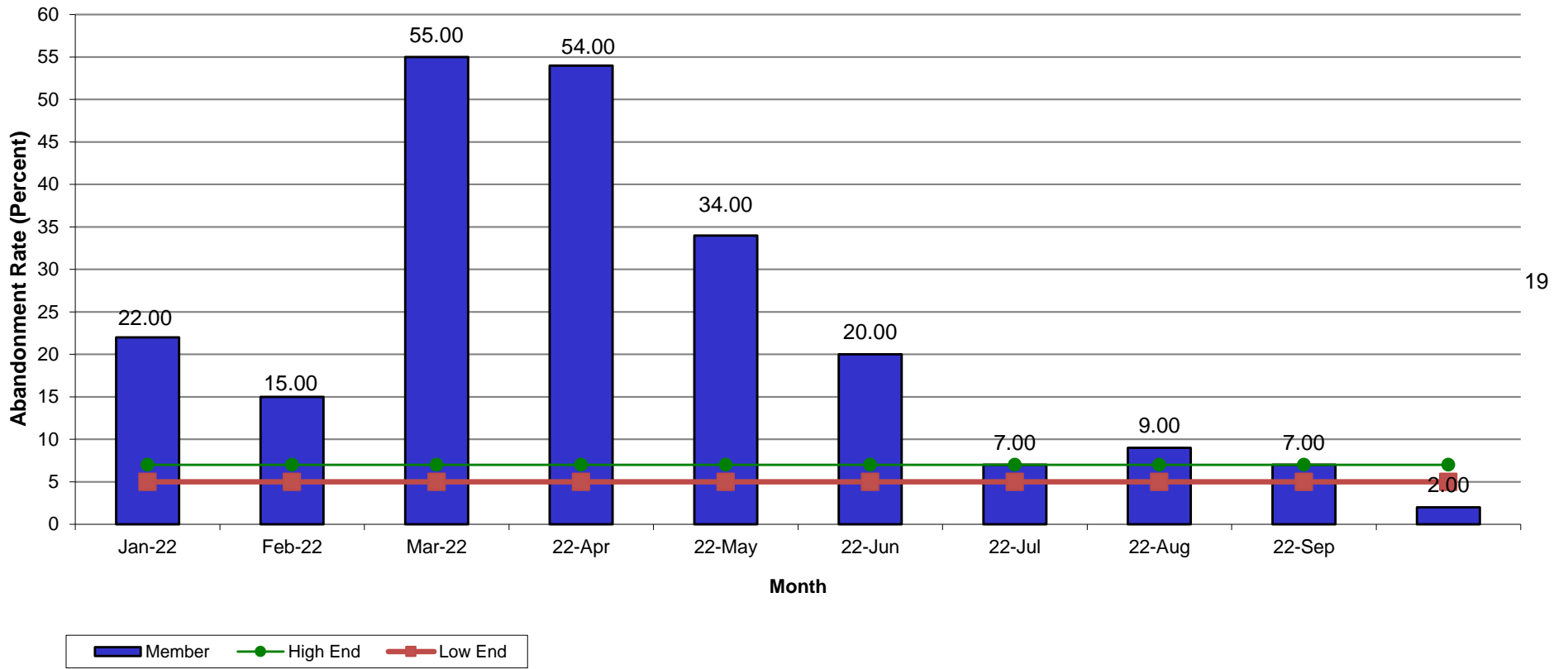
Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers. These reserve estimates are calculated based on claims for the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

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

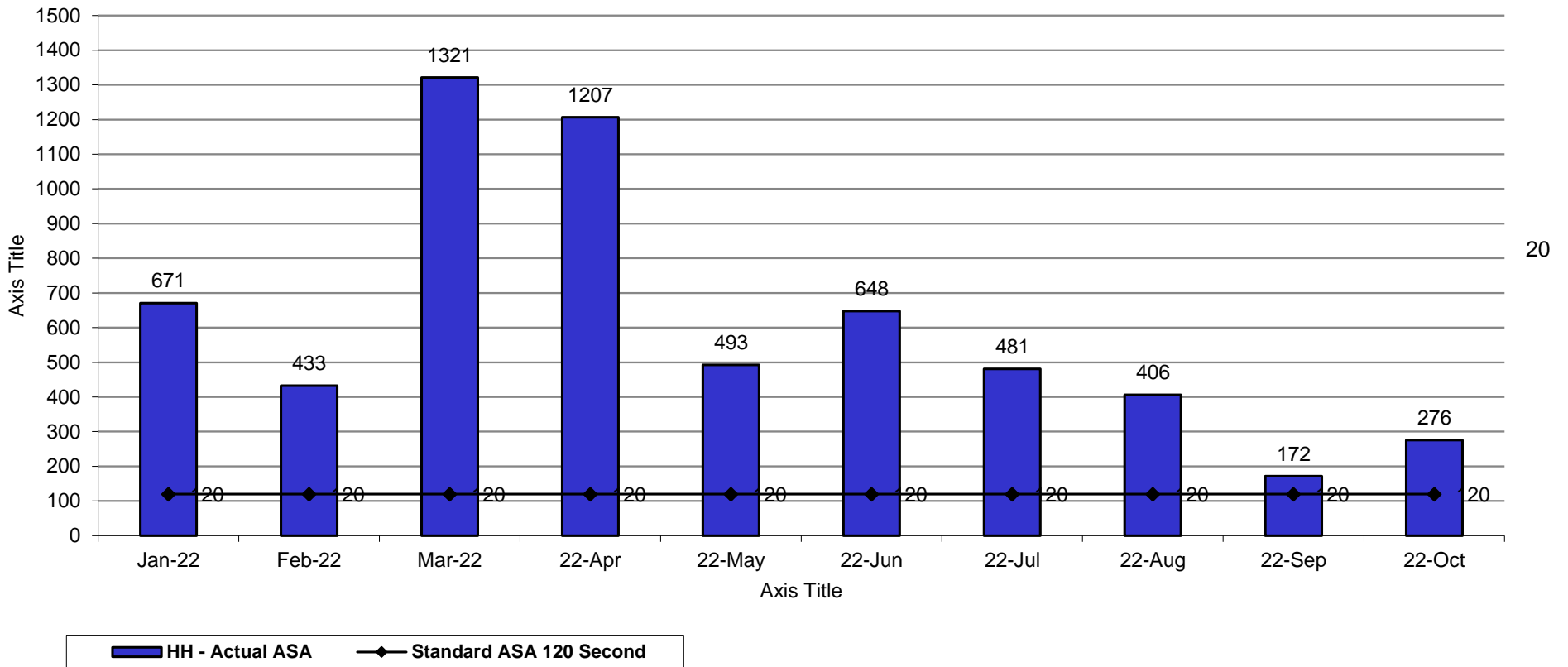


■ Member Calls Offered  
■ Member Calls Answered

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



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





## Clean Claims Turnaround Time

\* Clean Claims Only \*

### 332 - DOUGLAS COUNTY SCHOOL DISTRICT

	2022 Avg	January	February	March	April	May	June	July	August	September	October
<b>Total</b>											
Total Claims Received During Month	448	822	656	468	508	480	378	362	319	244	245
Total Claims Paid During Month	421	174	595	961	449	452	341	313	472	160	294
Claims Open at End of Month	210	283	446	131	169	217	182	197	148	182	147
Percentage of Claims Paid Within 15 Days	54.86%	94.83%	71.43%	42.77%	75.72%	66.59%	44.57%	44.73%	43.64%	45.00%	33.33%
Percentage of Claims Paid Within 30 Days	73.00%	100.00%	89.75%	60.67%	92.20%	85.18%	63.93%	79.87%	58.47%	51.88%	53.40%
Number of Claims Paid Within 15 Days	231	165	425	411	340	301	152	140	206	72	98
Number of Claims Paid In 16-30 Days	76	9	109	172	74	84	66	110	70	11	59
Number of Claims Paid Over 30 Days	114	0	61	378	35	67	123	63	196	77	137

21

	2022 Avg	January	February	March	April	May	June	July	August	September	October
<b>Self-Funded PPO Dental</b>											
Total Claims Received During Month	117	148	108	151	113	135	118	112	126	80	78
Total Claims Paid During Month	106	59	45	223	66	88	167	48	158	64	142
Claims Open at End of Month	82	2	139	57	88	125	74	110	93	76	52
Percentage of Claims Paid Within 15 Days	28.96%	100.00%	97.78%	36.32%	36.36%	11.36%	19.76%	22.92%	10.13%	6.25%	17.61%
Percentage of Claims Paid Within 30 Days	49.15%	100.00%	100.00%	61.43%	75.76%	42.05%	36.53%	56.25%	25.95%	12.50%	39.44%
Number of Claims Paid Within 15 Days	31	59	44	81	24	10	33	11	16	4	25
Number of Claims Paid In 16-30 Days	21	0	1	56	26	27	28	16	25	4	31



## Clean Claims Turnaround Time

\* Clean Claims Only \*

### 332 - DOUGLAS COUNTY SCHOOL DISTRICT

Number of Claims Paid Over 30 Days	54	0	0	86	16	51	106	21	117	56	86
<b>Self-Funded PPO Medical</b>											
Total Claims Received During Month	331	674	548	317	392	344	260	250	193	163	167
Total Claims Paid During Month	315	115	550	738	383	361	174	264	314	96	152
Claims Open at End of Month	128	281	307	74	81	91	108	87	55	105	95
Percentage of Claims Paid Within 15 Days	63.65%	92.17%	69.27%	44.72%	82.51%	80.61%	68.39%	48.86%	60.51%	70.83%	48.03%
Percentage of Claims Paid Within 30 Days	81.03%	100.00%	88.91%	60.43%	95.04%	95.57%	90.23%	84.47%	74.84%	78.13%	66.45%
Number of Claims Paid Within 15 Days	200	106	381	330	316	291	119	129	190	68	73
Number of Claims Paid In 16-30 Days	55	9	108	116	48	54	38	94	45	7	28
Number of Claims Paid Over 30 Days	60	0	61	292	19	16	17	41	79	21	51
<b>Self-Funded PPO Vision</b>											
Total Claims Received During Month	1				3	1				1	
Total Claims Paid During Month	0					3		1			
Claims Open at End of Month	0					1		0		1	
Percentage of Claims Paid Within 15 Days	0.00%	NaN	NaN	NaN	NaN	0.00%	NaN	0.00%	NaN	NaN	NaN
Percentage of Claims Paid Within 30 Days	75.00%	NaN	NaN	NaN	NaN	100.00%	NaN	0.00%	NaN	NaN	NaN
Number of Claims Paid Within 15 Days	0					0		0			
Number of Claims Paid In 16-30 Days	0					3		0			
Number of Claims Paid Over 30 Days	0					0		1			



## All Claims Turnaround Time

\* Clean & Unclean Claims \*

### 332 - DOUGLAS COUNTY SCHOOL DISTRICT

	2022 Avg	January	February	March	April	May	June	July	August	September	October
<b>Total</b>											
Total Claims Received During Month	1518	1504	1333	1675	1762	1728	1580	1447	1478	1220	1450
Total Claims Paid During Month	1458	778	1125	2214	1686	1883	1363	1359	1803	1065	1307
Claims Open at End of Month	211	283	446	131	169	219	182	197	148	185	148
Percentage of Claims Paid Within 15 Days	86.33%	98.71%	80.18%	74.89%	93.12%	91.61%	86.06%	86.09%	85.19%	91.74%	84.93%
Percentage of Claims Paid Within 30 Days	91.89%	100.00%	91.91%	82.88%	97.51%	96.18%	90.98%	95.36%	89.07%	92.77%	89.44%
Number of Claims Paid Within 15 Days	1259	768	902	1658	1570	1725	1173	1170	1536	977	1110
Number of Claims Paid In 16-30 Days	81	10	132	177	74	86	67	126	70	11	59
Number of Claims Paid Over 30 Days	118	0	91	379	42	72	123	63	197	77	138

23

	2022 Avg	January	February	March	April	May	June	July	August	September	October
<b>Self-Funded PPO Dental</b>											
Total Claims Received During Month	224	148	155	323	224	282	249	225	271	176	184
Total Claims Paid During Month	211	59	78	368	197	249	276	164	322	151	242
Claims Open at End of Month	82	2	139	57	88	125	74	110	93	76	52
Percentage of Claims Paid Within 15 Days	64.06%	100.00%	98.72%	61.41%	78.68%	67.87%	51.45%	77.44%	55.59%	60.26%	51.24%
Percentage of Claims Paid Within 30 Days	74.26%	100.00%	100.00%	76.63%	91.88%	79.12%	61.59%	87.20%	63.35%	62.91%	64.05%
Number of Claims Paid Within 15 Days	135	59	77	226	155	169	142	127	179	91	124
Number of Claims Paid In 16-30 Days	22	0	1	56	26	28	28	16	25	4	31



## All Claims Turnaround Time

\* Clean & Unclean Claims \*


### 332 - DOUGLAS COUNTY SCHOOL DISTRICT

Number of Claims Paid Over 30 Days	54	0	0	86	16	52	106	21	118	56	87
<b>Self-Funded PPO Medical</b>											
Total Claims Received During Month	1293	1356	1178	1351	1533	1445	1331	1222	1207	1043	1266
Total Claims Paid During Month	1247	719	1047	1845	1488	1630	1087	1194	1481	914	1065
Claims Open at End of Month	129	281	307	74	81	93	108	87	55	108	96
Percentage of Claims Paid Within 15 Days	90.11%	98.61%	78.80%	77.56%	95.03%	95.40%	94.85%	87.35%	91.63%	96.94%	92.58%
Percentage of Claims Paid Within 30 Days	94.88%	100.00%	91.31%	84.12%	98.25%	98.77%	98.44%	96.57%	94.67%	97.70%	95.21%
Number of Claims Paid Within 15 Days	1124	709	825	1431	1414	1555	1031	1043	1357	886	986
Number of Claims Paid In 16-30 Days	59	10	131	121	48	55	39	110	45	7	28
Number of Claims Paid Over 30 Days	64	0	91	293	26	20	17	41	79	21	51
<b>Self-Funded PPO Vision</b>											
Total Claims Received During Month	1			1	5	1				1	
Total Claims Paid During Month	1			1	1	4		1			
Claims Open at End of Month	0			0	0	1		0		1	
Percentage of Claims Paid Within 15 Days	42.86%	NaN	NaN	100.00%	100.00%	25.00%	NaN	0.00%	NaN	NaN	NaN
Percentage of Claims Paid Within 30 Days	85.71%	NaN	NaN	100.00%	100.00%	100.00%	NaN	0.00%	NaN	NaN	NaN
Number of Claims Paid Within 15 Days	0			1	1	1		0			
Number of Claims Paid In 16-30 Days	0			0	0	3		0			
Number of Claims Paid Over 30 Days	0			0	0	0		1			

# DOUGLAS COUNTY SCHOOL DISTRICT

## SELF-INSURED HEALTH INSURANCE PLAN OVERVIEW

### October-22

Month	Paid Claims			Plan Participants		DCSD Benefit Plan Design Cyle & Meter
	Monthly	Total	Average	Employee	Spouse or	
October	\$993,427	\$3,121,911	\$780,478	765	442	<b>Incurred But Not Reported (IBNR)</b> <b>\$1,098,144</b>
September	\$540,995	\$2,128,484	\$709,495	747	429	
<b>2020-21 Comparison YTD</b>						 1 IBNR = \$1,098,144 2 IBNR = \$2,196,288 3 IBNR = \$3,294,432
Month	Paid Claims			Plan Participants		
October	\$580,104	\$2,629,606	\$657,402	795	452	<b>Projected 2022-23</b> <b>Ending Fund Balance</b> <b>\$193,303</b>
September	\$926,126	\$2,053,525	\$684,508	798	463	

Claims Report	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
						Unaudited
July	\$563,516	\$433,914	\$707,103	\$593,957	\$1,047,051	\$649,873
August	\$445,585	\$567,057	\$504,522	\$533,442	\$801,080	\$937,616
September	\$583,849	\$411,577	\$419,473	\$922,103	\$709,220	\$540,995
October	\$441,403	\$942,438	\$575,237	\$580,104	\$758,601	\$993,427
November	\$551,472	\$365,469	\$751,140	\$974,578	\$820,396	
December	\$658,645	\$577,289	\$409,511	\$629,310	\$1,754,598	
January	\$648,966	\$842,303	\$585,200	\$508,567	\$211,099	
February	\$425,514	\$342,650	\$425,889	\$454,486	-\$155,452	
March	\$416,595	\$298,929	\$463,808	(\$63,850)	\$1,124,963	
April	\$413,519	\$580,877	\$590,274	\$581,293	\$116,358	
May	\$354,643	\$595,059	\$386,887	\$735,299	\$610,376	
June	\$344,032	\$506,841	\$690,699	\$833,568	\$997,886	
<b>Total Claims</b>	<b>\$5,847,739</b>	<b>\$6,464,403</b>	<b>\$6,509,743</b>	<b>\$7,282,857</b>	<b>\$8,796,176</b>	<b>\$3,121,911</b>
Participants - Employees	803	796	770	803	763	747
Participants - Spouse or Dependents	387	385	414	456	443	429
Average Cost Per Participant	\$4,914.07	\$5,473.67	\$5,498.09	\$5,784.64	\$7,293.68	\$2,654.69

Fund Balance Report	2017-18	2018-19	2019-20	2020-21	FY 21-22	FY 22-23
	Actuals	Actuals	Actuals	Actuals	Dec Amend	May Final
Fund Balance Report - As of June 30	\$3,444,437	\$3,485,417	\$2,900,257	\$3,055,107	\$1,713,523.00	\$403,413.00
Premium Payments	\$6,651,392	\$6,827,457	\$7,339,180	\$7,288,920	\$7,888,920	\$7,888,920
Insurance Proceeds	\$924,365	\$491,801	\$452,484	\$0	\$1,000,000	\$1,000,000
Other		(\$7,306)	(\$3,890)	(\$31,030)	(\$31,030)	(\$31,030)
Claims Expenses	(\$6,636,580)	(\$6,966,774)	(\$6,731,736)	(\$7,250,000)	(\$9,050,000)	(\$7,950,000)
Purchased Services	(\$928,939)	(\$306,856)	(\$271,441)	(\$330,000)	(\$330,000)	(\$330,000)
Other	(\$11,986)	(\$679,916)	(\$669,791)	(\$640,000)	(\$793,000)	(\$793,000)
Interest on Investment/Checking	\$42,729	\$56,434	\$40,044	\$15,000	\$5,000	\$5,000
<b>Ending Fund Balance</b>	<b>\$3,485,418</b>	<b>\$2,900,257</b>	<b>\$3,055,107</b>	<b>\$2,107,997</b>	<b>\$403,413</b>	<b>\$193,303</b>

Estimated Cash Flow	2022-23	2022-23 Administrative	2022-23	2022-23
	Operating Revenues	Expenses	Claims Expenses	Cash Flow
July	\$716,610	(\$87,724)	(\$649,873)	(\$20,987)
August	\$598,000	(\$86,022)	(\$937,616)	(\$425,638)
September	\$635,578	(\$73,652)	(\$540,995)	\$20,931
October	\$626,969	(\$81,793)	(\$993,426)	(\$448,250)
November				\$0
December				\$0
January				\$0
February				\$0
March				\$0
April				\$0
May				\$0
June				\$0
<b>Total Claims</b>	<b>\$2,577,157</b>	<b>(\$329,191)</b>	<b>(\$3,121,910)</b>	<b>(\$873,944)</b>





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## Excess Loss Renewal & Marketing Analysis

Prepared for

# Douglas County School District

Presented By

28

LP Insurance Services  
Employee Benefits Division

Effective: January 1, 2023



# **Douglas County School District**

## **Table of Contents**



**Page 1      Response to Bid Summary**

**Page 2      Specific Deductible Levels - \$250K, \$275K, \$300K**

**Page 3      Historical Data**



# Douglas County School District

## Response to Bid Summary

<u>CARRIERS CONTACTED</u>	<u>RATING</u>	<u>BID RESPONSE</u>	<u>% OVER/UNDER CURRENT</u>
<b>EXCESS LOSS</b>			
1 Granular	A+	Current/Renewal Presented	7.0%
2 AccurRisk Solutions	A+	Not Presented - Not Competitive	26.5%
3 American Fidelity	A+	Not Presented - Not Competitive	35.0%
4 Berkley A&H	A	Not Presented - Not Competitive	46.3%
5 Berkshire Hathaway	A+	Declined to Quote - Not Competitive	-
6 Evolution Risk Partners	A+	Declined to Quote - Not Competitive	-
7 HM insurance Group	A+	Declined to Quote - Not Competitive	-
8 Intermediary Insurance Services	A+	Declined to Quote - Not Competitive	-
9 ISU Companion	A	Declined to Quote - Not Competitive	-
10 Optum	A	Declined to Quote - Not Competitive	-
11 Prodigy Health Insurance Services	A	Declined to Quote - Not Competitive	-
12 QBE A&H	A+	Declined to Quote - Not Competitive	-
13 Rockport Benefits	A+	Declined to Quote - Not Competitive	-
14 Sun Life	A++	Declined to Quote - Not Competitive	-
15 Swiss Re	A+	Declined to Quote - Not Competitive	-
16 Symetra	A+	Declined to Quote - Not Competitive	-
17 Tokio Marine/HCC	A	Declined to Quote - Not Competitive	-
18 Unum Gruop	A	Declined to Quote - Not Competitive	-
19 Vista Underwriting	A+	Declined to Quote - Not Competitive	-
20 Voya Financial	A+	Declined to Quote - Not Competitive	-

# Douglas County School District

STOP LOSS - Benefit & Cost Comparison

Specific Deductible Levels - \$250K, \$275K, \$300K

CARRIER	Current Granular	Renewal Granular	Option 1 Granular	Option 2 Granular
<b>EXPOSURES:</b>				
Employee Only	549	549	549	549
Employee + Family	223	223	223	223
TOTAL EMPLOYEES	772	772	772	772
<b>SPECIFIC STOP LOSS:</b>				
Stop Loss Level	\$250,000	\$250,000	<b>\$275,000</b>	<b>\$300,000</b>
Contract Basis	Paid	Paid	Paid	Paid
Benefits Covered	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx
Limit of Liability (Annual Maximum)	Unlimited	Unlimited	Unlimited	Unlimited
Limit of Liability (Lifetime Maximum)	Unlimited	Unlimited	Unlimited	Unlimited
Reimbursement Percent	100%	100%	100%	100%
Specific Advancement	Yes	Yes	Yes	Yes
Actively at Worked Waived	Waived w/disclosure	Waived w/disclosure	Waived w/disclosure	Waived w/disclosure
No New Laser Provision	Included (40% cap)	Included (40% cap)	Included (40% cap)	Included (40% cap)
Plan Mirroring	Included	Included	Included	Included
Retirees	Included	Included	Included	Included
<b>SPECIFIC RATES:</b>				
Employee Only	\$54.60	\$58.41	\$52.18	\$47.97
Employee + Family	\$114.25	\$122.21	\$109.18	\$100.37
<b>ESTIMATED ANNUAL FIXED COST</b>				
Single Specific Stop Loss	\$359,705	\$384,805	\$343,762	\$316,026
Family Specific Stop Loss	\$305,733	\$327,034	\$292,166	\$268,590
<b>TOTAL ANNUAL FIXED EXPENSES</b>	<b>\$665,438</b>	<b>\$711,839</b>	<b>\$635,928</b>	<b>\$584,616</b>
% over/(under) current	-	<b>7.0%</b>	<b>-4.4%</b>	<b>-12.1%</b>
\$ over/(under) current	-	<b>\$46,401</b>	<b>-\$29,510</b>	<b>-\$80,821</b>
<b>LASERS</b>				
Claimant 1 - Current	\$500K	\$500K	\$500K	\$500K
<b>Compared to Renewal</b>				
\$ Under Renewal	-	-	-\$75,912	-\$127,223
# of Claims	-	-	-3.0	-2.5
<b>Contingencies</b>				
Firm and Final	-	Yes	Yes	Yes
Acceptance Requirement	-	Signature Page	Signature Page	Signature Page
Proposal Expiration Date	-	11/2/22	11/2/22	11/2/22

## Historical Data

Plan Year	Specific Ded	Renewal	Carrier	Lasers	Approx. Premium	Claims over Spec	Total \$ Over Spec
2018	\$175,000	4%	Voya	None	\$ 555,000	1	\$484,768
2019	\$175,000	10%	Voya	None	\$ 625,000	2	\$127,683
2020	<b>\$200,000</b>	-1%	Voya	None	\$ 643,000	3	\$977,120
2021	<b>\$250,000</b>	9%	Voya	\$1.5M	\$ 660,000	3	\$1,686,541
2022 (9months)	\$250,000	-3%	Granular	\$500K	\$ 665,000	2	\$254,520
4 years 9 months						11 (avg. 2.2 claims/yr)	\$3,530,632 (avg. \$706,126/yr)