



# Douglas County School District Health Advisory Committee

District Office  
1638 Mono Avenue  
Minden, NV 89423

Tuesday, January 24, 2023  
4:30 PM

## Agenda

### 1. Call to Order

#### A. Roll Call of Committee Members

#### B. Adoption of Agenda (For Possible Action)

Committee members reserve the right to take items in a different order to accomplish business in the most efficient manner.

### 2. Public Comment #1

Public comment will be taken during this agenda item regarding any item appearing on the agenda. A sign-up sheet is provided and individuals may address the committee by indicating their desire to speak and the topic about which they will speak. The committee reserves the right to limit the amount of time that will be allowed for each individual to speak. (The time allotted is nontransferable for each speaker.) The committee is precluded from acting on items raised during Public Comment that are not already on the agenda. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken. Public Comment #2 will provide an opportunity for public comment on any matter within the Committee's jurisdiction, control, or advisory authority.

### 3. Committee Members' Comment

Comments from committee members are invited at this time for any item not specifically addressed elsewhere in the agenda. The intent of this standing item is to allow committee members to provide feedback to the committee as a whole regarding membership questions and comments. Committee members should limit the amount of time and be respectful of time constraints and not be repetitive of other committee members' comments.

### 4. Approval of Minutes of the November 22, 2022 Meeting (For Possible Action) 4

Attached are the minutes of the November 22, 2022 Health Advisory Committee Meeting for review and approval.

**RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated November 22, 2022.**

### 5. Review of Claims (Information and Discussion) 7

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.

### 6. Customer Service Review (Information and Discussion) 15

Sam Bradley, Jose Sandoval

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

**7. Self-Insurance Fund Projected Financials (Information and Discussion) 22**

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.

**8. Review transparency and coverage with Hometown Health (For Information and Discussion) 26**

Sam Bradley

Hometown Health will provide information regarding the Transparency in Coverage Pricing Tool. Hometown Health will also provide information about Hometown Health's Healthcare Utilization Management and Case Management services they provide for DCSD.

**9. Review of future Health Advisory Committee meeting dates (Discussion and Possible Action)**

Discuss future HAC meeting dates and if the committee would like to change dates and/or times of future HAC meetings.

**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](mailto: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  
Committee Meeting of November 22, 2022**

**Committee Members Present**

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

**Absent**

Lin Falkner, DCPEA

Lloyd Barnes, LP Insurance (via Google Meets), Nate Kerr, LP Insurance (via Google Meets), Sam Bradley, Hometown Health (via Google Meets), Sue Estes, DCSD Director of Business Services, 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. Stack motioned to adopt the flexible agenda. Mr. Lampkin seconded the motion.

Motion carried 5-0.

**2. Public Comment #1**

No Public Comment.

**3. Committee Members' Comment**

Ms. McInnis reported that a staff member talked with her about an upcoming surgery (for the employee's spouse) that was approved by Hometown Health and then the approval was denied by Hometown Health. Ms. Bradley (Hometown Health) noted that she has never heard of a procedure being approved and then denied. Ms. Caires and Ms. Bradley agreed to look into the situation.

**4. Approval of Minutes of the October 12, 2022 meeting (For Possible Action)**

Ms. McInnis motioned to approve the October 12, 2022 minutes. Ms. McNeall seconded the motion.

Motion carried 5-0.

**5. Approval of Minutes of the October 18, 2022 meeting (For Possible Action)**

Ms. McInnis motioned to approve the October 18, 2022 minutes. Ms. Stack seconded the motion.

Motion carried 5-0.

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

Nate Kerr reported on the paid claims through October 2022.

Exhibit 1 – Enrollment was steady in October (lines 1 & 2) but is down approximately 3% overall for the 2022 claims year. Total employee claims (line 11) are up 22% compared to 2021. Total claims for dependents (Line 19) are down compared to 2021 (possibly the result of Stop Loss reimbursement). Total claims (line 27) for the month of October were \$1,056,597. Average monthly composite cost for October (Line 28) per employee is \$1,416.

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 October was \$1,097,641. Gross plan costs (line 29) for the month of October were \$1,174,761. Composite net plan cost (line 33) per employee in October is \$1,574. Mr. Kerr mentioned a couple of things to note: 1 - the plan may see an increase in claims as the end of the year approaches (Hometown Health tries to process as many claims as possible so they do not carry over into the new year) and, 2 – the large Stop Loss reimbursement the plan received in February 2022 has been favorable for dependent claims.

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$250,000). As of October, there are 8 large claims. Four of the 8 large claims have now reached the \$250K Stop Loss threshold. One of the 8 large claims is considered a laser by our stop-loss carrier and the deductible for that large claim is \$500K. Joe Girdner asked about when DCSD can expect stop-loss reimbursement. Reimbursement depends on when large claims are submitted, filed, and paid.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. October 2022 estimated IBNR is \$1,098,144.

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

Sam Bradley from Hometown Health reported on customer service from October 2022. Customer Service Call Volume report data shows approximately 47 member calls in October (46 were answered). For October, the Average Seconds to Answer was 276 seconds, which is an increase from October (performance guarantee is 120 seconds). Performance guarantees began October 1. October 2022 Abandonment rate decreased to 2% (performance guarantee is 10%). Total “Clean” Claims (245) Turn Around Time - total claims paid within 30 days averaging approximately 53% for October (guarantee is 95%). Total Claims received during October 2022 was 1450 with an 89% turnaround time. Ms. Bradley explained that Hometown Health has added two representatives to their claims team that are dedicated to DCSD only, in an effort to improve claims turn around time.

Mr. Girdner mentioned a high cost claims meeting/presentation that he recently attended with Ms. Caires and NV Business Group on Health. He raised questions about case management, high cost claims, and a possible claims audit system. Ms. Bradley confirmed that Hometown Health does utilize case management and large claims review. A health utilization nurse manages large claims and assists with member transition of care. Mr. Girdner asked specifically what Hometown Health does to manage billing for high cost claims and ensure that claims are being billed appropriately? Ms. Bradley commented that there is a built-in auditing system to help ensure claims are being charged appropriately. Mr. Girdner asked Ms. Bradley to put together a presentation about what is being done for our group (with regard to large claims and case management)? Ms. Bradley agreed to put something together for the next meeting. Mr. Girdner commented that he wants to be sure Hometown Health is looking out for DCSD’s best interests regarding appropriate charges for claims.

Mr. Girdner also asked about an “advisor” for members with significant medical issues – how does Hometown Health advise the member? Ms. Bradley responded that they utilize case management for these situations. Doctors and case managers work together to provide the best alternatives for patient care. Mr. Girdner asked that Hometown Health help look out for DCSD’s best interests regarding patient care.

Mr. Kerr asked Ms. Bradley about the availability of a pricing tool as related to the Consolidated Appropriations Act. Ms. Bradley responded that the pricing tool is the next phase in the transparency and coverage policy and should be available 1/1/23 with Hometown Health’s contracted providers. It is currently available via MyChart for Renown and Carson Tahoe. Mr. Kerr asked Hometown Health to provide information regarding the pricing tool for the committee and added that the tool could be used for a quality versus cost consumer “tool”, providing a rough cost range and info regarding the quality of the

provider. Ms. Bradley said the pricing tool will be available for cost estimates but she is not certain there will be a quality aspect to the tool.

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

Mr. Girdner reported on the October financials. For the month of October paid claims were \$993,427. Total claims for the fiscal year 2022-23 are \$3,121,911. Number of employees covered in October was 765. Spouse/dependents covered was 442. Operating revenues for the month October \$626,969. Admin fees were \$81,793 for October. IBNR was \$1,098,144 in October and is currently in the "red" light. Ms. Estes commented that monthly revenue is not always the full picture of what is happening with the financials of the plan. There are months with stop-loss reimbursements and/or higher claims that affect monthly revenue. Revenue is dropping due to unfilled positions. DCSD should see some savings as a result of the 2023 plan changes. Ms. Estes added that one thing is certain - claims are not going down.

Breakdown of Insurance Revenue & Expense report provides additional information regarding revenue, expenses and possible unique expenditures and abnormalities. Ms. Estes reiterated that revenue is down (based on enrollment). Other revenue includes prescription rebates and stop-loss. Although some admin fees have decreased, the savings is not substantial.

Average monthly deficit continues to be reported as approximately \$60,000 (through October 2022).

## **9. Stop Loss Insurance Renewal (Information, Discussion, and for Possible Action)**

Mr. Kerr from LP Insurance provided a review of Stop-Loss proposals and coverage. 20 carriers were contacted, 4 quotes were received and only 1 (Granular) of the quotes was competitive. Granular proposed 3 options: 1 - \$711,839 annual premium (an increase of 7% from last year), a \$250,000 deductible, and a single \$500,000 laser; 2 - \$635,928 annual premium (a decrease of 4.4% from last year), a \$275,000 deductible, and a single \$500,000 laser; 3 - \$584,616 annual premium (a decrease of 12.1% from last year), a \$300,000 deductible, and a single \$500,000 laser. DCSD selected option 1 based on the quotes and recommendations from LP Insurance.

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

No Correspondence.

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

Committee members would like to discuss the possibility of changing future HAC Meeting dates. Discuss Hometown Health's transparency and coverage (as questioned by Mr. Girdner during the 11/22 meeting).

## **12. Public Comment #2**

No public comment.

## **13. Adjournment**

The meeting was adjourned by Joe Girdner

Submitted by,

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



# Douglas County School District

**December-22**

**Group Health Plan  
Cost Analysis Report**

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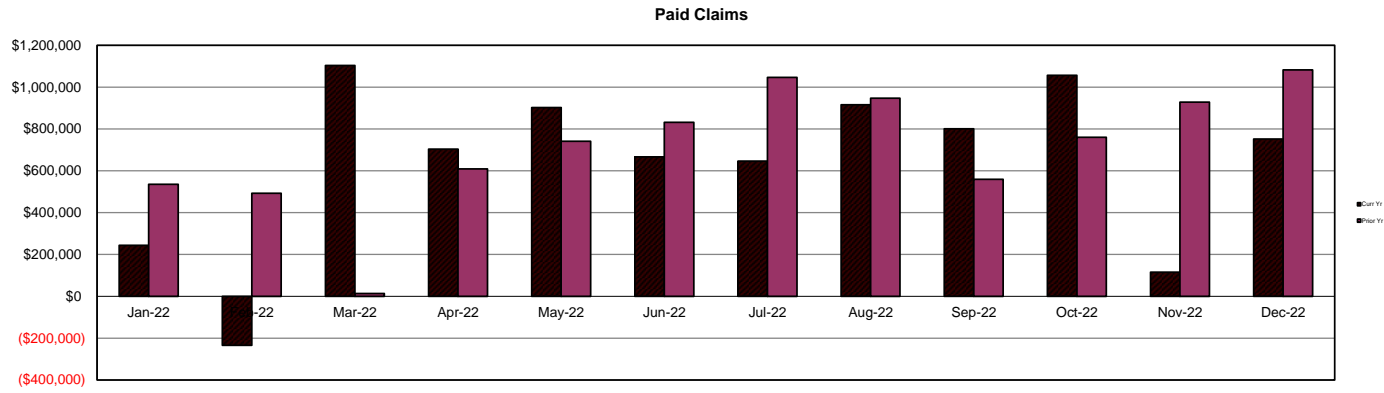
<b>Exhibits</b>	<b>Description</b>
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**Douglas County School District  
PAID CLAIMS**

Line #		Jan-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	Mo. Average	Mo. Average	Mo. Average	Mo. Average	Mo. Average	Mo. Average	Mo. Average	Mo. Average	Mo. Average	Mo. Average	Mo. Average	Mo. Average	Mo. Average	Mo. Average
<b>ENROLLMENT</b>																	
1	Employees	753	765	763	771	769	774	762	705	747	746	765	769	9,089	757	778	-2.65%
2	Dependent Units	217	219	220	220	217	218	215	204	215	213	215	213	2,586	216	223	-3.25%
3	<b>Total # of Dependents</b>	<b>429</b>	<b>446</b>	<b>450</b>	<b>445</b>	<b>443</b>	<b>443</b>	<b>438</b>	<b>418</b>	<b>429</b>	<b>422</b>	<b>428</b>	<b>429</b>	<b>5,220</b>	<b>435</b>	<b>448</b>	<b>-2.83%</b>
<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	\$267,380	\$591,273	\$4,928,331	\$410,694	\$372,426	10.28%
5	Less Stop Loss Reimbursement	(\$59,151)	(\$8,547)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$41,044)	(\$447,378)	(\$163,026)	(\$719,147)	(\$59,929)	(\$45,562)	31.53%
6	<b>Net Medical Claims</b>	<b>\$85,889</b>	<b>\$191,093</b>	<b>\$676,538</b>	<b>\$355,670</b>	<b>\$160,896</b>	<b>\$372,023</b>	<b>\$381,200</b>	<b>\$524,254</b>	<b>\$545,230</b>	<b>\$668,143</b>	<b>(\$179,998)</b>	<b>\$428,248</b>	<b>\$4,209,185</b>	<b>\$350,765</b>	<b>\$326,864</b>	<b>7.31%</b>
7	Prescription	\$74,647	\$79,837	\$92,966	\$102,561	\$116,384	\$100,639	\$88,219	\$110,220	\$103,498	\$75,182	\$129,425	\$82,077	\$1,155,654	\$96,305	\$76,051	26.63%
8	Dental	\$0	\$4,888	\$48,518	\$26,795	\$6,900	\$33,407	\$25,586	\$45,919	\$26,447	\$27,495	\$25,992	\$19,304	\$291,250	\$24,271	\$30,167	-19.54%
9	Vision	\$4,537	\$3,044	\$3,776	\$4,908	\$2,625	\$3,737	\$3,848	\$5,032	\$2,639	\$2,781	\$2,532	\$2,385	\$41,844	\$3,487	\$3,614	-3.52%
10	<b>Total Employee</b>	<b>\$165,073</b>	<b>\$278,862</b>	<b>\$821,798</b>	<b>\$489,933</b>	<b>\$286,805</b>	<b>\$509,805</b>	<b>\$498,853</b>	<b>\$685,424</b>	<b>\$677,814</b>	<b>\$773,601</b>	<b>(\$22,049)</b>	<b>\$532,014</b>	<b>\$5,697,933</b>	<b>\$474,828</b>	<b>\$436,697</b>	<b>8.73%</b>
11	<b>Cost Per Employee</b>	<b>\$219.22</b>	<b>\$364.53</b>	<b>\$1,077.06</b>	<b>\$635.45</b>	<b>\$372.96</b>	<b>\$658.66</b>	<b>\$654.66</b>	<b>\$972.23</b>	<b>\$907.38</b>	<b>\$1,037.00</b>	<b>(\$28.82)</b>	<b>\$691.83</b>	<b>\$7,522.85</b>	<b>\$626.90</b>	<b>\$561.31</b>	<b>11.69%</b>
<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	\$101,788	\$185,162	\$2,161,255	\$180,105	\$313,674	-42.58%
13	Less Stop Loss Reimbursement	\$0	(\$630,579)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$630,579)	(\$52,548)	(\$82,528)	836.33%
14	<b>Net Medical Claims</b>	<b>\$62,967</b>	<b>(\$539,434)</b>	<b>\$235,553</b>	<b>\$174,336</b>	<b>\$555,534</b>	<b>\$122,454</b>	<b>\$117,732</b>	<b>\$189,457</b>	<b>\$85,370</b>	<b>\$239,757</b>	<b>\$101,788</b>	<b>\$185,162</b>	<b>\$1,530,676</b>	<b>\$127,556</b>	<b>\$231,146</b>	<b>-44.82%</b>
15	Prescription	\$14,450	\$21,287	\$17,566	\$24,089	\$21,519	\$13,246	\$22,518	\$18,895	\$21,961	\$28,758	\$22,884	\$23,900	\$251,073	\$20,923	\$26,376	-20.68%
16	Dental	\$0	\$3,845	\$27,936	\$13,895	\$37,672	\$19,913	\$6,075	\$21,217	\$14,561	\$13,053	\$11,955	\$10,124	\$180,246	\$15,021	\$17,034	-11.82%
17	Vision	\$1,408	\$1,325	\$806	\$1,452	\$918	\$975	\$1,308	\$817	\$1,190	\$1,427	\$916	\$800	\$13,343	\$1,112	\$1,155	-3.73%
18	<b>Total Dependent</b>	<b>\$78,825</b>	<b>(\$512,977)</b>	<b>\$281,861</b>	<b>\$213,771</b>	<b>\$615,643</b>	<b>\$156,588</b>	<b>\$147,632</b>	<b>\$230,386</b>	<b>\$123,082</b>	<b>\$282,996</b>	<b>\$137,544</b>	<b>\$219,986</b>	<b>\$1,975,338</b>	<b>\$164,612</b>	<b>\$275,712</b>	<b>-40.30%</b>
19	<b>Cost Per Dependent Unit</b>	<b>\$363.25</b>	<b>(\$2,342.36)</b>	<b>\$1,281.19</b>	<b>\$971.69</b>	<b>\$2,837.07</b>	<b>\$718.29</b>	<b>\$686.66</b>	<b>\$1,129.34</b>	<b>\$572.47</b>	<b>\$1,328.62</b>	<b>\$639.74</b>	<b>\$1,032.80</b>	<b>\$9,166.30</b>	<b>\$763.86</b>	<b>\$1,237.76</b>	<b>-38.29%</b>
20	<b>Cost Per Dependent</b>	<b>\$183.74</b>	<b>(\$1,150.17)</b>	<b>\$626.36</b>	<b>\$480.38</b>	<b>\$1,389.71</b>	<b>\$353.47</b>	<b>\$337.06</b>	<b>\$551.16</b>	<b>\$286.90</b>	<b>\$670.61</b>	<b>\$321.36</b>	<b>\$512.79</b>	<b>\$4,541.01</b>	<b>\$378.42</b>	<b>\$615.89</b>	<b>-38.56%</b>
<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	\$369,168	\$776,436	\$7,089,586	\$590,799	\$686,101	-13.89%
22	Less Stop Loss Reimbursement	(\$59,151)	(\$639,127)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$41,044)	(\$447,378)	(\$163,026)	(\$1,349,726)	(\$112,477)	(\$128,090)	-12.19%
23	<b>Net Medical Claims</b>	<b>\$148,856</b>	<b>(\$348,341)</b>	<b>\$912,092</b>	<b>\$530,005</b>	<b>\$716,430</b>	<b>\$494,477</b>	<b>\$498,932</b>	<b>\$713,711</b>	<b>\$630,600</b>	<b>\$907,900</b>	<b>(\$78,210)</b>	<b>\$613,410</b>	<b>\$5,739,860</b>	<b>\$478,322</b>	<b>\$558,010</b>	<b>-14.28%</b>
24	Prescription	\$89,097	\$101,124	\$110,532	\$126,650	\$137,903	\$113,885	\$110,737	\$129,115	\$125,459	\$103,940	\$152,310	\$105,977	\$1,406,728	\$117,227	\$102,427	14.45%
25	Dental	\$0	\$8,733	\$76,454	\$40,689	\$44,572	\$53,319	\$31,661	\$67,136	\$41,009	\$40,549	\$37,947	\$29,428	\$471,496	\$39,291	\$47,201	-16.76%
26	Vision	\$5,945	\$4,369	\$4,582	\$6,360	\$3,543	\$4,712	\$5,156	\$5,849	\$3,829	\$4,208	\$3,448	\$3,185	\$55,188	\$4,599	\$4,769	-3.57%
27	<b>Total Claims</b>	<b>\$243,898</b>	<b>(\$234,115)</b>	<b>\$1,103,659</b>	<b>\$703,705</b>	<b>\$902,448</b>	<b>\$666,393</b>	<b>\$646,486</b>	<b>\$915,810</b>	<b>\$800,896</b>	<b>\$1,056,597</b>	<b>\$115,494</b>	<b>\$752,000</b>	<b>\$7,673,272</b>	<b>\$639,439</b>	<b>\$712,408</b>	<b>-10.24%</b>
28	<b>Composite Cost Per Employee</b>	<b>\$323.90</b>	<b>(\$306.03)</b>	<b>\$1,446.47</b>	<b>\$912.72</b>	<b>\$1,173.53</b>	<b>\$860.97</b>	<b>\$848.41</b>	<b>\$1,299.02</b>	<b>\$1,072.15</b>	<b>\$1,416.35</b>	<b>\$150.97</b>	<b>\$977.89</b>	<b>\$10,130.85</b>	<b>\$844.24</b>	<b>\$915.69</b>	<b>-7.80%</b>
29	<b>Composite Cost Per Member</b>	<b>\$206.34</b>	<b>-\$193.32</b>	<b>\$909.86</b>	<b>\$578.70</b>	<b>\$744.59</b>	<b>\$547.57</b>	<b>\$538.74</b>	<b>\$815.50</b>	<b>\$681.03</b>	<b>\$904.62</b>	<b>\$96.81</b>	<b>\$627.71</b>	<b>\$6,435.06</b>	<b>\$536.25</b>	<b>\$581.24</b>	<b>-7.74%</b>

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

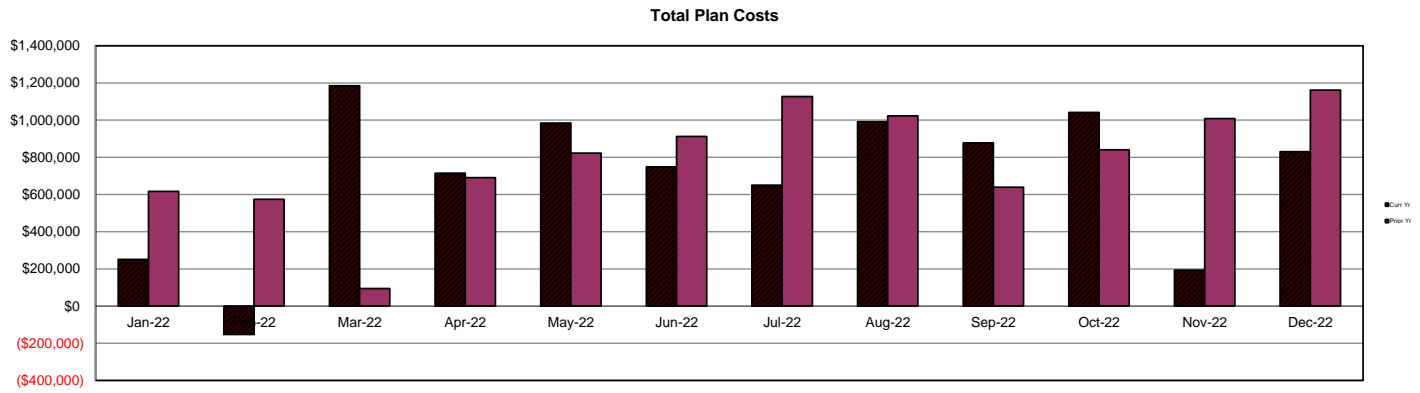


**Douglas County School District  
TOTAL PLAN COSTS**

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	\$17.46	\$17.46	\$185,185	\$15,432	\$15,482	-0.32%
2	Specific Stop Loss	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$54.60	\$496,259	\$41,355	\$42,074	-1.71%
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	\$5.70	\$5.70	\$51,807	\$4,317	\$4,435	-2.65%
4	VSP	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$15,270	\$1,272	\$1,307	-2.65%
5	Consulting Fee (Estimated)	\$1.99	\$1.96	\$1.97	\$1.95	\$1.95	\$1.94	\$1.97	\$2.13	\$2.01	\$2.01	\$1.96	\$1.95	\$18,000	\$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	\$81.40	\$81.39	\$766,521	\$63,877	\$64,798	-1.42%
7	Exposures	753	765	763	771	769	774	762	705	747	746	765	769	9,089	757	778	-2.65%
8	Employee Fixed Costs	\$64,609	\$65,615	\$65,447	\$66,118	\$65,950	\$66,369	\$65,363	\$60,586	\$60,842	\$60,762	\$62,272	\$62,589	\$766,521	\$63,877	\$64,798	-1.42%
9	Total Gross Claims	\$224,224	\$287,409	\$821,798	\$489,933	\$286,805	\$509,805	\$498,853	\$685,424	\$677,814	\$814,645	\$425,329	\$695,039	\$6,417,080	\$534,757	\$482,259	10.89%
10	Gross Plan Costs	\$288,833	\$353,023	\$887,245	\$556,051	\$352,755	\$576,174	\$564,217	\$746,010	\$738,656	\$875,408	\$487,601	\$757,629	\$7,183,601	\$598,633	\$547,057	9.43%
11	Stop-Loss Reimbursements	(\$59,151)	(\$8,547)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$41,044)	(\$447,378)	(\$163,026)	(\$719,147)	(\$59,929)	(\$45,562)	31.53%
12	Net Plan Costs	\$229,682	\$344,476	\$887,245	\$556,051	\$352,755	\$576,174	\$564,217	\$746,010	\$738,656	\$834,363	\$40,222	\$594,603	\$6,464,455	\$538,705	\$501,495	7.42%
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	\$637.39	\$985.21	\$9,484.35	\$790.36	\$703.16	12.40%
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	\$52.58	\$773.22	\$8,534.87	\$711.24	\$644.59	10.34%
<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	\$59.65	\$59.65	\$71,759	\$5,980	\$7,439	-19.61%
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	\$59.65	\$59.65	\$82,496	\$6,875	\$8,035	10.44%
17	Dependent Units (+ 1 Dep.)	104	102	102	102	99	100	97	91	100	100	104	102	1,203	100	107	-6.38%
18	Dependent Units (Fam.)	113	117	118	118	118	118	118	113	115	113	111	111	1,383	115	116	-0.36%
19	Dependent Fixed Costs	\$12,944	\$13,063	\$13,123	\$13,123	\$12,944	\$13,004	\$12,825	\$12,169	\$12,825	\$12,705	\$12,825	\$12,705	\$154,255	\$12,855	\$15,474	-16.93%
20	Total Gross Claims	\$78,825	\$117,603	\$281,861	\$213,771	\$615,643	\$156,588	\$147,632	\$230,386	\$123,082	\$282,996	\$137,544	\$219,986	\$2,605,918	\$217,160	\$358,240	-39.38%
21	Gross Plan Costs	\$91,769	\$130,666	\$294,984	\$226,894	\$628,587	\$169,592	\$160,457	\$242,555	\$135,906	\$295,701	\$150,368	\$232,692	\$2,760,173	\$230,014	\$373,714	-38.45%
22	Stop-Loss Reimbursements	\$0	(\$630,579)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$630,579)	(\$52,548)	(\$82,528)	-36.33%
23	Net Plan Costs	\$91,769	(\$499,913)	\$294,984	\$226,894	\$628,587	\$169,592	\$160,457	\$242,555	\$135,906	\$295,701	\$150,368	\$232,692	\$2,129,593	\$177,466	\$291,186	-39.05%
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	\$699.39	\$1,092.45	\$12,813.92	\$1,067.83	\$1,677.73	-36.35%
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	\$699.39	\$1,092.45	\$9,934.56	\$827.88	\$1,307.23	-36.67%
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	\$351.33	\$542.41	\$4,918.05	\$409.84	\$652.54	-37.19%
<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	\$77,726	\$78,276	\$952,732	\$79,394	\$80,273	-1.09%
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	\$562,873	\$915,026	\$9,022,998	\$751,916	\$840,498	-10.54%
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	\$640,598	\$993,301	\$9,975,730	\$831,311	\$920,771	-9.72%
30	Stop-Loss Reimbursements	(\$59,151)	(\$639,127)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$41,044)	(\$447,378)	(\$163,026)	(\$1,349,726)	(\$112,477)	(\$128,090)	-12.19%
	Pharmacy Rebates	(\$73,731)	\$0	\$0	(\$70,708)	\$0	\$0	(\$75,336)	\$0	\$0	(\$92,265)	\$0	\$0	(\$312,040)	(\$26,003)	(\$15,072)	72.52%
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	\$193,220	\$830,276	\$8,313,964	\$692,830	\$777,609	-10.90%
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	\$837.38	\$1,291.68	\$13,170.73	\$1,097.56	\$1,183.51	-7.26%
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	\$252.58	\$1,079.68	\$10,976.74	\$914.73	\$999.50	-8.48%
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	\$161.96	\$693.05	\$6,899.08	\$574.92	\$646.73	-11.10%

\*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	\$147,940	\$149,107
2	Subscriber	\$0	\$0	\$0	\$0	\$130,599	\$144,934	\$167,216	\$185,414	\$213,357	\$235,763	\$249,914	\$267,554
3	Subscriber	\$0	\$0	\$0	\$0	\$200,635	\$251,979	\$264,405	\$281,224	\$291,044	\$303,071	\$314,904	\$346,251
4	Subscriber	\$0	\$0	\$0	\$0	\$182,669	\$228,558	\$249,491	\$473,296	\$620,713	\$697,378	\$739,309	\$769,458
5	Subscriber	\$0	\$0	\$0	\$0	\$150,104	\$187,380	\$188,248	\$188,663	\$196,882	\$280,545	\$282,187	\$382,638
6	Dependent - Laser 500K	\$0	\$0	\$0	\$0	\$0	\$122,166	\$145,477	\$146,889	\$146,889	\$152,403	\$157,421	\$166,933
7	Dependent	\$0	\$0	\$0	\$0	\$0	\$123,851	\$124,828	\$126,703	\$164,530	\$165,204	\$166,427	\$166,886
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$382,481	\$387,691	\$399,345
9	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$131,337

<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>\$2,445,795</b>	<b>\$2,779,508</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>\$82,129</b>	<b>\$333,714</b>

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Claim #	<b><u>Amount Over Specific Stop-Loss (\$250,000)</u></b>												
1	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,554
3	Subscriber	\$0	\$0	\$0	\$0	\$0	\$1,979	\$14,405	\$31,224	\$41,044	\$53,071	\$64,904	\$96,251
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$223,296	\$370,713	\$447,378	\$489,309	\$519,458
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$30,545	\$32,187	\$132,638
6	Dependent - Laser 500K	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$132,481	\$137,691	\$149,345
9	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

<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>\$724,092</b>	<b>\$915,245</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>\$60,617</b>	<b>\$191,154</b>

**Douglas County School District**

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

Based on claims from January 01, 2022 through December 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 January 01, 2022 through December 31, 2022

<b>Medical</b>	\$ 5,739,860
<b>Dental</b>	\$ 471,496
<b>Prescription Drugs</b>	\$ 1,406,728
<b>Vision</b>	<u>\$ 55,188</u>
<b>Total Claims</b>	\$ 7,673,272

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 = 769 : 60 day lagged enrollment = 759

Current enrollment all Dental Plans = 769 : 60 day lagged enrollment = 759

Current enrollment all Rx Plans = 769 : 60 day lagged enrollment = 759

Current enrollment all Vision Plans = 769 : 60 day lagged enrollment = 759

**Estimated IBNR Calculation**

Medical	\$5,739,860 X (55/365) X (769/759) =	\$ 876,595	15.3%
+			
Dental	\$471,496 X (30/365) X (769/759) =	\$ 39,277	8.3%
+			
Rx	\$1,406,728 X (11/365) X (769/759) =	\$ 42,967	3.1%
+			
Vision	\$55,188 X (22/365) X (769/759) =	<u>\$ 3,371</u>	6.1%
=			
<b>Total estimated IBNR as of December 31, 2022 =</b>		<b>\$ 962,210</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 November 30, 2022

Based on claims from December 01, 2021 through November 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 December 01, 2021 through November 30, 2022

<b>Medical</b>	\$ 6,048,186
<b>Dental</b>	\$ 484,287
<b>Prescription Drugs</b>	\$ 1,414,660
<b>Vision</b>	<u>\$ 56,220</u>
<b>Total Claims</b>	\$ 8,003,354

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 = 765 : 60 day lagged enrollment = 761

Current enrollment all Dental Plans = 765 : 60 day lagged enrollment = 761

Current enrollment all Rx Plans = 765 : 60 day lagged enrollment = 761

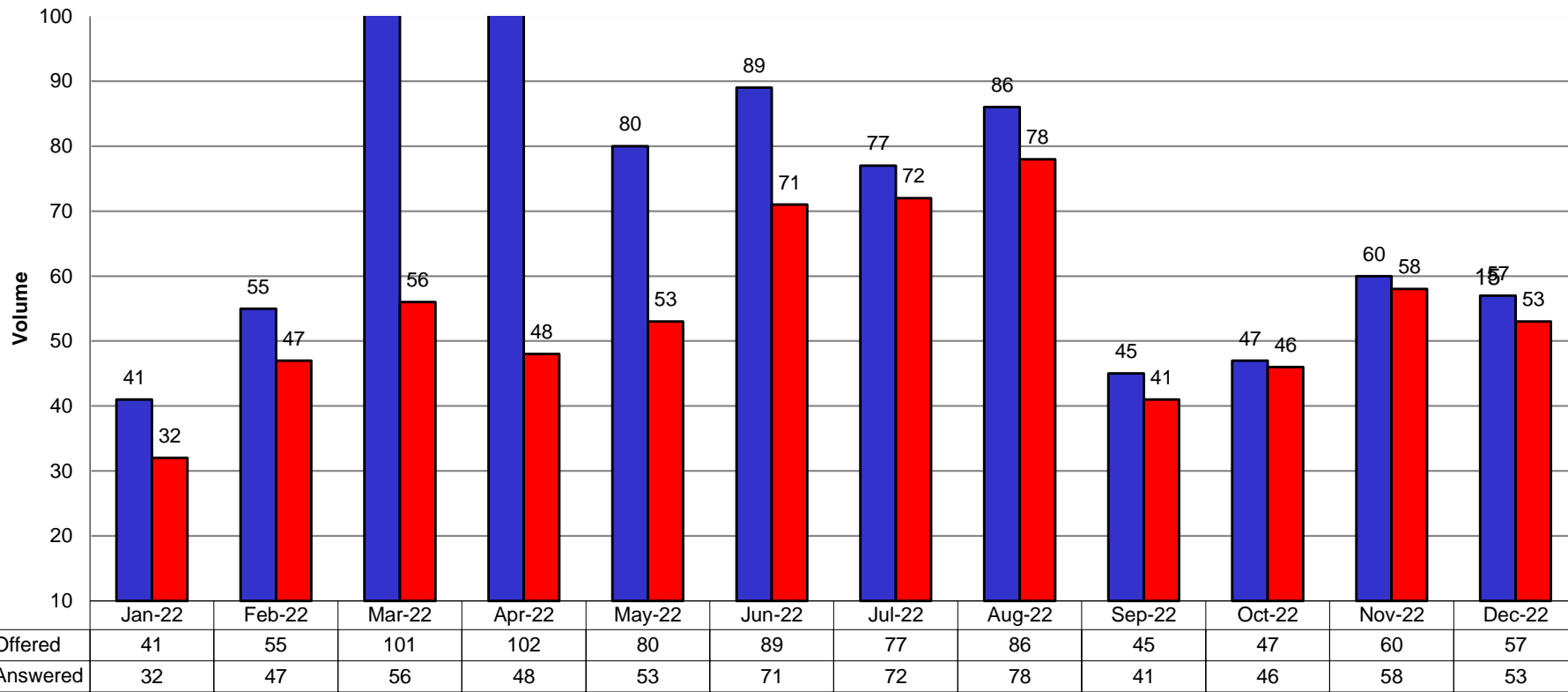
Current enrollment all Vision Plans = 765 : 60 day lagged enrollment = 761

**Estimated IBNR Calculation**

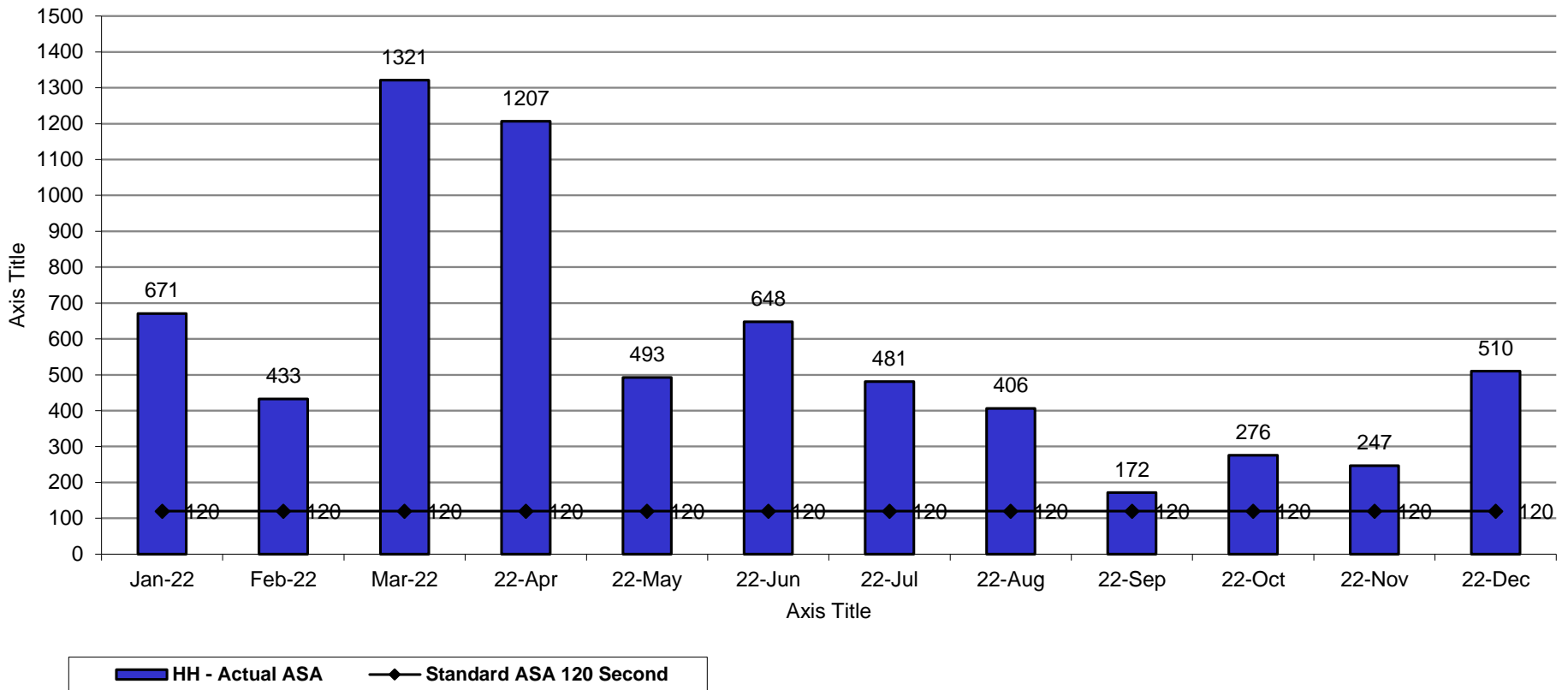
Medical	\$6,048,186 X (55/365) X (765/761) =	\$ 916,362	15.2%
+			
Dental	\$484,287 X (30/365) X (765/761) =	\$ 40,022	8.3%
+			
Rx	\$1,414,660 X (11/365) X (765/761) =	\$ 42,867	3.0%
+			
Vision	\$56,220 X (22/365) X (765/761) =	<u>\$ 3,407</u>	6.1%
=			
<b>Total estimated IBNR as of November 30, 2022 =</b>		<b>\$ 1,002,658</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.

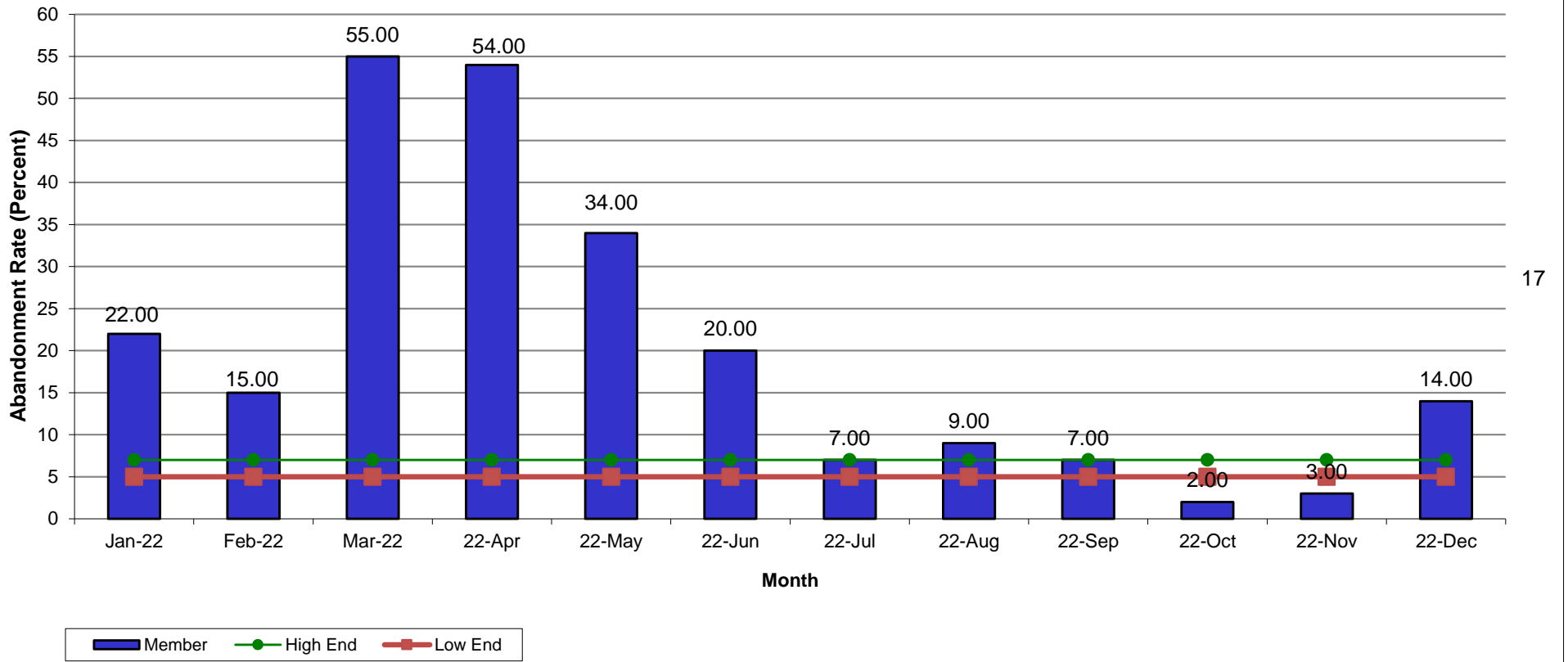
# Hometown Health - DCSD Dedicated Phone Number Customer Services Department Call Volume



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



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





**Clean Claims Turnaround Time**

**\* Clean Claims Only \***

**332 - DOUGLAS COUNTY SCHOOL DISTRICT**

	2022 Avg	January	February	March	April	May	June	July	August	September	October	November	December
<b>Total</b>													
Total Claims Received During Month	415	823	656	468	508	480	378	363	319	253	248	212	268
Total Claims Paid During Month	394	174	595	961	449	452	341	313	472	160	294	248	265
Claims Open at End of Month	196	283	446	131	169	217	182	197	148	188	156	94	146
Percentage of Claims Paid Within 15 Days	54.15%	94.83%	71.43%	42.77%	75.72%	66.59%	44.57%	44.73%	43.64%	45.00%	33.33%	55.65%	41.51%
Percentage of Claims Paid Within 30 Days	72.12%	100.00%	89.75%	60.67%	92.20%	85.18%	63.93%	79.87%	58.47%	51.88%	53.40%	71.37%	58.87%
Number of Claims Paid Within 15 Days	213	165	425	411	340	301	152	140	206	72	98	138	110
Number of Claims Paid In 16-30 Days	71	9	109	172	74	84	66	110	70	11	59	39	46
Number of Claims Paid Over 30 Days	110	0	61	378	35	67	123	63	196	77	137	71	109

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	2022 Avg	January	February	March	April	May	June	July	August	September	October	November	December
<b>Self-Funded PPO Dental</b>													
Total Claims Received During Month	108	148	108	151	113	135	118	112	126	78	77	32	103
Total Claims Paid During Month	96	59	45	223	66	88	167	48	158	64	142	63	25
Claims Open at End of Month	77	2	139	57	88	125	74	110	93	74	51	14	92
Percentage of Claims Paid Within 15 Days	28.83%	100.00%	97.78%	36.32%	36.36%	11.36%	19.76%	22.92%	10.13%	6.25%	17.61%	26.98%	28.00%
Percentage of Claims Paid Within 30 Days	48.61%	100.00%	100.00%	61.43%	75.76%	42.05%	36.53%	56.25%	25.95%	12.50%	39.44%	44.44%	36.00%
Number of Claims Paid Within 15 Days	28	59	44	81	24	10	33	11	16	4	25	17	7
Number of Claims Paid In 16-30 Days	19	0	1	56	26	27	28	16	25	4	31	11	2



## Clean Claims Turnaround Time

\* Clean Claims Only \*

### 332 - DOUGLAS COUNTY SCHOOL DISTRICT

Number of Claims Paid Over 30 Days	49	0	0	86	16	51	106	21	117	56	86	35	16
<b>Self-Funded PPO Medical</b>													
Total Claims Received During Month	306	675	548	317	392	344	260	250	193	174	171	180	165
Total Claims Paid During Month	298	115	550	738	383	361	174	264	314	96	152	184	239
Claims Open at End of Month	120	281	307	74	81	91	108	87	55	113	105	80	54
Percentage of Claims Paid Within 15 Days	62.38%	92.17%	69.27%	44.72%	82.51%	80.61%	68.39%	48.86%	60.51%	70.83%	48.03%	65.76%	43.10%
Percentage of Claims Paid Within 30 Days	79.72%	100.00%	88.91%	60.43%	95.04%	95.57%	90.23%	84.47%	74.84%	78.13%	66.45%	80.98%	61.51%
Number of Claims Paid Within 15 Days	186	106	381	330	316	291	119	129	190	68	73	121	103
Number of Claims Paid In 16-30 Days	52	9	108	116	48	54	38	94	45	7	28	28	44
Number of Claims Paid Over 30 Days	60	0	61	292	19	16	17	41	79	21	51	35	92
<b>Self-Funded PPO Vision</b>													
Total Claims Received During Month	1				3	1		1		1			
Total Claims Paid During Month	1					3		1				1	1
Claims Open at End of Month	0					1		0		1		0	0
Percentage of Claims Paid Within 15 Days	0.00%	NaN	NaN	NaN	NaN	0.00%	NaN	0.00%	NaN	NaN	NaN	0.00%	0.00%
Percentage of Claims Paid Within 30 Days	50.00%	NaN	NaN	NaN	NaN	100.00%	NaN	0.00%	NaN	NaN	NaN	0.00%	0.00%
Number of Claims Paid Within 15 Days	0					0		0				0	0
Number of Claims Paid In 16-30 Days	0							3				0	0
Number of Claims Paid Over 30 Days	0									1		1	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	November	December
<b>Total</b>													
Total Claims Received During Month	1504	1505	1333	1675	1762	1728	1580	1448	1478	1225	1452	1236	1627
Total Claims Paid During Month	1461	778	1125	2214	1686	1883	1363	1359	1803	1065	1307	1536	1407
Claims Open at End of Month	197	283	446	131	169	219	182	197	148	188	156	95	148
Percentage of Claims Paid Within 15 Days	87.09%	98.71%	80.18%	74.89%	93.12%	91.61%	86.06%	86.09%	85.19%	91.74%	84.93%	92.71%	88.91%
Percentage of Claims Paid Within 30 Days	92.21%	100.00%	91.91%	82.88%	97.51%	96.18%	90.98%	95.36%	89.07%	92.77%	89.44%	95.25%	92.18%
Number of Claims Paid Within 15 Days	1272	768	902	1658	1570	1725	1173	1170	1536	977	1110	1424	1251
Number of Claims Paid In 16-30 Days	75	10	132	177	74	86	67	126	70	11	59	39	46
Number of Claims Paid Over 30 Days	114	0	91	379	42	72	123	63	197	77	138	73	110

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	2022 Avg	January	February	March	April	May	June	July	August	September	October	November	December
<b>Self-Funded PPO Dental</b>													
Total Claims Received During Month	217	148	155	323	224	282	249	225	271	174	183	120	250
Total Claims Paid During Month	201	59	78	368	197	249	276	164	322	151	242	173	137
Claims Open at End of Month	77	2	139	57	88	125	74	110	93	74	51	14	92
Percentage of Claims Paid Within 15 Days	66.02%	100.00%	98.72%	61.41%	78.68%	67.87%	51.45%	77.44%	55.59%	60.26%	51.24%	73.41%	86.86%
Percentage of Claims Paid Within 30 Days	75.46%	100.00%	100.00%	76.63%	91.88%	79.12%	61.59%	87.20%	63.35%	62.91%	64.05%	79.77%	88.32%
Number of Claims Paid Within 15 Days	133	59	77	226	155	169	142	127	179	91	124	127	119
Number of Claims Paid In 16-30 Days	19	0	1	56	26	28	28	16	25	4	31	11	2



**All Claims Turnaround Time**

**\* Clean & Unclean Claims \***


**332 - DOUGLAS COUNTY SCHOOL DISTRICT**

Number of Claims Paid Over 30 Days	49	0	0	86	16	52	106	21	118	56	87	35	16
<b>Self-Funded PPO Medical</b>													
Total Claims Received During Month	1286	1357	1178	1351	1533	1445	1331	1222	1207	1050	1269	1116	1377
Total Claims Paid During Month	1258	719	1047	1845	1488	1630	1087	1194	1481	914	1065	1362	1269
Claims Open at End of Month	120	281	307	74	81	93	108	87	55	113	105	81	56
Percentage of Claims Paid Within 15 Days	90.50%	98.61%	78.80%	77.56%	95.03%	95.40%	94.85%	87.35%	91.63%	96.94%	92.58%	95.23%	89.20%
Percentage of Claims Paid Within 30 Days	94.91%	100.00%	91.31%	84.12%	98.25%	98.77%	98.44%	96.57%	94.67%	97.70%	95.21%	97.28%	92.67%
Number of Claims Paid Within 15 Days	1139	709	825	1431	1414	1555	1031	1043	1357	886	986	1297	1132
Number of Claims Paid In 16-30 Days	56	10	131	121	48	55	39	110	45	7	28	28	44
Number of Claims Paid Over 30 Days	64	0	91	293	26	20	17	41	79	21	51	37	93
<b>Self-Funded PPO Vision</b>													
Total Claims Received During Month	1			1	5	1		1		1			
Total Claims Paid During Month	1			1	1	4		1				1	1
Claims Open at End of Month	0			0	0	1		0		1		0	0
Percentage of Claims Paid Within 15 Days	33.33%	NaN	NaN	100.00%	100.00%	25.00%	NaN	0.00%	NaN	NaN	NaN	0.00%	0.00%
Percentage of Claims Paid Within 30 Days	66.67%	NaN	NaN	100.00%	100.00%	100.00%	NaN	0.00%	NaN	NaN	NaN	0.00%	0.00%
Number of Claims Paid Within 15 Days	0			1	1	1		0				0	0
Number of Claims Paid In 16-30 Days	0			0	0	3		0				0	0
Number of Claims Paid Over 30 Days	0			0	0	0		1				1	1

# DOUGLAS COUNTY SCHOOL DISTRICT

## SELF-INSURED HEALTH INSURANCE PLAN OVERVIEW

### December-22

Month	Paid Claims			Plan Participants		DCSD Benefit Plan Design Cyle & Meter
	Monthly	Total	Average	Employee	Spouse or	
December	\$919,953	\$4,256,261	\$709,377	765	442	<b>Incurred But Not Reported (IBNR) \$962,210</b>
November	\$214,397	\$3,336,308	\$667,262	747	429	
<b>2020-21 Comparison YTD</b>						 1 IBNR = \$962,210 2 IBNR = \$1,924,420 3 IBNR = \$2,886,630
Month	Paid Claims			Plan Participants		
December	\$1,754,598	\$5,890,946	\$981,824	774	448	<b>Projected 2022-23 Ending Fund Balance</b>
November	\$820,396	\$4,136,348	\$827,270	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	\$214,397
December	\$658,645	\$577,289	\$409,511	\$629,310	\$1,754,598	\$919,953
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>\$4,256,261</b>
Participants - Employees	803	796	770	803	763	765
Participants - Spouse or Dependents	387	385	414	456	443	442
Average Cost Per Participant	\$4,914.07	\$5,473.67	\$5,498.09	\$5,784.64	\$7,293.68	\$3,526.31

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	<b>\$1,713,523.00</b>	<b>\$403,413.00</b>
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	\$1,727,793	(\$80,808)	(\$214,397)	\$1,432,588
December	\$645,143	(\$80,029)	(\$919,953)	(\$354,839)
January				\$0
February				\$0
March				\$0
April				\$0
May				\$0
June				\$0
<b>Total Claims</b>	<b>\$4,950,093</b>	<b>(\$490,028)</b>	<b>(\$4,256,260)</b>	<b>\$203,805</b>

# DOUGLAS COUNTY SCHOOL DISTRICT

## SELF-INSURANCE FUND BALANCE

December-22

Month	Revenue	Admin Costs	Claims	Cash Flow	Ending Fund Balance	Average Monthly Reduction
					\$3,485,418.00	
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)	\$41,746	\$1,850,304.23	\$52,745.61
2021-February	\$611,723	(\$89,676)	(\$454,485)	\$67,562	\$1,917,866.23	\$48,985.99
2021-March	\$603,876	(\$90,926)	\$63,849	\$576,799	\$2,494,665.23	\$30,022.81
2021-April	\$679,665.00	(\$89,328.00)	(\$581,292.00)	\$9,045	\$2,503,710.23	\$28,873.76
2021-May	\$606,807.24	(\$90,395.28)	(\$735,299.37)	(\$218,887)	\$2,284,822.82	\$34,302.72
2021-June	\$605,128.32	(\$90,035.55)	(\$833,567.87)	(\$318,475)	\$1,713,523.00	\$49,219.31
2021-July	\$678,326.17	(\$89,696.54)	(\$1,047,051.34)	(\$458,422)	\$1,255,101.29	\$60,278.83
2021-August	\$545,196.69	(\$90,912.63)	(\$801,080.23)	(\$346,796)	\$908,305.12	\$67,818.76
2021-September	\$624,852.53	(\$82,708.74)	(\$709,220.37)	(\$167,076.58)	\$741,228.54	\$71,565.94
2021-October	\$596,084.00	(\$88,661.31)	(\$758,601.01)	(\$251,178.32)	\$490,050.22	\$76,056.25
2021-November	\$671,965.29	(\$93,538.08)	(\$820,395.53)	(\$241,968.32)	\$248,081.90	\$80,102.88
2021-December	\$847,696.00	(\$89,277.00)	(\$1,754,597.00)	(\$996,179.00)	-\$748,097.10	\$101,914.22
2022 - January	\$723,948.78	(\$2,497.36)	(\$211,099.00)	\$510,352.42	-\$237,744.68	\$87,675.46
2022 - February	\$652,535.02	(\$15,327.82)	\$155,452.38	\$792,659.58	\$554,914.90	\$67,667.84
2022 - March	\$652,600.76	(\$227,386.92)	(\$1,124,962.88)	(\$699,749.04)	-\$144,834.14	\$81,714.09
2022 - April	\$1,651,421.98	(\$7,327.67)	(\$116,357.72)	\$1,527,736.59	\$1,382,902.45	\$46,726.03
2022 - May	\$718,935.65	(\$169,731.08)	(\$610,375.85)	(\$61,171.28)	\$1,321,731.17	\$47,033.38
2022 - June	\$653,605.39	(\$113,124.80)	(\$997,885.97)	(\$457,405.38)	\$864,325.79	\$55,582.80

2022 - July	\$716,610.00	(\$87,724.00)	(\$649,873.00)	(\$20,987.00)	<b>\$843,338.79</b>	\$54,876.76
2022 - August	\$598,000.00	(\$86,022.00)	(\$937,616.00)	(\$425,638.00)	<b>\$417,700.79</b>	\$62,291.99
2022 - September	\$635,578.00	(\$73,652.00)	(\$540,995.00)	\$20,931.00	<b>\$438,631.79</b>	\$60,660.16
2022- October	\$626,969.00	(\$81,793.00)	(\$993,426.00)	(\$448,250.00)	<b>-\$9,618.21</b>	\$68,113.81
2022-November	\$1,727,793.00	(\$80,808.00)	(\$214,397.00)	\$1,432,588.00	<b>\$1,422,969.79</b>	\$39,798.68
2023 - December	\$645,143.00	(\$80,029.00)	(\$919,953.00)	(\$354,839.00)	<b>\$1,068,130.79</b>	\$45,632.76
Based on IBNR of \$962,210 (as of December 2022)						

## DOUGLAS COUNTY SCHOOL DISTRICT

### BREAKDOWN OF INSURANCE REVENUE & EXPENSE

#### REVENUE

	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Premiums	554,280.36	490,751.63	535,346.92	532,081.74	547,384.38	556,337.11						
Exp Ins	31,895.69	46,768.00	40,242.24	35,338.97	32,710.57	32,313.73						
PERS Ins	54,310.95	59,379.62	58,794.51	58,794.51	54,647.33	54,786.64						
Interest	787.80	1,100.86	1,194.93	754.53	787.07	1,706.12						
Rx Rebates	75,335.88	0.00	0.00	0.00	92,264.51	0.00						
Transfers in	0.00	0.00	0.00	0.00	1,000,000.00	0.00						
<b>Totals</b>	<b>716,610.68</b>	<b>598,000.11</b>	<b>635,578.60</b>	<b>626,969.75</b>	<b>1,727,793.86</b>	<b>645,143.60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## DOUGLAS COUNTY SCHOOL DISTRICT

### BREAKDOWN OF INSURANCE REVENUE & EXPENSE

#### EXPENSE

Claims	527,452.63	780,073.17	460,092.89	989,071.72	402,796.31	805,325.02						
Rx Claims	122,308.04	157,522.07	80,601.27	35,511.97	268,795.04	106,643.72						
Rx Fees	0.00	0.00	0.00	0.00	0.00	0.00						
Other Fees	112.50	21.12	300.88	66.88	5.28	7,985.18						
Stop-loss Reimb.	0.00	0.00	0.00	-31,223.58	-457,198.97	0.00						
Accts Payable	6,074.72	6,553.31	9,268.08	7,200.41	9,330.55	5,443.03						
Admin Fees	81,650.05	79,469.06	64,384.14	74,592.72	71,478.22	74,586.84						
<b>Totals</b>	<b>737,597.94</b>	<b>1,023,638.73</b>	<b>614,647.26</b>	<b>1,075,220.12</b>	<b>295,206.43</b>	<b>999,983.79</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

# Transparency in Coverage Pricing Tool

- The Cost Estimator tool is designed to give members a more in depth break down of what their cost share liability will be for services before they are rendered. The member will be able to go into their MyChart select the cost estimator tool search by providers, location, and CPT code and it will return what their expected cost share is for the particular service. The estimate will include copay, deductible, coinsurance, accumulations, and what the plan pays.
- Please keep in mind this is phase 2 of the regulation, and this tool will only have 500 services that are searchable for 2023 (500 Items and Services | CMS). Phase 3 goes into effect January 2024 where all services must be included in the cost calculator tool.

# Healthcare Utilization Management and Case Management

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# Utilization Management

Through our Utilization Management processes, we determine appropriateness of health care services and treatment plans. We staff a medical director, registered nurses, licensed therapists and referral specialists, who are specifically trained in the utilization management process, plan benefit designs and medical necessity guidelines.

Hometown Health also offers medical pharmacy utilization management with our team of licensed pharmacists and pharmacy technicians.

We conduct utilization management services on a prospective, concurrent or retrospective basis through plan-required authorization review or through provider reconsiderations and member appeals.

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# Concurrent Review and Discharge Planning

Concurrent review staff work collaboratively with both contracted and non-contracted facilities to ensure appropriate length of stay, assist with discharge planning, and directing post-discharge services to contracted providers and facilities.

Transitional care navigators are also available for our most complex members. They provide a thorough chart review, recommend and facilitate the next level of care and provide in-person or telephonic outreach to members/families to explain and ensure the member is involved in the discharge planning process. They work in collaboration with Renown and local facilities, and chronic care management to ensure our members are transitioned to the appropriate level of care.

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Hometown Health's Transitional Care Navigators provide a specialized in-person service, not typically available with other health plans.

Transitional care navigator services are available at the following facilities:

Renown Regional

Renown South Meadows

Contracted Reno Skilled Nursing Facilities and Long Term Acute Care Hospitals

Renown Acute Rehabilitation

*Hometown  
Health* 

# Transitional Care Management and Case Management

Transitional care management is a temporary post-discharge service for our most complex members.

Case management is a voluntary program for members with complex medical needs. Our case managers provide guidance on chronic condition management, transplant benefits, and accessing appropriate services within their plan's benefit structure.

Hometown Health utilizes the authorization process and reporting, including trigger diagnosis and high-cost claim reports, to evaluate for care coordination needs and to manage costs and services; we also receive ad hoc requests for case management from internal and external sources.



# Self-Funded Case Management

Large cases are reviewed internally to ensure appropriate utilization, claim payment and reinsurance reporting.

Hometown Health provides mutually agreed upon status updates to the customer in coordination with our reimbursement services and our account management team. If there is something additional that you would like us to provide, we can evaluate based on our system capacities and our leadership team directive.

*Hometown  
Health* 

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