

Douglas County School District Health Advisory Committee

District Office
1638 Mono Avenue
Minden, NV 89423
Tuesday, March 28, 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 January 24, 2023 Meeting (For Possible Action) 3

Attached are the minutes of the January 24, 2023, Health Advisory Committee Meeting for review and approval.

RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated January 24, 2023.

5. Review of Claims (Information and Discussion) 6

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) 14

Sam Bradley

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)

21

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. Discussion regarding processes and steps needed to evaluate a possible change to DCSD's self-funded insurance plan TPA (Third Party Administrator). (For Information, Discussion, and Possible Action).

Health Advisory Committee members will discuss the steps and processes needed to evaluate a possible change to DCSD's self funded insurance plan TPA. Discussion may also include options for a fully funded insurance plan.

9. Correspondence (Information and Discussion)

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

10. 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.

11. 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.

12. 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

State of Nevada website: <https://notice.nv.gov>

**Minutes of the Health Advisory
Committee Meeting of January 24, 2023**

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
Jeff Johnson, Chapter #6 Bus Drivers Association (will replace L. Lampkin beginning in February 2023)

Absent

Lloyd Barnes, LP Insurance, Nate Kerr, LP Insurance, Sam Bradley, Hometown Health (via Google Meets), Jose Sandoval, Hometown Health (via Google Meets), Storie Weissman, Hometown Health (via Google Meets), and Leeann Caires, DCSD Human Resources.

1. Call to Order

The meeting was called to order by Mr. Girdner at 4:33 p.m. Committee member and attendee roll call was taken.

Ms. Stack motioned to adopt the flexible agenda. Mr. Lampkin seconded the motion.

Motion carried 6-0.

2. Public Comment #1

No Public Comment.

3. Committee Members' Comment

Mr. Girdner introduced Mr. Jeff Johnson. Mr. Johnson will be taking Mr. Lampkin's place on the committee beginning in February 2023.

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

Ms. Stack motioned to approve the November 22, 2022 minutes. Ms. McInnis seconded the motion.

Motion carried 6-0.

5. Review of Claims (Information and Discussion)

Nate Kerr reported on the paid claims through December 2022.

Exhibit 1 – Enrollment (lines 1 & 2) is down approximately 3% overall for the 2022 claims year. Total employee claims (line 11) were up 11% compared to 2021. Total claims for dependents (Line 19) are down 38% compared to 2021. Total claims (line 27) for the month of December were \$752,000. Average monthly composite cost for December (Line 28) per employee is \$977 (a decrease of 7% compared to 2021).

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 December was \$951,026. Gross plan costs (line 29) for the month of December were \$993,301. Composite net plan cost (line 33) per employee in December is \$1,079 (this is a decrease of 8% compared to 2021).

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$250,000). As of December, there are 9 large claims. Five of the 9 large claims have reached the \$250K Stop Loss threshold. One of the 9 large claims is considered a laser by our stop-loss carrier and the deductible for that large claim is \$500K. According to the reports, approximately \$915,000 in Stop-Loss reimbursements was paid to DCSD, however, as of this report, the entire amount may not have been received by DCSD yet.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. December 2022 estimated IBNR is \$962,210.

6. Customer Service Review (Information and Discussion)

Sam Bradley from Hometown Health reported on customer service from December 2022. Ms. Bradley commented that there are dedicated representatives assigned to self-funded groups and that number of representatives has expanded to a total of 10 – 15. DCSD's calls are high on the priority list amongst self-funded groups. Customer Service Call Volume report data shows approximately 57 member calls in December (53 were answered). For December, the Average Seconds to Answer was 510 seconds, which is an increase from November (performance guarantee is 120 seconds). December 2022 Abandonment rate increased to 14% (performance guarantee is 10%). Ms. McInnis asked about the reimbursement for performance guarantees that are not met. Ms. Bradley explained that the performance guarantees started in October and if not met during the quarter, DCSD is reimbursed according to the amendments. The numbers for the October – December quarter are not available yet so reimbursement is not known. Total "Clean" Claims (268) Turn Around Time - total claims paid within 30 days averaging approximately 58% for December (guarantee is 95%). Ms. Bradley said there is a claims person dedicated to DCSD claims that works DCSD claims first. Total Claims received during December 2022 was 1627 with an 92% turnaround time.

Ms. Caires commented about continued issues with dental claims. Ms. Bradley assured the committee that dental claims are a priority and there is a representative working specifically on DCSD dental claims.

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

Mr. Girdner reported on the December financials. For the month of December paid claims were \$919,953. Total claims for the fiscal year 2022-23 so far are \$4,256,261. Number of employees covered in December was 765. Spouse/dependents covered was 442. Operating revenues for the month December \$626,969. Admin fees were \$81,793 for December. IBNR was \$962,210 in December. Mr. Girdner commented that even though the plan has performed better this year compared to 2021 there has been a significant decrease of DCSD's ending fund balance over the last few years. He also noted that it is important to continue to make changes to the plan in order to help increase revenue. Ms. McInnis asked if DCSD plans to add an additional \$1M to the plan? Mr. Girdner confirmed that there has been an additional \$1M budgeted for this year.

Breakdown of Insurance Revenue & Expense report provides additional information regarding revenue, expenses and possible unique expenditures and abnormalities. Mr. Girdner noted DCSD transferred \$1M into the DCSD insurance fund in November 2022. He also noted that a total of almost \$500,000 in Stop-Loss was received in October and November.

Average monthly deficit is reported as approximately \$45,600 (through December 2022).

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

Sam Bradley reviewed the transparency in coverage pricing tool. Ms. Bradley explained that the pricing tool was mandated by the government in an effort to help make pricing for procedures more transparent (cost share, deductibles, etc.). A member can use MyChart (select the "cost estimator tool") to access the pricing tool for an estimate. This is currently Phase 2 of the program so only about 500 services are

searchable. Phase 3 (available January 2024) will include all services. If a service the member is searching for is not available, members can call Hometown Health for an estimate (it may not be as accurate as the pricing tool).

Storie Weissman (Manager, Health Utilization Management) reviewed Hometown Health's healthcare utilization and case management. Utilization Management processes determine appropriateness of health care services and treatment plans using staff specifically trained in the utilization management process. Utilization management is conducted on a prospective (pre-service), concurrent, or retrospective (post discharge care) basis. Transitional care navigators are also available for complex cases/members and reach out to members directly, post discharge. This helps ensure that a member has everything they need post discharge. If a member requires more than 30 days of transitional care, they are assigned to case management. Large cases are reviewed internally to ensure appropriate utilization, claim payment and reinsurance reporting.

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

The committee reviewed the upcoming HAC meeting dates and discussed possible member conflicts with those dates. After discussion, the committee agreed to keep the meeting dates as currently scheduled.

10. Correspondence (Information and Discussion)

Mr. Johnson asked if staff will be receiving new Hometown Health cards? Ms. Caires said that staff will not be receiving new cards, only new members will receive cards. If staff need a new card, they have to contact Hometown Health via their customer service (call, website chat, Hometown Health email) or an electronic copy of a member's card is accessible via MyChart.

11. Future Agenda Items (For Possible Action)

Ms. McInnis asked about the possibility of exploring options for other TPA's and what the process would include. Mr. Barnes and Mr. Kerr acknowledged that it is not too soon to start the process of exploring options and the process involved.

12. Public Comment #2

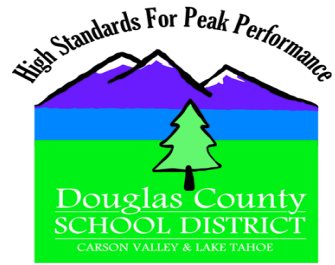
No public comment.

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

February-23

**Group Health Plan
Cost Analysis Report**

6

Table of Contents

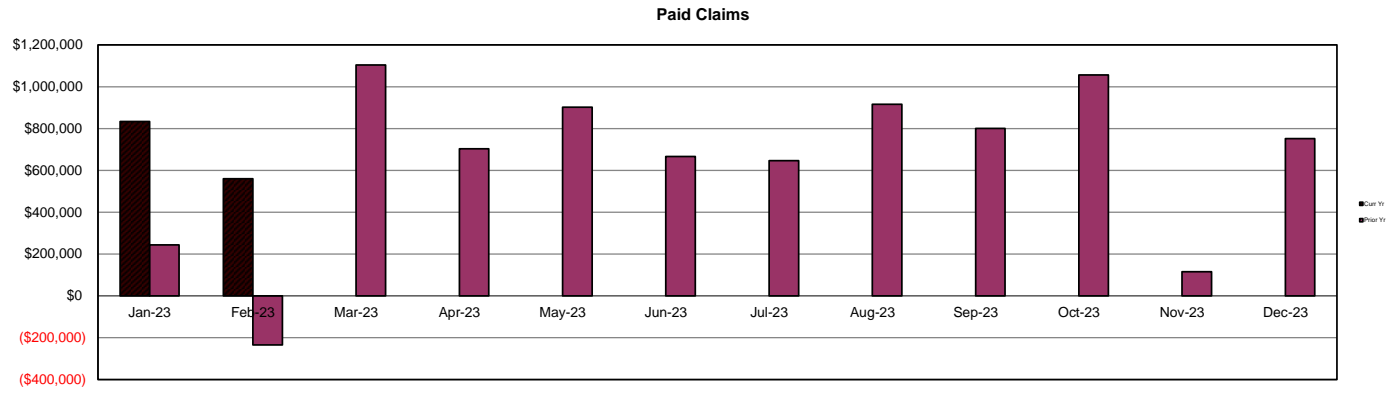
Exhibits	Description
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**Douglas County School District
PAID CLAIMS**

Line #		Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Totals	Current Year	Prior Year	%
															Mo. Average	Mo. Average	Difference
ENROLLMENT																	
1	Employees	773	770	0	0	0	0	0	0	0	0	0	0	1,543	772	757	1.86%
2	Dependent Units	204	197	0	0	0	0	0	0	0	0	0	0	401	201	216	-6.96%
3	Total # of Dependents	378	364	0	0	0	0	0	0	0	0	0	0	742	371	435	-14.71%
EMPLOYEE CLAIMS																	
4	Medical	\$565,297	\$328,009	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$893,306	\$446,653	\$410,694	8.76%
5	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$124,310)	(\$62,155)	(\$59,929)	3.71%
6	Net Medical Claims	\$541,437	\$227,558	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$768,995	\$384,498	\$350,765	9.62%
7	Prescription	\$76,441	\$123,522	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$199,963	\$99,982	\$96,305	3.82%
8	Dental	\$16,653	\$31,372	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$48,024	\$24,012	\$24,271	-1.07%
9	Vision	\$3,645	\$4,554	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,199	\$4,100	\$3,487	17.57%
10	Total Employee	\$638,175	\$387,006	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,025,182	\$512,591	\$474,828	7.95%
11	<i>Cost Per Employee</i>	<i>\$825.58</i>	<i>\$502.61</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$1,328.82</i>	<i>\$664.41</i>	<i>\$626.90</i>	<i>5.98%</i>
DEPENDENT CLAIMS																	
12	Medical	\$159,845	\$135,490	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$295,336	\$147,668	\$180,105	-18.01%
13	Less Stop Loss Reimbursement	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$52,548)	-100.00%
14	Net Medical Claims	\$159,845	\$135,490	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$295,336	\$147,668	\$127,556	715.77%
15	Prescription	\$19,462	\$18,434	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$37,896	\$18,948	\$20,923	-9.44%
16	Dental	\$14,601	\$18,087	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$32,688	\$16,344	\$15,021	8.81%
17	Vision	\$1,578	\$999	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,577	\$1,289	\$1,112	15.89%
18	Total Dependent	\$195,486	\$173,011	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$368,497	\$184,249	\$164,612	11.93%
19	<i>Cost Per Dependent Unit</i>	<i>\$958.27</i>	<i>\$878.23</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$1,837.89</i>	<i>\$918.95</i>	<i>\$763.86</i>	<i>20.30%</i>
20	<i>Cost Per Dependent</i>	<i>\$517.16</i>	<i>\$475.30</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$993.25</i>	<i>\$496.63</i>	<i>\$378.42</i>	<i>31.24%</i>
EMPLOYEE + DEPENDENT																	
21	Medical	\$725,142	\$463,499	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,188,641	\$594,321	\$590,799	0.60%
22	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$124,310)	(\$62,155)	(\$112,477)	-44.74%
23	Net Medical Claims	\$701,282	\$363,049	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,064,331	\$532,165	\$478,322	11.26%
24	Prescription	\$95,903	\$141,956	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$237,859	\$118,930	\$117,227	1.45%
25	Dental	\$31,253	\$49,459	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$80,713	\$40,356	\$39,291	2.71%
26	Vision	\$5,223	\$5,553	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,776	\$5,388	\$4,599	17.16%
27	Total Claims	\$833,662	\$560,017	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,393,679	\$696,839	\$639,439	8.98%
28	<i>Composite Cost Per Employee</i>	<i>\$1,078.48</i>	<i>\$727.30</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$1,806.45</i>	<i>\$903.23</i>	<i>\$844.24</i>	<i>6.99%</i>
29	<i>Composite Cost Per Member</i>	<i>\$724.29</i>	<i>\$493.84</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$1,219.85</i>	<i>\$609.93</i>	<i>\$536.25</i>	<i>13.74%</i>

Douglas County School District
PAID CLAIMS

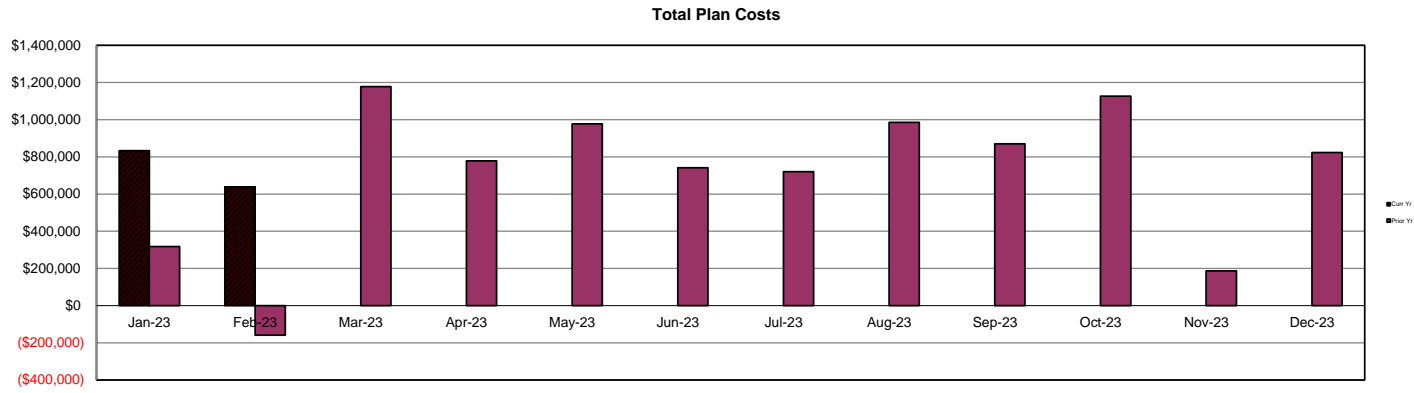


**Douglas County School District
TOTAL PLAN COSTS**

Line #		Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Totals	Current Year Mo. Average	Prior Year Mo. Average	% Difference
EMPLOYEE																	
1	TPA / UTIL REVIEW / COBRA / TELE DOC	\$17.46	\$17.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,941	\$13,470	\$15,432	-12.71%
2	Specific Stop Loss	\$58.41	\$58.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$90,127	\$45,063	\$41,355	8.97%
3	PPO Networks (Dental)	\$0.70	\$0.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,080	\$540	\$530	1.86%
4	VSP	\$1.68	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,592	\$1,296	\$1,272	1.86%
5	Consulting Fee (Estimated)	\$1.94	\$1.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,000	\$1,500	\$1,500	0.00%
6	Total Fixed	\$80.19	\$80.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$123,740	\$61,870	\$60,090	2.96%
7	Exposures	773	770	0	0	0	0	0	0	0	0	0	0	1,543	772	757	1.86%
8	Employee Fixed Costs	\$61,987	\$61,753	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$123,740	\$61,870	\$60,090	2.96%
9	Total Gross Claims	\$662,036	\$487,457	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,149,492	\$574,746	\$534,757	7.48%
10	Gross Plan Costs	\$724,023	\$549,209	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,273,232	\$636,616	\$594,846	7.02%
11	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$124,310)	(\$62,155)	(\$59,929)	3.71%
12	Net Plan Costs	\$700,163	\$448,759	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,148,922	\$574,461	\$534,917	7.39%
13	Per Employee Gross Plan Costs	\$936.64	\$713.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,650.33	\$825.17	\$785.36	5.07%
14	Per Employee Net Plan Costs	\$905.77	\$582.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,489.21	\$744.60	\$706.24	5.43%
DEPENDENT																	
15	Specific Stop Loss (+ 1 Dep.)	\$63.80	\$63.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,398	\$6,699	\$5,980	12.03%
16	Specific Stop Loss (+ Fam.)	\$63.80	\$63.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,186	\$6,093	\$6,875	-11.37%
17	Dependent Units (+ 1 Dep.)	107	103	0	0	0	0	0	0	0	0	0	0	210	105	100	9.74%
18	Dependent Units (Fam.)	97	94	0	0	0	0	0	0	0	0	0	0	191	96	115	-17.14%
19	Dependent Fixed Costs	\$13,015	\$12,569	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25,584	\$12,792	\$12,855	-0.49%
20	Total Gross Claims	\$195,486	\$173,011	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$368,497	\$184,249	\$217,160	-15.16%
21	Gross Plan Costs	\$208,501	\$185,580	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$394,081	\$197,040	\$230,014	-14.34%
22	Stop-Loss Reimbursements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$52,548)	-100.00%
23	Net Plan Costs	\$208,501	\$185,580	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$394,081	\$197,040	\$177,466	11.03%
24	Per Dependent Unit Gross Plan Costs	\$1,022.07	\$942.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,964.09	\$982.05	\$1,067.35	-7.99%
25	Per Dependent Unit Net Plan Costs	\$1,022.07	\$942.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,964.09	\$982.05	\$823.51	19.25%
26	Per Dependent Net Plan Costs	\$551.59	\$509.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,061.42	\$530.71	\$409.84	29.49%
EMPLOYEE + DEPENDENT																	
27	*Fixed Costs	\$78,499	\$78,907	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$157,406	\$78,703	\$72,944	7.89%
28	Total Claims	\$857,522	\$660,468	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,517,989	\$758,995	\$751,916	0.94%
29	Gross Plan Costs	\$936,020	\$739,375	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,675,395	\$837,698	\$824,861	1.56%
30	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$124,310)	(\$62,155)	(\$112,477)	-44.74%
	Pharmacy Rebates	(\$78,776)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$78,776)	(\$39,388)	(\$26,003)	51.47%
31	Net Plan Costs	\$833,385	\$638,924	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,472,309	\$736,154	\$686,380	7.25%
32	Composite Gross Plan Cost Per Employee	\$1,210.89	\$960.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,171.61	\$1,085.80	\$1,089.04	-0.30%
33	Composite Net Plan Cost Per Employee	\$1,078.12	\$829.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,908.37	\$954.19	\$906.21	5.29%
34	Composite Net Plan Cost Per Member	\$724.05	\$563.43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,220.31	\$610.16	\$597.43	2.13%

*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)

	CLAIMANT											
	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
Claim # <u>Total Amount of Claim Year to Date</u>												
1	\$0	\$0										
2	\$0	\$0										
3	\$0	\$0										
4	\$0	\$0										
5	\$0	\$0										
6	\$0	\$0										
7	\$0	\$0										
8	\$0	\$0										
9	\$0	\$0										
Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Increase Over Previous Month:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Claim # <u>Amount Over Specific Stop-Loss (\$250,000)</u>												
1	\$0	\$0										
2	\$0	\$0										
3	\$0	\$0										
4	\$0	\$0										
5	\$0	\$0										
6	\$0	\$0										
7	\$0	\$0										
8	\$0	\$0										
9	\$0	\$0										
Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Increase Over Previous Month:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Douglas County School District

Hometown Health self-funded health plan reserve as of February 28, 2023

Based on claims from March 01, 2022 through February 28, 2023

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 March 01, 2022 through February 28, 2023

Medical	\$ 7,003,677
Dental	\$ 543,476
Prescription Drugs	\$ 1,454,366
Vision	<u>\$ 55,649</u>
Total Claims	\$ 9,057,168

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 = 770 : 60 day lagged enrollment = 757
 Current enrollment all Dental Plans = 770 : 60 day lagged enrollment = 757
 Current enrollment all Rx Plans = 770 : 60 day lagged enrollment = 757
 Current enrollment all Vision Plans = 770 : 60 day lagged enrollment = 757

Estimated IBNR Calculation

Medical	\$7,003,677 X (55/365) X (770/757) =	\$ 1,072,882	15.3%
+			
Dental	\$543,476 X (30/365) X (770/757) =	\$ 45,411	8.4%
+			
Rx	\$1,454,366 X (11/365) X (770/757) =	\$ 44,558	3.1%
+			
Vision	\$55,649 X (22/365) X (770/757) =	<u>\$ 3,410</u>	6.1%
=			
Total estimated IBNR as of February 28, 2023 =		\$ 1,166,261	12.9%

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 January 31, 2023

Based on claims from February 01, 2022 through January 31, 2023

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 February 01, 2022 through January 31, 2023

Medical	\$ 6,292,286
Dental	\$ 502,750
Prescription Drugs	\$ 1,413,534
Vision	<u>\$ 54,466</u>
Total Claims	\$ 8,263,035

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 = 773 : 60 day lagged enrollment = 758

Current enrollment all Dental Plans = 773 : 60 day lagged enrollment = 758

Current enrollment all Rx Plans = 773 : 60 day lagged enrollment = 758

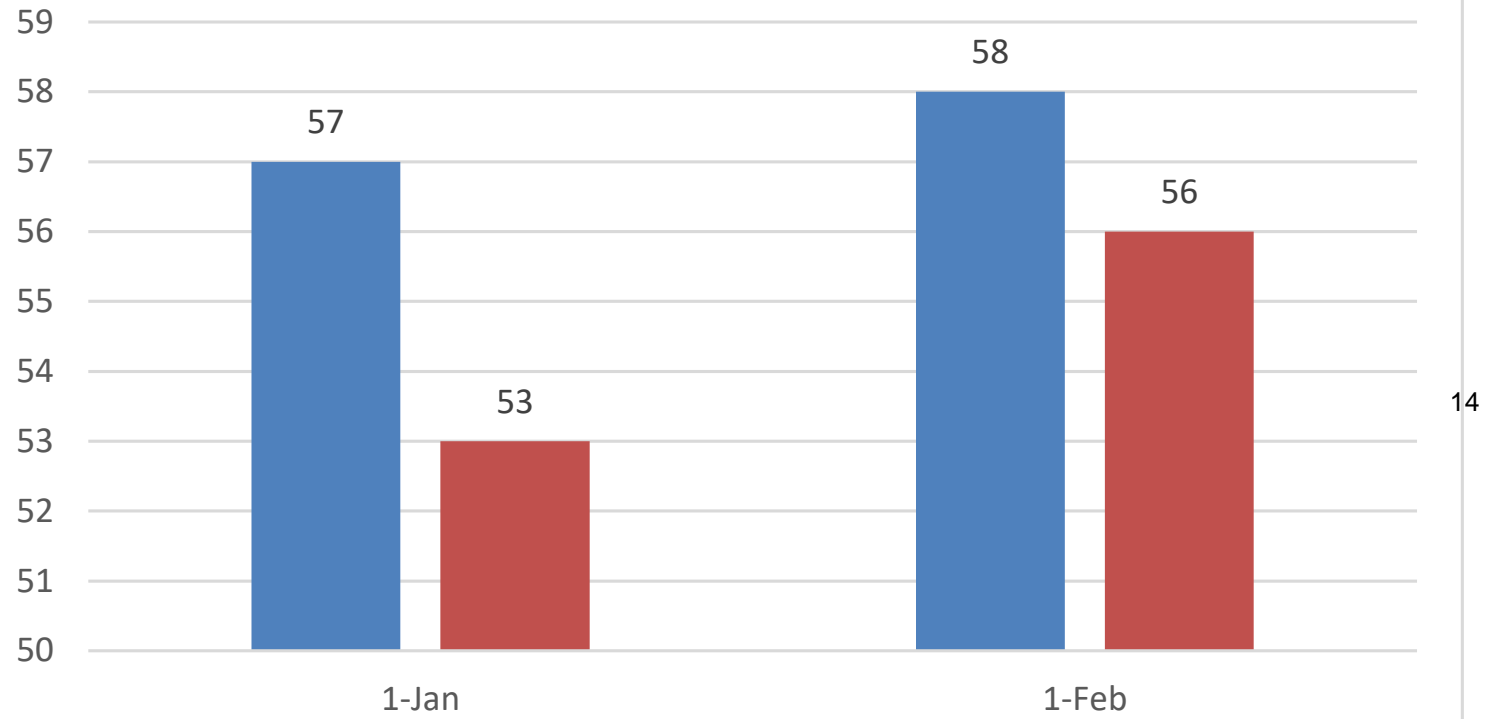
Current enrollment all Vision Plans = 773 : 60 day lagged enrollment = 758

Estimated IBNR Calculation

Medical	\$6,292,286 X (55/365) X (773/758) =	\$ 967,128	15.4%
+			
Dental	\$502,750 X (30/365) X (773/758) =	\$ 42,149	8.4%
+			
Rx	\$1,413,534 X (11/365) X (773/758) =	\$ 43,452	3.1%
+			
Vision	\$54,466 X (22/365) X (773/758) =	<u>\$ 3,349</u>	6.1%
=			
Total estimated IBNR as of January 31, 2023 =		\$ 1,056,078	12.8%

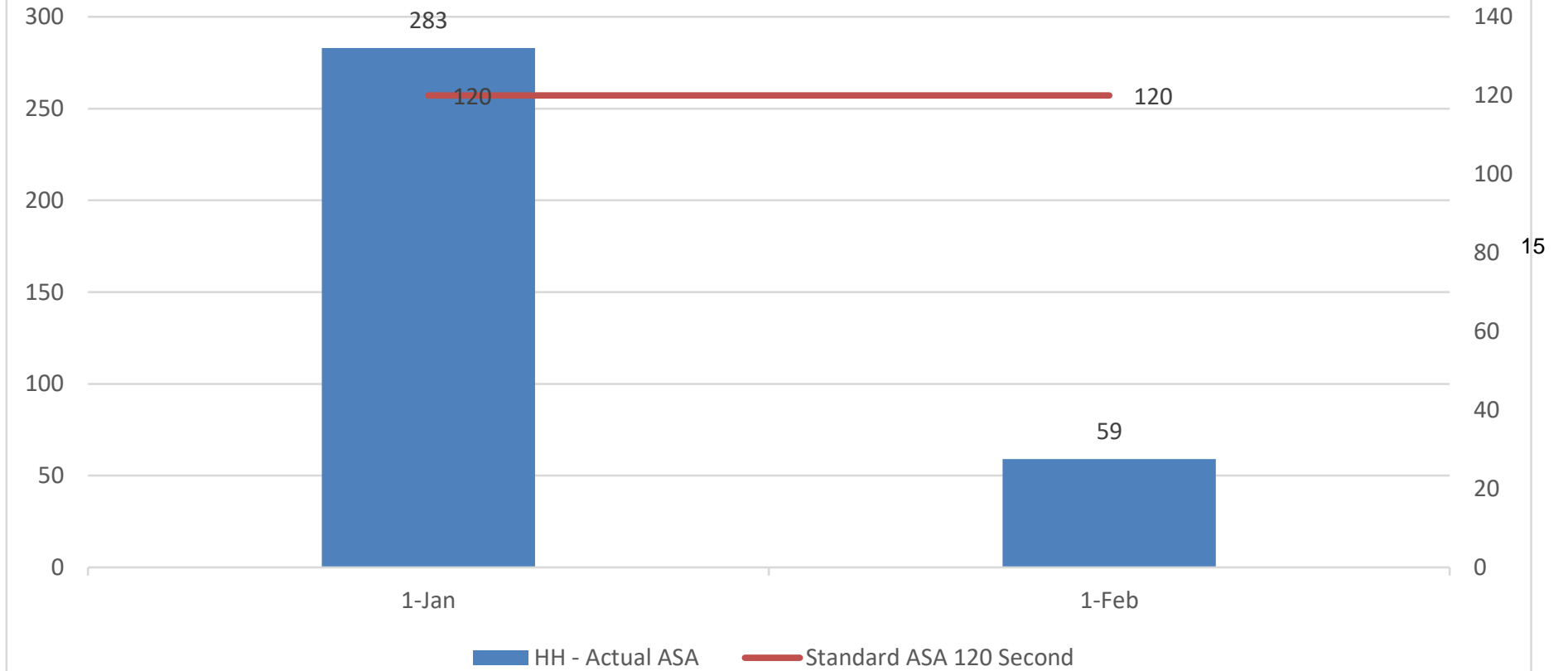
Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers. These reserve estimates are calculated based on claims for the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

Douglas County School District Call Volume

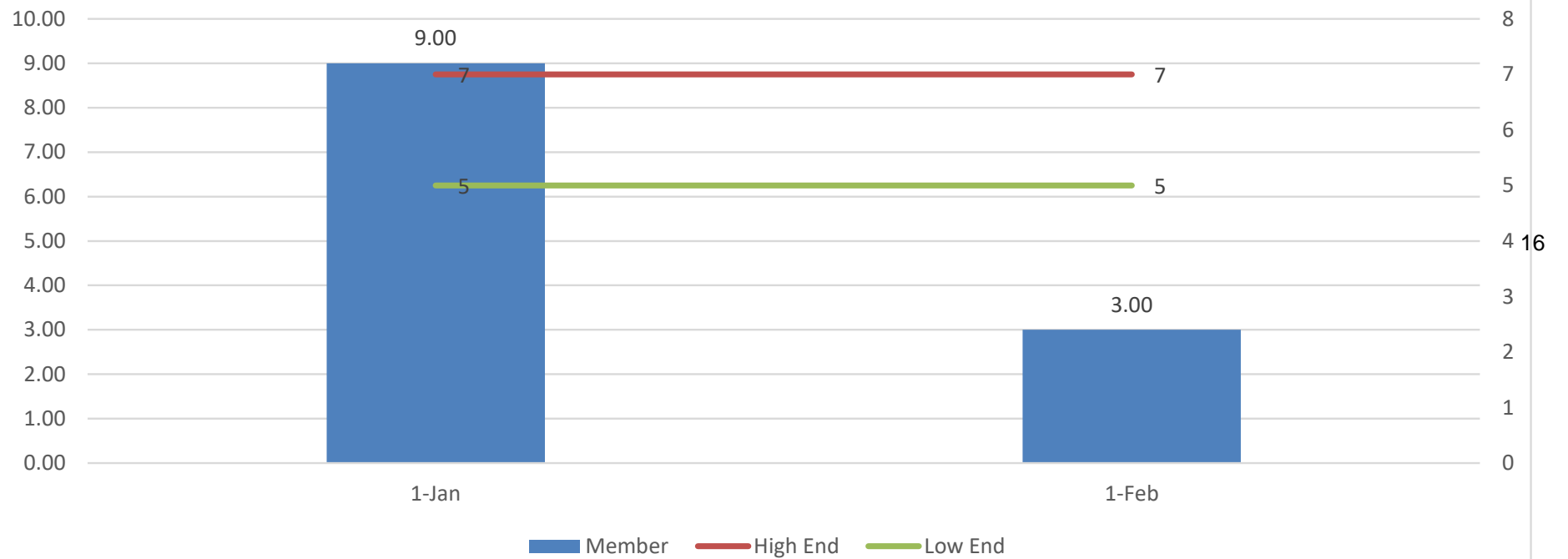


	23-Jan	23-Feb
■ Member Calls Offered	57	58
■ Member Calls Answered	53	56

Douglas County School District Average Speed of Answer In seconds



Douglas County School District Abandonment Rate





All Claims Turnaround Time
*** Clean & Unclean Claims ***
332 - DOUGLAS COUNTY SCHOOL DISTRICT

	2023 Avg	January	February
Total			
Total Claims Received During Month	1240	1203	1276
Total Claims Paid During Month	1311	851	1771
Claims Open at End of Month	448	732	163
Percentage of Claims Paid Within 15 Days	71.05%	86.84%	63.47%
Percentage of Claims Paid Within 30 Days	89.40%	88.48%	89.84%
Number of Claims Paid Within 15 Days	932	739	1124
Number of Claims Paid In 16-30 Days	241	14	467
Number of Claims Paid Over 30 Days	139	98	180

17

	2023 Avg	January	February
Self-Funded PPO Dental			
Total Claims Received During Month	193	193	192
Total Claims Paid During Month	188	139	237
Claims Open at End of Month	83	134	31
Percentage of Claims Paid Within 15 Days	61.17%	60.43%	61.60%
Percentage of Claims Paid Within 30 Days	77.39%	61.87%	86.50%
Number of Claims Paid Within 15 Days	115	84	146
Number of Claims Paid In 16-30 Days	31	2	59
Number of Claims Paid Over 30 Days	43	53	32

Self-Funded PPO Medical			
Total Claims Received During Month	1046	1009	1083
Total Claims Paid During Month	1123	711	1534
Claims Open at End of Month	365	598	131
Percentage of Claims Paid Within 15 Days	72.69%	91.98%	63.75%
Percentage of Claims Paid Within 30 Days	91.40%	93.67%	90.35%
Number of Claims Paid Within 15 Days	816	654	978



All Claims Turnaround Time
*** Clean & Unclean Claims ***
332 - DOUGLAS COUNTY SCHOOL DISTRICT

Number of Claims Paid In 16-30 Days	210	12	408
Number of Claims Paid Over 30 Days	97	45	148

Self-Funded PPO Vision

Total Claims Received During Month	1	1	1
Total Claims Paid During Month	1	1	
Claims Open at End of Month	1	0	1
Percentage of Claims Paid Within 15 Days	100.00%	100.00%	#DIV/0!
Percentage of Claims Paid Within 30 Days	100.00%	100.00%	#DIV/0!
Number of Claims Paid Within 15 Days	1	1	
Number of Claims Paid In 16-30 Days	0	0	
Number of Claims Paid Over 30 Days	0	0	



Clean Claims Turnaround Time

*** Clean Claims Only ***

332 - DOUGLAS COUNTY SCHOOL DISTRICT

	2023 Avg	January	February
Total			
Total Claims Received During Month	798	850	746
Total Claims Paid During Month	761	240	1281
Claims Open at End of Month	447	732	161
Percentage of Claims Paid Within 15 Days	50.49%	55.83%	49.49%
Percentage of Claims Paid Within 30 Days	82.05%	61.25%	85.95%
Number of Claims Paid Within 15 Days	384	134	634
Number of Claims Paid In 16-30 Days	240	13	467
Number of Claims Paid Over 30 Days	137	93	180

19

	2023 Avg	January	February
Self-Funded PPO Dental			
Total Claims Received During Month	139	160	117
Total Claims Paid During Month	117	64	170
Claims Open at End of Month	83	134	31
Percentage of Claims Paid Within 15 Days	39.74%	21.88%	46.47%
Percentage of Claims Paid Within 30 Days	65.81%	25.00%	81.18%
Number of Claims Paid Within 15 Days	47	14	79
Number of Claims Paid In 16-30 Days	31	2	59
Number of Claims Paid Over 30 Days	40	48	32

Self-Funded PPO Medical			
Total Claims Received During Month	659	689	628
Total Claims Paid During Month	643	175	1111
Claims Open at End of Month	364	598	129
Percentage of Claims Paid Within 15 Days	52.41%	68.00%	49.95%
Percentage of Claims Paid Within 30 Days	84.99%	74.29%	86.68%
Number of Claims Paid Within 15 Days	337	119	555



Clean Claims Turnaround Time

*** Clean Claims Only ***

332 - DOUGLAS COUNTY SCHOOL DISTRICT

Number of Claims Paid In 16-30 Days	210	11	408
Number of Claims Paid Over 30 Days	97	45	148


Self-Funded PPO Vision

Total Claims Received During Month	1	1	1
Total Claims Paid During Month	1	1	
Claims Open at End of Month	1	0	1
Percentage of Claims Paid Within 15 Days	100.00%	100.00%	#DIV/0!
Percentage of Claims Paid Within 30 Days	100.00%	100.00%	#DIV/0!
Number of Claims Paid Within 15 Days	1	1	
Number of Claims Paid In 16-30 Days	0	0	
Number of Claims Paid Over 30 Days	0	0	

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURED HEALTH INSURANCE PLAN OVERVIEW

February-23

Month	Paid Claims			Plan Participants		DCSD Benefit Plan Design Cyle & Meter
	Monthly	Total	Average	Employee	Spouse or	
February	\$715,161	\$5,330,780	\$666,348	773	378	Incurred But Not Reported (IBNR) \$1,166,261
January	\$520,765	\$4,777,028	\$682,433.00	765	442	
2020-21 Comparison YTD						 1 IBNR = \$1,166,261 2 IBNR = \$2,332,522 3 IBNR = \$3,498,783 Projected 2022-23 Ending Fund Balance \$193,303
Month	Paid Claims			Plan Participants		
	Monthly	Total	Average	Employee	Dependents	
February						
January						

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	\$214,398
December	\$658,645	\$577,289	\$409,511	\$629,310	\$1,754,598	\$919,954
January	\$648,966	\$842,303	\$585,200	\$508,567	\$211,099	\$520,765
February	\$425,514	\$342,650	\$425,889	\$454,486	-\$155,452	\$553,752
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	
Total Claims	\$5,847,739	\$6,464,403	\$6,509,743	\$7,282,857	\$8,796,176	\$5,330,780
Participants - Employees	803	796	770	803	763	773
Participants - Spouse or Dependents	387	385	414	456	443	378
Average Cost Per Participant	\$4,914.07	\$5,473.67	\$5,498.09	\$5,784.64	\$7,293.68	\$4,631.43

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
Ending Fund Balance	\$3,485,418	\$2,900,257	\$3,055,107	\$2,107,997	\$403,413	\$193,303

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	\$638,443	(\$82,010)	(\$520,765)	\$35,668
February	\$715,161	(\$84,033)	(\$553,752)	\$77,376
March				\$0
April				\$0
May				\$0
June				\$0
Total Claims	\$6,303,697	(\$656,071)	(\$5,330,777)	\$316,849

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURANCE FUND BALANCE

February-23

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)	\$843,338.79	\$54,876.76
2022 - August	\$598,000.00	(\$86,022.00)	(\$937,616.00)	(\$425,638.00)	\$417,700.79	\$62,291.99
2022 - September	\$635,578.00	(\$73,652.00)	(\$540,995.00)	\$20,931.00	\$438,631.79	\$60,660.16
2022- October	\$626,969.00	(\$81,793.00)	(\$993,426.00)	(\$448,250.00)	-\$9,618.21	\$68,113.81
2022-November	\$1,727,793.00	(\$80,808.00)	(\$214,397.00)	\$1,432,588.00	\$1,422,969.79	\$39,798.68
2022 - December	\$645,143.00	(\$80,029.00)	(\$919,953.00)	(\$354,839.00)	\$1,068,130.79	\$45,632.76
2023-January	\$638,443.00	(\$82,010.00)	(\$520,765.00)	\$35,668.00	\$1,103,798.79	\$44,154.57
2023- February	\$715,161.00	(\$84,033.00)	(\$553,752.00)	\$77,376.00	\$1,181,174.79	\$41,984.38
Based on IBNR of \$1,166,261 (as of February 2023)						

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	549,047.15	553,268.11				
Exp Ins	31,895.69	46,768.00	40,242.24	35,338.97	32,710.57	32,313.73	32,697.97	28,332.38				
PERS Ins	54,310.95	59,379.62	58,794.51	58,794.51	54,647.33	54,786.64	54,356.06	52,754.46				
Interest	787.80	1,100.86	1,194.93	754.53	787.07	1,706.12	2,342.07	2,031.12				
Rx Rebates	75,335.88	0.00	0.00	0.00	92,264.51	0.00	0.00	78,775.76				
Transfers in	0.00	0.00	0.00	0.00	1,000,000.00	0.00	0.00	0.00				
Totals	716,610.68	598,000.11	635,578.60	626,969.75	1,727,793.86	645,143.60	638,443.25	715,161.83	0.00	0.00	0.00	0.00

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	619,547.55	540,889.44				
Rx Claims	122,308.04	157,522.07	80,601.27	35,511.97	268,795.04	106,643.72	98,607.90	112,754.72				
Rx Fees	0.00	0.00	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	7,733.63	3,802.61				
Stop-loss Reimb.	0.00	0.00	0.00	-31,223.58	-457,198.97	0.00	-205,123.85	-103,694.73				
Accts Payable	6,074.72	6,553.31	9,268.08	7,200.41	9,330.55	5,443.03	4,521.72	6,582.36				
Admin Fees	81,650.05	79,469.06	64,384.14	74,592.72	71,478.22	74,586.84	77,488.60	77,451.16				
Totals	737,597.94	1,023,638.73	614,647.26	1,075,220.12	295,206.43	999,983.79	602,775.55	637,785.56	0.00	0.00	0.00	0.00