



Douglas County School District Health Advisory Committee

District Office
1638 Mono Avenue
Minden, NV 89423
Tuesday, April 25, 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 March 28, 2023 Health Advisory Committee Meeting (For Possible Action) 3

Attached are the minutes of the March 28, 2023 Health Advisory Committee Meeting for review and approval.
RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated March 28, 2023.

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

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)

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. TPA Proposal Process - review, information, and updates (For Discussion and Possible Action)

Discuss and review updates regarding the process for soliciting TPA proposals and the process by which proposals may be presented to the School Board.

9. School Board Self-Funded Insurance Presentation (For Discussion and Possible Action)

Joe Girdner

Committee members will discuss and take possible action regarding the members of the Health Advisory Committee that will present an update on DCSD's self-funded insurance plan during the May school board meeting.

RECOMMENDATION: Approve the committee members that will present the self-funded insurance plan update at the May school board meeting.

10. Correspondence (Information and Discussion)

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

11. Future Agenda Items (Discussion and for Possible Action)

Committee members will discuss or propose upcoming items for future agenda items in addition to setting the next meeting date(s) and times.

12. Public Comment #2

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

13. Adjournment

(*) Times are estimated. Items on the Agenda may be taken out of order. The Health Advisory Committee may combine two or more agenda items for consideration, and may remove an item from the agenda or delay discussion relating to an item on the agenda at any time. Generally speaking, the item will be heard no earlier than the time indicated.

If copies of the complete agenda (and supporting materials) are desired in advance, they may be obtained at the District Office on the Friday or Monday preceding a regular Tuesday meeting of the Committee. Please contact Caryn Harper at 775-782-5134 or charper@dcsd.k12.nv.us.

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

Douglas County School District, Minden, NV

District website: www.dcsd.k12.nv.us

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

**DRAFT --- Minutes of the Health Advisory
Committee Meeting of March 28, 2023**

Committee Members Present

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

Absent

Jay Jackson, Chapter #6 Bus Drivers Association, Lloyd Barnes, LP Insurance, Sam Bradley, Hometown Health, Jose Sandoval, Hometown Health, Sue Estes DCSD Business Services (arrived at 4:57), and Leeann Caires, DCSD Human Resources.

Meeting minutes are created and provided in accordance with NRS 241.035. They are not a word-for-word transcript of the meeting.

1. Call to Order

The meeting was called to order by Mr. Girdner at 4:35 p.m. Committee member and attendee roll call was taken.

Ms. Stack made a motion to adopt the flexible agenda. Ms. Falkner seconded the motion.

Motion carried 6-0.

2. Public Comment #1

No Public Comment.

3. Committee Members' Comment

Ms. McInnis commented about a former employee that reached out to her because they are receiving bills from January 2022. Mr. Johnson reported that he had a positive experience with Hometown Health's call center.

4. Approval of Minutes of the January 24, 2023 meeting (For Possible Action)

Ms. Falkner made a motion to approve the January 24, 2023 minutes. Ms. Stack seconded the motion.

Motion carried 6-0.

5. Review of Claims (Information and Discussion)

Mr. Barnes reported on the paid claims through February 2023.

Exhibit 1 – Enrollment is up approximately 2% in 2023. Total employee claims (line 11) are up approximately 6% from 2022. Total claims for dependents (Line 19) are up approximately 20% compared to 2022. Total claims (line 27) for the month of February were \$560,017. Average monthly composite cost for February (Line 28) per employee is \$727 (an increase of 7% compared to 2022).

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 February was \$660,468. Gross plan costs (line 29) for the month of February were \$739,375. Composite net plan cost (line 33) per employee in February is \$829 (this is an increase of 5% compared to 2022).

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$250,000). As of February, there are no large claims for this report.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. February 2023 estimated IBNR is \$1,166,261.

Ms. McInnis asked about Stop-Loss reimbursements and what the 3% indicates on Exhibit 3, Line 11. Mr. Barnes explained that compared to all of 2022, employee Stop-Loss claim reimbursements are 3% higher in 2023 (thus far).

Mr. Johnson asked for an explanation of IBNR (Incurred but Not Reported). Mr. Barnes explained that IBNR is an estimation of claims that have not been processed yet.

Ms. Falkner asked when DCSD might be able to see the effect of the changes made for the plan year 2023. Mr. Barnes responded that the changes will not be seen directly on a report. Ideally, as the year goes on, the plan will have slightly lower costs as a result of the changes.

6. Customer Service Review (Information and Discussion)

Ms. Bradley from Hometown Health reported on customer service from February 2023. Customer Service Call Volume report data shows approximately 58 member calls in February (56 were answered). For February, the Average Seconds to Answer was 59 seconds compared to 283 seconds in January (performance guarantee is 120 seconds). February 2023 Abandonment rate decreased to 3% (performance guarantee is 10%). Due to our small population, one abandoned call can have a big effect on the data. Total "Clean" Claims (746) Turn Around Time - total claims paid within 30 days averaging approximately 86% for February (guarantee is 95%). Total Claims received during February 2023 was 1276 with an 89% turnaround time. Ms. Bradley noted that compared to one year ago (when the new system was implemented), the claims process has improved considerably for members and providers.

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

Mr. Girdner reported on the February financials. For the month of February paid claims were \$715,161. Total claims for the fiscal year 2022-23 so far are \$5,330,780. Number of employees covered in February was 773. Spouse/dependents covered was 378. Admin fees were \$84,033 for February. Cash flow was positive \$77,376 in February.

The committee discussed the fund balance report and felt as though it shows historical data and provides valuable information. The committee agreed that Mr. Girdner should continue to provide the report. Average monthly deficit is reported as approximately \$42,000 (through February 2022).

Breakdown of Insurance Revenue & Expense report provides additional information regarding revenue, expenses and possible unique expenditures and abnormalities. Mr. Girdner asked about the discrepancy with Stop-Loss reimbursements compared to the LP Insurance reports. Ms. Estes noted that her information is reported when DCSD actually receives the money. The committee discussed whether or not all Stop-Loss reimbursements have been distributed. The plan has likely received most of the reimbursements owed for 2022 Stop-Loss claims. 2023 Stop-Loss claims started over in January.

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)

Mr. Girdner asked Mr. Barnes to review the processes involved with soliciting proposals for a TPAs. DCSD currently utilizes an unbundled self-funded plan – TPA through Hometown Health, Stop-Loss through Granular, etc. Unbundled plans usually allow for lower cost structures. Northern Nevada does not have many standalone TPA's (such as Hometown Health). There is a Nevada law which states that Nevada local governments are to use a Nevada domicile TPA for claims. Larger companies (Anthem, United Healthcare, Cigna, etc.) have typically shied away from Nevada as a result of this. In addition, the larger companies utilize a bundled plan where the TPA, Stop-Loss, etc. are all sold together. Bundled plans are typically more expensive. Mr. Barnes questioned whether or not DCSD plans to remain self-funded or switch to a fully funded plan. Another consideration is whether or not the committee wants a formal or informal, simplified bidding process. Mr. Girdner noted that it is a good idea to ask for bids for fully funded and self-funded plans but to utilize a more simplified process where LP Insurance will seek bids and bring the bids to the DCSD and the HAC committee. The committee will then make a recommendation to the board. The committee asked if the board would be inclined to accept the recommendation of the committee. Members of the board have acknowledged that DCSD's current plan is a good plan and the committee has historically made valuable recommendations for DCSD's health insurance.

Mr. Barnes felt as though proposals will more closely reflect costs needed to fund a plan. The cash infusions made by DCSD have helped with funding our plan but funding and costs are not currently on the same level. He also noted that it is important to begin the process as soon as possible so there is as much time as possible for the task, especially if a change is going to be made. Mr. Barnes noted added that changing TPAs is a huge project.

The committee discussed what other school districts are doing for insurance. Many of them have gone to fully funded plans which offer lower benefits for their employees.

Mr. Girdner asked the committee to consider what they would like to do regarding the bidding process – a formal or informal process? Mr. Barnes assured the committee that even an informal process is still very structured. A proposal from Hometown Health will be included in the process. Challenges in Northern Nevada include the limited networks. Not all networks include Renown, CVMC, and Carson Tahoe (it is important to DCSD to have access to all three).

Ms. McInnis made a motion for LP Insurance to begin soliciting proposal for self-funded and fully funded insurance options. Ms. Stack seconded the motion.

Motion carried 6 – 0.

Mr. Johnson asked what might be an area where DCSD could see some savings with the proposals. Mr. Barnes commented that there are three elements for costs - administrative costs (fixed costs), claims costs (utilization and contracts), and benefits. Currently, DCSD's fixed costs are low and could go up. Utilization can be variable from year to year. Contracts can be tricky with the vendors and will also affect costs.

9. Correspondence (Information and Discussion)

Item taken out of order.

No correspondence.

10. Future Agenda Items (For Possible Action)

Continued discussion regarding the TPA proposal process. Map out how the committee plans to present the process to the board (usually the committee provides 2 updates per year, May and November).

11. Public Comment #2

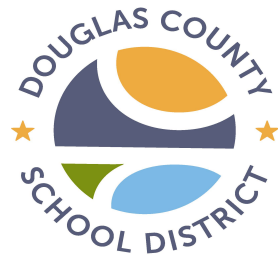
No public comment.

12. Adjournment

The meeting was adjourned by Mr. Girdner

Submitted by,

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



Douglas County School District

March-23

**Group Health Plan
Cost Analysis Report**

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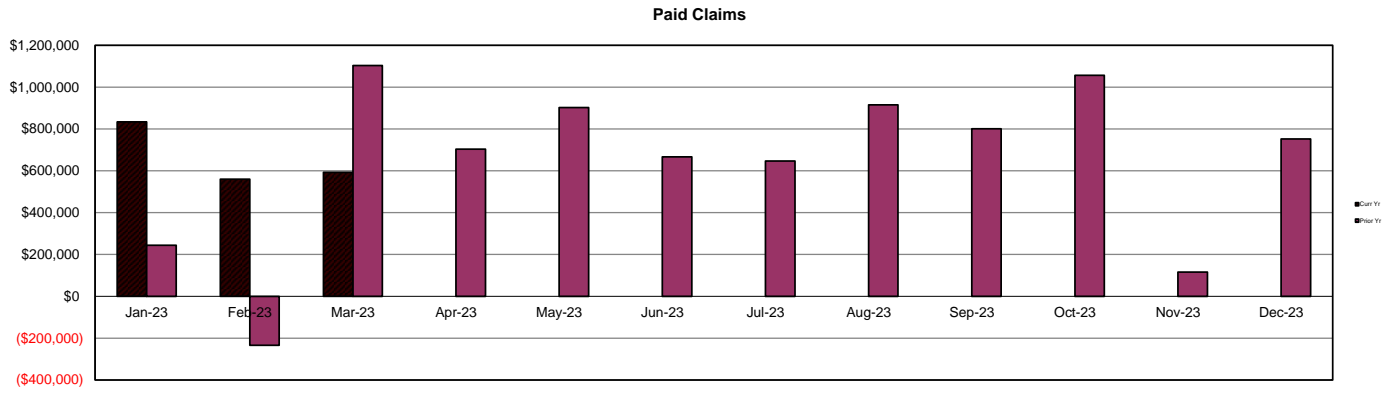
Exhibits	Description
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**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	774	0	0	0	0	0	0	0	0	0	2,317	772	757	1.97%
2	Dependent Units	204	197	197	0	0	0	0	0	0	0	0	0	598	199	216	-7.50%
3	Total # of Dependents	378	364	361	0	0	0	0	0	0	0	0	0	1,103	368	435	-15.48%
EMPLOYEE CLAIMS																	
4	Medical	\$565,297	\$328,009	\$323,686	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,216,991	\$405,664	\$410,694	-1.22%
5	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$47,288)	(\$59,929)	-21.09%
6	Net Medical Claims	\$541,437	\$227,558	\$306,132	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,075,127	\$358,376	\$350,765	2.17%
7	Prescription	\$76,441	\$123,522	\$90,951	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$290,914	\$96,971	\$96,305	0.69%
8	Dental	\$16,653	\$31,372	\$54,926	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$102,951	\$34,317	\$24,271	41.39%
9	Vision	\$3,645	\$4,554	\$4,681	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,880	\$4,293	\$3,487	23.13%
10	Total Employee	\$638,175	\$387,006	\$456,689	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,481,871	\$493,957	\$474,828	4.03%
11	Cost Per Employee	\$825.58	\$502.61	\$590.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,918.69	\$639.56	\$626.90	2.02%
DEPENDENT CLAIMS																	
12	Medical	\$159,845	\$135,490	\$90,749	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$386,085	\$128,695	\$180,105	-28.54%
13	Less Stop Loss Reimbursement	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$52,548)	0.00%
14	Net Medical Claims	\$159,845	\$135,490	\$90,749	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$386,085	\$128,695	\$127,556	0.89%
15	Prescription	\$19,462	\$18,434	\$15,026	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$52,922	\$17,641	\$20,923	-15.69%
16	Dental	\$14,601	\$18,087	\$29,032	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$61,720	\$20,573	\$15,021	36.97%
17	Vision	\$1,578	\$999	\$1,337	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,914	\$1,305	\$1,112	17.32%
18	Total Dependent	\$195,486	\$173,011	\$136,144	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$504,641	\$168,214	\$164,612	2.19%
19	Cost Per Dependent Unit	\$958.27	\$878.23	\$691.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,531.64	\$843.88	\$763.86	10.48%
20	Cost Per Dependent	\$517.16	\$475.30	\$377.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,372.55	\$457.52	\$378.42	20.90%
EMPLOYEE + DEPENDENT																	
21	Medical	\$725,142	\$463,499	\$414,435	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,603,076	\$534,359	\$590,799	-9.55%
22	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$47,288)	(\$112,477)	-57.96%
23	Net Medical Claims	\$701,282	\$363,049	\$396,881	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,461,212	\$487,071	\$478,322	1.83%
24	Prescription	\$95,903	\$141,956	\$105,977	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$343,836	\$114,612	\$117,227	-2.23%
25	Dental	\$31,253	\$49,459	\$83,958	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$164,671	\$54,890	\$39,291	39.70%
26	Vision	\$5,223	\$5,553	\$6,017	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16,794	\$5,598	\$4,599	21.72%
27	Total Claims	\$833,662	\$560,017	\$592,833	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,986,512	\$662,171	\$639,439	3.55%
28	Composite Cost Per Employee	\$1,078.48	\$727.30	\$765.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,572.09	\$857.36	\$844.24	1.55%
29	Composite Cost Per Member	\$724.29	\$493.84	\$522.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,742.55	\$580.85	\$536.25	8.32%

Douglas County School District
PAID CLAIMS

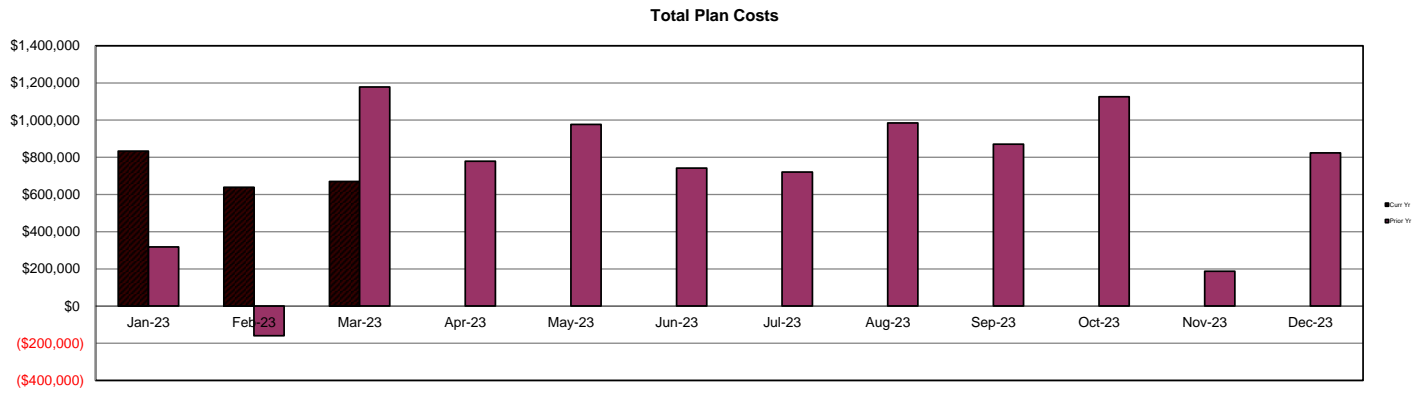


Douglas County School District
TOTAL PLAN COSTS

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	\$17.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$40,455	\$13,485	\$15,432	-12.62%
2	Specific Stop Loss	\$58.41	\$58.41	\$58.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$135,336	\$45,112	\$41,355	9.08%
3	PPO Networks (Dental)	\$0.70	\$0.70	\$0.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,622	\$541	\$530	1.97%
4	VSP	\$1.68	\$1.68	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,893	\$1,298	\$1,272	1.97%
5	Consulting Fee (Estimated)	\$1.94	\$1.95	\$1.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,500	\$1,500	\$1,500	0.00%
6	Total Fixed	\$80.19	\$80.20	\$80.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$185,805	\$61,935	\$60,090	3.07%
7	Exposures	773	770	774	0	0	0	0	0	0	0	0	0	2,317	772	757	1.97%
8	Employee Fixed Costs	\$61,987	\$61,753	\$62,066	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$185,805	\$61,935	\$60,090	3.07%
9	Total Gross Claims	\$662,036	\$487,457	\$474,243	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,623,736	\$541,245	\$534,757	1.21%
10	Gross Plan Costs	\$724,023	\$549,209	\$536,309	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,809,541	\$603,180	\$594,846	1.40%
11	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$47,288)	(\$59,929)	-21.09%
12	Net Plan Costs	\$700,163	\$448,759	\$518,755	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,667,677	\$555,892	\$534,917	3.92%
13	Per Employee Gross Plan Costs	\$936.64	\$713.26	\$692.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,342.95	\$780.98	\$785.36	-0.56%
14	Per Employee Net Plan Costs	\$905.77	\$582.80	\$670.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,159.27	\$719.76	\$706.24	1.91%
DEPENDENT																	
15	Specific Stop Loss (+ 1 Dep.)	\$63.80	\$63.80	\$63.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20,033	\$6,678	\$5,980	11.67%
16	Specific Stop Loss (+ Fam.)	\$63.80	\$63.80	\$63.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,119	\$6,040	\$6,875	10.15%
17	Dependent Units (+ 1 Dep.)	107	103	104	0	0	0	0	0	0	0	0	0	314	105	100	4.41%
18	Dependent Units (Fam.)	97	94	93	0	0	0	0	0	0	0	0	0	284	95	115	-17.86%
19	Dependent Fixed Costs	\$13,015	\$12,569	\$12,569	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$38,152	\$12,717	\$12,855	-1.07%
20	Total Gross Claims	\$195,486	\$173,011	\$136,144	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$504,641	\$168,214	\$217,160	-22.54%
21	Gross Plan Costs	\$208,501	\$185,580	\$148,712	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$542,793	\$180,931	\$230,014	-21.34%
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	\$148,712	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$542,793	\$180,931	\$177,466	1.95%
24	Per Dependent Unit Gross Plan Costs	\$1,022.07	\$942.03	\$754.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,718.98	\$906.33	\$1,067.35	-15.09%
25	Per Dependent Unit Net Plan Costs	\$1,022.07	\$942.03	\$754.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,718.98	\$906.33	\$823.51	10.06%
26	Per Dependent Net Plan Costs	\$551.59	\$509.83	\$411.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,473.37	\$491.12	\$409.84	19.83%
EMPLOYEE + DEPENDENT																	
27	*Fixed Costs	\$78,499	\$78,907	\$77,326	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$234,732	\$78,244	\$72,944	7.27%
28	Total Claims	\$857,522	\$660,468	\$610,387	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,128,377	\$709,459	\$751,916	-5.65%
29	Gross Plan Costs	\$936,020	\$739,375	\$687,714	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,363,109	\$787,703	\$824,861	-4.50%
30	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$47,288)	(\$112,477)	-57.96%
	Pharmacy Rebates	(\$78,776)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$78,776)	(\$26,259)	(\$26,003)	0.98%
31	Net Plan Costs	\$833,385	\$638,924	\$670,160	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,142,469	\$714,156	\$686,380	4.05%
32	Composite Gross Plan Cost Per Employee	\$1,210.89	\$960.23	\$888.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,059.70	\$1,019.90	\$1,089.04	-6.35%
33	Composite Net Plan Cost Per Employee	\$1,078.12	\$829.77	\$865.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,774.02	\$924.67	\$906.21	2.04%
34	Composite Net Plan Cost Per Member	\$724.05	\$563.43	\$590.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,774.55	\$591.52	\$597.43	-0.99%

*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	Subscriber	\$0	\$0	\$143,273									
2		\$0	\$0	\$0									
3		\$0	\$0	\$0									
4		\$0	\$0	\$0									
5		\$0	\$0	\$0									
6		\$0	\$0	\$0									
7		\$0	\$0	\$0									
8		\$0	\$0	\$0									
9		\$0	\$0	\$0									

Total	\$0	\$0	\$143,273	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Increase Over Previous Month:		\$0	\$143,273	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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Claim # Amount Over Specific Stop-Loss (\$250,000)

1	Subscriber	\$0	\$0	\$0
2		\$0	\$0	\$0
3		\$0	\$0	\$0
4		\$0	\$0	\$0
5		\$0	\$0	\$0
6		\$0	\$0	\$0
7		\$0	\$0	\$0
8		\$0	\$0	\$0
9		\$0	\$0	\$0

Total	\$0	\$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	\$0

Douglas County School District

Hometown Health self-funded health plan reserve as of March 31, 2023

Based on claims from April 01, 2022 through March 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 April 01, 2022 through March 31, 2023

Medical	\$ 6,488,466
Dental	\$ 550,980
Prescription Drugs	\$ 1,449,811
Vision	<u>\$ 57,085</u>
Total Claims	\$ 8,546,342

Average Estimated Lag Days

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

Number of employees covered:

Current enrollment all Medical Plans = 774 : 60 day lagged enrollment = 759

Current enrollment all Dental Plans = 774 : 60 day lagged enrollment = 759

Current enrollment all Rx Plans = 774 : 60 day lagged enrollment = 759

Current enrollment all Vision Plans = 774 : 60 day lagged enrollment = 759

Estimated IBNR Calculation

Medical	\$6,488,466 X (55/365) X (774/759) =	\$ 996,927	15.4%
+			
Dental	\$550,980 X (30/365) X (774/759) =	\$ 46,176	8.4%
+			
Rx	\$1,449,811 X (11/365) X (774/759) =	\$ 44,552	3.1%
+			
Vision	\$57,085 X (22/365) X (774/759) =	<u>\$ 3,508</u>	6.1%
=			
Total estimated IBNR as of March 31, 2023 =		\$ 1,091,163	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

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

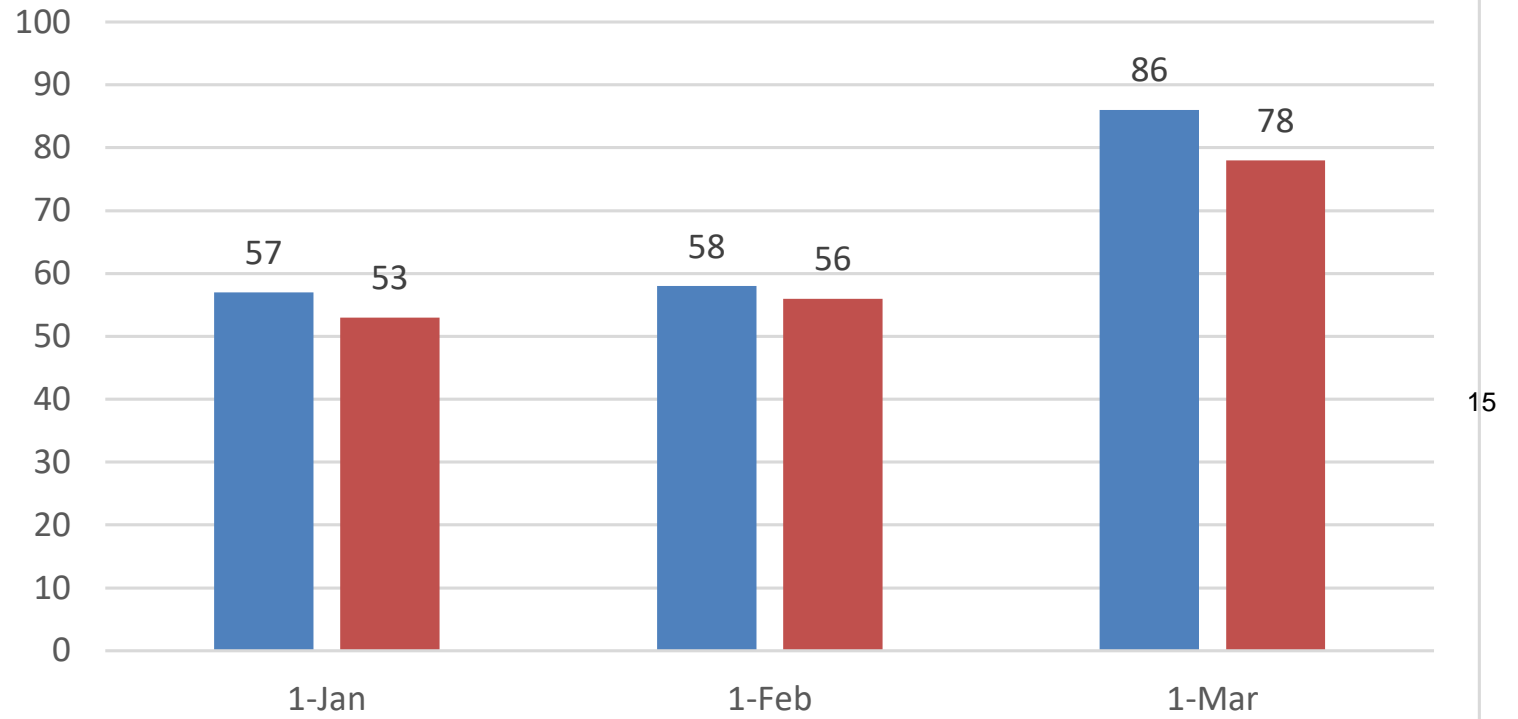
Estimated IBNR Calculation

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.

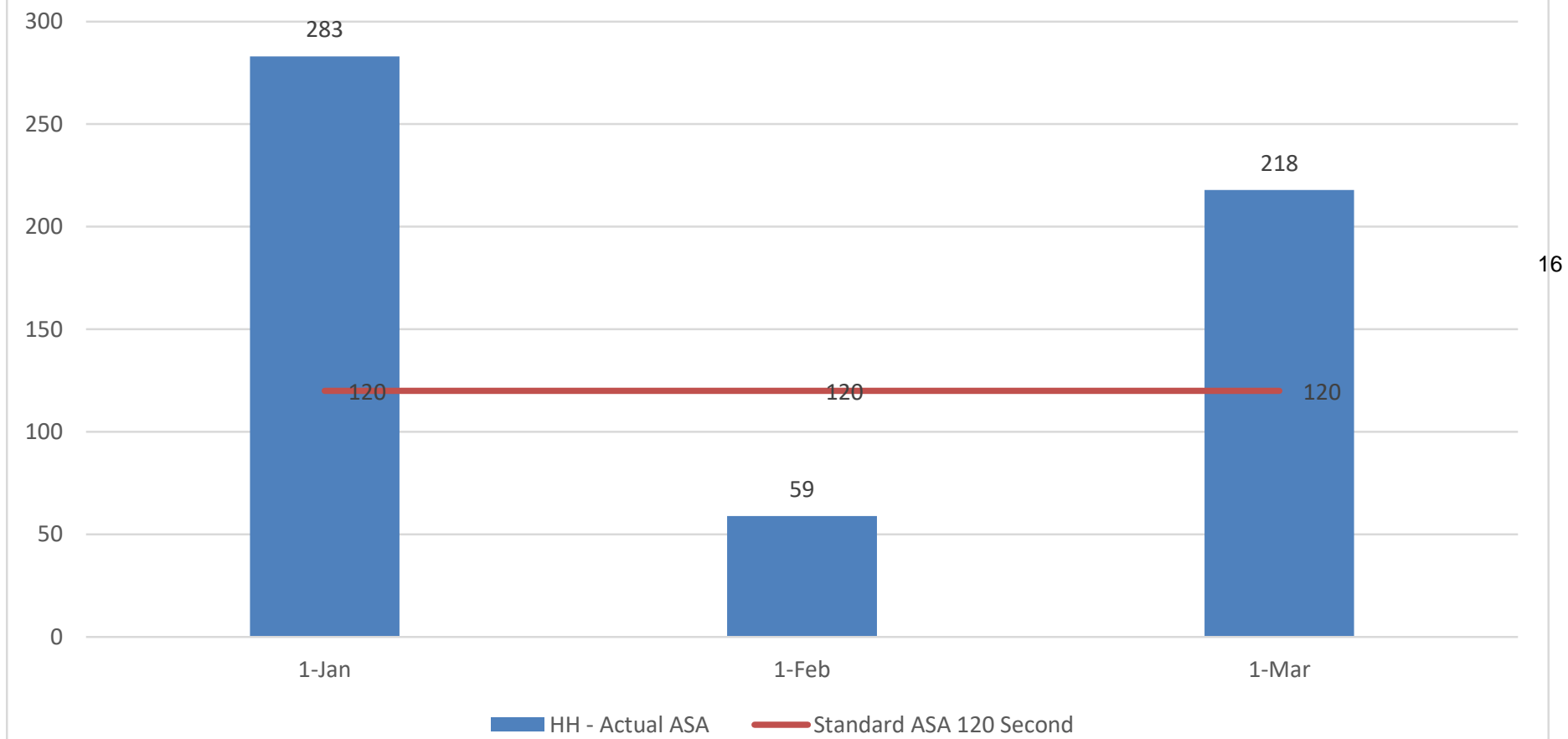
These reserve estimates are calculated based on claims for the period stated above.

Douglas County School District Call Volume

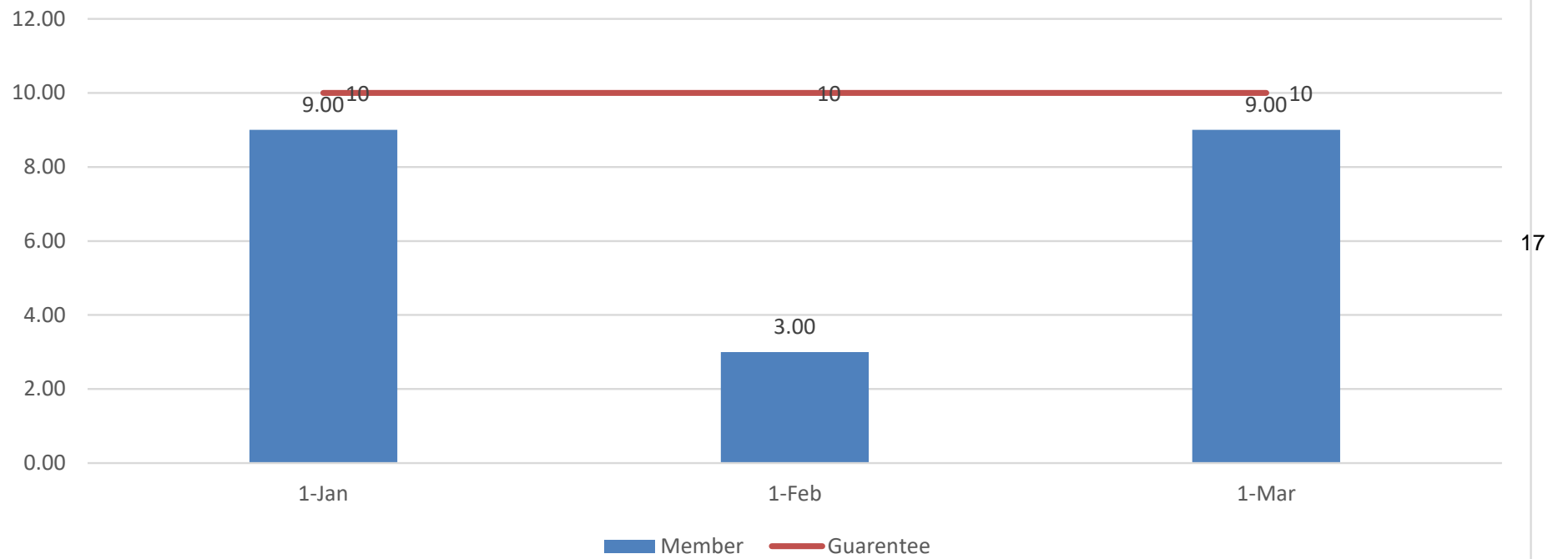


	23-Jan	23-Feb	23-Mar
Member Calls Offered	57	58	86
Member Calls Answered	53	56	78

Douglas County School District - Average Seconds to Answer



Douglas County School District Abandonment Rate





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

	2023 Avg	January	February	March
Total				
Total Claims Received During Month	1301	1196	1291	1417
Total Claims Paid During Month	1352	851	1771	1433
Claims Open at End of Month	324	725	162	86
Percentage of Claims Paid Within 15 Days	74.94%	86.84%	63.47%	82.07%
Percentage of Claims Paid Within 30 Days	87.74%	88.48%	89.84%	84.72%
Number of Claims Paid Within 15 Days	1013	739	1124	1176
Number of Claims Paid In 16-30 Days	173	14	467	38
Number of Claims Paid Over 30 Days	166	98	180	219

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	2023 Avg	January	February	March
Self-Funded PPO Dental				
Total Claims Received During Month	201	186	190	227
Total Claims Paid During Month	245	139	237	358
Claims Open at End of Month	54	127	30	4
Percentage of Claims Paid Within 15 Days	57.77%	60.43%	61.60%	54.19%
Percentage of Claims Paid Within 30 Days	68.53%	61.87%	86.50%	59.22%
Number of Claims Paid Within 15 Days	141	84	146	194
Number of Claims Paid In 16-30 Days	26	2	59	18
Number of Claims Paid Over 30 Days	77	53	32	146

Self-Funded PPO Medical				
Total Claims Received During Month	1100	1009	1100	1190
Total Claims Paid During Month	1106	711	1534	1074
Claims Open at End of Month	270	598	131	82
Percentage of Claims Paid Within 15 Days	78.73%	91.98%	63.75%	91.34%
Percentage of Claims Paid Within 30 Days	91.99%	93.67%	90.35%	93.20%
Number of Claims Paid Within 15 Days	871	654	978	981



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

Number of Claims Paid In 16-30 Days	147	12	408	20
Number of Claims Paid Over 30 Days	89	45	148	73

Self-Funded PPO Vision

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



Clean Claims Turnaround Time

*** Clean Claims Only ***

332 - DOUGLAS COUNTY SCHOOL DISTRICT

	2023 Avg	January	February	March
Total				
Total Claims Received During Month	587	843	757	160
Total Claims Paid During Month	617	240	1281	330
Claims Open at End of Month	323	725	162	82
Percentage of Claims Paid Within 15 Days	45.76%	55.83%	49.49%	23.94%
Percentage of Claims Paid Within 30 Days	73.42%	61.25%	85.95%	33.64%
Number of Claims Paid Within 15 Days	282	134	634	79
Number of Claims Paid In 16-30 Days	171	13	467	32
Number of Claims Paid Over 30 Days	164	93	180	219

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	2023 Avg	January	February	March
Self-Funded PPO Dental				
Total Claims Received During Month	93	153	115	12
Total Claims Paid During Month	139	64	170	183
Claims Open at End of Month	54	127	30	4
Percentage of Claims Paid Within 15 Days	26.86%	21.88%	46.47%	10.38%
Percentage of Claims Paid Within 30 Days	45.80%	25.00%	81.18%	20.22%
Number of Claims Paid Within 15 Days	37	14	79	19
Number of Claims Paid In 16-30 Days	26	2	59	18
Number of Claims Paid Over 30 Days	75	48	32	146

	2023 Avg	January	February	March
Self-Funded PPO Medical				
Total Claims Received During Month	493	689	641	148
Total Claims Paid During Month	477	175	1111	146
Claims Open at End of Month	269	598	131	78
Percentage of Claims Paid Within 15 Days	51.19%	68.00%	49.95%	40.41%
Percentage of Claims Paid Within 30 Days	81.42%	74.29%	86.68%	50.00%
Number of Claims Paid Within 15 Days	244	119	555	59



Clean Claims Turnaround Time

* Clean Claims Only *

332 - DOUGLAS COUNTY SCHOOL DISTRICT

Number of Claims Paid In 16-30 Days	144	11	408	14
Number of Claims Paid Over 30 Days	89	45	148	73


Self-Funded PPO Vision

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

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURED HEALTH INSURANCE PLAN OVERVIEW

March-23

Month	Paid Claims			Plan Participants		DCSD Benefit Plan Design Cyle & Meter
	Monthly	Total	Average	Employee	Spouse or	
March	\$636,842	\$5,973,674	\$663,742	773	378	Incurred But Not Reported (IBNR) \$1,091,163
February	\$715,161	\$5,330,780	\$666,348	773	378	
2020-21 Comparison YTD						 1 IBNR = \$1,091,163 2 IBNR = \$2,182,326 3 IBNR = \$3,273,489
Month	Paid Claims			Plan Participants		
	Monthly	Total	Average	Employee	Dependents	
March						Projected 2022-23 Ending Fund Balance \$193,303
February						

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	\$642,894
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	\$5,973,674
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	\$5,189.99

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	\$636,842	(\$86,605)	(\$642,894)	(\$92,657)
April				\$0
May				\$0
June				\$0
Total Claims	\$6,940,539	(\$742,676)	(\$5,973,671)	\$224,192

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURANCE FUND BALANCE

March-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

\$252,824.00

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
2023 - March	\$636,842.00	(\$86,605.00)	(\$642,894.00)	(\$92,657.00)	\$1,088,517.79	\$42,134.18
Based on IBNR of \$1,091,163 (as of March 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	552,935.35			
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	29,037.38			
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	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	2,115.08			
Rx Rebates	75,335.88	0.00	0.00	0.00	92,264.51	0.00	0.00	78,775.76	0.00			
Transfers in	0.00	0.00	0.00	0.00	1,000,000.00	0.00	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	636,842.27	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	573,661.04			
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	156,248.38			
Rx Fees	0.00	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	443.74			
Stop-loss Reimb.	0.00	0.00	0.00	-31,223.58	-457,198.97	0.00	-205,123.85	-103,694.73	-87,459.11			
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	10,825.18			
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	75,780.43			
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	729,499.66	0.00	0.00	0.00