



Douglas County School District Health Advisory Committee

District Office
1638 Mono Avenue
Minden, NV 89423
Tuesday, May 23, 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 April 25, 2023 Meeting (For Possible Action). 3

Attached are the minutes of the April 25, 2023 Health Advisory Committee Meeting for review and approval.

RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated April 25, 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. 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. 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>

**DRAFT -- Minutes of the Health Advisory
Committee Meeting of April 25, 2023**

Committee Members Present

Joe Girdner, District Office
Darcy McInnis, DCPEA
Kerry Stack, DCPEA
Lin Falkner, DCPEA
Susan McNeall, DCAA (arrived at 4:32 p.m.)
Jeff Johnson, Chapter #6 Bus Drivers Association

Absent

Lloyd Barnes, LP Insurance, Nate Kerr, LP Insurance, Sam Bradley, Hometown Health, Jose Sandoval, Hometown Health, Sue Estes DCSD Business Services, 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 4:30 p.m.

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

Motion carried 5-0.

2. Public Comment #1

No Public Comment.

3. Committee Members' Comment

No Committee Member comment.

4. Approval of Minutes of the March 28, 2023 meeting (For Possible Action)

Ms. Stack made a motion to approve the March 28, 2023 minutes. Ms. McInnis seconded the motion.

Motion carried 6-0.

5. Review of Claims (Information and Discussion)

Mr. Kerr reported on the paid claims through March 2023.

Exhibit 1 – Total employee claims (line 11) are up approximately 2% compared to 2022. Total claims for dependents (Line 19) are up approximately 10% compared to 2022. Total claims (line 27) for the month of March were \$592,833. Average monthly composite cost for March (Line 28) per employee is \$857 (prior year was \$844 per month).

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 March was \$610,387. Gross plan costs (line 29) for the month of March were \$687,714. Composite net plan cost (line 33) per employee in March is \$865. Composite net plan cost monthly average for 2023 is \$923, which is a 2% increase 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 March, there is one large claim on this report. This claim was also a large claim in 2022.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. March 2023 estimated IBNR is \$1,091,163.

6. Customer Service Review (Information and Discussion)

Ms. Bradley from Hometown Health reported on customer service from March 2023. Customer Service Call Volume report data shows approximately 86 member calls in March (78 were answered). The increased calls could be a result of the number of claims that were held in February and then released in March. For March, the Average Seconds to Answer was 218 seconds compared to 59 seconds in February (performance guarantee is 120 seconds). Ms. Bradley noted that this report does not appear to be accurate and she will investigate and provide an updated report, if needed. March 2023 Abandonment rate increased to 9% (performance guarantee is 10%). Total “Clean” Claims (160) Turn Around Time - total claims paid within 30 days averaging approximately 34% for March (guarantee is 95%). The number of clean claims seems to be a relatively low number compared to 2022 and the beginning of 2023. Ms. Bradley thought that might be a result of the release of claims in February but agreed to take a look at the claims data. Total Claims received during March 2023 was 1417 with an 85% turnaround time.

Mr. Johnson requested information regarding one of his claims and the payment of the claim. Ms. Bradley said she will continue to research the claim and what is going on with the payment. Mr. Johnson asked who is responsible – the member, Hometown Health, or the provider? Ms. Bradley noted that the provider was paid directly by Hometown Health and Ms. Bradley is working to determine where the payment went. It appears as though the money Hometown Health sent for the bill was not posted correctly but there is a record of the money being sent. Mr. Barnes added that it is important to be persistent and continue to communicate with Hometown Health until the issue is resolved.

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

Mr. Girdner reported on the March financials. For the month of March, paid claims were \$642,894. Total claims for the fiscal year 2022-23 so far are \$5,973,674. Number of employees covered in March was 773. Spouse/dependents covered was 378. Admin fees were \$86,605 for March. Cash flow was negative \$92,657 in March.

Average monthly deficit is reported as approximately \$42,134 (through March 2023). Ms. Estes commented that \$1 million has been added to the fund for the 2022-23 fiscal year and there will be another \$1 million added for the 2023-24 fiscal year. As claims continue to exceed revenue, the ending fund balance will continue to decrease. Ms. Falkner asked if the changes for the 2023 plan year are having an effect on the plan? Mr. Barnes noted that there is some evidence of the effects in the first 3 months of the plan year but it is a little early to determine if the changes made a significant impact.

There was discussion on how possible future changes would be negotiated with employee groups to continue to increase revenue. Changes are discussed and decided on by the health advisory committee members and sent to the board for approval.

Breakdown of Insurance Revenue & Expense report provides additional information regarding revenue, expenses and possible unique expenditures and abnormalities. March total revenue was \$636,842 while total expenses were \$729,499.

There was a question about whether or not self-funded plans are typically underfunded. Not all self-funded plans are funded by a reserve fund (like DCSD). Some employers utilize “pay as you go” system. At some point expenses have to be lowered (which is not likely) or revenue has to be increased. When utilizing a reserve fund, employers that use this method to fund their self-funded plans do struggle with managing it.

Self-funded plans are typically able to take advantage of “good” years but have to be able to “stomach” the “bad years”.

8. TPA (Third Party Administrator) Proposal Process – review, information, and updates. (For Discussion and Possible Action)

Mr. Girdner asked LP Insurance to provide an update regarding the proposal process. Mr. Barnes said that the proposal is being drafted and will be sent out to vendors. Responses may take up to 3 weeks. There may be some results for the May meeting but there are no guarantees. A special meeting may be needed in June to review proposals.

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

Mr. Girdner asked if any members would like to help with the presentation to the school board. Ms. Stack agreed to help Mr. Girdner with the presentation.

Mr. Girdner made a motion for Ms. Stack to assist Mr. Girdner with the self-funded insurance plan presentation at the May 2023 School Board meeting. Ms. Mc Neall seconded the motion.

Motion carried 6-0.

10. Correspondence (Information and Discussion)

No correspondence.

11. Future Agenda Items (For Possible Action)

Continued discussion regarding the TPA proposal process. Next HAC meeting scheduled for 5/23/2023.

12. Public Comment #2

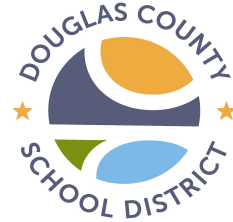
No public comment.

13. Adjournment

The meeting was adjourned by Mr. Girdner

Submitted by,

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



Douglas County School District

April-23

**Group Health Plan
Cost Analysis Report**

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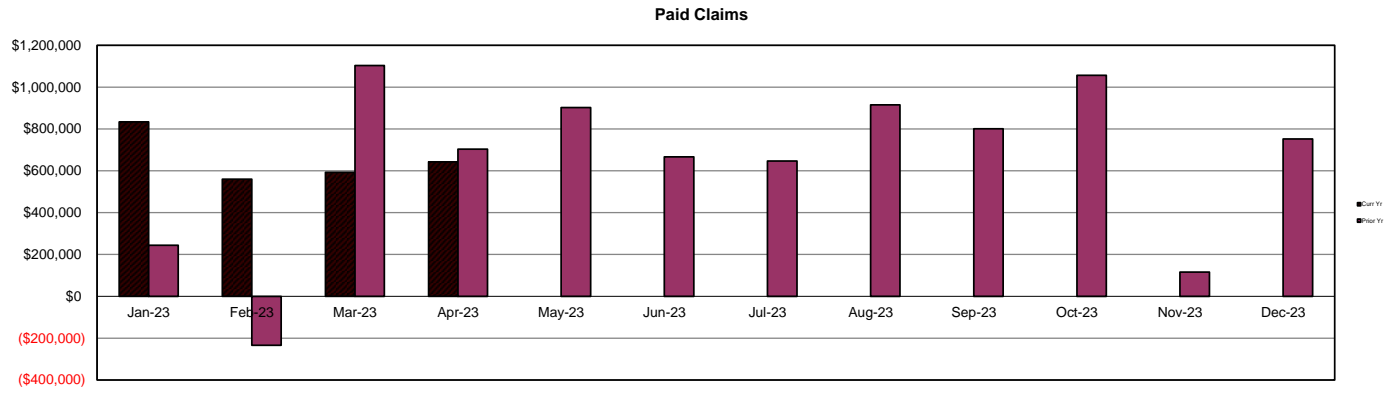
Exhibits	Description
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**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	770	0	0	0	0	0	0	0	0	3,087	772	757	1.89%
2	Dependent Units	204	197	197	197	0	0	0	0	0	0	0	0	795	199	216	-7.77%
3	Total # of Dependents	378	364	361	360	0	0	0	0	0	0	0	0	1,463	366	435	-15.92%
EMPLOYEE CLAIMS																	
4	Medical	\$565,297	\$328,009	\$323,686	\$329,761	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,546,752	\$386,688	\$410,694	-5.85%
5	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$35,466)	(\$59,929)	-40.82%
6	Net Medical Claims	\$541,437	\$227,558	\$306,132	\$329,761	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,404,888	\$351,222	\$350,765	0.13%
7	Prescription	\$76,441	\$123,522	\$90,951	\$131,001	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$421,915	\$105,479	\$96,305	9.53%
8	Dental	\$16,653	\$31,372	\$54,926	\$25,671	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$128,621	\$32,155	\$24,271	32.49%
9	Vision	\$3,645	\$4,554	\$4,681	\$3,593	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16,473	\$4,118	\$3,487	18.10%
10	Total Employee	\$638,175	\$387,006	\$456,689	\$490,026	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,971,897	\$492,974	\$474,828	3.82%
11	<i>Cost Per Employee</i>	<i>\$825.58</i>	<i>\$502.61</i>	<i>\$590.04</i>	<i>\$636.40</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>\$2,555.10</i>	<i>\$638.77</i>	<i>\$626.90</i>	<i>1.89%</i>
DEPENDENT CLAIMS																	
12	Medical	\$159,845	\$135,490	\$90,749	\$123,484	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$509,569	\$127,392	\$180,105	-29.27%
13	Less Stop Loss Reimbursement	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$52,548)	7100.00%
14	Net Medical Claims	\$159,845	\$135,490	\$90,749	\$123,484	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$509,569	\$127,392	\$127,556	-0.13%
15	Prescription	\$19,462	\$18,434	\$15,026	\$18,228	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$71,150	\$17,788	\$20,923	-14.98%
16	Dental	\$14,601	\$18,087	\$29,032	\$9,901	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$71,622	\$17,905	\$15,021	19.21%
17	Vision	\$1,578	\$999	\$1,337	\$974	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,888	\$1,222	\$1,112	9.90%
18	Total Dependent	\$195,486	\$173,011	\$136,144	\$152,588	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$657,229	\$164,307	\$164,612	-0.18%
19	<i>Cost Per Dependent Unit</i>	<i>\$958.27</i>	<i>\$878.23</i>	<i>\$691.09</i>	<i>\$774.56</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>\$3,306.81</i>	<i>\$826.70</i>	<i>\$763.86</i>	<i>8.23%</i>
20	<i>Cost Per Dependent</i>	<i>\$517.16</i>	<i>\$475.30</i>	<i>\$377.13</i>	<i>\$423.86</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>\$1,796.94</i>	<i>\$449.23</i>	<i>\$378.42</i>	<i>18.71%</i>
EMPLOYEE + DEPENDENT																	
21	Medical	\$725,142	\$463,499	\$414,435	\$453,245	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,056,321	\$514,080	\$590,799	-12.99%
22	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$35,466)	(\$112,477)	-68.47%
23	Net Medical Claims	\$701,282	\$363,049	\$396,881	\$453,245	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,914,457	\$478,614	\$478,322	0.06%
24	Prescription	\$95,903	\$141,956	\$105,977	\$149,230	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$493,065	\$123,266	\$117,227	5.15%
25	Dental	\$31,253	\$49,459	\$83,958	\$35,572	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$200,243	\$50,061	\$39,291	27.41%
26	Vision	\$5,223	\$5,553	\$6,017	\$4,567	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21,361	\$5,340	\$4,599	16.12%
27	Total Claims	\$833,662	\$560,017	\$592,833	\$642,614	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,629,126	\$657,282	\$639,439	2.79%
28	<i>Composite Cost Per Employee</i>	<i>\$1,078.48</i>	<i>\$727.30</i>	<i>\$765.93</i>	<i>\$834.56</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>\$3,406.71</i>	<i>\$851.68</i>	<i>\$844.24</i>	<i>0.88%</i>
29	<i>Composite Cost Per Member</i>	<i>\$724.29</i>	<i>\$493.84</i>	<i>\$522.32</i>	<i>\$568.69</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>\$2,311.32</i>	<i>\$577.83</i>	<i>\$536.25</i>	<i>7.75%</i>

Douglas County School District
PAID CLAIMS

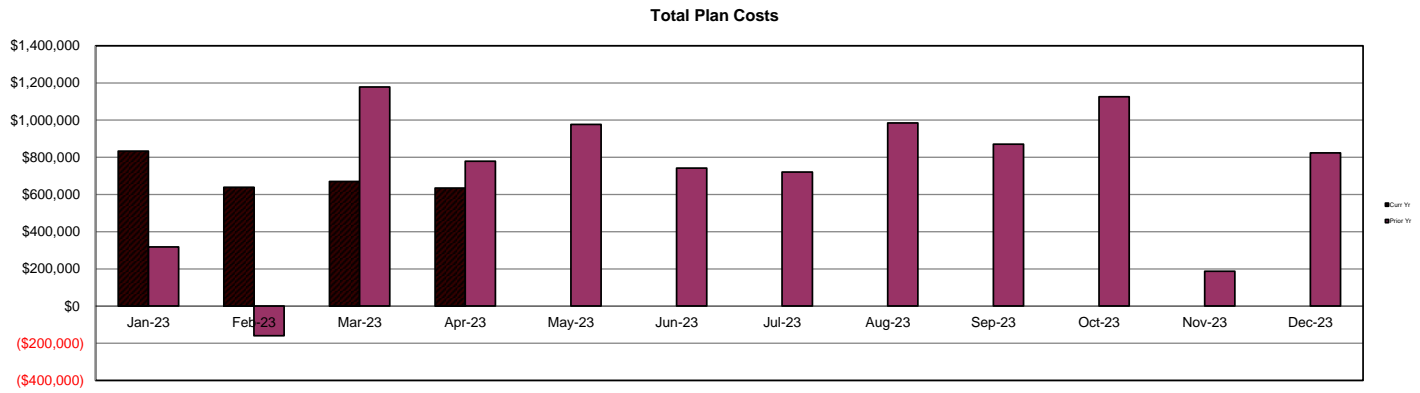


Douglas County School District
TOTAL PLAN COSTS

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	\$17.46	\$17.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$53,899	\$13,475	\$15,432	-12.68%
2	Specific Stop Loss	\$58.41	\$58.41	\$58.41	\$58.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$180,312	\$45,078	\$41,355	9.00%
3	PPO Networks (Dental)	\$0.70	\$0.70	\$0.70	\$0.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,161	\$540	\$530	1.89%
4	VSP	\$1.68	\$1.68	\$1.68	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,186	\$1,297	\$1,272	1.89%
5	Consulting Fee (Estimated)	\$1.94	\$1.95	\$1.94	\$1.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,000	\$1,500	\$1,500	0.00%
6	Total Fixed	\$80.19	\$80.20	\$80.19	\$80.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$247,558	\$61,889	\$60,090	3.00%
7	Exposures	773	770	774	770	0	0	0	0	0	0	0	0	3,087	772	757	1.89%
8	Employee Fixed Costs	\$61,987	\$61,753	\$62,066	\$61,753	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$247,558	\$61,889	\$60,090	3.00%
9	Total Gross Claims	\$662,036	\$487,457	\$474,243	\$490,026	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,113,762	\$528,440	\$534,757	-1.18%
10	Gross Plan Costs	\$724,023	\$549,209	\$536,309	\$551,778	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,361,319	\$590,330	\$594,846	-0.76%
11	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$35,466)	(\$59,929)	-40.82%
12	Net Plan Costs	\$700,163	\$448,759	\$518,755	\$551,778	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,219,455	\$554,864	\$534,917	3.73%
13	Per Employee Gross Plan Costs	\$936.64	\$713.26	\$692.91	\$716.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,059.69	\$764.92	\$785.36	-2.60%
14	Per Employee Net Plan Costs	\$905.77	\$582.80	\$670.23	\$716.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,875.87	\$718.97	\$706.24	1.80%
DEPENDENT																	
15	Specific Stop Loss (+ 1 Dep.)	\$63.80	\$63.80	\$63.80	\$63.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,605	\$6,651	\$5,980	11.22%
16	Specific Stop Loss (+ Fam.)	\$63.80	\$63.80	\$63.80	\$63.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24,116	\$6,029	\$6,875	912.30%
17	Dependent Units (+ 1 Dep.)	107	103	104	103	0	0	0	0	0	0	0	0	417	104	100	3.99%
18	Dependent Units (Fam.)	97	94	93	94	0	0	0	0	0	0	0	0	378	95	115	-18.00%
19	Dependent Fixed Costs	\$13,015	\$12,569	\$12,569	\$12,569	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,721	\$12,680	\$12,855	-1.36%
20	Total Gross Claims	\$195,486	\$173,011	\$136,144	\$152,588	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$657,229	\$164,307	\$217,160	-24.34%
21	Gross Plan Costs	\$208,501	\$185,580	\$148,712	\$165,157	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$707,950	\$176,988	\$230,014	-23.05%
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	\$165,157	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$707,950	\$176,988	\$177,466	-0.27%
24	Per Dependent Unit Gross Plan Costs	\$1,022.07	\$942.03	\$754.89	\$838.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,557.34	\$889.33	\$1,067.35	-16.68%
25	Per Dependent Unit Net Plan Costs	\$1,022.07	\$942.03	\$754.89	\$838.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,557.34	\$889.33	\$823.51	7.99%
26	Per Dependent Net Plan Costs	\$551.59	\$509.83	\$411.95	\$458.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,932.14	\$483.03	\$409.84	17.86%
EMPLOYEE + DEPENDENT																	
27	*Fixed Costs	\$78,499	\$78,907	\$77,326	\$79,312	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$314,044	\$78,511	\$72,944	7.63%
28	Total Claims	\$857,522	\$660,468	\$610,387	\$642,614	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,770,991	\$692,748	\$751,916	-7.87%
29	Gross Plan Costs	\$936,020	\$739,375	\$687,714	\$721,926	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,085,035	\$771,259	\$824,861	-6.50%
30	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$35,466)	(\$112,477)	-68.47%
	Pharmacy Rebates	(\$78,776)	\$0	\$0	(\$87,222)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$165,998)	(\$41,500)	(\$26,003)	59.59%
31	Net Plan Costs	\$833,385	\$638,924	\$670,160	\$634,704	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,777,173	\$694,293	\$686,380	1.15%
32	Composite Gross Plan Cost Per Employee	\$1,210.89	\$960.23	\$888.52	\$937.57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,997.45	\$999.36	\$1,089.04	-8.23%
33	Composite Net Plan Cost Per Employee	\$1,078.12	\$829.77	\$865.84	\$824.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,598.54	\$899.63	\$906.21	-0.73%
34	Composite Net Plan Cost Per Member	\$724.05	\$563.43	\$590.45	\$561.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,301.37	\$575.34	\$597.43	-3.70%

*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	\$184,532								
2	Subscriber	\$0	\$0	\$0	\$171,087								
3		\$0	\$0	\$0	\$0								
4		\$0	\$0	\$0	\$0								
5		\$0	\$0	\$0	\$0								
6		\$0	\$0	\$0	\$0								
7		\$0	\$0	\$0	\$0								
8		\$0	\$0	\$0	\$0								
9		\$0	\$0	\$0	\$0								
Total		\$0	\$0	\$143,273	\$355,619	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Increase Over Previous Month:			\$0	\$143,273	\$212,346	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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

Douglas County School District

Hometown Health self-funded health plan reserve as of April 30, 2023

Based on claims from May 01, 2022 through April 30, 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 May 01, 2022 through April 30, 2023

Medical	\$ 6,411,706
Dental	\$ 545,863
Prescription Drugs	\$ 1,472,390
Vision	<u>\$ 55,292</u>
Total Claims	\$ 8,485,251

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 = 760
 Current enrollment all Dental Plans = 770 : 60 day lagged enrollment = 760
 Current enrollment all Rx Plans = 770 : 60 day lagged enrollment = 760
 Current enrollment all Vision Plans = 770 : 60 day lagged enrollment = 760

Estimated IBNR Calculation

Medical	\$6,411,706 X (55/365) X (770/760) =	\$ 979,504	15.3%
+			
Dental	\$545,863 X (30/365) X (770/760) =	\$ 45,486	8.3%
+			
Rx	\$1,472,390 X (11/365) X (770/760) =	\$ 44,987	3.1%
+			
Vision	\$55,292 X (22/365) X (770/760) =	<u>\$ 3,379</u>	6.1%
=			
Total estimated IBNR as of April 30, 2023 =		\$ 1,073,356	12.6%

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

Douglas County School District

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

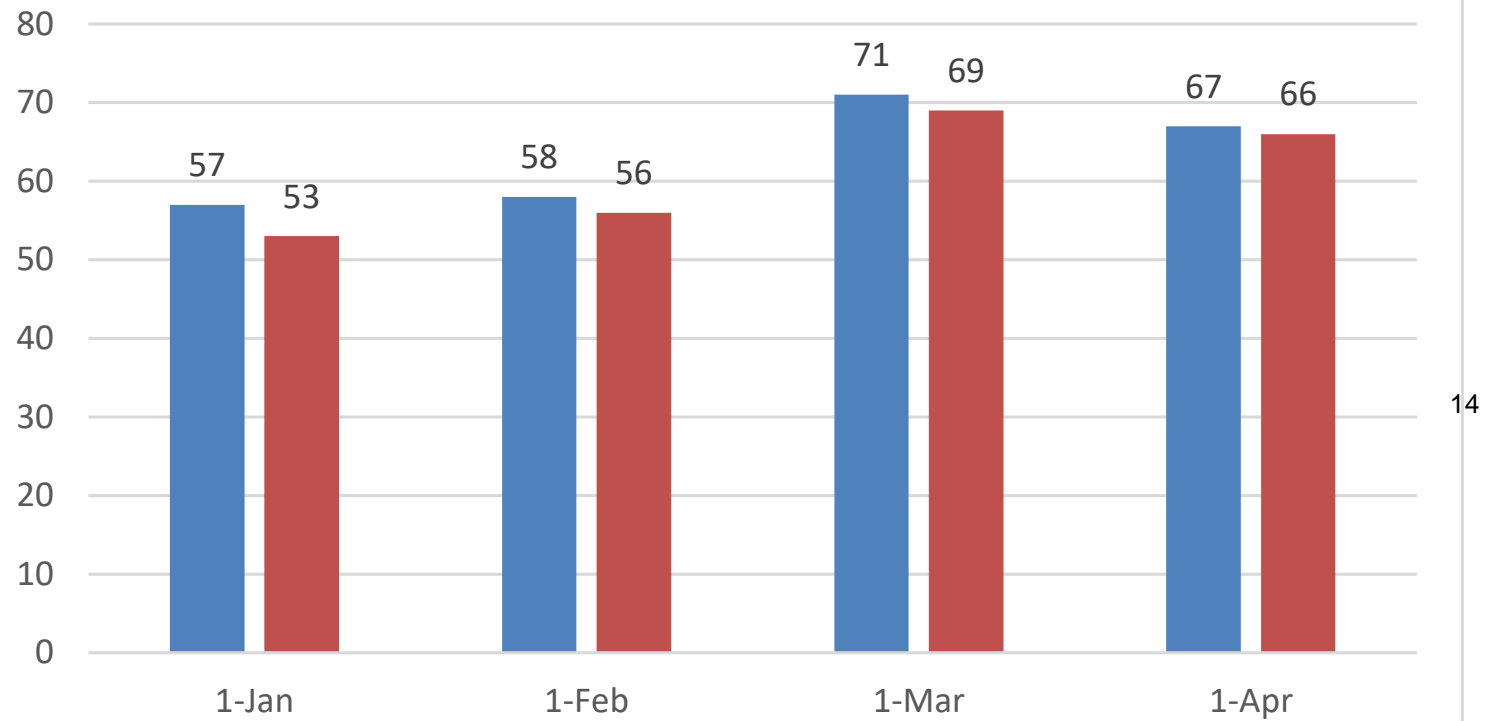
Estimated IBNR Calculation

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.

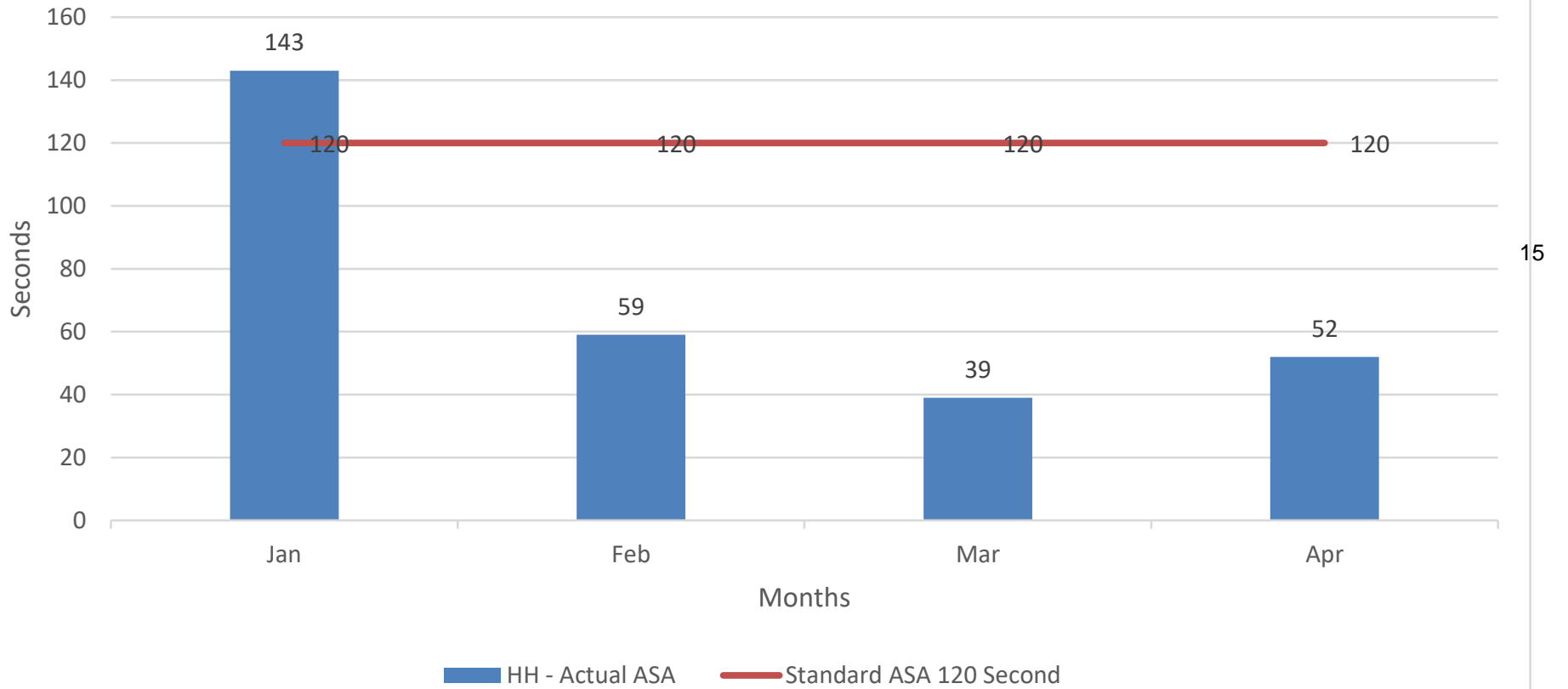
These reserve estimates are calculated based on claims for the period stated above.

Douglas County School District Call Volume



	23-Jan	23-Feb	23-Mar	23-Apr
Member Calls Offered	57	58	71	67
Member Calls Answered	53	56	69	66

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	March	April
Total					
Total Claims Received During Month	1283	1196	1291	1418	1226
Total Claims Paid During Month	1317	851	1771	1426	1219
Claims Open at End of Month	256	725	162	86	50
Percentage of Claims Paid Within 15 Days	78.47%	86.84%	63.47%	82.19%	90.07%
Percentage of Claims Paid Within 30 Days	88.72%	88.48%	89.84%	84.85%	91.80%
Number of Claims Paid Within 15 Days	1033	739	1124	1172	1098
Number of Claims Paid In 16-30 Days	135	14	467	38	21
Number of Claims Paid Over 30 Days	149	98	180	216	100

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	2023 Avg	January	February	March	April
Self-Funded PPO Dental					
Total Claims Received During Month	191	186	186	225	166
Total Claims Paid During Month	221	132	235	349	169
Claims Open at End of Month	41	127	29	4	2
Percentage of Claims Paid Within 15 Days	65.65%	63.64%	61.28%	53.87%	97.63%
Percentage of Claims Paid Within 30 Days	74.80%	65.15%	86.38%	59.03%	98.82%
Number of Claims Paid Within 15 Days	145	84	144	188	165
Number of Claims Paid In 16-30 Days	20	2	59	18	2
Number of Claims Paid Over 30 Days	56	46	32	143	2

Self-Funded PPO Medical					
Total Claims Received During Month	1091	1009	1104	1193	1058
Total Claims Paid During Month	1095	718	1536	1076	1048
Claims Open at End of Month	215	598	132	82	48
Percentage of Claims Paid Within 15 Days	81.04%	91.09%	63.80%	91.36%	88.84%
Percentage of Claims Paid Within 30 Days	91.53%	92.76%	90.36%	93.22%	90.65%
Number of Claims Paid Within 15 Days	887	654	980	983	931



All Claims Turnaround Time

* Clean & Unclean Claims *

332 - DOUGLAS COUNTY SCHOOL DISTRICT

Number of Claims Paid In 16-30 Days	115	12	408	20	19
Number of Claims Paid Over 30 Days	93	52	148	73	98
Self-Funded PPO Vision					
Total Claims Received During Month	1	1	1		2
Total Claims Paid During Month	1	1		1	2
Claims Open at End of Month	0	0	1	0	0
Percentage of Claims Paid Within 15 Days	100.00%	100.00%	#DIV/0!	100.00%	100.00%
Percentage of Claims Paid Within 30 Days	100.00%	100.00%	#DIV/0!	100.00%	100.00%
Number of Claims Paid Within 15 Days	1	1		1	2
Number of Claims Paid In 16-30 Days	0	0		0	0
Number of Claims Paid Over 30 Days	0	0		0	0

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Clean Claims Turnaround Time

* Clean Claims Only *

332 - DOUGLAS COUNTY SCHOOL DISTRICT

	2023 Avg	January	February	March	April
Total					
Total Claims Received During Month	468	843	757	163	108
Total Claims Paid During Month	510	240	1281	327	190
Claims Open at End of Month	255	725	162	85	49
Percentage of Claims Paid Within 15 Days	45.00%	55.83%	49.49%	24.16%	36.84%
Percentage of Claims Paid Within 30 Days	71.15%	61.25%	85.95%	33.94%	47.89%
Number of Claims Paid Within 15 Days	229	134	634	79	70
Number of Claims Paid In 16-30 Days	133	13	467	32	21
Number of Claims Paid Over 30 Days	147	93	180	216	99

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	2023 Avg	January	February	March	April
Self-Funded PPO Dental					
Total Claims Received During Month	72	153	113	12	9
Total Claims Paid During Month	106	62	169	179	15
Claims Open at End of Month	41	127	29	4	2
Percentage of Claims Paid Within 15 Days	28.47%	22.58%	46.15%	10.06%	73.33%
Percentage of Claims Paid Within 30 Days	47.53%	25.81%	81.07%	20.11%	86.67%
Number of Claims Paid Within 15 Days	30	14	78	18	11
Number of Claims Paid In 16-30 Days	20	2	59	18	2
Number of Claims Paid Over 30 Days	56	46	32	143	2

	2023 Avg	January	February	March	April
Self-Funded PPO Medical					
Total Claims Received During Month	396	689	643	151	99
Total Claims Paid During Month	403	177	1112	147	175
Claims Open at End of Month	215	598	132	81	47
Percentage of Claims Paid Within 15 Days	49.29%	67.23%	50.00%	40.82%	33.71%
Percentage of Claims Paid Within 30 Days	77.34%	73.45%	86.69%	50.34%	44.57%
Number of Claims Paid Within 15 Days	199	119	556	60	59



Clean Claims Turnaround Time

* Clean Claims Only *

332 - DOUGLAS COUNTY SCHOOL DISTRICT

Number of Claims Paid In 16-30 Days	113	11	408	14	19
Number of Claims Paid Over 30 Days	91	47	148	73	97


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%	#DIV/0!
Percentage of Claims Paid Within 30 Days	100.00%	100.00%	#DIV/0!	100.00%	#DIV/0!
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

April-23

Month	Paid Claims			Plan Participants		DCSD Benefit Plan Design Cyle & Meter
	Monthly	Total	Average	Employee	Spouse or	
April	\$561,828	\$6,535,502	\$653,550	770	360	Incurred But Not Reported (IBNR) \$1,073,356
March	\$642,894	\$5,973,674	\$663,742	773	378	
2020-21 Comparison YTD						 1 IBNR = \$1,073,356 2 IBNR = \$2,146,712 3 IBNR = \$3,220,068
Month	Paid Claims			Plan Participants		
April						Projected 2022-23 Ending Fund Balance \$193,303
March						

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	\$561,828
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	\$6,535,502
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	\$5,678.11

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	\$7,564,729	\$8,007,604	\$7,888,920
Insurance Proceeds	\$924,365	\$491,801	\$452,484	\$657,098	\$1,000,000	\$1,000,000
Other		(\$7,306)	(\$3,890)	(\$3,955)	(\$3,845)	(\$31,030)
Claims Expenses	(\$6,636,580)	(\$6,966,774)	(\$6,731,736)	(\$8,541,210)	(\$9,067,362)	(\$7,950,000)
Purchased Services	(\$928,939)	(\$306,856)	(\$271,441)	(\$284,913)	(\$287,536)	(\$330,000)
Other	(\$11,986)	(\$679,916)	(\$669,791)	(\$707,462)	(\$707,462)	(\$793,000)
Interest on Investment/Checking	\$42,729	\$56,434	\$40,044	\$9,387	\$3,008	\$5,000
Ending Fund Balance	\$3,485,418	\$2,900,257	\$3,055,107	\$1,748,781	\$657,930	\$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	\$636,585	(\$84,649)	(\$561,827)	(\$9,891)
May				\$0
June				\$0
Total Claims	\$7,577,124	(\$827,325)	(\$6,535,498)	\$214,301

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURANCE FUND BALANCE

April-23

Month	Revenue	Admin Costs	Claims	Cash Flow	Ending Fund Balance	Average Monthly
					\$3,485,418.00	Reduction
2018-July	\$554,889	(\$74,093)	(\$433,914)	\$46,882	\$3,532,300.04	-\$46,882.04
2018-August	\$560,923	(\$76,818)	(\$567,057)	(\$82,953)	\$3,449,347.53	\$18,035.23
2018-September	\$559,352	(\$68,729)	(\$411,577)	\$79,046	\$3,528,393.73	-\$14,325.24
2018-October	\$601,891	(\$77,903)	(\$942,438)	(\$418,450)	\$3,109,944.10	\$93,868.47
2018-November	\$554,331	(\$79,956)	(\$365,469)	\$108,906	\$3,218,849.99	\$53,313.60
2018-December	\$550,403	(\$71,525)	(\$577,289)	(\$98,411)	\$3,120,438.55	\$60,829.91
2019-January	\$604,433	(\$80,766)	(\$842,303)	(\$318,636)	\$2,801,802.84	\$97,659.31
2019-February	\$557,530	(\$82,182)	(\$342,650)	\$132,698	\$2,934,500.74	\$68,864.66
2019-March	\$556,091	(\$80,931)	(\$298,929)	\$176,231	\$3,110,731.44	\$41,631.84
2019-April	\$609,211	(\$87,651)	(\$580,877)	(\$59,316)	\$3,051,414.99	\$43,400.30
2019-May	\$557,707	(\$81,737)	(\$595,059)	(\$119,090)	\$2,932,325.20	\$50,281.16
2019-June	\$557,901	(\$80,002)	(\$506,841)	(\$28,941)	\$2,903,384.10	\$48,502.82
2019-July	\$561,944	(\$76,343)	(\$707,104)	(\$221,503)	\$2,681,880.61	\$61,810.57
2019-August	\$534,464	(\$83,221)	(\$504,522)	(\$53,279)	\$2,628,601.61	\$61,201.17
2019-September	\$566,735	(\$82,099)	(\$419,473)	\$65,163	\$2,693,764.61	\$52,776.89
2019-October	\$612,505	(\$82,483)	(\$575,237)	(\$45,215)	\$2,648,549.61	\$52,304.27
2019-November	\$559,232	(\$79,540)	(\$751,140)	(\$271,448)	\$2,377,101.61	\$65,195.08
2019-December	\$559,697	(\$81,438)	(\$409,511)	\$68,748	\$2,445,849.61	\$57,753.80
2020-January	\$605,666	(\$82,189)	(\$585,200)	(\$61,723)	\$2,384,126.61	\$57,962.70
2020-February	\$568,974	(\$85,128)	(\$425,889)	\$57,957	\$2,442,083.61	\$52,166.72
2020-March	\$618,696	(\$89,608)	(\$463,808)	\$65,280	\$2,507,363.78	\$46,574.01
2020-April	\$965,480	(\$87,255)	(\$590,274)	\$287,951	\$2,795,314.59	\$31,368.34
2020-May	\$616,047	(\$81,840)	(\$386,887)	\$147,320	\$2,942,634.59	\$23,599.28
2020-June	\$634,031	(\$86,935)	(\$690,699)	(\$143,603)	\$2,799,031.59	\$28,599.43
2020-July	\$563,476	(\$86,121)	(\$593,957)	(\$116,602)	\$2,682,429.59	\$32,119.54
2020-August	\$573,694	(\$84,046)	(\$533,442)	(\$43,794)	\$2,638,636.03	\$32,568.54
2020-September	\$630,143	(\$84,290)	(\$926,126)	(\$380,274)	\$2,258,362.09	\$45,446.52
2020-October	\$729,406	(\$89,344)	(\$580,104)	\$59,958	\$2,318,319.95	\$41,682.07
2020-November	\$608,164	(\$84,748)	(\$974,578)	(\$451,162)	\$1,867,157.68	\$55,802.08
2020-December	\$655,626	(\$84,915)	(\$629,310)	(\$58,599)	\$1,808,558.29	\$55,895.32
2021-January	\$643,775	(\$93,461)	(\$508,567)	\$41,746	\$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
2023 - March	\$636,842.00	(\$86,605.00)	(\$642,894.00)	(\$92,657.00)	\$1,088,517.79	\$42,873.37
2023-April	\$636,585.83	(\$84,649.49)	(\$561,827.64)	(\$9,891.00)	\$1,078,626.79	\$42,304.71
Based on IBNR of \$1,073,356 (as of April 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	553,716.22		
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	27,683.10		
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	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	2,432.05		
Rx Rebates	75,335.88	0.00	0.00	0.00	92,264.51	0.00	0.00	78,775.76	0.00	0.00		
Transfers in	0.00	0.00	0.00	0.00	1,000,000.00	0.00	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	636,585.83	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	488,366.99		
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	103,740.42		
Rx Fees	0.00	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	265.43		
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	-30,545.20		
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	8,465.68		
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	76,183.81		
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	646,477.13	0.00	0.00