



# Douglas County School District Health Advisory Committee

District Office  
1638 Mono Avenue  
Minden, NV 89423

Tuesday, August 29, 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 May 23, 2023 Meeting (For Possible Action) 3

Attached are the minutes of the May 23, 2023 Health Advisory Committee Meeting for review and approval.

**RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated May 23, 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)**

Update regarding 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](http://www.dcsd.k12.nv.us)
- State of Nevada website: <https://notice.nv.gov>

**DRAFT -- Minutes of the Health Advisory  
Committee Meeting of May 23, 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**

Lloyd Barnes, LP Insurance, Nate Kerr, LP Insurance, Sam Bradley, Hometown Health, Jose Sandoval, Hometown Health, 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. Falkner seconded the motion.

Motion carried 6-0.

**2. Public Comment #1**

No Public Comment.

**3. Committee Members' Comment**

Mr. Johnson thanked Sam Bradley for assisting with the resolution of a claim he has been having trouble with. Mr. Girdner thanked Ms. Stack for helping with the insurance presentation at the school board meeting

**4. Approval of Minutes of the April 25, 2023 meeting (For Possible Action)**

Ms. McNeall made a motion to approve the April 25, 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 April 2023.

Exhibit 1 – Total employee claims (line 11) are up approximately 2% compared to 2022. Total claims for dependents (Line 19) are up approximately 18% compared to 2022. Total claims (line 27) for the month of April were \$642,614. Average monthly composite cost for April (Line 28) per employee is \$851 (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 April was \$642,614. Gross plan costs (line 29) for the month of April were \$721,926. Composite net plan cost (line 34) per member in April is \$561 (decrease of approximately

3% compared to 2022). The decrease is a result the adjustment to our some of the Hometown Health fees and a pharmacy rebate from Maxor.

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$250,000). As of April, there are two large claims on this report.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. April 2023 estimated IBNR is \$1,073,356 (down slightly from March 2023).

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

Ms. Bradley from Hometown Health reported on customer service from April 2023. Customer Service Call Volume report data shows approximately 67 member calls in April (66 were answered). For April, the Average Seconds to Answer was 52 seconds compared to 39 seconds in March (performance guarantee is 120 seconds). April 2023 Abandonment rate decreased to 2% (performance guarantee is 10%). Total “Clean” Claims (108) Turn Around Time - total claims paid within 30 days averaging approximately 48% for April (guarantee is 95%). Total Claims received during April 2023 was 1226 with a 92% turnaround time (guarantee is 95%) for claims paid within 30 days. Ms. Bradley said that, overall, she is happy with the direction that customer service and claims are going in.

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

Mr. Girdner reported on the April financials. For the month of April, paid claims were \$561,828. Total claims for the fiscal year 2022-23 so far are \$6,535,502. Number of employees covered in April was 770. Spouse/dependents covered was 360. Admin fees were \$84,649 for April. Cash flow was negative \$9,891 in April. Average monthly deficit is reported as approximately \$42,304 (through April 2023).

Breakdown of Insurance Revenue & Expense report provides additional information regarding revenue, expenses and possible unique expenditures and abnormalities. April total revenue was \$636,585 while total expenses were \$646,477.

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

Mr. Girdner requested an update regarding the proposal process. Mr. Kerr said some proposals have been received – Anthem (self-funded & fully funded), Hometown Health (self-funded & fully funded), Meritain/Aetna (self-funded only), Prominence (self-funded only), UMR/United Health (self-funded only). Some requests have been declined – Cigna (self-funded & fully funded), Meritain/Aetna (fully funded), Prominence (fully funded). One request, Surest, is still pending. LP Insurance will work to put the data and information together in a way that DCSD can use and understand.

Mr. Johnson asked why companies would decline a request. Mr. Kerr responded that for fully insured, the premium is not likely to be competitive with current premiums. For self-funded, there may be a variety of reasons – for Cigna specifically, it was the “geographical factors”. The other declines received were for fully funded options only.

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

No correspondence.

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

Continued discussion regarding the TPA proposal process. Possible special meeting in June or July.

HAC meeting dates scheduled for 2023-24: 8/29/2023, 09/26/2023, 10/17/2023, 11/28/2023, No December 2023 Meeting, 01/23/2024, 02/27/2024, 03/26/2024, 04/30/2024, 05/28/2024.

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

No public comment.

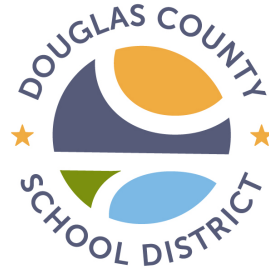
## **12. Adjournment**

The meeting was adjourned by Mr. Girdner

Submitted by,

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

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# Douglas County School District

**July-23**

**Group Health Plan  
Cost Analysis Report**

6

## **Table of Contents**

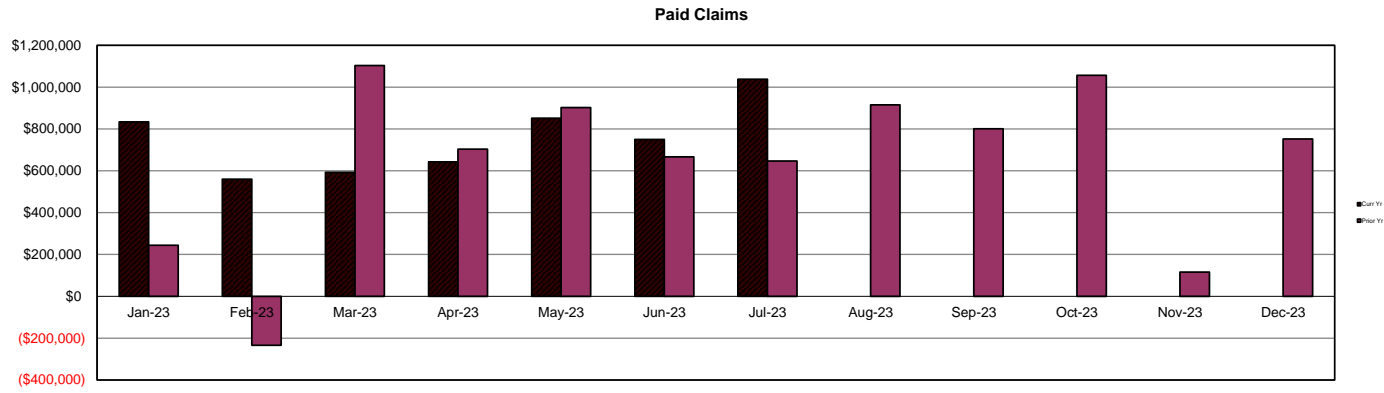
<b>Exhibits</b>	<b>Description</b>
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**Douglas County School District  
PAID CLAIMS**

Line #		Jan-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
<b>ENROLLMENT</b>																	
1	Employees	773	770	774	770	769	773	773	0	0	0	0	0	5,402	772	757	1.89%
2	Dependent Units	204	197	197	197	196	196	201	0	0	0	0	0	1,388	198	216	-7.99%
3	<b>Total # of Dependents</b>	<b>378</b>	<b>364</b>	<b>361</b>	<b>360</b>	<b>359</b>	<b>361</b>	<b>368</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,551</b>	<b>364</b>	<b>435</b>	<b>-16.22%</b>
<b>EMPLOYEE CLAIMS</b>																	
4	Medical	\$565,297	\$328,009	\$323,686	\$329,761	\$484,166	\$429,844	\$700,796	\$0	\$0	\$0	\$0	\$0	\$3,161,558	\$451,651	\$410,694	9.97%
5	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$20,266)	(\$59,929)	-66.18%
6	Net Medical Claims	\$541,437	\$227,558	\$306,132	\$329,761	\$484,166	\$429,844	\$700,796	\$0	\$0	\$0	\$0	\$0	\$3,019,694	\$431,385	\$350,765	22.98%
7	Prescription	\$76,441	\$123,522	\$90,951	\$131,001	\$114,396	\$113,569	\$140,931	\$0	\$0	\$0	\$0	\$0	\$790,811	\$112,973	\$96,305	17.31%
8	Dental	\$16,653	\$31,372	\$54,926	\$25,671	\$36,086	\$26,087	\$32,043	\$0	\$0	\$0	\$0	\$0	\$222,837	\$31,834	\$24,271	31.16%
9	Vision	\$3,645	\$4,554	\$4,681	\$3,593	\$3,904	\$3,395	\$3,103	\$0	\$0	\$0	\$0	\$0	\$26,875	\$3,839	\$3,487	10.10%
10	<b>Total Employee</b>	<b>\$638,175</b>	<b>\$387,006</b>	<b>\$456,689</b>	<b>\$490,026</b>	<b>\$638,552</b>	<b>\$572,895</b>	<b>\$876,873</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$4,060,217</b>	<b>\$580,031</b>	<b>\$474,828</b>	<b>22.16%</b>
11	<i>Cost Per Employee</i>	<i>\$825.58</i>	<i>\$502.61</i>	<i>\$590.04</i>	<i>\$636.40</i>	<i>\$830.37</i>	<i>\$741.13</i>	<i>\$1,134.38</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$5,261.30</i>	<i>\$751.61</i>	<i>\$626.90</i>	<i>19.89%</i>
<b>DEPENDENT CLAIMS</b>																	
12	Medical	\$159,845	\$135,490	\$90,749	\$123,484	\$180,613	\$137,474	\$123,233	\$0	\$0	\$0	\$0	\$0	\$950,889	\$135,841	\$180,105	-24.58%
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	\$180,613	\$137,474	\$123,233	\$0	\$0	\$0	\$0	\$0	\$950,889	\$135,841	\$127,556	6.50%
15	Prescription	\$19,462	\$18,434	\$15,026	\$18,228	\$10,918	\$24,505	\$22,482	\$0	\$0	\$0	\$0	\$0	\$129,056	\$18,437	\$20,923	-11.88%
16	Dental	\$14,601	\$18,087	\$29,032	\$9,901	\$20,971	\$14,267	\$14,411	\$0	\$0	\$0	\$0	\$0	\$121,270	\$17,324	\$15,021	15.34%
17	Vision	\$1,578	\$999	\$1,337	\$974	\$554	\$884	\$836	\$0	\$0	\$0	\$0	\$0	\$7,162	\$1,023	\$1,112	-7.98%
18	<b>Total Dependent</b>	<b>\$195,486</b>	<b>\$173,011</b>	<b>\$136,144</b>	<b>\$152,588</b>	<b>\$213,057</b>	<b>\$177,130</b>	<b>\$160,962</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,208,378</b>	<b>\$172,625</b>	<b>\$164,612</b>	<b>4.87%</b>
19	<i>Cost Per Dependent Unit</i>	<i>\$958.27</i>	<i>\$878.23</i>	<i>\$691.09</i>	<i>\$774.56</i>	<i>\$1,087.02</i>	<i>\$903.72</i>	<i>\$800.81</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$6,094.12</i>	<i>\$870.59</i>	<i>\$763.86</i>	<i>13.97%</i>
20	<i>Cost Per Dependent</i>	<i>\$517.16</i>	<i>\$475.30</i>	<i>\$377.13</i>	<i>\$423.86</i>	<i>\$593.47</i>	<i>\$490.66</i>	<i>\$437.40</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$3,315.81</i>	<i>\$473.69</i>	<i>\$378.42</i>	<i>25.18%</i>
<b>EMPLOYEE + DEPENDENT</b>																	
21	Medical	\$725,142	\$463,499	\$414,435	\$453,245	\$664,779	\$567,318	\$824,029	\$0	\$0	\$0	\$0	\$0	\$4,112,447	\$587,492	\$590,799	-0.56%
22	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$20,266)	(\$112,477)	-81.98%
23	Net Medical Claims	\$701,282	\$363,049	\$396,881	\$453,245	\$664,779	\$567,318	\$824,029	\$0	\$0	\$0	\$0	\$0	\$3,970,583	\$567,226	\$478,322	18.59%
24	Prescription	\$95,903	\$141,956	\$105,977	\$149,230	\$125,315	\$138,074	\$163,413	\$0	\$0	\$0	\$0	\$0	\$919,867	\$131,410	\$117,227	12.10%
25	Dental	\$31,253	\$49,459	\$83,958	\$35,572	\$57,057	\$40,354	\$46,453	\$0	\$0	\$0	\$0	\$0	\$344,107	\$49,158	\$39,291	25.11%
26	Vision	\$5,223	\$5,553	\$6,017	\$4,567	\$4,458	\$4,279	\$3,939	\$0	\$0	\$0	\$0	\$0	\$34,037	\$4,862	\$4,599	5.73%
27	<b>Total Claims</b>	<b>\$833,662</b>	<b>\$560,017</b>	<b>\$592,833</b>	<b>\$642,614</b>	<b>\$851,608</b>	<b>\$750,025</b>	<b>\$1,037,835</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$5,268,594</b>	<b>\$752,656</b>	<b>\$639,439</b>	<b>17.71%</b>
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>\$1,107.42</i>	<i>\$970.28</i>	<i>\$1,342.61</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$6,827.13</i>	<i>\$975.30</i>	<i>\$844.24</i>	<i>15.52%</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>\$754.97</i>	<i>\$661.40</i>	<i>\$909.58</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$4,637.26</i>	<i>\$662.47</i>	<i>\$536.25</i>	<i>23.54%</i>

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

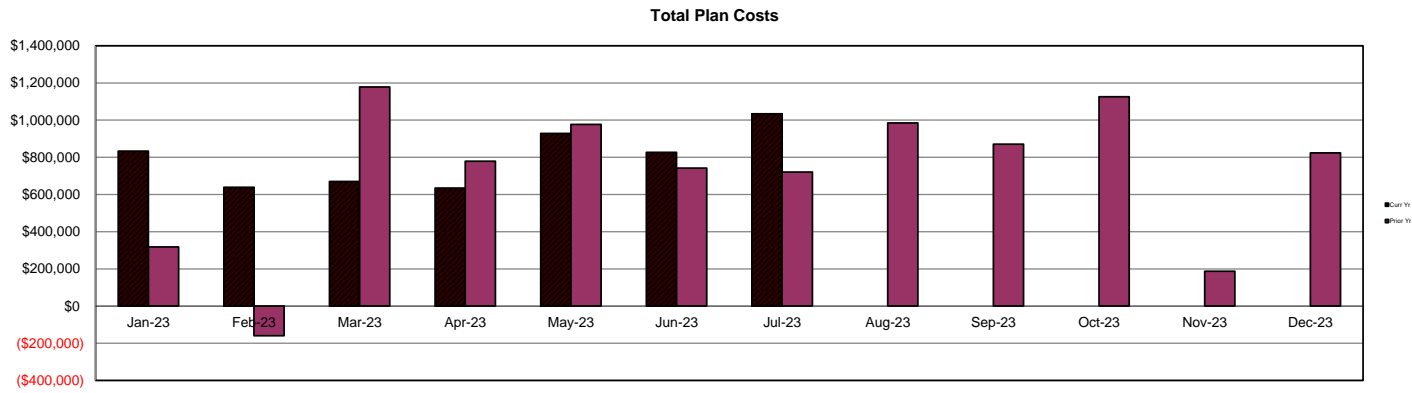


**Douglas County School District**  
**TOTAL PLAN COSTS**

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	
<b>EMPLOYEE</b>																		
1	TPA / UTIL REVIEW / COBRA / TELE DOC	\$17.46	\$17.46	\$17.46	\$17.46	\$17.46	\$17.46	\$17.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$94,319	\$13,474	\$15,432	-12.69%	
2	Specific Stop Loss	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$315,531	\$45,076	\$41,355	9.00%	
3	PPO Networks (Dental)	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,781	\$540	\$530	1.89%	
4	VSP	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,075	\$1,296	\$1,272	1.89%	
5	Consulting Fee (Estimated)	\$1.94	\$1.95	\$1.94	\$1.95	\$1.95	\$1.94	\$1.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,500	\$1,500	\$1,500	0.00%	
6	Total Fixed	\$80.19	\$80.20	\$80.19	\$80.20	\$80.20	\$80.19	\$80.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$433,207	\$61,887	\$60,090	2.99%	
7	Exposures	773	770	774	770	769	773	773	0	0	0	0	0	5,402	772	757	1.89%	
8	Employee Fixed Costs	\$61,987	\$61,753	\$62,066	\$61,753	\$61,674	\$61,987	\$61,987	\$0	\$0	\$0	\$0	\$0	\$433,207	\$61,887	\$60,090	2.99%	
9	Total Gross Claims	\$662,036	\$487,457	\$474,243	\$490,026	\$638,552	\$572,895	\$876,873	\$0	\$0	\$0	\$0	\$0	\$4,202,081	\$600,297	\$534,757	12.26%	
10	Gross Plan Costs	\$724,023	\$549,209	\$536,309	\$551,778	\$700,226	\$634,883	\$938,860	\$0	\$0	\$0	\$0	\$0	\$4,635,288	\$662,184	\$594,846	11.32%	
11	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$20,266)	(\$59,929)	-66.18%	
12	Net Plan Costs	\$700,163	\$448,759	\$518,755	\$551,778	\$700,226	\$634,883	\$938,860	\$0	\$0	\$0	\$0	\$0	\$4,493,423	\$641,918	\$534,917	20.00%	
13	Per Employee Gross Plan Costs	\$936.64	\$713.26	\$692.91	\$716.60	\$910.57	\$821.32	\$1,214.57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,006.48	\$858.07	\$785.36	9.26%	
14	Per Employee Net Plan Costs	\$905.77	\$582.80	\$670.23	\$716.60	\$910.57	\$821.32	\$1,214.57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,822.65	\$831.81	\$706.24	17.78%	
<b>DEPENDENT</b>																		
15	Specific Stop Loss (+ 1 Dep.)	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$46,702	\$6,672	\$5,980	11.57%	
16	Specific Stop Loss (+ Fam.)	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$41,853	\$5,979	\$6,875	913.03%	
17	Dependent Units (+ 1 Dep.)	107	103	104	103	104	103	108	0	0	0	0	0	732	105	100	4.31%	
18	Dependent Units (Fam.)	97	94	93	94	92	93	93	0	0	0	0	0	656	94	115	-18.69%	
19	Dependent Fixed Costs	\$13,015	\$12,569	\$12,569	\$12,569	\$12,505	\$12,505	\$12,824	\$0	\$0	\$0	\$0	\$0	\$88,554	\$12,651	\$12,855	-1.59%	
20	Total Gross Claims	\$195,486	\$173,011	\$136,144	\$152,588	\$213,057	\$177,130	\$160,962	\$0	\$0	\$0	\$0	\$0	\$1,208,378	\$172,625	\$217,160	-20.51%	
21	Gross Plan Costs	\$208,501	\$185,580	\$148,712	\$165,157	\$225,562	\$189,634	\$173,786	\$0	\$0	\$0	\$0	\$0	\$1,296,932	\$185,276	\$230,014	-19.45%	
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	\$225,562	\$189,634	\$173,786	\$0	\$0	\$0	\$0	\$0	\$1,296,932	\$185,276	\$177,466	4.40%	
24	Per Dependent Unit Gross Plan Costs	\$1,022.07	\$942.03	\$754.89	\$838.36	\$1,150.82	\$967.52	\$864.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,540.29	\$934.33	\$1,067.35	-12.46%	
25	Per Dependent Unit Net Plan Costs	\$1,022.07	\$942.03	\$754.89	\$838.36	\$1,150.82	\$967.52	\$864.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,540.29	\$934.33	\$823.51	13.46%	
26	Per Dependent Net Plan Costs	\$551.59	\$509.83	\$411.95	\$458.77	\$628.31	\$525.30	\$472.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,557.99	\$508.28	\$409.84	24.02%	
<b>EMPLOYEE + DEPENDENT</b>																		
27	*Fixed Costs	\$78,499	\$78,907	\$77,326	\$79,312	\$76,942	\$76,755	\$80,019	\$0	\$0	\$0	\$0	\$0	\$547,760	\$78,251	\$72,944	7.28%	
28	Total Claims	\$857,522	\$660,468	\$610,387	\$642,614	\$851,608	\$750,025	\$1,037,835	\$0	\$0	\$0	\$0	\$0	\$5,410,459	\$772,923	\$751,916	2.79%	
29	Gross Plan Costs	\$936,020	\$739,375	\$687,714	\$721,926	\$928,550	\$826,780	\$1,117,854	\$0	\$0	\$0	\$0	\$0	\$5,958,218	\$851,174	\$824,861	3.19%	
30	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$141,864)	(\$20,266)	(\$112,477)	-81.98%	
31	Pharmacy Rebates	(\$78,776)	\$0	\$0	(\$87,222)	\$0	\$0	(\$83,750)	\$0	\$0	\$0	\$0	\$0	(\$249,748)	(\$35,678)	(\$26,003)	37.21%	
32	Net Plan Costs	\$833,385	\$638,924	\$670,160	\$634,704	\$928,550	\$826,780	\$1,034,103	\$0	\$0	\$0	\$0	\$0	\$5,566,606	\$795,229	\$686,380	15.86%	
33	Composite Gross Plan Cost Per Employee	\$1,210.89	\$960.23	\$888.52	\$937.57	\$1,207.48	\$1,069.57	\$1,446.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,720.76	\$1,102.97	\$1,089.04	1.28%	
34	Composite Net Plan Cost Per Employee	\$1,078.12	\$829.77	\$865.84	\$824.29	\$1,207.48	\$1,069.57	\$1,337.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,213.30	\$1,030.47	\$906.21	13.71%	
35	Composite Net Plan Cost Per Member	\$724.05	\$563.43	\$590.45	\$561.68	\$823.18	\$729.08	\$906.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,613.03	\$659.00	\$597.43	10.31%	

\*MAXOR Admin Fee Added to Employee & Dependent Fixed Costs

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



**Douglas County School District**

**MEDICAL CLAIMS ONLY IN EXCESS OF \$125,000 (Accumulative Paid Amounts Year to Date)**

<b>CLAIMANT</b>		<b>Jan-23</b>	<b>Feb-23</b>	<b>Mar-23</b>	<b>Apr-23</b>	<b>May-23</b>	<b>Jun-23</b>	<b>Jul-23</b>	<b>Aug-23</b>	<b>Sep-23</b>	<b>Oct-23</b>	<b>Nov-23</b>	<b>Dec-23</b>
Claim #	<u>Total Amount of Claim Year to Date</u>												
1	Subscriber	\$0	\$0	\$143,273	\$184,532	\$213,889	\$243,379	\$263,977					
2	Subscriber	\$0	\$0	\$0	\$171,087	\$209,889	\$210,072	\$210,361					
3	Subscriber	\$0	\$0	\$0	\$0	\$0	\$126,612	\$132,424					
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$144,079	\$145,305					
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$131,313					
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$241,001					
7		\$0	\$0	\$0	\$0	\$0	\$0	\$0					
8		\$0	\$0	\$0	\$0	\$0	\$0	\$0					
9		\$0	\$0	\$0	\$0	\$0	\$0	\$0					

<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$143,273</b>	<b>\$355,619</b>	<b>\$423,778</b>	<b>\$724,142</b>	<b>\$1,124,381</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Increase Over Previous Month:</b>		<b>\$0</b>	<b>\$143,273</b>	<b>\$212,346</b>	<b>\$68,159</b>	<b>\$300,363</b>	<b>\$400,239</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Claim #	<u>Amount Over Specific Stop-Loss (\$250,000)</u>												
1	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$13,977					
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
3	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
7		\$0	\$0	\$0	\$0	\$0	\$0	\$0					
8		\$0	\$0	\$0	\$0	\$0	\$0	\$0					
9		\$0	\$0	\$0	\$0	\$0	\$0	\$0					

<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$13,977</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Increase Over Previous Month:</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$13,977</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**Douglas County School District**

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

Based on claims from August 01, 2022 through July 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 August 01, 2022 through July 31, 2023

<b>Medical</b>	\$ 6,757,993
<b>Dental</b>	\$ 560,175
<b>Prescription Drugs</b>	\$ 1,536,667
<b>Vision</b>	<u>\$ 54,556</u>
<b>Total Claims</b>	\$ 8,909,392

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 = 760  
 Current enrollment all Dental Plans = 773 : 60 day lagged enrollment = 760  
 Current enrollment all Rx Plans = 773 : 60 day lagged enrollment = 760  
 Current enrollment all Vision Plans = 773 : 60 day lagged enrollment = 760

**Estimated IBNR Calculation**

Medical	\$6,757,993 X (55/365) X (773/760) =	\$ 1,035,292	15.3%
+			
Dental	\$560,175 X (30/365) X (773/760) =	\$ 46,809	8.4%
+			
Rx	\$1,536,667 X (11/365) X (773/760) =	\$ 47,082	3.1%
+			
Vision	\$54,556 X (22/365) X (773/760) =	<u>\$ 3,343</u>	6.1%
=			
<b>Total estimated IBNR as of July 31, 2023 =</b>		<b>\$ 1,132,526</b>	<b>12.7%</b>

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

**Douglas County School District**

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

Based on claims from July 01, 2022 through June 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 July 01, 2022 through June 30, 2023

<b>Medical</b>	\$ 6,432,896
<b>Dental</b>	\$ 545,383
<b>Prescription Drugs</b>	\$ 1,483,991
<b>Vision</b>	<u>\$ 55,774</u>
<b>Total Claims</b>	\$ 8,518,043

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 = 760

Current enrollment all Dental Plans = 773 : 60 day lagged enrollment = 760

Current enrollment all Rx Plans = 773 : 60 day lagged enrollment = 760

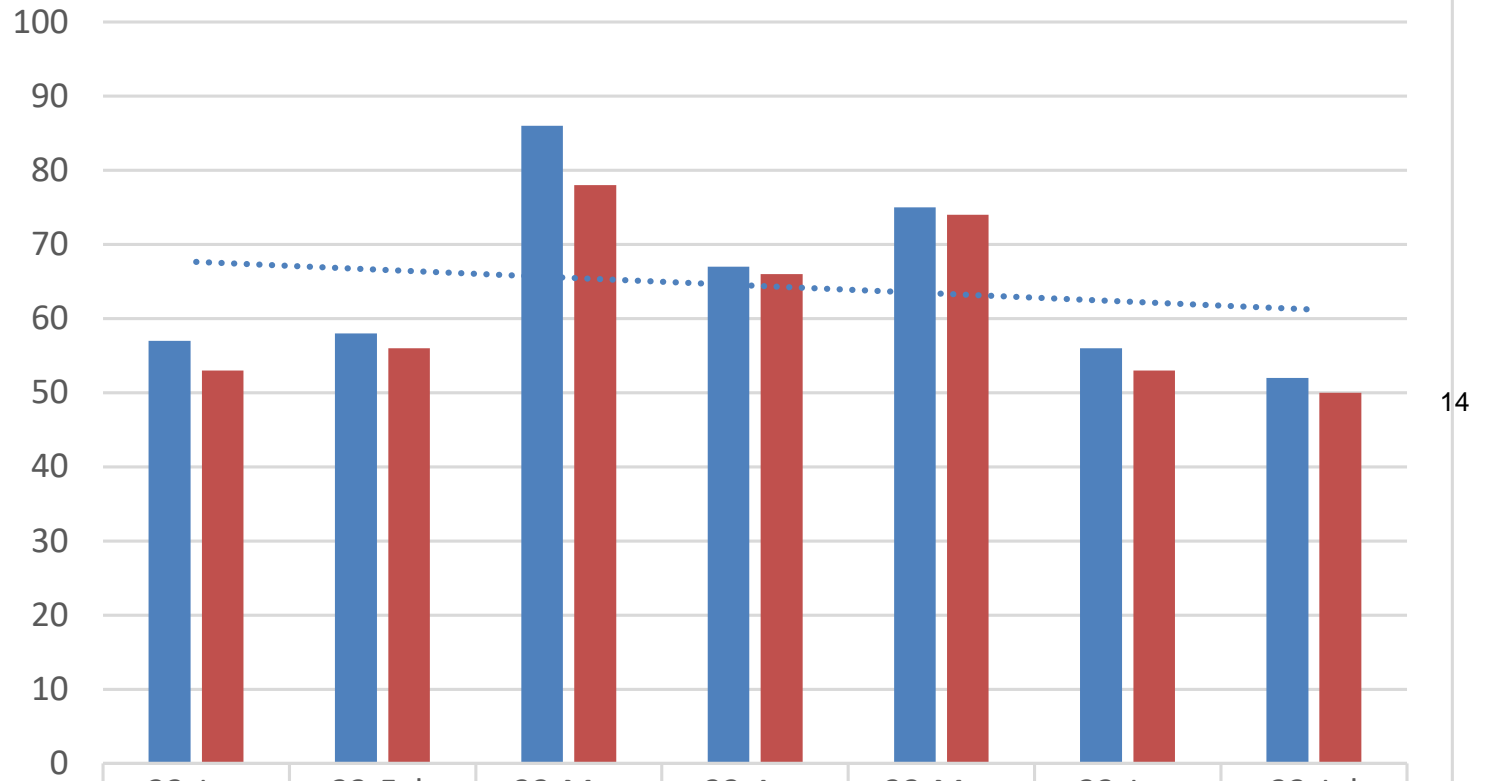
Current enrollment all Vision Plans = 773 : 60 day lagged enrollment = 760

**Estimated IBNR Calculation**

Medical	\$6,432,896 X (55/365) X (773/760) =	\$ 985,489	15.3%
+			
Dental	\$545,383 X (30/365) X (773/760) =	\$ 45,573	8.4%
+			
Rx	\$1,483,991 X (11/365) X (773/760) =	\$ 45,468	3.1%
+			
Vision	\$55,774 X (22/365) X (773/760) =	<u>\$ 3,418</u>	6.1%
=			
<b>Total estimated IBNR as of June 30, 2023 =</b>		<b>\$ 1,079,948</b>	<b>12.7%</b>

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

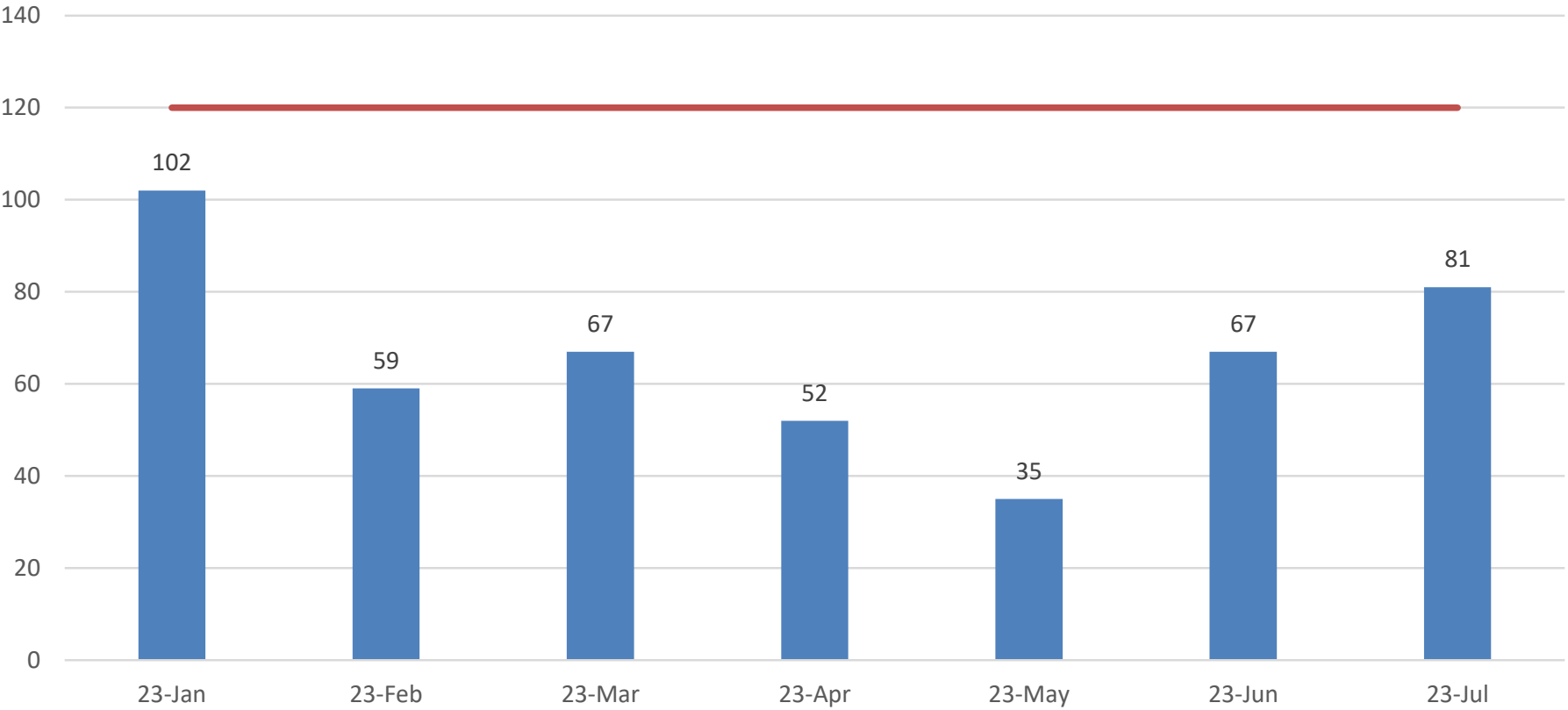
## Douglas County School District Call Volume



■ Member Calls Offered  
■ Member Calls Answered

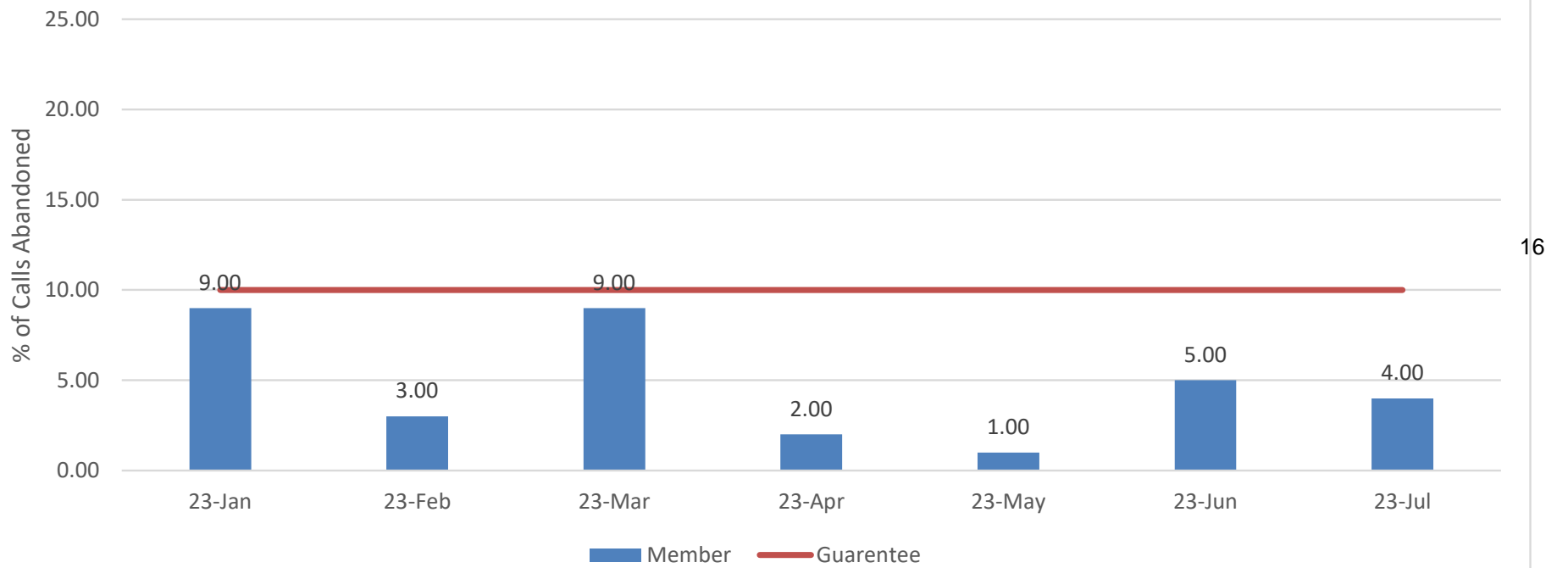
	23-Jan	23-Feb	23-Mar	23-Apr	23-May	23-Jun	23-Jul
Member Calls Offered	57	58	86	67	75	56	52
Member Calls Answered	53	56	78	66	74	53	50

# Douglas County School District Average Speed of Answer In seconds



■ HH - Actual ASA    — Standard ASA 120 Second

### Douglas County School District Abandonment Rate



Breakdown by month for insurance revenue & expense 2022-23												
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	553,319.20	554,122.01
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	26,978.10	25,735.10
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	53,267.86	53,267.86
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	2,460.46	2,224.14
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	0.00	87,222.34
Transfers in	0.00	0.00	0.00	0.00	1,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Totals</b>	<b>716,610.68</b>	<b>598,000.11</b>	<b>635,578.60</b>	<b>626,969.75</b>	<b>1,727,793.86</b>	<b>645,143.60</b>	<b>638,443.25</b>	<b>715,161.83</b>	<b>636,842.27</b>	<b>636,585.83</b>	<b>636,025.62</b>	<b>722,571.45</b>
												17
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	719,251.12	606,212.95
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	152,896.91	121,917.78
Rx Fees	0.00	0.00	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	478.21	477.22
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	0.00	0.00
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	6,371.43	4,622.28
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	76,354.93	76,389.19
<b>Totals</b>	<b>737,597.94</b>	<b>1,023,638.73</b>	<b>614,647.26</b>	<b>1,075,220.12</b>	<b>295,206.43</b>	<b>999,983.79</b>	<b>602,775.55</b>	<b>637,785.56</b>	<b>729,499.66</b>	<b>646,477.13</b>	<b>955,352.60</b>	<b>809,619.42</b>

**Breakdown by month for insurance revenue & expense 2023-24**

<b>REVENUE</b>	<b>July</b>	<b>Aug</b>	<b>Sept</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>June</b>
Premiums	553,815.07											
Exp Ins	31,214.68											
PERS Ins	57,638.84											
Interest	2,016.09											
Rx Rebates	83,750.38											
Transfers in	0.00											
<b>Totals</b>	<b>728,435.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>EXPENSE</b>												
Claims	889,543.26											
Rx Claims	119,452.34											
Rx Fees	0.00											
Other Fees	0.00											
Stop-loss Reimb.	0.00											
Accts Payable	10,514.34											
Admin Fees	77,000.81											
<b>Totals</b>	<b>1,096,510.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>