

Douglas County School District Health Advisory Committee

District Office
1638 Mono Avenue
Minden, NV 89423

Tuesday, September 26, 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 August 29, 2023 Meeting (For Possible Action) 4

Attached are the minutes of the August 29, 2023 Health Advisory Committee Meeting for review and approval.

RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated August 29, 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)

19

Adam Dedmon

Adam Dedmon, Executive Director of Human Resources, will provide an update in the projected financials of the district's self-insured health insurance fund.

8. Hometown Health Proposal Review (Information, Discussion and Possible Action)

DCSD Health Advisory Committee will review DCSD's Self-Funded Health Insurance Plan proposal with Hometown Health. The committee will review any updates and changes to the proposal for the purposes of a January 1, 2024 renewal.

9. Prescription Plan and Prescription Drug Savings Programs (Information, Discussion and Possible Action)

23

Jason Olson (Maxor)

Discuss possible options for plan changes and/or prescription drug savings plans that might help with the financial risk regarding prescriptions and/or specialty medications.

10. DCSD Plan Review (Information, Discussion and Possible Action)

The DCSD Health Advisory Committee will review DCSD's Self-Funded Health Insurance Plan, and may provide revised plan rate projections and benefit reductions. The committee will discuss and review changes to the District's Plan for the purposes of a January 1, 2024 renewal. Changes may include, but are not limited to, premium rates, benefit reductions, participant premium contributions, expansion of HSAs, and plan design changes to medical, dental, and vision.

11. Correspondence (Information and Discussion)

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

12. Future Agenda Items (Discussion and 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.

13. 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.

14. 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 August 29, 2023**

Committee Members Present

Adam Dedmon, Executive Director of Human Resources
Darcy McInnis, DCPEA
Kerry Stack, DCPEA
Lin Falkner, DCPEA
Susan McNeall, DCAA
Jeff Johnson, Chapter #6 Bus Drivers Association

Absent

Superintendent Keith Lewis, Lloyd Barnes, LP Insurance, Nate Kerr, LP Insurance, Jose Sandoval, Hometown Health, Connor Deck, Hometown Health, CJ Bawden, 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. Lewis at 4:30 p.m. Mr. Lewis introduced Mr. Dedmon as DCSD's new Executive Director of Human Resources. Mr. Lewis is present today to assist Mr. Dedmon with conducting the Health Advisory Committee meeting.

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

No committee member comment.

4. Approval of Minutes of the May 23, 2023 meeting (For Possible Action)

Ms. McInnis made a motion to approve the May 23, 2023 minutes. Ms. McNeall seconded the motion.

Motion carried 6-0.

5. Review of Claims (Information and Discussion)

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

Exhibit 1 – Total employee claims (line 10) are up approximately 22% compared to 2022. Total claims for dependents (Line 18) are up approximately 5% compared to 2022. Total claims (line 27) for the month of July were \$1,037,835. Average monthly composite cost for July (Line 28) per employee is \$975 (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 32 shows the total net plan costs for July was \$1,034,103. Average monthly composite net plan cost per employee is \$1,030 – a 13% increase from 2022.

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$250,000). As of July, there are 6 large claims on this report. One of the six claims will now be eligible for stop-loss reimbursement because it has exceeded the \$250,000 deductible.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. July 2023 estimated IBNR is \$1,132,526 (up slightly from June 2023).

Mr. Johnson asked if the increased medical costs are similar to the increase in the cost of living. Mr. Barnes responded that healthcare costs tend to trend significantly higher (higher than “normal” day to day consumer costs). In addition, healthcare costs never go down. The market is typically seeing a 7% increase for medical and a 13% increase for prescription medications. Contracts with providers are also having an effect on the healthcare market. Mr. Bawden from Hometown Health agreed with Mr. Barnes – recent trends show providers are asking for more money during contracting due to rising costs. Mr. Barnes also mentioned that there could be some residual effects due to people not being seen by doctors during Covid. These people are in more advanced stages of disease than if the disease had been diagnosed earlier.

6. Customer Service Review (Information and Discussion)

Mr. Sandoval from Hometown Health reported on customer service from July 2023. Customer Service Call Volume report data shows approximately 52 member calls in July (50 were answered). For July, the Average Seconds to Answer was 81 seconds compared to 67 seconds in June (performance guarantee is 120 seconds). July 2023 Abandonment rate was 4% (performance guarantee is 10%). The claims report for July were not available due to a system update.

Two committee members provided positive feedback regarding call center experiences.

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

The typical reports were not provided this month due to the transition to a new HR Director. Ms. Estes commented on Breakdown of Insurance Revenue & Expense report (provides information regarding revenue, expenses and possible unique expenditures and abnormalities). July total revenue was \$728,435 while total expenses were \$1,096,510. There is a plan to add \$1 million to the insurance fund (due to underspend) but the amount of expenses continues to be more than revenue.

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

The committee was not able to put together enough committee members for a special meeting in July for presentations from Hometown Health, United Healthcare (Prominence), and Aetna (Meritain). With open enrollment in the near future, DCSD will hold for now on exploring other TPA options. Based on the information obtained in proposals received, it appeared as though Hometown Health was going to be the best option as DCSD's TPA. Committee members commented in agreement to continue working with Hometown Health. Mr. Lewis asked Hometown Health to provide the updated proposal at the September meeting for committee review and acceptance.

There committee discussed the decision-making process regarding changes for the 2024 plan year. Mr. Lewis mentioned the possibility of providing some employee education regarding DCSD's insurance, possibly through marketing.

9. Correspondence (Information and Discussion)

No correspondence.

10. Future Agenda Items (For Possible Action)

1 – Action item to accept the Hometown Health proposal for the 2024 plan year; 2 – Begin discussion regarding possible plan changes for the 2024 plan year; 3 – Information from Maxor about savings programs and/or plan changes; 4 – possible DCSD health insurance education or town hall.

HAC meeting dates scheduled for 2023-24: 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

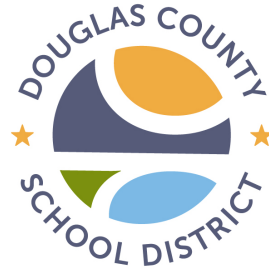
No public comment.

12. Adjournment

The meeting was adjourned by Mr. Lewis.

Submitted by,

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



Douglas County School District

August-23

**Group Health Plan
Cost Analysis Report**

7

Table of Contents

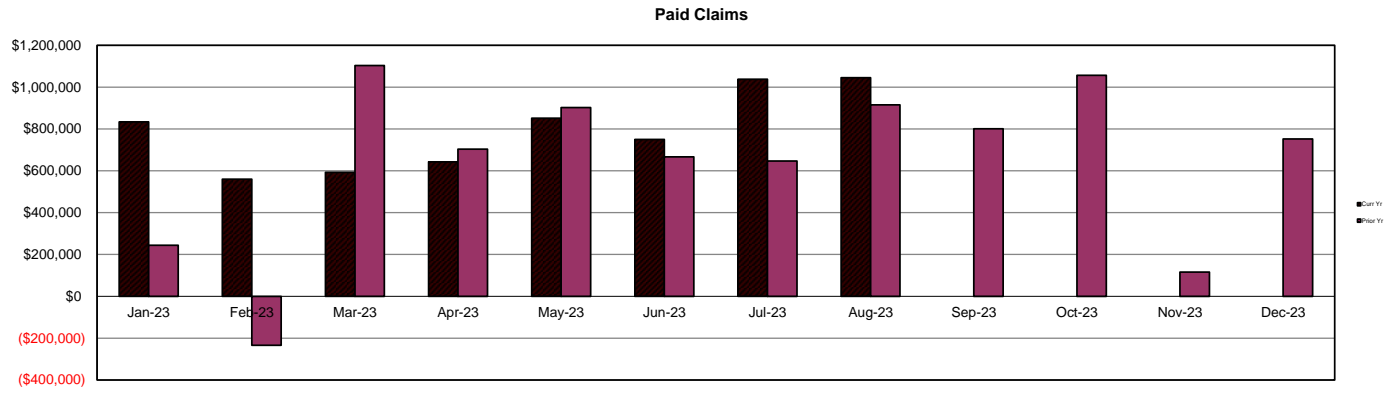
Exhibits	Description
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**Douglas County School District
PAID CLAIMS**

Line #		Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Totals	Current Year	Prior Year	%
															Mo. Average	Mo. Average	Difference
ENROLLMENT																	
1	Employees	773	770	774	770	769	773	773	738	0	0	0	0	6,140	768	757	1.33%
2	Dependent Units	204	197	197	197	196	196	201	192	0	0	0	0	1,580	198	216	-8.35%
3	Total # of Dependents	378	364	361	360	359	361	368	358	0	0	0	0	2,909	364	435	-16.41%
EMPLOYEE CLAIMS																	
4	Medical	\$565,297	\$328,009	\$323,686	\$329,761	\$484,166	\$429,844	\$700,796	\$626,514	\$0	\$0	\$0	\$0	\$3,788,072	\$473,509	\$410,694	15.29%
5	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	(\$13,977)	\$0	\$0	\$0	\$0	(\$155,841)	(\$19,480)	(\$59,929)	-67.49%
6	Net Medical Claims	\$541,437	\$227,558	\$306,132	\$329,761	\$484,166	\$429,844	\$700,796	\$612,537	\$0	\$0	\$0	\$0	\$3,632,230	\$454,029	\$350,765	29.44%
7	Prescription	\$76,441	\$123,522	\$90,951	\$131,001	\$114,396	\$113,569	\$140,931	\$83,215	\$0	\$0	\$0	\$0	\$874,026	\$109,253	\$96,305	13.45%
8	Dental	\$16,653	\$31,372	\$54,926	\$25,671	\$36,086	\$26,087	\$32,043	\$27,143	\$0	\$0	\$0	\$0	\$249,980	\$31,247	\$24,271	28.74%
9	Vision	\$3,645	\$4,554	\$4,681	\$3,593	\$3,904	\$3,395	\$3,103	\$5,459	\$0	\$0	\$0	\$0	\$32,334	\$4,042	\$3,487	15.91%
10	Total Employee	\$638,175	\$387,006	\$456,689	\$490,026	\$638,552	\$572,895	\$876,873	\$728,353	\$0	\$0	\$0	\$0	\$4,788,570	\$598,571	\$474,828	26.06%
11	Cost Per Employee	\$825.58	\$502.61	\$590.04	\$636.40	\$830.37	\$741.13	\$1,134.38	\$986.93	\$0.00	\$0.00	\$0.00	\$0.00	\$6,239.18	\$779.90	\$626.90	24.40%
DEPENDENT CLAIMS																	
12	Medical	\$159,845	\$135,490	\$90,749	\$123,484	\$180,613	\$137,474	\$123,233	\$271,243	\$0	\$0	\$0	\$0	\$1,222,133	\$152,767	\$180,105	-15.18%
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	\$123,484	\$180,613	\$137,474	\$123,233	\$271,243	\$0	\$0	\$0	\$0	\$1,222,133	\$152,767	\$127,556	19.76%
15	Prescription	\$19,462	\$18,434	\$15,026	\$18,228	\$10,918	\$24,505	\$22,482	\$23,422	\$0	\$0	\$0	\$0	\$152,478	\$19,060	\$20,923	-8.90%
16	Dental	\$14,601	\$18,087	\$29,032	\$9,901	\$20,971	\$14,267	\$14,411	\$21,349	\$0	\$0	\$0	\$0	\$142,619	\$17,827	\$15,021	18.69%
17	Vision	\$1,578	\$999	\$1,337	\$974	\$554	\$884	\$836	\$802	\$0	\$0	\$0	\$0	\$7,964	\$995	\$1,112	-10.47%
18	Total Dependent	\$195,486	\$173,011	\$136,144	\$152,588	\$213,057	\$177,130	\$160,962	\$316,817	\$0	\$0	\$0	\$0	\$1,525,194	\$190,649	\$164,612	15.82%
19	Cost Per Dependent Unit	\$958.27	\$878.23	\$691.09	\$774.56	\$1,087.02	\$903.72	\$800.81	\$1,650.09	\$0.00	\$0.00	\$0.00	\$0.00	\$7,722.50	\$965.31	\$763.86	26.37%
20	Cost Per Dependent	\$517.16	\$475.30	\$377.13	\$423.86	\$593.47	\$490.66	\$437.40	\$884.96	\$0.00	\$0.00	\$0.00	\$0.00	\$4,194.42	\$524.30	\$378.42	38.55%
EMPLOYEE + DEPENDENT																	
21	Medical	\$725,142	\$463,499	\$414,435	\$453,245	\$664,779	\$567,318	\$824,029	\$897,757	\$0	\$0	\$0	\$0	\$5,010,204	\$626,276	\$590,799	6.00%
22	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	(\$13,977)	\$0	\$0	\$0	\$0	(\$155,841)	(\$19,480)	(\$112,477)	-82.68%
23	Net Medical Claims	\$701,282	\$363,049	\$396,881	\$453,245	\$664,779	\$567,318	\$824,029	\$883,780	\$0	\$0	\$0	\$0	\$4,854,363	\$606,795	\$478,322	26.86%
24	Prescription	\$95,903	\$141,956	\$105,977	\$149,230	\$125,315	\$138,074	\$163,413	\$106,638	\$0	\$0	\$0	\$0	\$1,026,505	\$128,313	\$117,227	9.46%
25	Dental	\$31,253	\$49,459	\$83,958	\$35,572	\$57,057	\$40,354	\$46,453	\$48,492	\$0	\$0	\$0	\$0	\$392,599	\$49,075	\$39,291	24.90%
26	Vision	\$5,223	\$5,553	\$6,017	\$4,567	\$4,458	\$4,279	\$3,939	\$6,260	\$0	\$0	\$0	\$0	\$40,298	\$5,037	\$4,599	9.53%
27	Total Claims	\$833,662	\$560,017	\$592,833	\$642,614	\$851,608	\$750,025	\$1,037,835	\$1,045,170	\$0	\$0	\$0	\$0	\$6,313,764	\$789,221	\$639,439	23.42%
28	Composite Cost Per Employee	\$1,078.48	\$727.30	\$765.93	\$834.56	\$1,107.42	\$970.28	\$1,342.61	\$1,416.22	\$0.00	\$0.00	\$0.00	\$0.00	\$8,226.40	\$1,028.30	\$844.24	21.80%
29	Composite Cost Per Member	\$724.29	\$493.84	\$522.32	\$568.69	\$754.97	\$661.40	\$909.58	\$953.62	\$0.00	\$0.00	\$0.00	\$0.00	\$5,581.84	\$697.73	\$536.25	30.11%

Douglas County School District
PAID CLAIMS

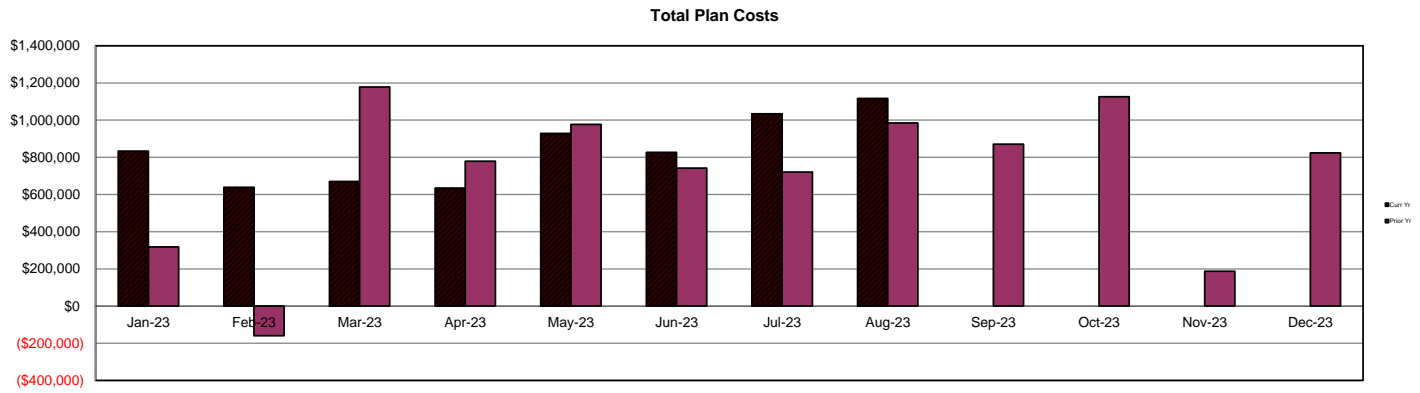


Douglas County School District
TOTAL PLAN COSTS

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	\$17.46	\$17.46	\$17.46	\$17.46	\$0.00	\$0.00	\$0.00	\$0.00	\$107,204	\$13,401	\$15,432	-13.16%
2	Specific Stop Loss	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$0.00	\$0.00	\$0.00	\$0.00	\$358,637	\$44,830	\$41,355	8.40%
3	PPO Networks (Dental)	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.00	\$0.00	\$0.00	\$0.00	\$4,298	\$537	\$530	1.33%
4	VSP	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00	\$10,315	\$1,289	\$1,272	1.33%
5	Consulting Fee (Estimated)	\$1.94	\$1.95	\$1.94	\$1.95	\$1.95	\$1.94	\$1.94	\$2.03	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000	\$1,500	\$1,500	0.00%
6	Total Fixed	\$80.19	\$80.20	\$80.19	\$80.20	\$80.20	\$80.19	\$80.19	\$80.28	\$0.00	\$0.00	\$0.00	\$0.00	\$492,455	\$61,557	\$60,090	2.44%
7	Exposures	773	770	774	770	769	773	773	738	0	0	0	0	6,140	768	757	1.33%
8	Employee Fixed Costs	\$61,987	\$61,753	\$62,066	\$61,753	\$61,674	\$61,987	\$61,987	\$59,249	\$0	\$0	\$0	\$0	\$492,455	\$61,557	\$60,090	2.44%
9	Total Gross Claims	\$662,036	\$487,457	\$474,243	\$490,026	\$638,552	\$572,895	\$876,873	\$742,330	\$0	\$0	\$0	\$0	\$4,944,411	\$618,051	\$534,757	15.58%
10	Gross Plan Costs	\$724,023	\$549,209	\$536,309	\$551,778	\$700,226	\$634,883	\$938,860	\$801,579	\$0	\$0	\$0	\$0	\$5,436,866	\$679,608	\$594,846	14.25%
11	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	(\$13,977)	\$0	\$0	\$0	\$0	(\$155,841)	(\$19,480)	(\$59,929)	-67.49%
12	Net Plan Costs	\$700,163	\$448,759	\$518,755	\$551,778	\$700,226	\$634,883	\$938,860	\$787,602	\$0	\$0	\$0	\$0	\$5,281,025	\$660,128	\$534,917	23.41%
13	Per Employee Gross Plan Costs	\$936.64	\$713.26	\$692.91	\$716.60	\$910.57	\$821.32	\$1,214.57	\$1,086.15	\$0.00	\$0.00	\$0.00	\$0.00	\$7,083.87	\$885.48	\$785.36	12.75%
14	Per Employee Net Plan Costs	\$905.77	\$582.80	\$670.23	\$716.60	\$910.57	\$821.32	\$1,214.57	\$1,067.21	\$0.00	\$0.00	\$0.00	\$0.00	\$6,880.81	\$860.10	\$706.24	21.79%
DEPENDENT																	
15	Specific Stop Loss (+ 1 Dep.)	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$0.00	\$0.00	\$0.00	\$0.00	\$53,018	\$6,627	\$5,980	10.82%
16	Specific Stop Loss (+ Fam.)	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$0.00	\$0.00	\$0.00	\$0.00	\$47,786	\$5,973	\$6,875	10.11%
17	Dependent Units (+ 1 Dep.)	107	103	104	103	104	103	108	99	0	0	0	0	831	104	100	3.62%
18	Dependent Units (Fam.)	97	94	93	94	92	93	93	93	0	0	0	0	749	94	115	-18.76%
19	Dependent Fixed Costs	\$13,015	\$12,569	\$12,569	\$12,569	\$12,505	\$12,505	\$12,824	\$12,250	\$0	\$0	\$0	\$0	\$100,804	\$12,601	\$12,855	-1.98%
20	Total Gross Claims	\$195,486	\$173,011	\$136,144	\$152,588	\$213,057	\$177,130	\$160,962	\$316,817	\$0	\$0	\$0	\$0	\$1,525,194	\$190,649	\$217,160	-12.21%
21	Gross Plan Costs	\$208,501	\$185,580	\$148,712	\$165,157	\$225,562	\$189,634	\$173,786	\$329,066	\$0	\$0	\$0	\$0	\$1,625,998	\$203,250	\$230,014	-11.64%
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	\$329,066	\$0	\$0	\$0	\$0	\$1,625,998	\$203,250	\$177,466	14.53%
24	Per Dependent Unit Gross Plan Costs	\$1,022.07	\$942.03	\$754.89	\$838.36	\$1,150.82	\$967.52	\$864.61	\$1,713.89	\$0.00	\$0.00	\$0.00	\$0.00	\$8,254.18	\$1,031.77	\$1,067.35	-3.33%
25	Per Dependent Unit Net Plan Costs	\$1,022.07	\$942.03	\$754.89	\$838.36	\$1,150.82	\$967.52	\$864.61	\$1,713.89	\$0.00	\$0.00	\$0.00	\$0.00	\$8,254.18	\$1,031.77	\$823.51	25.29%
26	Per Dependent Net Plan Costs	\$551.59	\$509.83	\$411.95	\$458.77	\$628.31	\$525.30	\$472.24	\$919.18	\$0.00	\$0.00	\$0.00	\$0.00	\$4,477.17	\$559.65	\$409.84	36.55%
EMPLOYEE + DEPENDENT																	
27	*Fixed Costs	\$78,499	\$78,907	\$77,326	\$79,312	\$76,942	\$76,755	\$80,019	\$71,498	\$0	\$0	\$0	\$0	\$619,258	\$77,407	\$72,944	6.12%
28	Total Claims	\$857,522	\$660,468	\$610,387	\$642,614	\$851,608	\$750,025	\$1,037,835	\$1,059,147	\$0	\$0	\$0	\$0	\$6,469,606	\$808,701	\$751,916	7.55%
29	Gross Plan Costs	\$936,020	\$739,375	\$687,714	\$721,926	\$928,550	\$826,780	\$1,117,854	\$1,130,645	\$0	\$0	\$0	\$0	\$7,088,863	\$886,108	\$824,861	7.43%
30	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	(\$13,977)	\$0	\$0	\$0	\$0	(\$155,841)	(\$19,480)	(\$112,477)	-82.68%
31	Pharmacy Rebates	(\$78,776)	\$0	\$0	(\$87,222)	\$0	\$0	(\$83,750)	\$0	\$0	\$0	\$0	\$0	(\$249,748)	(\$31,219)	(\$26,003)	20.06%
32	Net Plan Costs	\$833,385	\$638,924	\$670,160	\$634,704	\$928,550	\$826,780	\$1,034,103	\$1,116,668	\$0	\$0	\$0	\$0	\$6,683,273	\$835,409	\$686,380	21.71%
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	\$1,532.04	\$0.00	\$0.00	\$0.00	\$0.00	\$9,236.30	\$1,154.54	\$1,089.04	6.01%
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	\$1,513.10	\$0.00	\$0.00	\$0.00	\$0.00	\$8,707.85	\$1,088.48	\$906.21	20.11%
35	Composite Net Plan Cost Per Member	\$724.05	\$563.43	\$590.45	\$561.68	\$823.18	\$729.08	\$906.31	\$1,018.86	\$0.00	\$0.00	\$0.00	\$0.00	\$5,557.82	\$694.73	\$597.43	16.29%

*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	\$213,889	\$243,379	\$263,977	\$303,121				
2	Subscriber	\$0	\$0	\$0	\$171,087	\$209,889	\$210,072	\$210,361	\$322,969				
3	Subscriber	\$0	\$0	\$0	\$0	\$0	\$126,612	\$132,424	\$137,737				
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$144,079	\$145,305	\$145,331				
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$131,313	\$146,642				
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$241,001	\$241,212				
7	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$143,721				
8		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
9		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				

Total	\$0	\$0	\$143,273	\$355,619	\$423,778	\$724,142	\$1,124,381	\$1,440,734	\$0	\$0	\$0	\$0
Increase Over Previous Month:		\$0	\$143,273	\$212,346	\$68,159	\$300,363	\$400,239	\$316,354	\$0	\$0	\$0	\$0

12

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

1	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$13,977	\$53,121				
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$72,969				
3	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
7	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
8		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
9		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				

Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13,977	\$126,091	\$0	\$0	\$0	\$0
Increase Over Previous Month:		\$0	\$0	\$0	\$0	\$0	\$0	\$13,977	\$112,114	\$0	\$0	\$0	\$0

Douglas County School District

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

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

Medical	\$ 6,928,063
Dental	\$ 541,531
Prescription Drugs	\$ 1,514,190
Vision	<u>\$ 54,968</u>
Total Claims	\$ 9,038,751

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 = 738 : 60 day lagged enrollment = 760
 Current enrollment all Dental Plans = 738 : 60 day lagged enrollment = 760
 Current enrollment all Rx Plans = 738 : 60 day lagged enrollment = 760
 Current enrollment all Vision Plans = 738 : 60 day lagged enrollment = 760

Estimated IBNR Calculation

Medical	\$6,928,063 X (55/365) X (738/760) =	\$ 1,013,402	14.6%
+			
Dental	\$541,531 X (30/365) X (738/760) =	\$ 43,207	8.0%
+			
Rx	\$1,514,190 X (11/365) X (738/760) =	\$ 44,298	2.9%
+			
Vision	\$54,968 X (22/365) X (738/760) =	<u>\$ 3,216</u>	5.9%
=			
Total estimated IBNR as of August 31, 2023 =		\$ 1,104,122	12.2%

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 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

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

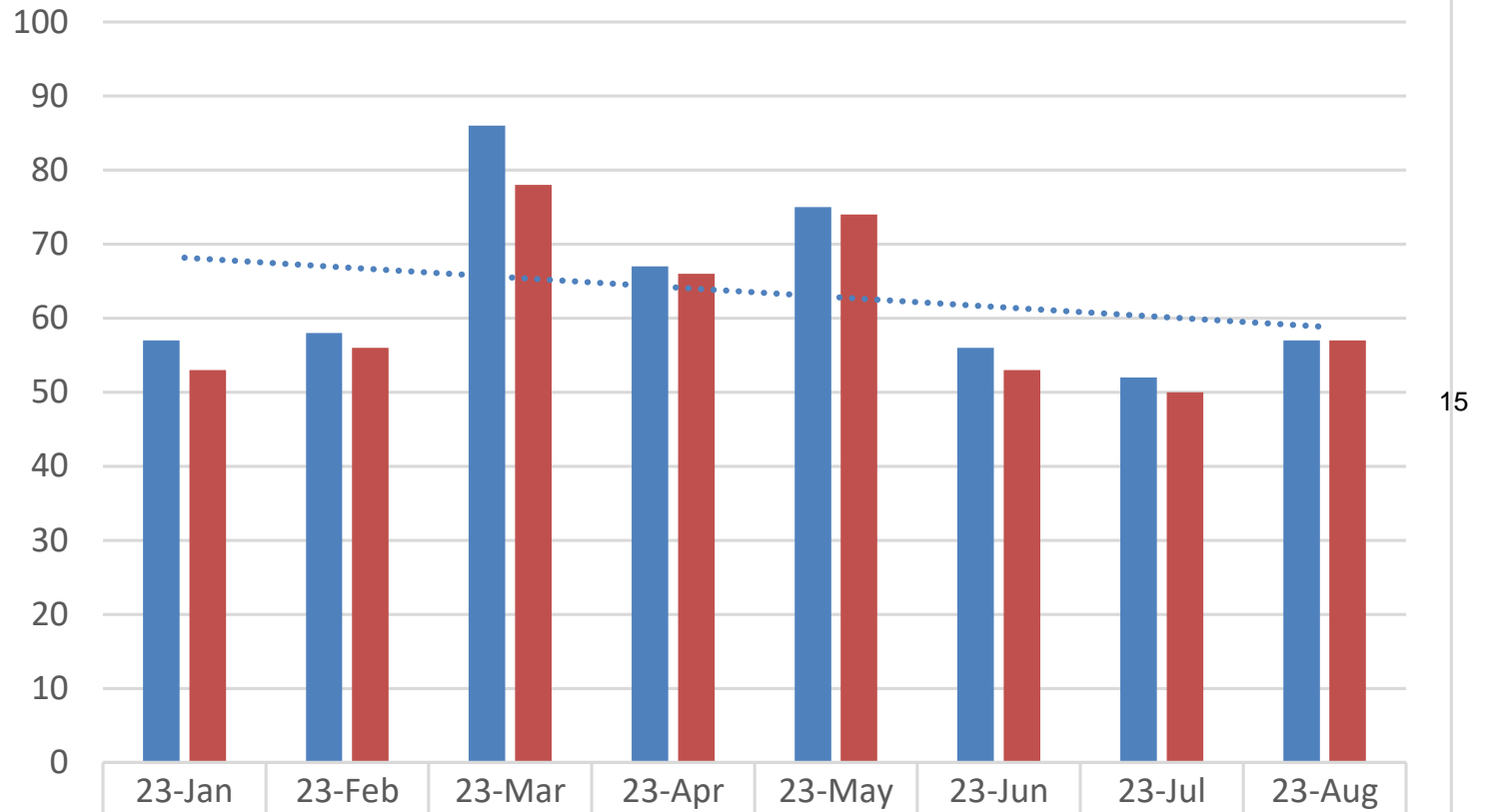
Estimated IBNR Calculation

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%
=			
Total estimated IBNR as of July 31, 2023 =		\$ 1,132,526	12.7%

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.

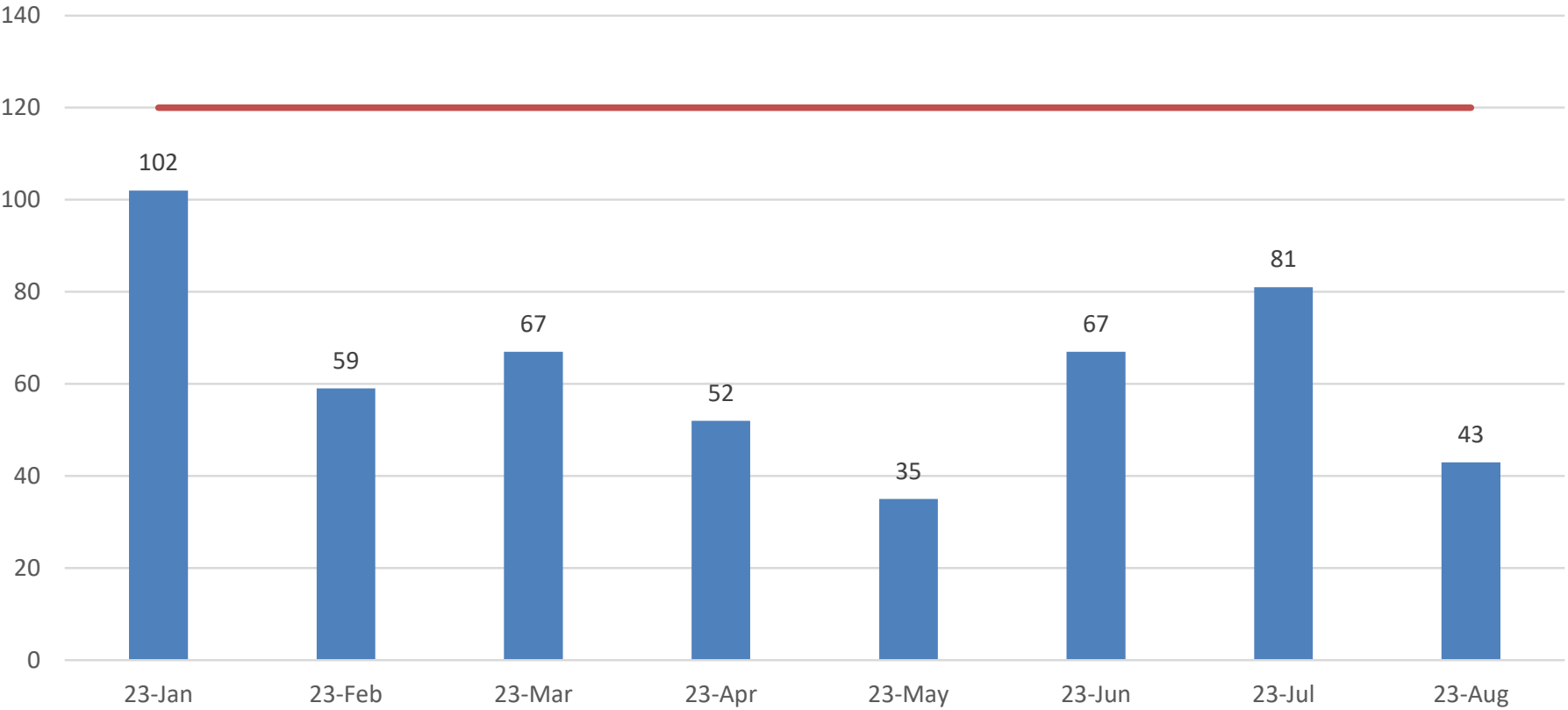
These reserve estimates are calculated based on claims for the period stated above.

Douglas County School District Call Volume



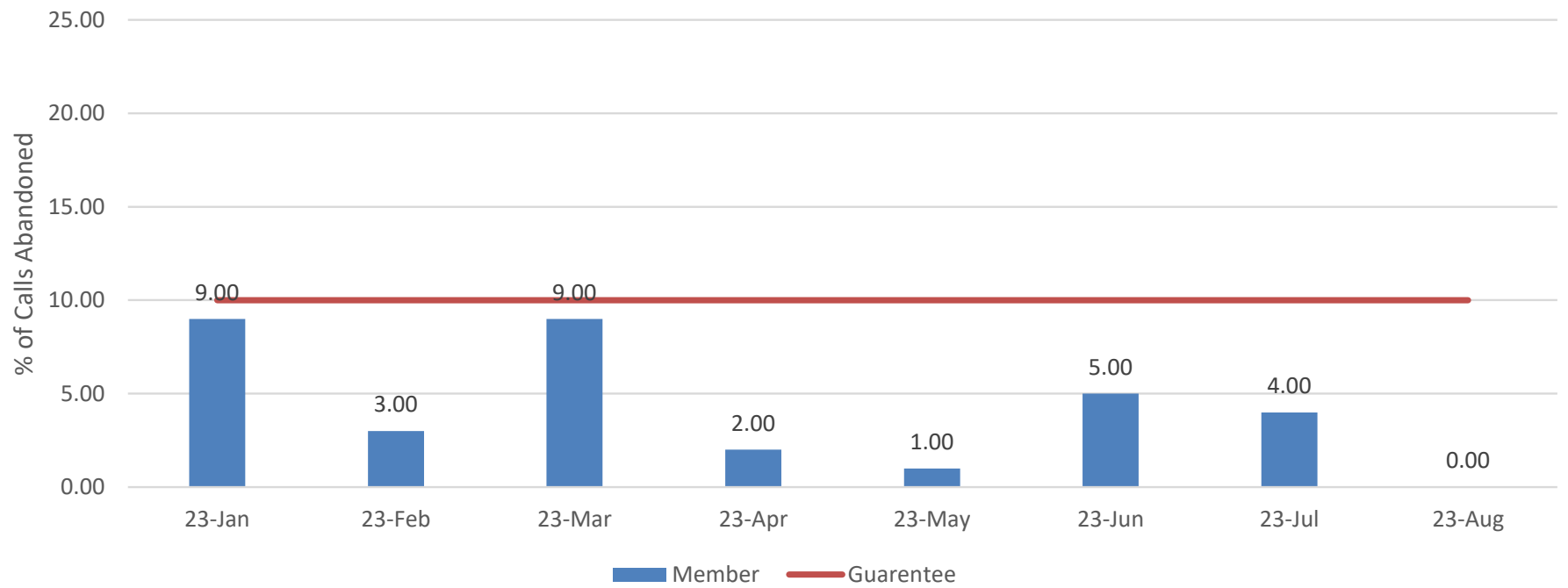
Member Calls Offered	57	58	86	67	75	56	52	57
Member Calls Answered	53	56	78	66	74	53	50	57

Douglas County School District Average Speed of Answer In seconds



■ HH - Actual ASA — Standard ASA 120 Second

Douglas County School District Abandonment Rate





Claims Turnaround Time
Excludes Non-Business Days
332 - DOUGLAS COUNTY SCHOOL DISTRICT

	2023 Avg	January	February	March	April	May	June	July	August
Total									
Total Claims Received During Month	1,299	1,172	1,229	1,257	1,244	1,268	1,637	1,189	1,395
Total Claims Paid During Month	1,663	978	1,983	2,070	1,816	1,601	1,734	1,538	1,581
Claims Open at End of Month	297	906	408	239	174	150	166	175	157
Percentage of Claims Paid Within 30 Days	96.7%	90.0%	98.5%	91.1%	98.0%	98.0%	99.4%	98.0%	98.9%
Number of Claims Paid Over 30 Days	55	98	30	184	36	32	11	30	17

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURANCE FUND BALANCE

August-23

Month	Revenue	Admin Costs	Claims	Cash Flow	Ending Fund Balance	Average Monthly Reduction
					\$3,485,418.00	
2018-July	\$554,889	(\$74,093)	(\$433,914)	\$46,882	\$3,532,300.04	-\$46,882.04
2018-August	\$560,923	(\$76,818)	(\$567,057)	(\$82,953)	\$3,449,347.53	\$18,035.23
2018-September	\$559,352	(\$68,729)	(\$411,577)	\$79,046	\$3,528,393.73	-\$14,325.24
2018-October	\$601,891	(\$77,903)	(\$942,438)	(\$418,450)	\$3,109,944.10	\$93,868.47
2018-November	\$554,331	(\$79,956)	(\$365,469)	\$108,906	\$3,218,849.99	\$53,313.60
2018-December	\$550,403	(\$71,525)	(\$577,289)	(\$98,411)	\$3,120,438.55	\$60,829.91
2019-January	\$604,433	(\$80,766)	(\$842,303)	(\$318,636)	\$2,801,802.84	\$97,659.31
2019-February	\$557,530	(\$82,182)	(\$342,650)	\$132,698	\$2,934,500.74	\$68,864.66
2019-March	\$556,091	(\$80,931)	(\$298,929)	\$176,231	\$3,110,731.44	\$41,631.84
2019-April	\$609,211	(\$87,651)	(\$580,877)	(\$59,316)	\$3,051,414.99	\$43,400.30
2019-May	\$557,707	(\$81,737)	(\$595,059)	(\$119,090)	\$2,932,325.20	\$50,281.16
2019-June	\$557,901	(\$80,002)	(\$506,841)	(\$28,941)	\$2,903,384.10	\$48,502.82
2019-July	\$561,944	(\$76,343)	(\$707,104)	(\$221,503)	\$2,681,880.61	\$61,810.57
2019-August	\$534,464	(\$83,221)	(\$504,522)	(\$53,279)	\$2,628,601.61	\$61,201.17
2019-September	\$566,735	(\$82,099)	(\$419,473)	\$65,163	\$2,693,764.61	\$52,776.89
2019-October	\$612,505	(\$82,483)	(\$575,237)	(\$45,215)	\$2,648,549.61	\$52,304.27
2019-November	\$559,232	(\$79,540)	(\$751,140)	(\$271,448)	\$2,377,101.61	\$65,195.08
2019-December	\$559,697	(\$81,438)	(\$409,511)	\$68,748	\$2,445,849.61	\$57,753.80
2020-January	\$605,666	(\$82,189)	(\$585,200)	(\$61,723)	\$2,384,126.61	\$57,962.70
2020-February	\$568,974	(\$85,128)	(\$425,889)	\$57,957	\$2,442,083.61	\$52,166.72
2020-March	\$618,696	(\$89,608)	(\$463,808)	\$65,280	\$2,507,363.78	\$46,574.01
2020-April	\$965,480	(\$87,255)	(\$590,274)	\$287,951	\$2,795,314.59	\$31,368.34
2020-May	\$616,047	(\$81,840)	(\$386,887)	\$147,320	\$2,942,634.59	\$23,599.28
2020-June	\$634,031	(\$86,935)	(\$690,699)	(\$143,603)	\$2,799,031.59	\$28,599.43
2020-July	\$563,476	(\$86,121)	(\$593,957)	(\$116,602)	\$2,682,429.59	\$32,119.54
2020-August	\$573,694	(\$84,046)	(\$533,442)	(\$43,794)	\$2,638,636.03	\$32,568.54
2020-September	\$630,143	(\$84,290)	(\$926,126)	(\$380,274)	\$2,258,362.09	\$45,446.52
2020-October	\$729,406	(\$89,344)	(\$580,104)	\$59,958	\$2,318,319.95	\$41,682.07
2020-November	\$608,164	(\$84,748)	(\$974,578)	(\$451,162)	\$1,867,157.68	\$55,802.08
2020-December	\$655,626	(\$84,915)	(\$629,310)	(\$58,599)	\$1,808,558.29	\$55,895.32
2021-January	\$643,775	(\$93,461)	(\$508,567)	\$41,746	\$1,850,304.23	\$52,745.61
2021-February	\$611,723	(\$89,676)	(\$454,485)	\$67,562	\$1,917,866.23	\$48,985.99
2021-March	\$603,876	(\$90,926)	\$63,849	\$576,799	\$2,494,665.23	\$30,022.81
2021-April	\$679,665.00	(\$89,328.00)	(\$581,292.00)	\$9,045	\$2,503,710.23	\$28,873.76
2021-May	\$606,807.24	(\$90,395.28)	(\$735,299.37)	(\$218,887)	\$2,284,822.82	\$34,302.72
2021-June	\$605,128.32	(\$90,035.55)	(\$833,567.87)	(\$318,475)	\$1,713,523.00	\$49,219.31
2021-July	\$678,326.17	(\$89,696.54)	(\$1,047,051.34)	(\$458,422)	\$1,255,101.29	\$60,278.83
2021-August	\$545,196.69	(\$90,912.63)	(\$801,080.23)	(\$346,796)	\$908,305.12	\$67,818.76
2021-September	\$624,852.53	(\$82,708.74)	(\$709,220.37)	(\$167,076.58)	\$741,228.54	\$71,565.94
2021-October	\$596,084.00	(\$88,661.31)	(\$758,601.01)	(\$251,178.32)	\$490,050.22	\$76,056.25
2021-November	\$671,965.29	(\$93,538.08)	(\$820,395.53)	(\$241,968.32)	\$248,081.90	\$80,102.88
2021-December	\$847,696.00	(\$89,277.00)	(\$1,754,597.00)	(\$996,179.00)	-\$748,097.10	\$101,914.22
2022 - January	\$723,948.78	(\$2,497.36)	(\$211,099.00)	\$510,352.42	-\$237,744.68	\$87,675.46
2022 - February	\$652,535.02	(\$15,327.82)	\$155,452.38	\$792,659.58	\$554,914.90	\$67,667.84
2022 - March	\$652,600.76	(\$227,386.92)	(\$1,124,962.88)	(\$699,749.04)	-\$144,834.14	\$81,714.09
2022 - April	\$1,651,421.98	(\$7,327.67)	(\$116,357.72)	\$1,527,736.59	\$1,382,902.45	\$46,726.03
2022 - May	\$718,935.65	(\$169,731.08)	(\$610,375.85)	(\$61,171.28)	\$1,321,731.17	\$47,033.38
2022 - June	\$653,605.39	(\$113,124.80)	(\$997,885.97)	(\$457,405.38)	\$864,325.79	\$55,582.80
2022 - July	\$716,610.00	(\$87,724.00)	(\$649,873.00)	(\$20,987.00)	\$843,338.79	\$54,876.76
2022 - August	\$598,000.00	(\$86,022.00)	(\$937,616.00)	(\$425,638.00)	\$417,700.79	\$62,291.99
2022 - September	\$635,578.00	(\$73,652.00)	(\$540,995.00)	\$20,931.00	\$438,631.79	\$60,660.16
2022 - October	\$626,969.00	(\$81,793.00)	(\$993,426.00)	(\$448,250.00)	-\$9,618.21	\$68,113.81
2022 - November	\$1,727,793.00	(\$80,808.00)	(\$214,397.00)	\$1,432,588.00	\$1,422,969.79	\$39,798.68
2022 - December	\$645,143.00	(\$80,029.00)	(\$919,953.00)	(\$204,839.00)	\$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


\$252,824.00

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)	(\$9,891.30)	\$1,078,626.49	\$42,304.72
2023 - May	\$636,025.62	(\$82,726.36)	(\$872,626.24)	(\$319,326.98)	\$759,299.51	\$47,000.01
2023 - June	\$722,571.45	(\$81,011.47)	(\$728,607.95)	(\$87,047.97)	\$672,251.54	\$47,667.48
2023 - July	\$728,435.06	(\$87,515.15)	(\$1,008,995.60)	(\$368,075.69)	\$304,175.85	\$52,920.07
2023 - August	\$621,972.92	(\$83,196.77)	(\$1,112,051.20)	(\$573,275.05)	-\$269,099.20	\$61,312.89
Ending Fund Balance August 2023: \$193,303						

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURED HEALTH INSURANCE PLAN OVERVIEW

August-23

Month	Paid Claims			Plan Participants		DCSD Benefit Plan Design Cyle & Meter
	Monthly	Total	Average	Employee	Spouse or	
August	\$1,112,051	\$2,121,047	\$1,060,524	738	358	Incurred But Not Reported (IBNR) \$1,104,122
July	\$1,008,996	\$1,008,996		773	368	
2020-21 Comparison YTD						 1 IBNR = \$1,104,122 2 IBNR = \$2,208,244 3 IBNR = \$3,312,366 Projected 2023-24 Ending Fund Balance \$193,303
Month	Paid Claims			Plan Participants		
	Monthly	Total	Average	Employee	Dependents	
August						
July						

Claims Report	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024
	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
					Unaudited	Unaudited
July	\$433,914	\$707,103	\$593,957	\$1,047,051	\$649,873	\$1,008,996
August	\$567,057	\$504,522	\$533,442	\$801,080	\$937,616	\$1,112,051
September	\$411,577	\$419,473	\$922,103	\$709,220	\$540,995	
October	\$942,438	\$575,237	\$580,104	\$758,601	\$993,427	
November	\$365,469	\$751,140	\$974,578	\$820,396	\$214,398	
December	\$577,289	\$409,511	\$629,310	\$1,754,598	\$919,954	
January	\$842,303	\$585,200	\$508,567	\$211,099	\$520,765	
February	\$342,650	\$425,889	\$454,486	-\$155,452	\$553,752	
March	\$298,929	\$463,808	(\$63,850)	\$1,124,963	\$642,894	
April	\$580,877	\$590,274	\$581,293	\$116,358	\$561,828	
May	\$595,059	\$386,887	\$735,299	\$610,376	\$872,626	
June	\$506,841	\$690,699	\$833,568	\$997,886	\$728,608	
Total Claims	\$6,464,403	\$6,509,743	\$7,282,857	\$8,796,176	\$8,136,736	\$2,121,047
Participants - Employees	796	770	803	763	773	768
Participants - Spouse or Dependents	385	414	456	443	378	364
Average Cost Per Participant	\$5,473.67	\$5,498.09	\$5,784.64	\$7,293.68	\$7,069.28	\$1,873.72

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	\$636,026	(\$82,726)	(\$319,327)	\$233,972
June	\$722,571	(\$81,011)	(\$728,608)	(\$87,048)
Total Claims	\$8,935,721	(\$991,063)	(\$7,583,433)	\$361,225



Maxor Insights

Review Period: 4/1/22 - 6/30/22 compared to: 4/1/23 - 6/30/23

NHP - DOUGLAS COUNTY SCHOOL DISTRICT

September 26, 2023



AGENDA

Key Findings
Numbers at a Glance
Clinical Overview
Clinical Inspections





\$44,614

Maxor Copay Solution Savings



\$77,209

Cost avoidance with Better Choice Program



52.3%

Specialty % of Plan Cost

Total plan cost, including specialty, was **\$416,406 in Q2 2023**. When compared to **Q3 2022**, the plan experienced a **11% increase** in plan cost (**\$41,934**) despite a **decrease in paid claims of 0.1%** (*23 fewer claims*).

- Traditional trend, increased **9%**, this was driven by Diabetes.
 - ✓ Diabetes ranked first on the Top Traditional drug classes by plan cost (*representing 34.3% of traditional plan spend*). Mounjaro and Ozempic are the primary drivers
 - ✓ Generic Dispensing increased by over 4% , **currently 87.5%**
- Specialty trend increased **35%**, due to an increase in oncology utilization.
 - ✓ Oncology ranked first on the Top Specialty drug classes by plan cost (*representing 58% of specialty plan spend*).
 - ✓ Chronic inflammatory Disease ranked second on the Top Specialty drug classes by plan cost.
- Utilization **fell by 10%**, 588 in Q2 2023 – 643 in Q2 2022

Clinical Insight

Top traditional disease states include Diabetes, Cardiovascular & Pain/Spasm—
accounting for \$101K in spend and 50.7% of traditional cost

Top specialty disease states include Oncology, Chronic inflammatory & HIV —
accounting for \$206K in spend and 94.4% of specialty cost

Specialty accounts for \$218K in spend, or 52.3% of your overall costs, but only
1.6% of total claims

There are 67 members who used at least one opioid in Q2 2023. **No members
using high doses/high risk! Overall metrics continue to improve**

Average medication adherence rate in targeted categories is between 89.4%
and 93.3% - **Great adherence numbers!**

High cost medications with low clinical value are blocked by the plan setup,
Continues to benefit the plan, with sizeable savings

MaxorPlus Solution

- Maxor Focus Formulary
- Utilization Management

- Maxor Specialty Care

- Maxor Copay Solutions

- Maxor Opioid Management Program

- **Care Improvement Program**
- myMaxorLink™

- Better Choices/ LVL Drug List

Estimated Savings

Maximum spend reduction with
minimal member disruption

Improved care coordination for
specialty members

\$44,614

Savings w/ no member impact

Improved patient safety and
opioid oversight

Improved engagement and
adherence for members

26

\$77,209

Cost avoidance

\$121,823

w/ improved adherence and
member health

Savings are based upon historical drug utilization. Data Range 1/1/2022 - 12/31/2022 unless otherwise indicated

Maxor Copay Solutions Savings

Total Plan Savings

\$44,614

Average Plan Savings Amount

\$797/Rx

\$3,718/Member

Drug Name	MCS Rx Count	MCS Member Count	Non-MCS Plan Cost	MCS Plan Cost	Plan Savings
COSENTYX	10	1	\$64,365.47	\$52,892.39	\$11,473.08
ENBREL	11	2	\$70,801.75	\$60,380.09	\$10,421.66
DUPIXENT	15	2	\$49,163.50	\$42,210.79	\$6,952.71
CIMZIA	5	1	\$36,094.23	\$29,575.38	\$6,518.85
OTEZLA	6	2	\$26,283.96	\$22,047.18	\$4,236.78
XELJANZ	3	1	\$15,484.39	\$12,867.50	\$2,616.89
XOLAIR	4	1	\$9,265.28	\$8,212.22	\$1,053.06
ZARXIO	1	1	\$4,874.93	\$4,099.94	\$774.99
HUMIRA	1	1	\$6,001.90	\$5,435.80	\$566.10
TOTAL	56	12	\$282,335.41	\$237,721.29	\$44,614.12

27

Copay savings applies to plans who have benefit designs intended to increase the use of copay assistance funds available from manufacturers. The estimated savings is calculated by comparing what the estimated plan paid would have been without copay assistance to the actual plan paid on the claim in the Maxor Copay Solutions program. **Claims incurred in the deductible phase are excluded from copay savings.**

The average member share amount used in the Non-MCS calculation is \$250.00/Rx.

\$77,209

Total Savings



\$5.52

PMPM Savings

Monthly Eligibility

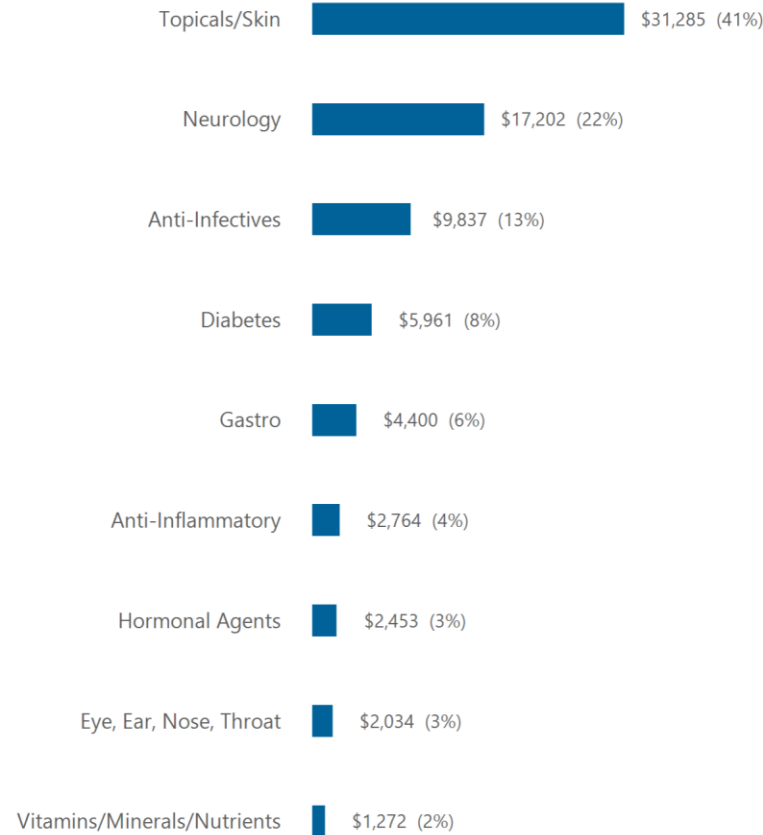
1,166

Member Count

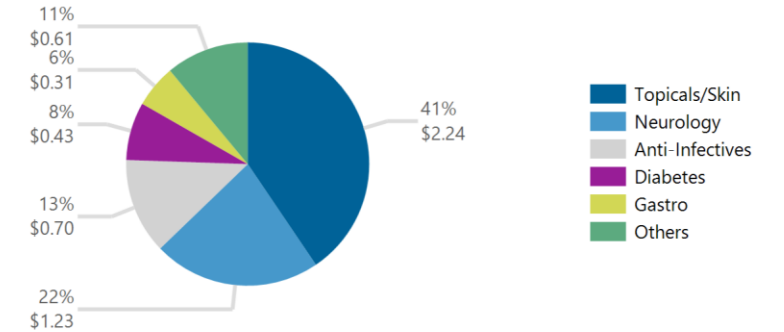
23

2.0% of Avg. Elig.

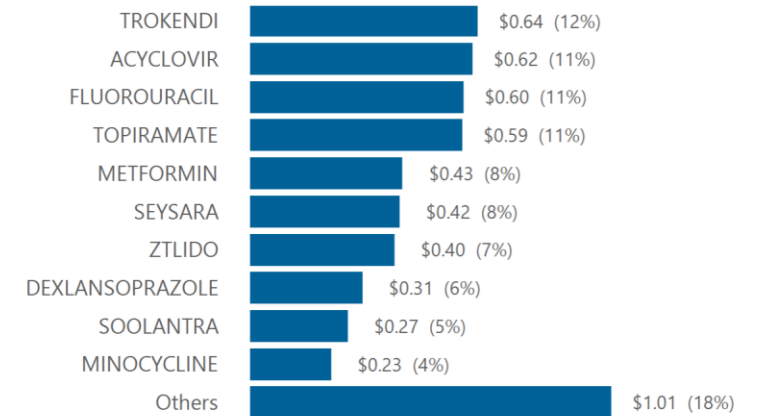
Total Plan Cost Savings by Top 10 Therapeutic Categories



PMPM Savings by Therapeutic Category



Top 10 Drugs by PMPM

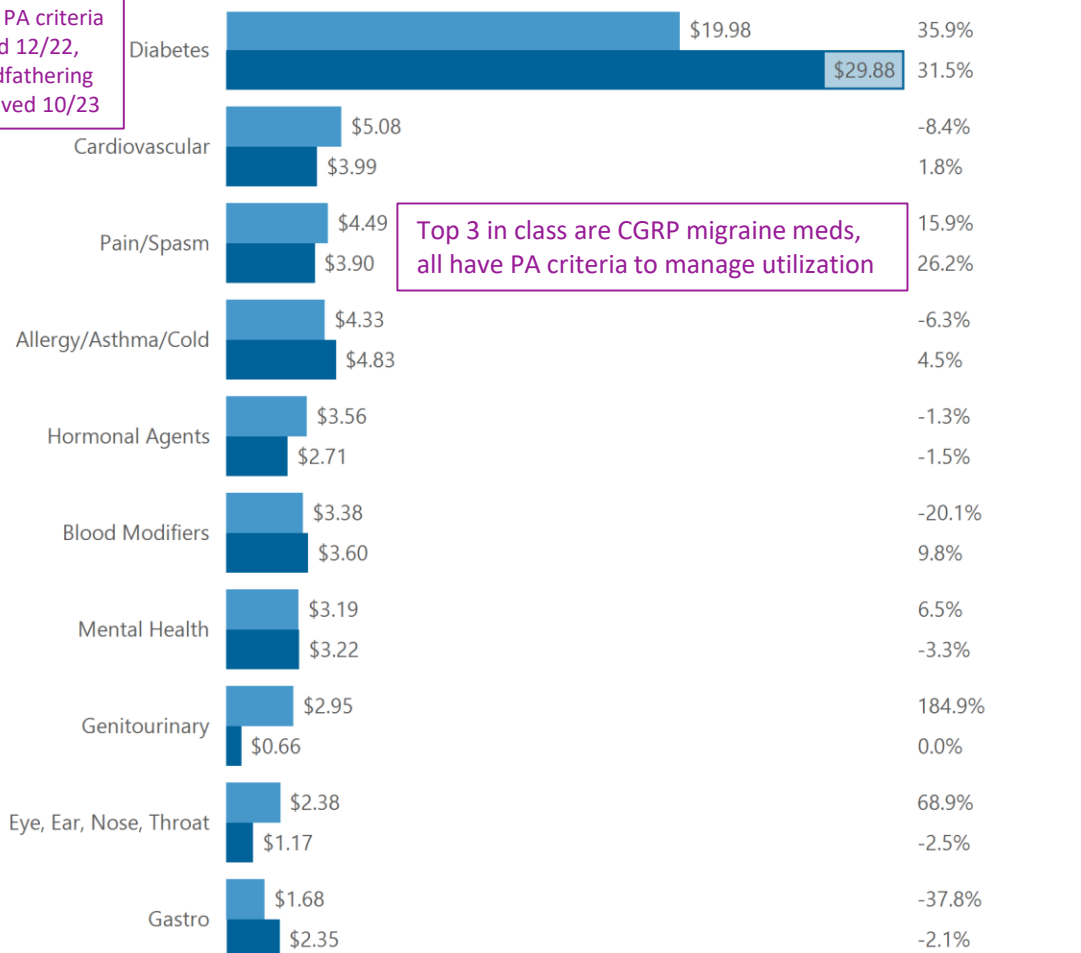


Top Traditional Classes

Client Benchmark

Plan Cost PMPM PMPM Trend

GLP1 PA criteria added 12/22, grandfathering removed 10/23



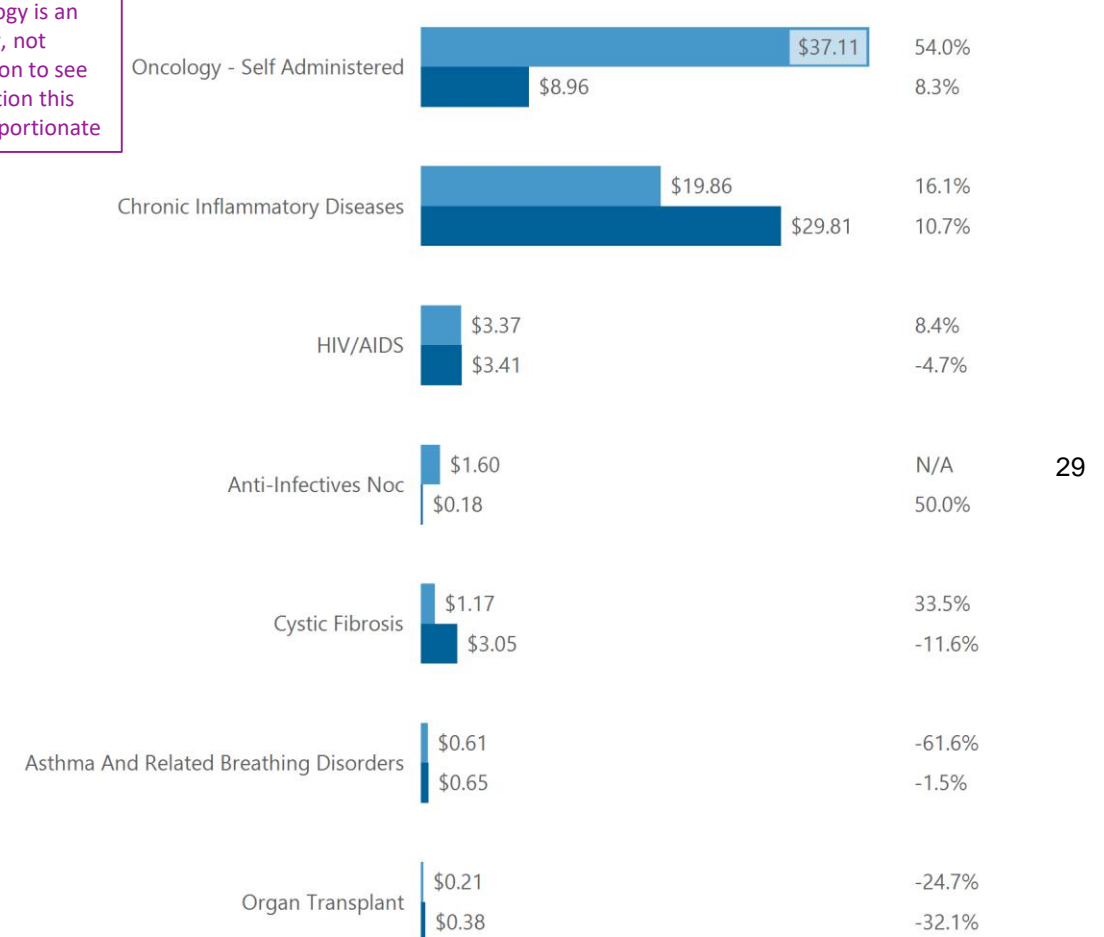
Top 3 in class are CGRP migraine meds, all have PA criteria to manage utilization

Top Specialty Classes

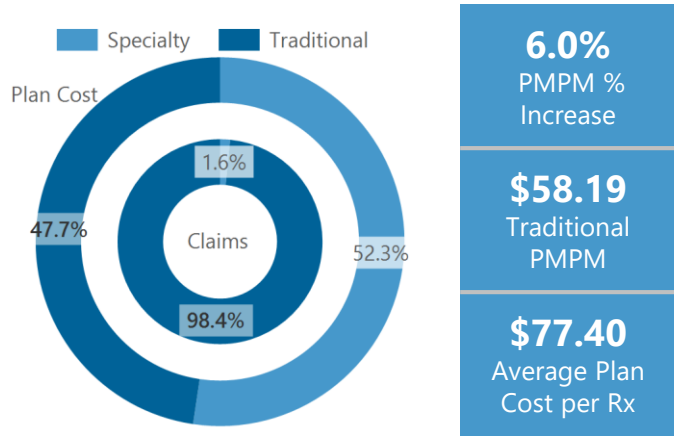
Client Benchmark

Plan Cost PMPM PMPM Trend

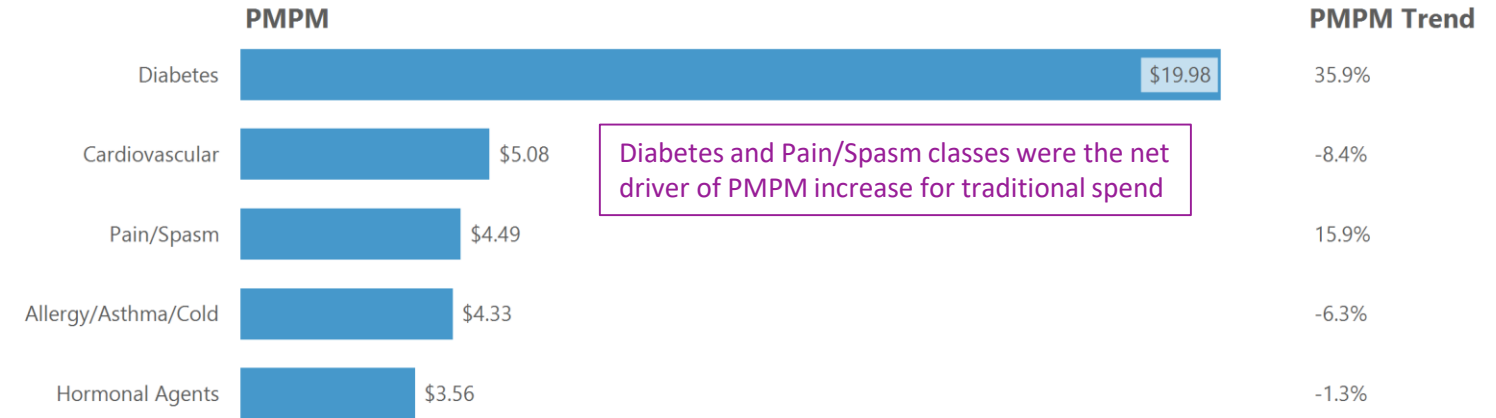
Oncology is an outlier, not common to see utilization this disproportionate



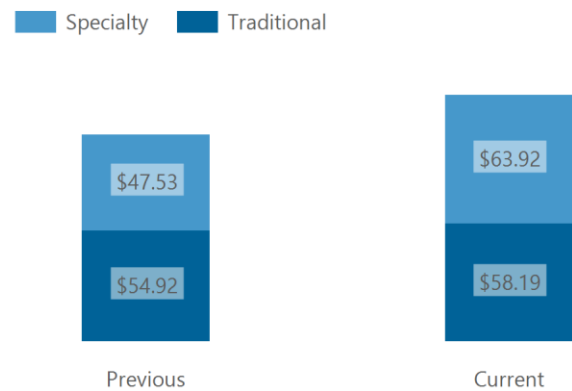
Traditional Plan Cost vs Claims



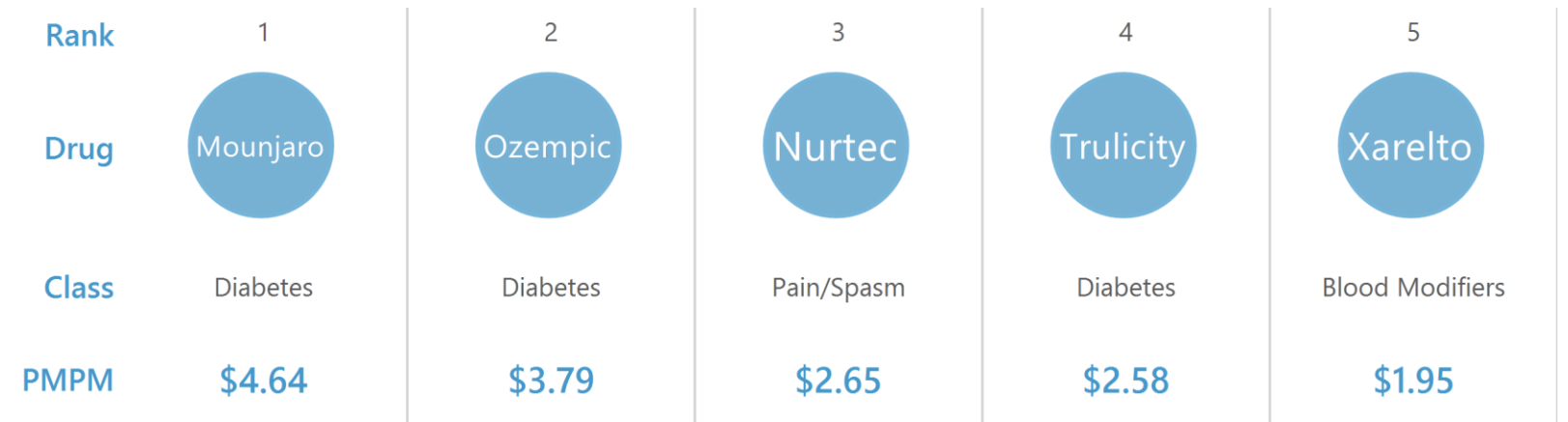
Top Traditional Classes by Plan Cost PMPM



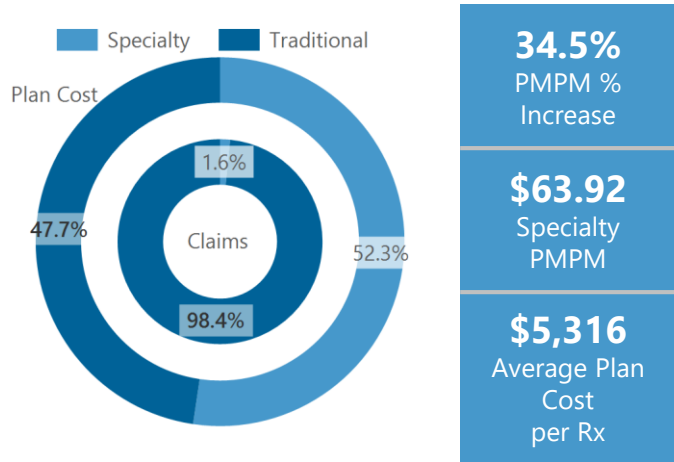
Plan Cost PMPM by Classification



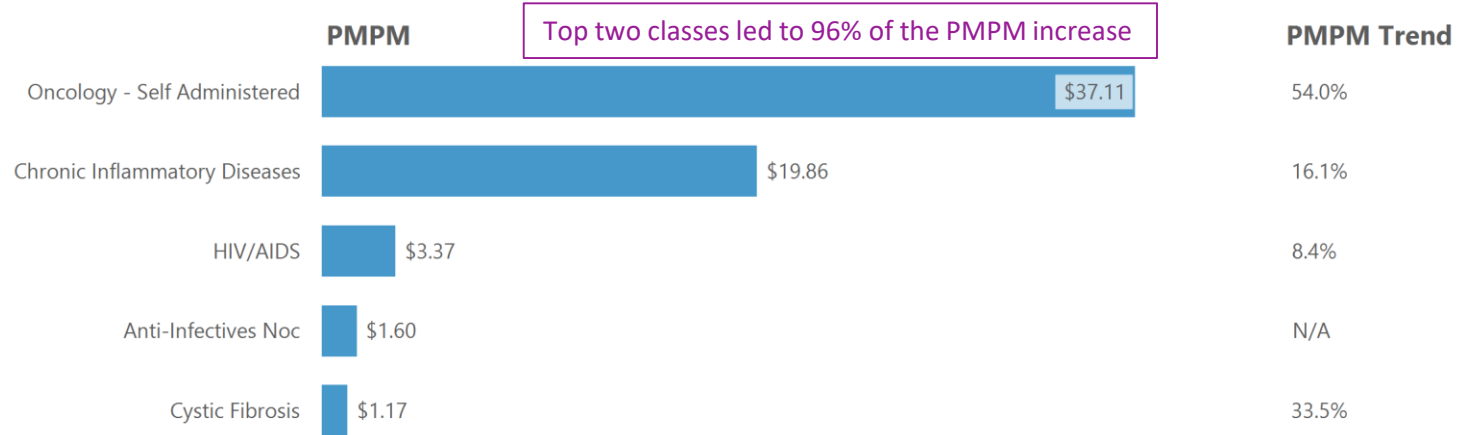
Top Traditional Medications by Plan Cost PMPM



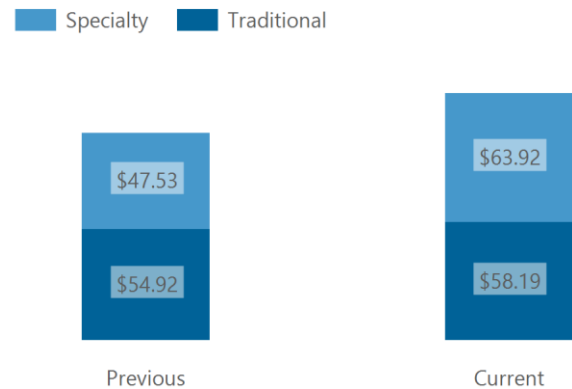
Specialty Plan Cost vs Claims



Top Specialty Classes by Plan Cost PMPM



Plan Cost PMPM by Classification



Top Specialty Medications by Plan Cost PMPM



Cost Optimization



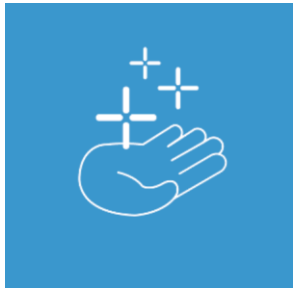
- Maxor Copay Solutions
- Better Choice Program
- Care Improvement Program

Pharmacy Solutions



- Move to a closed formulary to increase rebates
- GLP1 formulary restrictions
- BioSimliar management

Value



- Full suite of Account Management support
- Quarterly meeting cadence between Douglas County Schools and MaxorPlus
- Continue to leverage MaxorPlus programs to avoid unnecessary costs