

Douglas County School District Health Advisory Committee

District Office
1638 Mono Avenue
Minden, NV 89423

Tuesday, November 28, 2023
4:30 PM

Agenda

1. Call to Order

A. Roll Call of Committee Members

B. Adoption of Agenda (For Possible Action)

Committee members reserve the right to take items in a different order to accomplish business in the most efficient manner.

2. Public Comment #1

Public comment will be taken during this agenda item regarding any item appearing on the agenda. A sign-up sheet is provided and individuals may address the committee by indicating their desire to speak and the topic about which they will speak. The committee reserves the right to limit the amount of time that will be allowed for each individual to speak. (The time allotted is nontransferable for each speaker.) The committee is precluded from acting on items raised during Public Comment that are not already on the agenda. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken. Public Comment #2 will provide an opportunity for public comment on any matter within the Committee's jurisdiction, control, or advisory authority.

3. Committee Members' Comment

Comments from committee members are invited at this time for any item not specifically addressed elsewhere in the agenda. The intent of this standing item is to allow committee members to provide feedback to the committee as a whole regarding membership questions and comments. Committee members should limit the amount of time and be respectful of time constraints and not be repetitive of other committee members' comments.

4. Approval of Minutes of the October 17, 2023 Meeting (For Possible Action) 3

Attached are the minutes of the October 17, 2023 Health Advisory Committee Meeting for review and approval.

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. Correspondence (Information and Discussion)

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

9. 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.

10. 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.

11. 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 October 17, 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

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. Dedmon at 4:36 p.m.

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

Motion carried 6 - 0.

2. Public Comment #1

No public comment.

3. Committee Members' Comment

Two committee members mentioned that some retirees spoke with them regarding concerns of possible increases for retirees.

Mr. Dedmon reviewed a recent visit with Hometown Health at their Reno location. Mr. Dedmon and Ms. Caires met with several Hometown Health team members and reviewed DCSD's plan, including details about plan spend.

4. Approval of Minutes of the September 26, 2023 meeting (For Possible Action)

Ms. McNeall made a motion to approve the September 26, 2023 minutes. Ms. Falkner seconded the motion.

Motion carried 6 - 0.

5. Review of Claims (Information and Discussion)

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

Exhibit 1 – Employee enrollment is up approximately 1% and dependent enrollment is down approximately 8% (compared to 2022). Total employee claims (line 10) are up approximately 27% compared to 2022. Total claims for dependents (Line 18) are up approximately 9% compared to 2022. Total claims (line 27) for the month of September were \$746,749 (lower than the previous several months). Average monthly composite cost for September (Line 28) per employee is \$1021 (prior year was \$844 per month – an increase of 21%).

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 September was \$821,070. Average monthly composite net plan cost per employee is \$1,066 (Line 34) – a 20% 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 September, there are 8 large claims on this report. Two of the eight claims are now eligible for stop-loss reimbursement because they have exceeded the \$250,000 deductible. Hometown Health is working to finalize as many of these high claims as possible so that any stop-loss funds can be applied to the 2023 stop-loss year and not carry over into the 2024 stop-loss year, when stop-loss starts over. According to the report, there is approximately \$132,000 in stop-loss reimbursements expected so far this plan year. It was also noted that several of the high cost claims are cancer related.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. September 2023 estimated IBNR is \$1,145,093.

6. Customer Service Review (Information and Discussion)

Ms. Bradley from Hometown Health reported on customer service from September 2023. Customer Service Call Volume report data shows approximately 63 member calls in September (60 were answered). Most calls were related to the benefits members still have available for the 2023 plan year. For September, the Average Seconds to Answer was 81 seconds (performance guarantee is 120 seconds). September 2023 Abandonment rate was 5% (performance guarantee is 10%). The claims report (clean and unclean claims) shows 1277 total claims for the month of September, 1481 claims were paid during the month, resulting in 99% of claims paid within 30 days. Hometown Health continues to work on processing claims accurately and in a timely manner. Ms. Bradley said that Hometown Health is still working on the breakdown of claims (medical, dental, etc.) and it will be included in future reports.

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

Mr. Dedmon asked the committee members their opinion about the monthly report that shows DCSD's self-insured plan overview – how helpful is it? Ms. Estes referenced her claim report and that the overview report seems redundant. Ms. Caires said that Ms. Estes's report has never been shared with the committee. Mr. Dedmon's report seems to simplify the claims data in the report Ms. Estes uses. It is possible that Mr. Lewis created the report Mr. Dedmon is referring to and it might be helpful to learn why he created the monthly overview report. It was also noted that similar data is in the LP Insurance report but the LP Insurance report references the plan year, whereas, the DCSD report references the fiscal year, including revenue.

Mr. Johnson noted the change in interest on the report. Ms. Falkner asked about the decrease in dependents and if that was a result of the spousal carve out policy. The impact of the spousal carve out policy is not readily known.

For the month of September, paid claims were \$746,749. Total claims for the fiscal year 23-24 so far are \$2,856,637. Number of employees covered in September was 770. Spouse/dependents covered was 369. Admin fees were \$78,937 for September. Cash flow was negative \$178,949 in September.

Breakdown of Insurance Revenue & Expense report (provides information regarding revenue, expenses and possible unique expenditures and abnormalities) shows a deficit (revenue vs. expense) for the month of September.

8. Stop-Loss Renewal (Information, Discussion and Possible Action)

Mr. Kerr provided a review of the Excess (Stop-Loss) Renewal and Marketing Analysis. 16 carriers were contacted, 13 declined to quote (not competitive), 2 carriers provided a quote that were 38% and 46.5% over the current premium rate. Mr. Kerr noted that it is not uncommon to receive a “decline to quote” response. DCSD’s current stop-loss carrier, Granular, provided the most competitive quote of a 29.9% premium increase (over their current rate) and no new lasers, including a 40% cap. There are 3 options with Granular: RENEWAL – increase premium by 29.9%, no new lasers (there is one current laser), \$250,000 deductible (which is the current deductible), OPTION 1 – increase premium by 16%, no new lasers, \$275,000 deductible, OPTION 2 – increase premium by 6.7%, no new lasers, \$300,000 deductible. The committee discussed the pros, cons, and details of each of the three options.

Ms. McInnis made a motion to accept Granular’s Option 1 for Stop-Loss renewal (increase premium by 16%, no new lasers, \$275,000 deductible). Ms. McNeall seconded the motion.

Motion carried 6 - 0.

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

Ms. Estes began the discussion by noting that, in order to help increase revenue for DCSD’s self-insured plan, DCSD is able to increase the monthly premium it pays per employee by 17%. This will change the monthly amount from \$705 to \$825 (per employee) and the annual amount from \$8460 to \$9900 (per employee). This is approximately a \$1.1 million increase in revenue for DCSD’s self-insured plan. Ms. Estes discussed revenue projections – due to a decrease in enrollment, revenue from the state will decrease. State revenue is provided per pupil (approximately \$10,000 per pupil) and a decrease of 200 students is a \$2 million reduction.

The committee engaged in discussion about additional revenue possibilities for DCSD’s self-insured plan (LP Insurance projected an approximately 40% increase in revenue may be necessary). Options include changing copayments, deductibles, out of pocket maximums, and monthly dependent premiums. The committee reviewed multiple options to change, the changes made for the 2023 plan year, effects on revenue, and comparisons to similar school districts. Projected deficit in 2024 by LP Insurance is approximately \$3 million dollars. This deficit may not be made up in its entirety but the committee can consider everything possible to get close to that number and still keep benefits within reason.

The committee discussed the possibility of raising dependent rates and if so, how much. Should the increase be equal to the employee increase (17%)? Mr. Barnes reviewed possible changes – benefits and revenue. Revenue changes are based on what DCSD can do. Benefit changes are based on market dynamics (competitiveness of plan, value to employees, etc.). The impact of the possible changes on the various employee groups was discussed by the committee.

Mr. Dedmon asked - if the team reviewed data in May 2024, would that be enough “data” to review what changes might need to happen for the 2025 plan year? Mr. Barnes said that there would not be enough data – there will be information available but it might not be enough to make an informed decision regarding possible plan changes for 2025. Discussion continued amongst the committee members regarding possible changes and how effective changes could be made with reasonable impacts.

The committee also discussed possible changes to pharmacy benefits. DCSD is currently doing many things with pharmacy benefits that produce favorable results. One possible change suggested by Maxor would be to change all maintenance medications to mail order only. The committee discussed how this change works. If adopted, this change may affect approximately 500 employees with a plan savings of approximately \$30,000. The committee agreed that this may not be an appropriate change.

Ms. Stack made a motion for the following changes to DCSD’s self-funded insurance for the plan year 2024 (1/1/2024 – 12/31/2024): for the PPO - increase the in network out of pocket maximum to \$5500 (individual) and \$11,000 (family), increase the out of network out of pocket maximum to \$11,000

(individual) and \$22,000 (family), 15% increase to the monthly premium that employees pay for dependent coverage (HSA and PPO), 17% increase to the monthly premium the district pays per employee (HSA and PPO), no changes to pharmacy benefits. These increases also apply to retiree coverage (with and without Medicare) and COBRA coverage. Ms. Falkner seconded the motion.

Motion carried 6 – 0.

10. Correspondence (Information and Discussion)

No correspondence.

11. Future Agenda Items (For Possible Action)

1 – possible DCSD health insurance education or town hall.

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

12. Public Comment #2

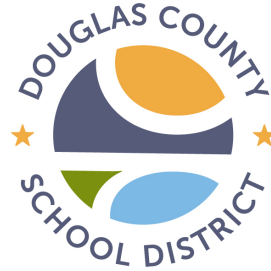
No public comment.

13. Adjournment

The meeting was adjourned by Mr. Dedmon.

Submitted by,

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



Douglas County School District

October-23

**Group Health Plan
Cost Analysis Report**

7

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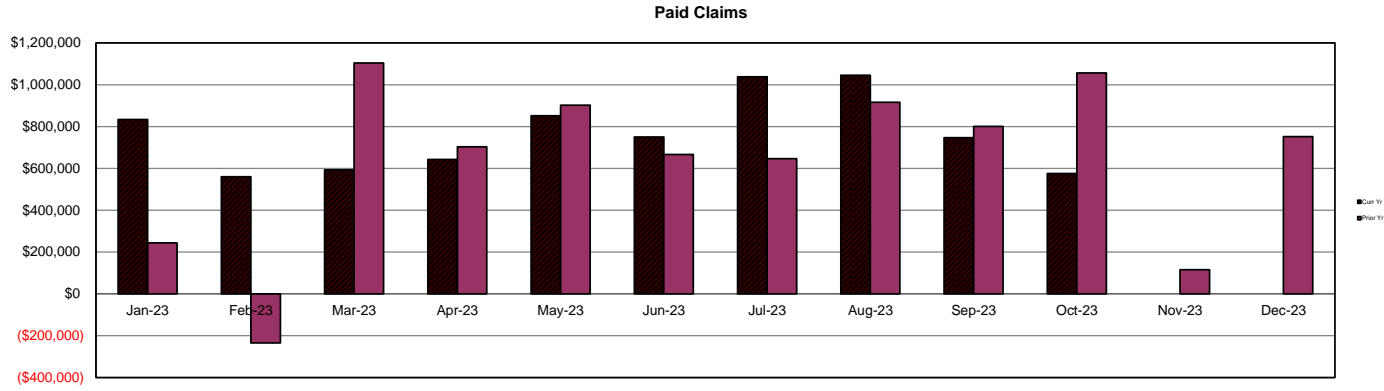
Exhibits	Description
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**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	769	773	773	738	770	773	0	0	7,683	768	757	1.44%
2	Dependent Units	204	197	197	197	196	196	201	192	197	197	0	0	1,974	197	216	-8.40%
3	Total # of Dependents	378	364	361	360	359	361	368	358	369	371	0	0	3,649	365	435	-16.11%
EMPLOYEE CLAIMS																	
4	Medical	\$565,297	\$328,009	\$323,686	\$329,761	\$484,166	\$429,844	\$700,796	\$626,514	\$530,999	\$386,955	\$0	\$0	\$4,706,026	\$470,603	\$410,694	14.59%
5	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	(\$13,977)	\$0	(\$112,114)	\$0	\$0	(\$267,955)	(\$26,796)	(\$59,929)	-55.29%
6	Net Medical Claims	\$541,437	\$227,558	\$306,132	\$329,761	\$484,166	\$429,844	\$700,796	\$612,537	\$530,999	\$274,841	\$0	\$0	\$4,438,071	\$443,807	\$350,765	26.53%
7	Prescription	\$76,441	\$123,522	\$90,951	\$131,001	\$114,396	\$113,569	\$140,931	\$83,215	\$89,635	\$114,967	\$0	\$0	\$1,078,629	\$107,863	\$96,305	12.00%
8	Dental	\$16,653	\$31,372	\$54,926	\$25,671	\$36,086	\$26,087	\$32,043	\$27,143	\$24,814	\$31,141	\$0	\$0	\$305,934	\$30,593	\$24,271	26.05%
9	Vision	\$3,645	\$4,554	\$4,681	\$3,593	\$3,904	\$3,395	\$3,103	\$5,459	\$1,808	\$2,637	\$0	\$0	\$36,780	\$3,678	\$3,487	5.48%
10	Total Employee	\$638,175	\$387,006	\$456,689	\$490,026	\$638,552	\$572,895	\$876,873	\$728,353	\$647,256	\$423,587	\$0	\$0	\$5,859,414	\$585,941	\$474,828	23.40%
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>\$986.93</i>	<i>\$840.59</i>	<i>\$547.98</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$7,626.47</i>	<i>\$762.65</i>	<i>\$626.90</i>	<i>21.65%</i>
DEPENDENT CLAIMS																	
12	Medical	\$159,845	\$135,490	\$90,749	\$123,484	\$180,613	\$137,474	\$123,233	\$271,243	\$71,802	\$119,416	\$0	\$0	\$1,413,351	\$141,335	\$180,105	-21.53%
13	Less Stop Loss Reimbursement	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$52,548)	-100.00%
14	Net Medical Claims	\$159,845	\$135,490	\$90,749	\$123,484	\$180,613	\$137,474	\$123,233	\$271,243	\$71,802	\$119,416	\$0	\$0	\$1,413,351	\$141,335	\$127,556	8.08%
15	Prescription	\$19,462	\$18,434	\$15,026	\$18,228	\$10,918	\$24,505	\$22,482	\$23,422	\$19,080	\$14,779	\$0	\$0	\$186,338	\$18,634	\$20,923	-10.94%
16	Dental	\$14,601	\$18,087	\$29,032	\$9,901	\$20,971	\$14,267	\$14,411	\$21,349	\$7,932	\$16,847	\$0	\$0	\$167,398	\$16,740	\$15,021	11.45%
17	Vision	\$1,578	\$999	\$1,337	\$974	\$554	\$884	\$836	\$802	\$678	\$825	\$0	\$0	\$9,468	\$947	\$1,112	-14.86%
18	Total Dependent	\$195,486	\$173,011	\$136,144	\$152,588	\$213,057	\$177,130	\$160,962	\$316,817	\$99,493	\$151,868	\$0	\$0	\$1,776,555	\$177,655	\$164,612	7.92%
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>\$1,650.09</i>	<i>\$505.04</i>	<i>\$770.90</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$8,999.77</i>	<i>\$899.98</i>	<i>\$763.86</i>	<i>17.82%</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>\$884.96</i>	<i>\$269.63</i>	<i>\$409.35</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$4,868.61</i>	<i>\$486.86</i>	<i>\$378.42</i>	<i>28.66%</i>
EMPLOYEE + DEPENDENT																	
21	Medical	\$725,142	\$463,499	\$414,435	\$453,245	\$664,779	\$567,318	\$824,029	\$897,757	\$602,801	\$506,371	\$0	\$0	\$6,119,377	\$611,938	\$590,799	3.58%
22	Less Stop Loss Reimbursement	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	(\$13,977)	\$0	(\$112,114)	\$0	\$0	(\$267,955)	(\$26,796)	(\$112,477)	-76.18%
23	Net Medical Claims	\$701,282	\$363,049	\$396,881	\$453,245	\$664,779	\$567,318	\$824,029	\$883,780	\$602,801	\$394,258	\$0	\$0	\$5,851,421	\$585,142	\$478,322	22.33%
24	Prescription	\$95,903	\$141,956	\$105,977	\$149,230	\$125,315	\$138,074	\$163,413	\$106,638	\$108,715	\$129,747	\$0	\$0	\$1,264,967	\$126,497	\$117,227	7.91%
25	Dental	\$31,253	\$49,459	\$83,958	\$35,572	\$57,057	\$40,354	\$46,453	\$48,492	\$32,746	\$47,988	\$0	\$0	\$473,333	\$47,333	\$39,291	20.47%
26	Vision	\$5,223	\$5,553	\$6,017	\$4,567	\$4,458	\$4,279	\$3,939	\$6,260	\$2,487	\$3,463	\$0	\$0	\$46,247	\$4,625	\$4,599	0.56%
27	Total Claims	\$833,662	\$560,017	\$592,833	\$642,614	\$851,608	\$750,025	\$1,037,835	\$1,045,170	\$746,749	\$575,455	\$0	\$0	\$7,635,968	\$763,597	\$639,439	19.42%
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>\$1,416.22</i>	<i>\$969.80</i>	<i>\$744.44</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$9,938.78</i>	<i>\$993.88</i>	<i>\$844.24</i>	<i>17.73%</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>\$953.62</i>	<i>\$655.62</i>	<i>\$503.02</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$6,738.41</i>	<i>\$673.84</i>	<i>\$536.25</i>	<i>25.66%</i>

Douglas County School District
PAID CLAIMS

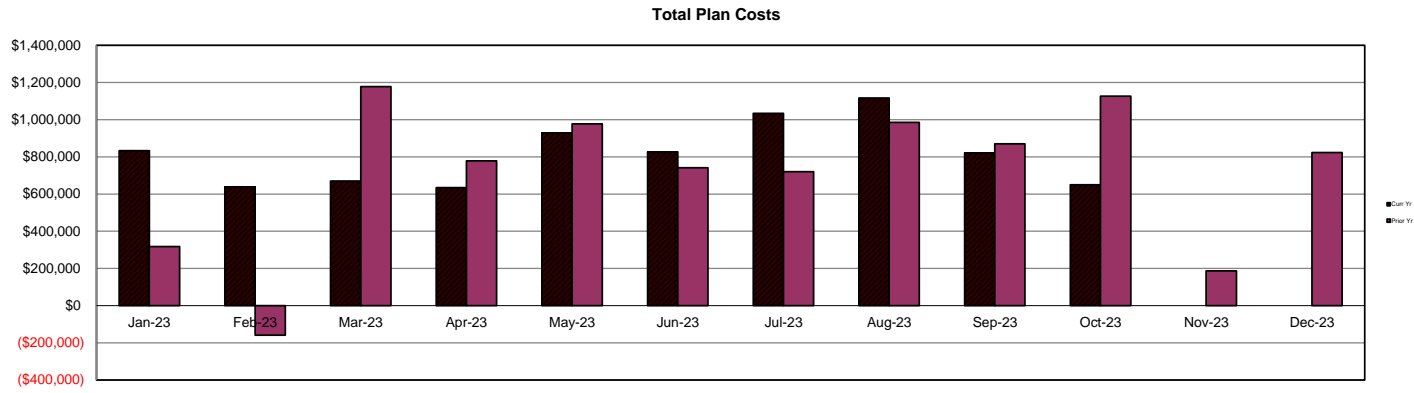


**Douglas County School District
TOTAL PLAN COSTS**

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	\$17.46	\$17.46	\$17.46	\$17.46	\$17.46	\$17.46	\$0.00	\$0.00	\$134,145	\$13,415	\$15,432	-13.07%
2	Specific Stop Loss	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$58.41	\$0.00	\$0.00	\$448,764	\$44,876	\$41,355	8.52%
3	PPO Networks (Dental)	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.00	\$0.00	\$5,378	\$538	\$530	1.44%
4	VSP	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$0.00	\$0.00	\$12,907	\$1,291	\$1,272	1.44%
5	Consulting Fee (Estimated)	\$1.94	\$1.95	\$1.94	\$1.95	\$1.95	\$1.94	\$1.94	\$2.03	\$1.95	\$1.94	\$0.00	\$0.00	\$15,000	\$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	\$80.20	\$80.19	\$0.00	\$0.00	\$616,195	\$61,619	\$60,090	2.55%
7	Exposures	773	770	774	770	769	773	773	738	770	773	0	0	7,683	768	757	1.44%
8	Employee Fixed Costs	\$61,987	\$61,753	\$62,066	\$61,753	\$61,674	\$61,987	\$61,987	\$59,249	\$61,753	\$61,987	\$0	\$0	\$616,195	\$61,619	\$60,090	2.55%
9	Total Gross Claims	\$662,036	\$487,457	\$474,243	\$490,026	\$638,552	\$572,895	\$876,873	\$742,330	\$647,256	\$535,701	\$0	\$0	\$6,127,369	\$612,737	\$534,757	14.58%
10	Gross Plan Costs	\$724,023	\$549,209	\$536,309	\$551,778	\$700,226	\$634,883	\$938,860	\$801,579	\$709,009	\$597,688	\$0	\$0	\$6,743,563	\$674,356	\$594,846	13.37%
11	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	(\$13,977)	\$0	(\$112,114)	\$0	\$0	(\$267,955)	(\$26,796)	(\$59,929)	-55.29%
12	Net Plan Costs	\$700,163	\$448,759	\$518,755	\$551,778	\$700,226	\$634,883	\$938,860	\$787,602	\$709,009	\$485,574	\$0	\$0	\$6,475,608	\$647,561	\$534,917	21.06%
13	Per Employee Gross Plan Costs	\$936.64	\$713.26	\$692.91	\$716.60	\$910.57	\$821.32	\$1,214.57	\$1,086.15	\$920.79	\$773.21	\$0.00	\$0.00	\$8,777.25	\$877.73	\$785.36	11.76%
14	Per Employee Net Plan Costs	\$905.77	\$582.80	\$670.23	\$716.60	\$910.57	\$821.32	\$1,214.57	\$1,067.21	\$920.79	\$628.17	\$0.00	\$0.00	\$8,428.49	\$842.85	\$706.24	19.34%
DEPENDENT																	
15	Specific Stop Loss (+ 1 Dep.)	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$0.00	\$0.00	\$65,586	\$6,559	\$5,980	9.68%
16	Specific Stop Loss (+ Fam.)	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$63.80	\$0.00	\$0.00	\$60,355	\$6,035	\$6,875	-12.21%
17	Dependent Units (+ 1 Dep.)	107	103	104	103	104	103	108	99	99	98	0	0	1,028	103	100	10.4%
18	Dependent Units (Fam.)	97	94	93	94	92	93	93	93	98	99	0	0	946	95	115	-17.92%
19	Dependent Fixed Costs	\$13,015	\$12,569	\$12,569	\$12,569	\$12,505	\$12,505	\$12,824	\$12,250	\$12,569	\$12,569	\$0	\$0	\$125,941	\$12,594	\$12,855	-2.03%
20	Total Gross Claims	\$195,486	\$173,011	\$136,144	\$152,588	\$213,057	\$177,130	\$160,962	\$316,817	\$99,493	\$151,868	\$0	\$0	\$1,776,555	\$177,655	\$217,160	-18.19%
21	Gross Plan Costs	\$208,501	\$185,580	\$148,712	\$165,157	\$225,562	\$189,634	\$173,786	\$329,066	\$112,061	\$164,436	\$0	\$0	\$1,902,496	\$190,250	\$230,014	-17.29%
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	\$112,061	\$164,436	\$0	\$0	\$1,902,496	\$190,250	\$177,466	7.20%
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	\$568.84	\$834.70	\$0.00	\$0.00	\$9,657.72	\$965.77	\$1,067.35	-9.52%
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	\$568.84	\$834.70	\$0.00	\$0.00	\$9,657.72	\$965.77	\$823.51	17.28%
26	Per Dependent Net Plan Costs	\$551.59	\$509.83	\$411.95	\$458.77	\$628.31	\$525.30	\$472.24	\$919.18	\$303.69	\$443.22	\$0.00	\$0.00	\$5,224.09	\$522.41	\$409.84	27.47%
EMPLOYEE + DEPENDENT																	
27	*Fixed Costs	\$78,499	\$78,907	\$77,326	\$79,312	\$76,942	\$76,755	\$80,019	\$71,498	\$74,321	\$74,556	\$0	\$0	\$768,135	\$76,813	\$72,944	5.30%
28	Total Claims	\$857,522	\$660,468	\$610,387	\$642,614	\$851,608	\$750,025	\$1,037,835	\$1,059,147	\$746,749	\$687,569	\$0	\$0	\$7,903,923	\$790,392	\$751,916	5.12%
29	Gross Plan Costs	\$936,020	\$739,375	\$687,714	\$721,926	\$928,550	\$826,780	\$1,117,854	\$1,130,645	\$821,070	\$762,125	\$0	\$0	\$8,672,058	\$867,206	\$824,861	5.13%
30	Stop-Loss Reimbursements	(\$23,860)	(\$100,450)	(\$17,554)	\$0	\$0	\$0	\$0	(\$13,977)	\$0	(\$112,114)	\$0	\$0	(\$267,955)	(\$26,796)	(\$112,477)	-76.18%
31	Pharmacy Rebates	(\$78,776)	\$0	\$0	(\$87,222)	\$0	\$0	(\$83,750)	\$0	\$0	\$0	\$0	\$0	(\$249,748)	(\$24,975)	(\$26,003)	-3.96%
32	Net Plan Costs	\$833,385	\$638,924	\$670,160	\$634,704	\$928,550	\$826,780	\$1,034,103	\$1,116,668	\$821,070	\$650,011	\$0	\$0	\$8,154,354	\$815,435	\$686,380	18.80%
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	\$1,066.32	\$985.93	\$0.00	\$0.00	\$11,287.33	\$1,128.73	\$1,089.04	3.64%
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	\$1,066.32	\$840.89	\$0.00	\$0.00	\$10,613.50	\$1,061.35	\$906.21	17.12%
35	Composite Net Plan Cost Per Member	\$724.05	\$563.43	\$590.45	\$561.68	\$823.18	\$729.08	\$906.31	\$1,018.86	\$720.87	\$568.19	\$0.00	\$0.00	\$6,776.66	\$677.67	\$597.43	13.43%

*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 #	<i>Total Amount of Claim Year to Date</i>												
1	Subscriber	\$0	\$0	\$143,273	\$184,532	\$213,889	\$243,379	\$263,977	\$303,121	\$309,361	\$349,120		
2	Subscriber	\$0	\$0	\$0	\$171,087	\$209,889	\$210,072	\$210,361	\$322,969	\$322,985	\$323,543		
3	Subscriber	\$0	\$0	\$0	\$0	\$0	\$126,612	\$132,424	\$137,737	\$138,841	\$138,995		
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$144,079	\$145,305	\$145,331	\$145,659	\$146,154		
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$131,313	\$146,642	\$171,051	\$205,590		
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$241,001	\$241,212	\$241,212	\$241,212		
7	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$143,721	\$152,016	\$188,502		
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$144,186	\$147,412		
9		\$0	\$0	\$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	\$1,625,309	\$1,740,528	\$0	\$0
Increase Over Previous Month:			\$0	\$143,273	\$212,346	\$68,159	\$300,363	\$400,239	\$316,354	\$184,575	\$115,219	\$0	\$0

12

Claim #	<i>Amount Over Specific Stop-Loss (\$250,000)</i>												
1	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$13,977	\$53,121	\$59,361	\$99,120		
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$72,969	\$72,985	\$73,543		
3	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
7	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
9		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Total		\$0	\$0	\$0	\$0	\$0	\$0	\$13,977	\$126,091	\$132,345	\$172,663	\$0	\$0
Increase Over Previous Month:			\$0	\$0	\$0	\$0	\$0	\$13,977	\$112,114	\$6,255	\$40,318	\$0	\$0

Douglas County School District

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

Based on claims from November 01, 2022 through October 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 November 01, 2022 through October 31, 2023

Medical	\$ 6,386,621
Dental	\$ 540,708
Prescription Drugs	\$ 1,523,253
Vision	<u>\$ 52,881</u>
Total Claims	\$ 8,503,463

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 = 764
 Current enrollment all Dental Plans = 773 : 60 day lagged enrollment = 764
 Current enrollment all Rx Plans = 773 : 60 day lagged enrollment = 764
 Current enrollment all Vision Plans = 773 : 60 day lagged enrollment = 764

Estimated IBNR Calculation

Medical	\$6,386,621 X (55/365) X (773/764) =	\$ 973,811	15.2%
+			
Dental	\$540,708 X (30/365) X (773/764) =	\$ 44,970	8.3%
+			
Rx	\$1,523,253 X (11/365) X (773/764) =	\$ 46,452	3.0%
+			
Vision	\$52,881 X (22/365) X (773/764) =	<u>\$ 3,225</u>	6.1%
=			
Total estimated IBNR as of October 31, 2023 =		\$ 1,068,458	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 September 30, 2023

Based on claims from October 01, 2022 through September 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 October 01, 2022 through September 30, 2023

Medical	\$ 6,900,264
Dental	\$ 533,268
Prescription Drugs	\$ 1,497,447
Vision	<u>\$ 53,626</u>
Total Claims	\$ 8,984,605

Average Estimated Lag Days

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

Number of employees covered:

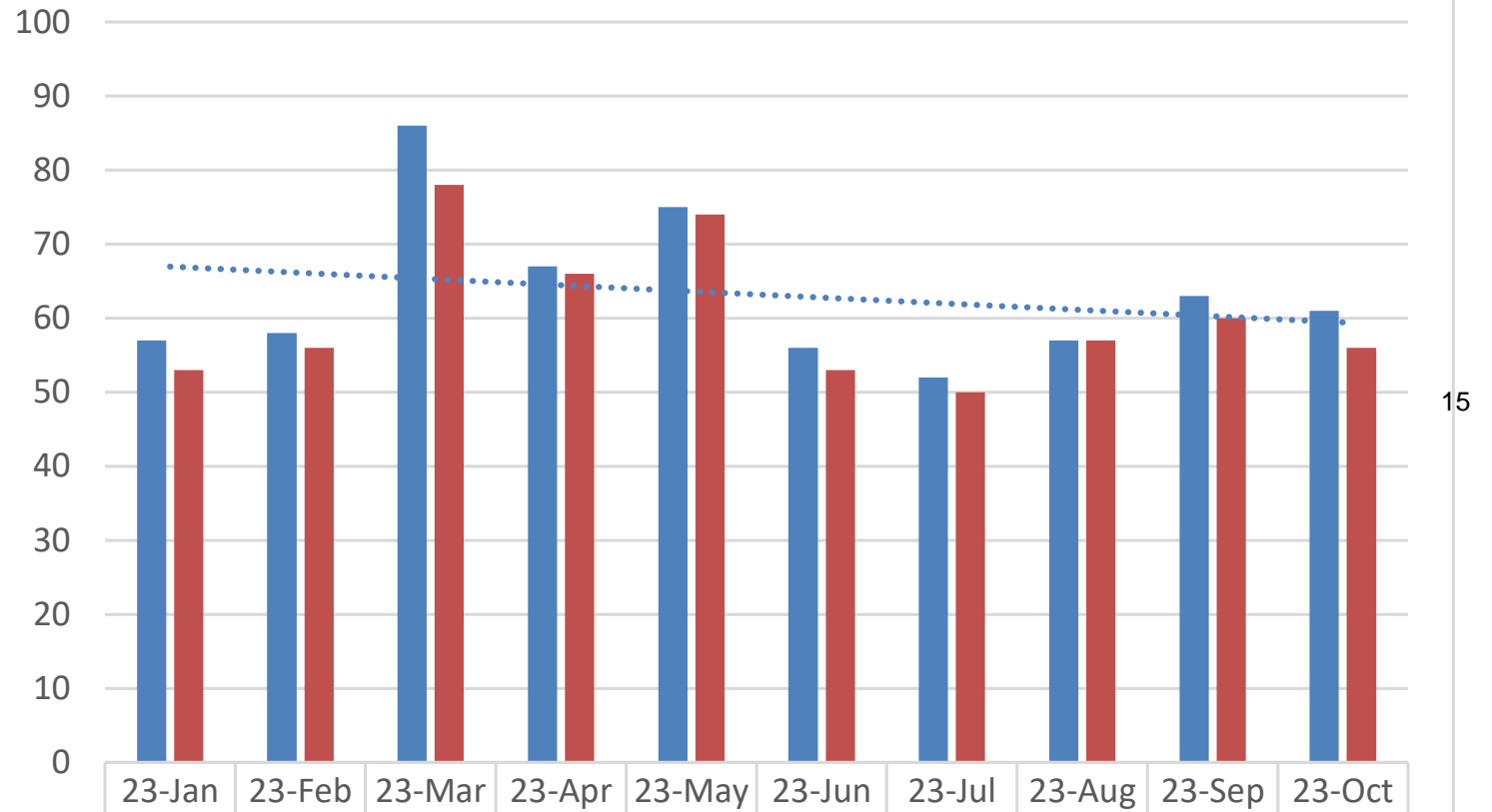
Current enrollment all Medical Plans = 770 : 60 day lagged enrollment = 761
 Current enrollment all Dental Plans = 770 : 60 day lagged enrollment = 761
 Current enrollment all Rx Plans = 770 : 60 day lagged enrollment = 761
 Current enrollment all Vision Plans = 770 : 60 day lagged enrollment = 761

Estimated IBNR Calculation

Medical	\$6,900,264 X (55/365) X (770/761) =	\$ 1,051,832	15.2%
+			
Dental	\$533,268 X (30/365) X (770/761) =	\$ 44,339	8.3%
+			
Rx	\$1,497,447 X (11/365) X (770/761) =	\$ 45,652	3.0%
+			
Vision	\$53,626 X (22/365) X (770/761) =	<u>\$ 3,270</u>	6.1%
=			
Total estimated IBNR as of September 30, 2023 =		\$ 1,145,093	12.7%

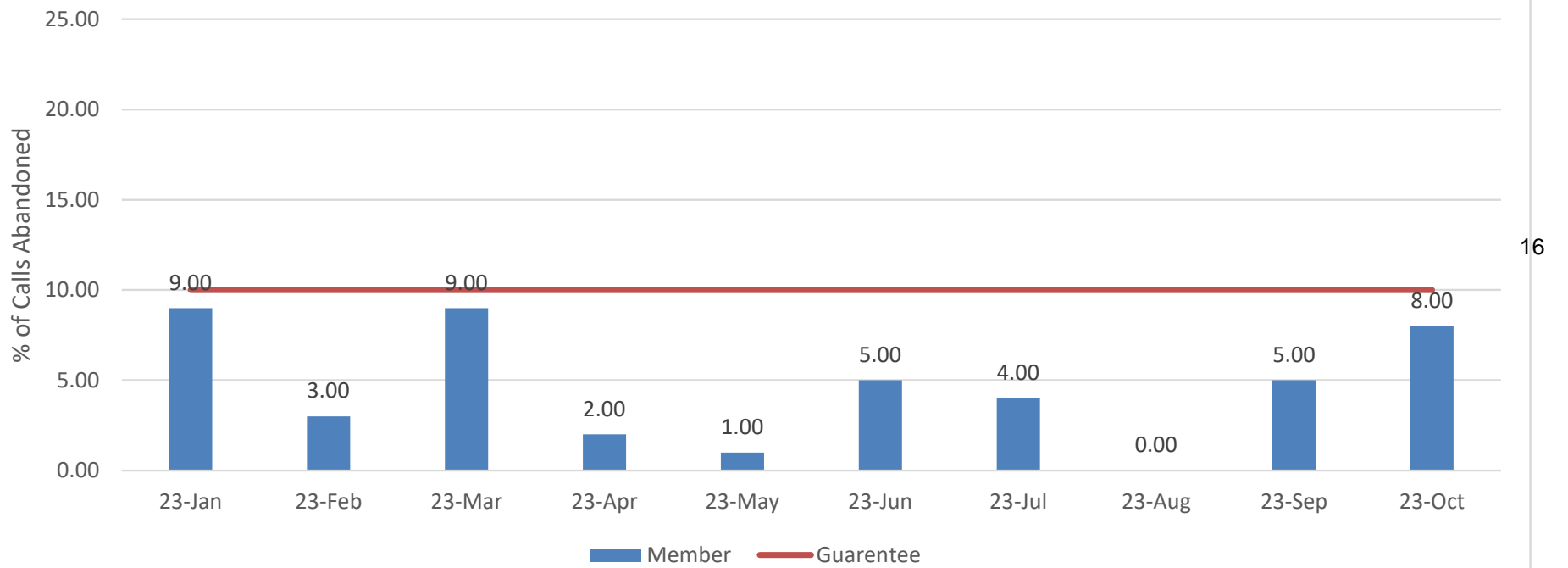
Note: Above reserve estimate excludes experience period claim(s) which have exceeded specific stop specific stop loss level. Any large ongoing claims or claim anomalies at termination may cause great fluctuations in actual runout numbers.
 These reserve estimates are calculated based on claims for the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

Douglas County School District Call Volume

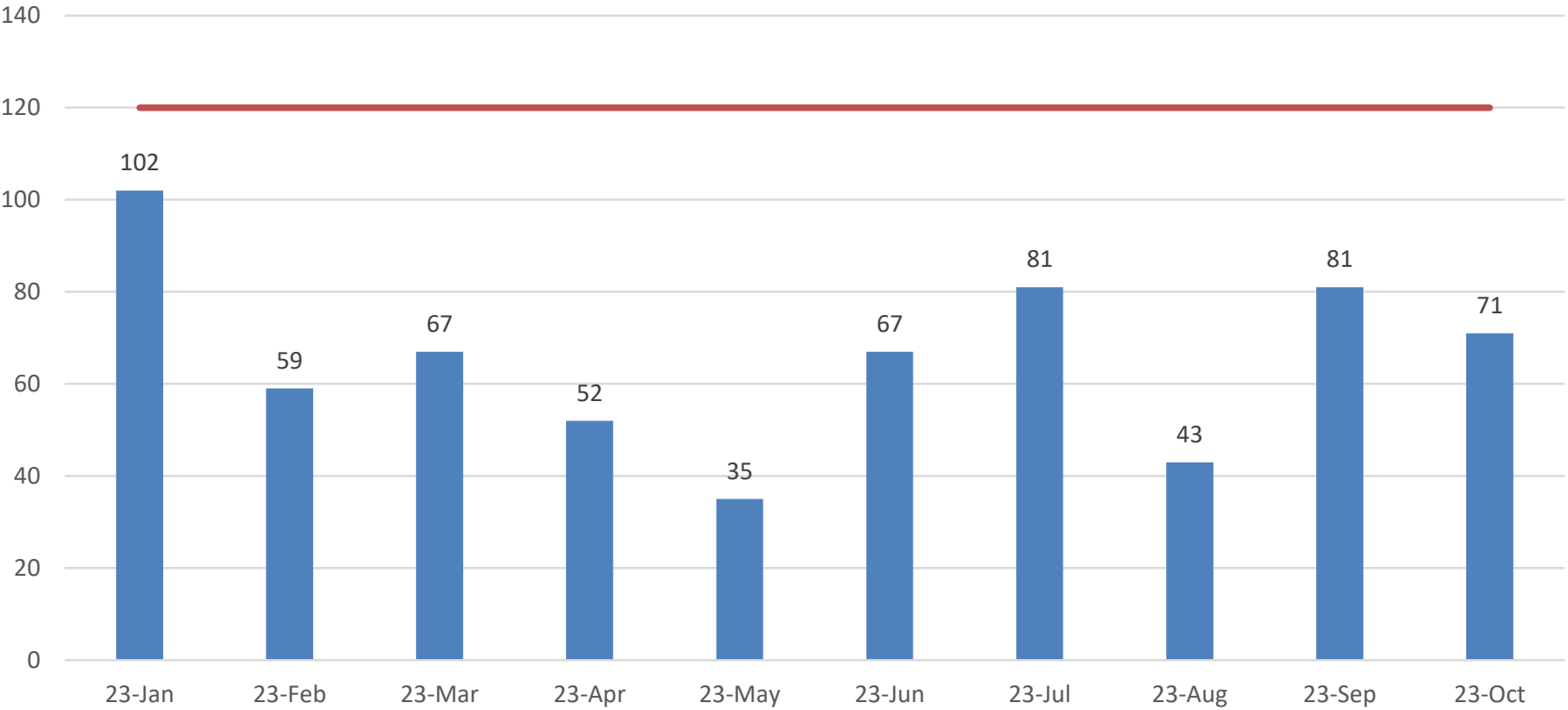


Member Calls Offered	57	58	86	67	75	56	52	57	63	61
Member Calls Answered	53	56	78	66	74	53	50	57	60	56

Douglas County School District Abandonment Rate



Douglas County School District Average Speed of Answer In seconds



■ HH - Actual ASA — Standard ASA 120 Second




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

	2023 Avg	January	February	March	April	May	June	July	August	September	October
Total											
Total Claims Received During Month	1,299	1,172	1,229	1,257	1,244	1,268	1,638	1,189	1,395	1,278	1,315
Total Claims Paid During Month	1,621	978	1,983	2,070	1,816	1,601	1,734	1,538	1,581	1,481	1,431
Claims Open at End of Month	273	906	408	239	174	150	166	175	157	172	178
Percentage of Claims Paid Within 30 Days	97.3%	90.0%	98.5%	91.1%	98.0%	98.0%	99.4%	98.0%	98.9%	99.8%	99.9%
Number of Claims Paid Over 30 Days	44	98	30	184	36	32	11	30	17	3	1

DOUGLAS COUNTY SCHOOL DISTRICT
SELF-INSURED HEALTH INSURANCE PLAN OVERVIEW

October-23

Month	Paid Claims			Plan Participants		DCSD Benefit Plan Design Cyle & Meter
	Monthly	Total	Average	Employee	Spouse or	
October	\$575,455	\$3,256,637	\$814,159	773	371	Incurred But Not Reported (IBNR) \$1,068,458
September	\$746,749	\$2,856,637	\$714,159	770	369	

2022-23 Comparison YTD						
Month	Paid Claims			Plan Participants		 1 IBNR = \$1,068,458 2 IBNR = \$2,136,916 3 IBNR = \$3,205,374 Projected 2023-24 Ending Fund Balance -\$2,041,780
	Monthly	Total	Average	Employee	Dependents	
October	\$639,439	\$2,767,923	\$691,981	757	435	
September	\$540,995	\$2,128,484	\$709,495	757	435	

Claims Report	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024
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	\$735,590
October	\$942,438	\$575,237	\$580,104	\$758,601	\$993,427	\$400,000
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	\$3,256,637
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	\$2,876.89

Fund Balance Report	2018-19	2019-20	2020-21	FY 21-22	FY 22-23
Fund Balance Report - As of June 30	\$3,485,417	\$2,900,257	\$3,055,107	\$1,713,523.00	\$403,413.00
Premium Payments	\$6,827,457	\$7,339,180	\$7,564,729	\$8,007,604	\$7,888,920
Insurance Proceeds	\$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	-\$6,966,774	-\$6,731,736	-\$8,541,210	-\$9,067,362	-\$7,950,000
Purchased Services	-\$306,856	-\$271,441	-\$284,913	-\$287,536	-\$330,000
Other	-\$679,916	-\$669,791	-\$707,462	-\$707,462	-\$793,000
Interest on Investment/Checking	\$56,434	\$40,044	\$9,387	\$3,008	\$5,000
Ending Fund Balance	\$2,900,257	\$3,055,107	\$1,748,781	\$657,930	\$193,303

Estimated Cash Flow	2023-24	023-24 Administrative Expense	2023-24	2023-24
July	\$728,435	-\$87,515	-\$1,008,995	-\$368,075
August	\$621,973	-\$83,917	-\$1,098,074	-\$560,018
September	\$631,584	-\$78,937	-\$735,590	-\$182,943
October	\$633,067	-\$87,524	-\$400,000	\$145,543
November				\$0
December				\$0
January				\$0
February				\$0
March				\$0
April				\$0
May				\$0
June				\$0
Total Claims	\$1,962,013	20 -\$249,648	-\$2,842,659	-\$1,130,294

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURANCE FUND BALANCE

October 2023

Year	Month	Revenue	Admin Costs	Claims	Cash Flow	Ending Fund Balance	Average Monthly Change
						-\$994,053	
2021	October	\$596,084	-\$88,661	-\$758,601	-\$251,178	-\$1,245,231	-\$251,178
2021	November	\$671,965	-\$93,538	-\$820,396	-\$241,969	-\$1,487,200	-\$246,574
2021	December	\$847,696	-\$89,277	-\$1,754,597	-\$996,178	-\$2,483,378	-\$496,442
2022	January	\$723,949	-\$2,497	-\$211,099	\$510,353	-\$1,973,025	-\$244,743
2022	February	\$652,535	-\$15,328	\$155,452	\$792,659	-\$1,180,366	-\$37,263
2022	March	\$652,601	-\$227,387	-\$1,124,963	-\$699,749	-\$1,880,115	-\$147,677
2022	April	\$1,651,422	-\$7,328	-\$116,358	\$1,527,736	-\$352,379	\$91,668
2022	May	\$718,936	-\$169,731	-\$610,376	-\$61,171	-\$413,550	\$72,563
2022	June	\$653,605	-\$113,125	-\$997,886	-\$457,406	-\$870,956	\$13,677
2022	July	\$716,610	-\$87,724	-\$649,873	-\$20,987	-\$891,943	\$10,211
2022	August	\$598,000	-\$86,022	-\$937,616	-\$425,638	-\$1,317,581	-\$29,412
2022	September	\$635,578	-\$73,652	-\$540,995	\$20,931	-\$1,296,650	-\$25,216
2022	October	\$626,969	-\$81,793	-\$993,426	-\$448,250	-\$1,744,900	-\$57,757
2022	November	\$1,727,793	-\$80,808	-\$214,397	\$1,432,588	-\$312,312	\$48,696
2022	December	\$645,143	-\$80,029	-\$919,953	-\$354,839	-\$667,151	\$21,793
2023	January	\$638,443	-\$82,010	-\$520,765	\$35,668	-\$631,483	\$22,661
2023	February	\$715,161	-\$84,033	-\$553,752	\$77,376	-\$554,107	\$25,879
2023	March	\$636,842	-\$86,605	-\$642,894	-\$92,657	-\$646,764	\$19,294
2023	April	\$636,586	-\$84,649	-\$561,828	-\$9,891	-\$656,655	\$17,758
2023	May	\$636,026	-\$82,726	-\$872,626	-\$319,326	-\$975,981	\$904
2023	June	\$722,571	-\$81,011	-\$728,608	-\$87,048	-\$1,063,029	-\$3,285
2023	July	\$728,435	-\$87,515	-\$1,008,996	-\$368,076	-\$1,431,105	-\$19,866
2023	August	\$621,973	-\$83,197	-\$1,112,051	-\$573,275	-\$2,004,380	-\$43,927
2023	September	\$631,584	-\$78,937	-\$735,590	-\$182,943	-\$2,187,323	-\$49,720
2023	October	\$633,067	-\$87,524	-\$400,000	\$145,543	-\$2,041,780	-\$41,909
2023	November				\$0	-\$2,083,689	-\$41,909
2023	December				\$0	-\$2,125,598	-\$41,909
2024	January				\$0	-\$2,167,507	-\$41,909
2024	February				\$0	-\$2,209,416	-\$41,909
2024	March				\$0	-\$2,251,325	-\$41,909
2024	April				\$0	-\$2,293,234	-\$41,909
2024	May				\$0	-\$2,335,144	-\$41,909
2024	June				\$0	-\$2,377,053	-\$41,909
2024	July				\$0	-\$2,418,962	-\$41,909
2024	August				\$0	-\$2,460,871	-\$41,909
2024	September				\$0	-\$2,502,780	-\$41,909
2024	October				\$0	-\$2,544,689	-\$41,909
2024	November				\$0	-\$2,586,598	-\$41,909
2024	December				\$0	-\$2,628,507	-\$41,909

IBNR October 2023: \$1,068,458