



# Douglas County School District Health Advisory Committee

District Office  
1638 Mono Avenue  
Minden, NV 89423

Tuesday, October 15, 2024  
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 September 24, 2024 Meeting (For Possible Action) 4

Attached are the minutes of the September 24, 2024 Health Advisory Committee Meeting for review and approval.

**RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated September 24, 2024.**

### 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)**

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

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

Nate Kerr, Lloyd Barnes

A representative from DCSD's broker, LP Insurance Services, Inc., will provide an overview of the District's Stop-Loss Insurance options for January 1, 2025 renewal. The Committee will discuss the information and recommendations that will be reviewed by the Board of Trustees during an upcoming School Board meeting.

### **9. 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, 2025 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.

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

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

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

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

### **12. Public Comment #2**

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

### **13. Adjournment**

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

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

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 September 24, 2024**

**Committee Members Present**

Jeannie Dwyer, Executive Director of Human Resources  
Darcy McInnis, DCPEA  
Kerry Stack, DCPEA  
Lin Falkner, DCPEA  
Elizabeth Martin, DCSSO  
Jeff Johnson, Chapter #6 Bus Drivers Association

**Absent**

Susan McNeill, DCAA

Nate Kerr, LP Insurance, Camille Barba, LP Insurance, Sam Petersen, LP Insurance, Jose Sandoval, Hometown Health, Sam Bradley, Hometown Health, Sue Estes (4:37), 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 Mrs. Dwyer at 4:33 p.m.

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

Motion passed 6 - 0

**2. Public Comment #1**

No public comment.

**3. Committee Members' Comment**

No committee member comment.

**4. Approval of Minutes of the August 27, 2024 meeting (For Possible Action)**

Ms. Martin made a motion to approve the August 27, 2024 minutes. Mrs. Stack seconded the motion.

Motion passed 6 - 0.

**5. Review of Claims (Information and Discussion)**

Mr. Kerr introduced Camille Barba and Sam Petersen from LP Insurance. He then reported on the paid claims through August 2024.

Exhibit 1 – Employee enrollment is up approximately .81% for 2024 and dependent enrollment is down approximately 2% (compared to 2023). Total employee claims (line 10) are down approximately 9% compared to plan year 2023. Cost per employee (Line 11) is \$667 (year to date - down 8% compared to 2023). Total claims for dependents (Line 18) are down approximately 25% compared to plan year 2023. Cost per dependent unit (Line 19) is \$667 (down 23% from 2023). Total claims (line 27) for the month of August were \$866,830. Average composite cost per employee (Line 28) is \$830 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 August was \$977,297. Average monthly composite net plan cost per employee per month is \$917 (Line 34) – a 9% decrease from 2023.

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$275,000). In August, there were three new large claims for a total of 5 large claims in excess of \$137,500 (50% of the current \$275,000 deductible).

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. August 2024 estimated IBNR is \$891,862.

Mr. Kerr noted that this report shows the data for costs to the plan, not revenue/funding. He also noted that the plan is performing better thus far in 2024 than in several years past.

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

Ms. Bradley from Hometown Health reported on customer service from August 2024. Customer Service Call Volume report data shows approximately 47 member calls in August (47 were answered). For August, the Average Seconds to Answer (ASA) was 19 seconds – this is three consecutive months below 20 seconds (performance guarantee is 75 seconds). August 2024 Abandonment rate was zero (performance guarantee is 10%) for the fourth month in a row. The claims report (clean claims) shows 978 claims received during the month of August, 1469 claims were processed in August. The number of claims paid within 30 days was at 98%.

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

For the month of August, paid claims were \$1,140,748 admin expenses were \$101,772. Total claims for fiscal year 24-25 so far are \$1,959,549. Total operating revenues for the fiscal year 24-25 so far are \$1,539,703. Estimated cash flow was negative \$530,000 in August. Mrs. Estes noted that she has budgeted for the \$1 million dollar transfer of funds to the plan again this year. She said that it is hard to imagine how the plan would “survive” if the transfers did not start a few years ago.

## **8. Review and clarify plan language for some of the services included in Douglas County School District's summary plan document. (Information, Discussion and Possible Action)**

Ms. Bradley reviewed the items currently in our plan document that, based on call data, need clarification for members and providers. Items include: wound care, in-office surgery, sleep studies, inpatient (mental health), partial hospital (mental health), breast pumps, and allergy services. If approved by the committee the language will be added to the plan document (the benefit is covered, the language is not currently in the plan document) – to clarify, this is not a plan change.

Mrs. Stack made a motion to approve the language as presented in the document. Mrs. Falkner seconded the motion. Motion passed 6 - 0

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

The committee discussed possible ways to increase revenue in an effort to support DCSD's self-funded insurance plan. Each plan year, LP Insurance looks at DCSD's claims data, plan performance in the most recent 12 months, and considers trends to project possible costs for the next plan year (2025). This then gives DCSD an idea of what needs to be done to increase revenue and funding levels to cover costs. Unfortunately, DCSD's plan sees a little more volatility because it is a small plan. Benefit changes in 2024 and a good claims year (thus far) have helped fund the plan better this year. The recommended projection is to increase revenue by approximately 6.6%. Ideally, funding levels match the costs and the standard recommendation is to increase revenue with a change(s) every year.

Mr. Kerr added that it is beneficial to do something, if possible, every year to increase revenue/funding. Mrs. Falkner reiterated that if we don't do the little things when it is good, there will have to be big changes when it was bad. Mrs. Dwyer asked if DCSD can guarantee \$1 million to be added every year. Mrs. Estes said that she has been budgeting for the \$1 million but did not offer a guarantee in future years.

Mrs. Dwyer asked what is “the biggest bang for our buck”? The most revenue is generated through changes to benefits (deductible, copayments, out of pocket maximums), and/or funding (increasing monthly premiums). The committee continued to review possible changes that would help revenue, including a review of the changes made for 2024 (increase premiums, increase out of pocket max). The committee also discussed whether to continue with the dental plan carry over but did not finalize a decision on that option.

The committee asked if there is a dollar amount attached to the 6%. The dollar amount translates to approximately \$570,000. DCSD’s rates are structured to subsidize dependents – meaning total dollars spent on premiums are “lopsided” on the employee level (costs are shifted on to DCSD). Whereas other entities subsidize costs via shifting costs through dependent premiums.

Committee members requested some additional data and agreed to continue discussion of this agenda item during the October Health Advisory Committee meeting.

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

No correspondence.

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

1 - DCSD health insurance education/town hall (“health plan 101”), possibly fall 2024 OR organize some sessions during the annual all staff professional development (Forum in October 2024).

2 – Consider plan changes for 2025 plan year (consider dental rollover changes?).

3 – Stop Loss renewal (October agenda).

\*\*NOTE: HAC meeting dates for 2024-25: 10/15/2024, 11/19/2024, 1/28/2025, 2/25/2025, 3/25/2025, 4/29/2025, 5/27/2025.

### **12. Public Comment #2**

No public comment.

### **13. Adjournment**

The meeting was adjourned at 5:47 p.m. by Mrs. Dwyer.

Submitted by,

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

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# Douglas County School District

**September-24**

**Group Health Plan  
Cost Analysis Report**

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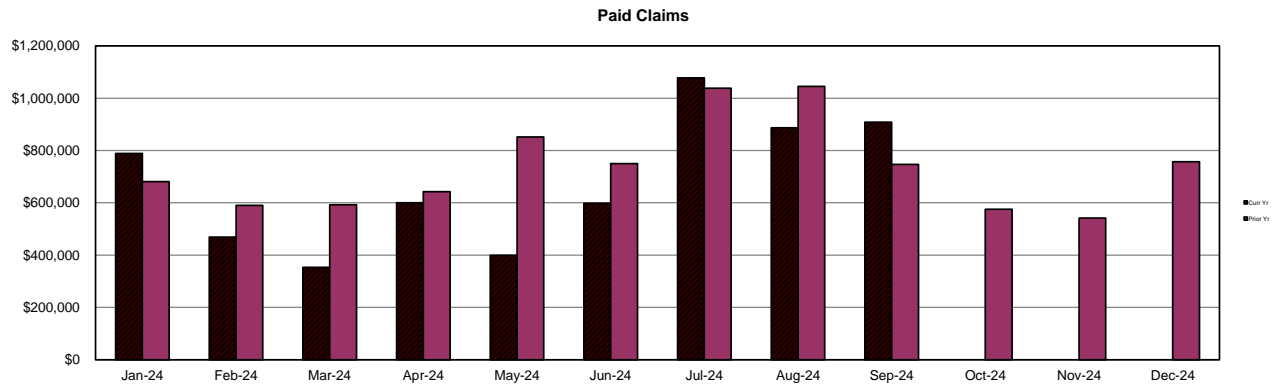
<b>Exhibits</b>	<b>Description</b>
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**Douglas County School District  
PAID CLAIMS**

Line #		Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Totals	Current Year Mo. Average	Prior Year Mo. Average	% Difference
<b>ENROLLMENT</b>																	
1	Employees	784	783	785	786	786	789	786	732	751	0	0	0	6,982	776	773	0.41%
2	Dependent Units	187	187	187	190	191	190	193	195	199	0	0	0	1,719	191	197	-3.25%
3	Total # of Dependents	352	353	353	357	361	358	365	372	373	0	0	0	3,244	360	366	-1.52%
<b>EMPLOYEE CLAIMS</b>																	
4	Medical	\$582,264	\$221,551	\$189,748	\$373,337	\$205,198	\$320,199	\$730,798	\$442,251	\$595,727	\$0	\$0	\$0	\$3,661,073	\$406,786	\$454,204	-10.44%
5	Less Stop Loss Reimbursement	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$9,495)	(\$33,058)	-71.28%
6	Net Medical Claims	\$496,811	\$221,551	\$189,748	\$373,337	\$205,198	\$320,199	\$730,798	\$442,251	\$595,727	\$0	\$0	\$0	\$3,575,620	\$397,291	\$421,146	-5.66%
7	Prescription	\$113,540	\$129,718	\$118,934	\$105,863	\$126,607	\$122,296	\$126,408	\$116,359	\$154,802	\$0	\$0	\$0	\$1,114,525	\$123,836	\$109,316	13.28%
8	Dental	\$34,901	\$20,189	\$5,993	\$6,259	\$7,899	\$42,602	\$43,974	\$21,988	\$25,830	\$0	\$0	\$0	\$209,634	\$23,293	\$29,541	-21.15%
9	Vision	\$4,609	\$3,791	\$3,139	\$6,553	\$3,801	\$3,853	\$4,597	\$5,178	\$3,110	\$0	\$0	\$0	\$38,631	\$4,292	\$3,707	15.79%
10	<b>Total Employee</b>	<b>\$649,862</b>	<b>\$375,248</b>	<b>\$317,813</b>	<b>\$492,012</b>	<b>\$343,504</b>	<b>\$488,950</b>	<b>\$905,777</b>	<b>\$585,776</b>	<b>\$779,468</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$4,938,411</b>	<b>\$548,712</b>	<b>\$563,710</b>	<b>-2.66%</b>
11	<i>Cost Per Employee</i>	<i>\$828.91</i>	<i>\$479.24</i>	<i>\$404.86</i>	<i>\$625.97</i>	<i>\$437.03</i>	<i>\$619.71</i>	<i>\$1,152.39</i>	<i>\$800.24</i>	<i>\$1,037.91</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$6,365.75</i>	<i>\$707.31</i>	<i>\$729.64</i>	<i>-3.06%</i>
<b>DEPENDENT CLAIMS</b>																	
12	Medical	\$107,665	\$68,495	\$25,093	\$80,460	\$37,608	\$82,549	\$132,818	\$273,300	\$106,260	\$0	\$0	\$0	\$914,248	\$101,583	\$135,835	-25.22%
13	Less Stop Loss Reimbursement	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00%
14	Net Medical Claims	\$107,665	\$68,495	\$25,093	\$80,460	\$37,608	\$82,549	\$132,818	\$273,300	\$106,260	\$0	\$0	\$0	\$914,248	\$101,583	\$135,835	-25.22%
15	Prescription	\$15,767	\$15,716	\$9,767	\$18,230	\$13,953	\$12,753	\$24,329	\$14,138	\$15,725	\$0	\$0	\$0	\$140,376	\$15,597	\$18,046	-13.57%
16	Dental	\$13,881	\$8,329	\$0	\$8,513	\$3,635	\$12,917	\$13,711	\$13,014	\$6,139	\$0	\$0	\$0	\$80,138	\$8,904	\$15,881	-43.93%
17	Vision	\$1,488	\$1,151	\$656	\$1,007	\$700	\$1,042	\$860	\$602	\$669	\$0	\$0	\$0	\$8,176	\$908	\$903	0.65%
18	<b>Total Dependent</b>	<b>\$138,801</b>	<b>\$93,690</b>	<b>\$35,516</b>	<b>\$108,210</b>	<b>\$55,896</b>	<b>\$109,261</b>	<b>\$171,718</b>	<b>\$301,054</b>	<b>\$128,792</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,142,938</b>	<b>\$126,993</b>	<b>\$170,665</b>	<b>-25.59%</b>
19	<i>Cost Per Dependent Unit</i>	<i>\$742.25</i>	<i>\$501.02</i>	<i>\$189.92</i>	<i>\$569.53</i>	<i>\$292.65</i>	<i>\$575.06</i>	<i>\$889.73</i>	<i>\$1,543.87</i>	<i>\$647.20</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$5,983.97</i>	<i>\$664.89</i>	<i>\$864.49</i>	<i>-23.09%</i>
20	<i>Cost Per Dependent</i>	<i>\$394.32</i>	<i>\$265.41</i>	<i>\$100.61</i>	<i>\$303.11</i>	<i>\$154.84</i>	<i>\$305.20</i>	<i>\$470.46</i>	<i>\$809.29</i>	<i>\$345.29</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$3,170.91</i>	<i>\$352.32</i>	<i>\$466.30</i>	<i>-24.44%</i>
<b>EMPLOYEE + DEPENDENT</b>																	
21	Medical	\$689,929	\$290,046	\$214,841	\$453,797	\$242,806	\$402,748	\$863,616	\$715,552	\$701,986	\$0	\$0	\$0	\$4,575,321	\$508,369	\$590,039	-13.84%
22	Less Stop Loss Reimbursement	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$9,495)	(\$33,058)	-71.28%
23	Net Medical Claims	\$604,476	\$290,046	\$214,841	\$453,797	\$242,806	\$402,748	\$863,616	\$715,552	\$701,986	\$0	\$0	\$0	\$4,489,868	\$498,874	\$556,981	-10.43%
24	Prescription	\$129,307	\$145,433	\$128,700	\$124,093	\$140,560	\$135,049	\$150,736	\$130,496	\$170,526	\$0	\$0	\$0	\$1,254,901	\$139,433	\$127,363	9.48%
25	Dental	\$48,782	\$28,517	\$5,993	\$14,772	\$11,534	\$55,519	\$57,684	\$35,002	\$31,969	\$0	\$0	\$0	\$289,772	\$32,197	\$45,422	-29.12%
26	Vision	\$6,097	\$4,942	\$3,795	\$7,561	\$4,501	\$4,895	\$5,458	\$5,780	\$3,779	\$0	\$0	\$0	\$46,808	\$5,201	\$4,609	12.83%
27	<b>Total Claims</b>	<b>\$788,662</b>	<b>\$468,938</b>	<b>\$353,329</b>	<b>\$600,222</b>	<b>\$399,400</b>	<b>\$598,211</b>	<b>\$1,077,494</b>	<b>\$886,830</b>	<b>\$908,260</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$6,081,349</b>	<b>\$675,705</b>	<b>\$734,375</b>	<b>-7.99%</b>
28	<i>Composite Cost Per Employee</i>	<i>\$1,005.95</i>	<i>\$598.90</i>	<i>\$450.10</i>	<i>\$763.64</i>	<i>\$508.14</i>	<i>\$758.19</i>	<i>\$1,370.86</i>	<i>\$1,211.52</i>	<i>\$1,209.40</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$7,839.03</i>	<i>\$871.00</i>	<i>\$950.54</i>	<i>-8.37%</i>
29	<i>Composite Cost Per Member</i>	<i>\$694.25</i>	<i>\$412.80</i>	<i>\$310.48</i>	<i>\$525.13</i>	<i>\$348.21</i>	<i>\$521.54</i>	<i>\$936.14</i>	<i>\$803.29</i>	<i>\$808.06</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$5,352.25</i>	<i>\$594.69</i>	<i>\$644.99</i>	<i>-7.80%</i>

**Douglas County School District  
PAID CLAIMS**

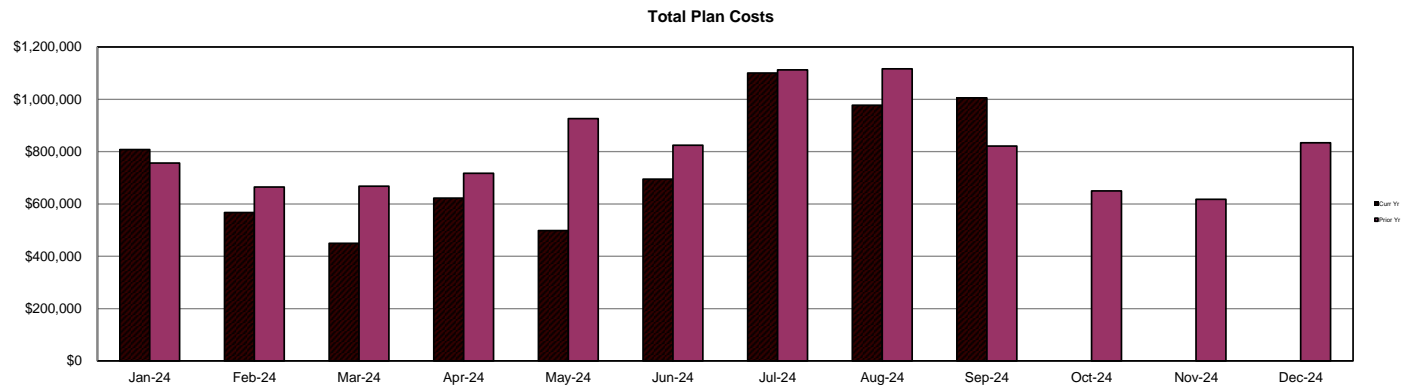


**Douglas County School District**  
**TOTAL PLAN COSTS**

Line #		Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Totals	Current Year Mo. Average	Prior Year Mo. Average	% Difference
<b>EMPLOYEE</b>																	
1	TPA / UTIL REVIEW / COBRA / TELE DOC	\$27.90	\$27.90	\$27.90	\$27.90	\$27.90	\$27.90	\$27.90	\$27.90	\$27.90	\$0.00	\$0.00	\$0.00	\$194,798	\$21,644	\$13,489	60.45%
2	Specific Stop Loss	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$0.00	\$0.00	\$0.00	\$473,240	\$52,582	\$45,127	16.52%
3	PPO Networks (Dental)	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.00	\$0.00	\$0.00	\$4,887	\$543	\$541	0.41%
4	VSP	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$0.00	\$0.00	\$0.00	\$11,730	\$1,303	\$1,298	0.41%
5	Consulting Fee (Estimated)	\$1.91	\$1.92	\$1.91	\$1.91	\$1.91	\$1.90	\$1.91	\$2.05	\$2.00	\$0.00	\$0.00	\$0.00	\$13,500	\$1,500	\$1,500	0.00%
6	Total Fixed	\$99.97	\$99.98	\$99.97	\$99.97	\$99.97	\$99.96	\$99.97	\$100.11	\$100.06	\$0.00	\$0.00	\$0.00	\$698,155	\$77,573	\$61,955	25.21%
7	Exposures	784	783	785	786	786	789	786	732	751	0	0	0	6,982	776	773	0.41%
8	Employee Fixed Costs	\$78,379	\$78,281	\$78,477	\$78,575	\$78,575	\$78,869	\$78,575	\$73,280	\$75,143	\$0	\$0	\$0	\$698,155	\$77,573	\$61,955	25.21%
9	Total Gross Claims	\$735,315	\$375,248	\$317,813	\$492,012	\$343,504	\$488,950	\$905,777	\$585,776	\$779,468	\$0	\$0	\$0	\$5,023,864	\$558,207	\$596,769	-6.46%
10	Gross Plan Costs	\$813,694	\$453,529	\$396,290	\$570,587	\$422,079	\$567,819	\$984,352	\$659,056	\$854,611	\$0	\$0	\$0	\$5,722,019	\$635,780	\$658,723	-3.48%
11	Stop-Loss Reimbursements	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$9,495)	(\$33,058)	-71.28%
12	Net Plan Costs	\$728,241	\$453,529	\$396,290	\$570,587	\$422,079	\$567,819	\$984,352	\$659,056	\$854,611	\$0	\$0	\$0	\$5,636,566	\$626,285	\$625,665	0.10%
13	Per Employee Gross Plan Costs	<b>\$1,037.87</b>	<b>\$579.22</b>	<b>\$504.83</b>	<b>\$725.94</b>	<b>\$537.00</b>	<b>\$719.67</b>	<b>\$1,252.36</b>	<b>\$900.35</b>	<b>\$1,137.96</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$7,375.85</b>	<b>\$819.54</b>	<b>\$852.62</b>	<b>-3.88%</b>
14	Per Employee Net Plan Costs	<b>\$928.88</b>	<b>\$579.22</b>	<b>\$504.83</b>	<b>\$725.94</b>	<b>\$537.00</b>	<b>\$719.67</b>	<b>\$1,252.36</b>	<b>\$900.35</b>	<b>\$1,137.96</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$7,265.70</b>	<b>\$807.30</b>	<b>\$809.83</b>	<b>-0.31%</b>
<b>DEPENDENT</b>																	
15	Specific Stop Loss (+ 1 Dep.)	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$0.00	\$0.00	\$0.00	\$62,934	\$6,993	\$6,518	7.28%
16	Specific Stop Loss (+ Fam.)	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$0.00	\$0.00	\$0.00	\$64,341	\$7,149	\$6,077	16.64%
17	Dependent Units (+ 1 Dep.)	91	91	92	96	95	94	95	97	99	0	0	0	850	94	102	-7.56%
18	Dependent Units (Fam.)	96	96	95	94	96	96	98	98	100	0	0	0	869	97	95	1.37%
19	Dependent Fixed Costs	\$13,845	\$13,845	\$13,845	\$14,068	\$14,142	\$14,068	\$14,290	\$14,438	\$14,734	\$0	\$0	\$0	\$127,275	\$14,142	\$12,595	12.28%
20	Total Gross Claims	\$138,801	\$93,690	\$35,516	\$108,210	\$55,896	\$109,261	\$171,718	\$301,054	\$128,792	\$0	\$0	\$0	\$1,142,938	\$126,993	\$170,665	-25.59%
21	Gross Plan Costs	\$152,646	\$107,536	\$49,361	\$122,278	\$70,038	\$123,329	\$186,008	\$315,492	\$143,526	\$0	\$0	\$0	\$1,270,213	\$141,135	\$183,260	-22.99%
22	Stop-Loss Reimbursements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00%
23	Net Plan Costs	\$152,646	\$107,536	\$49,361	\$122,278	\$70,038	\$123,329	\$186,008	\$315,492	\$143,526	\$0	\$0	\$0	\$1,270,213	\$141,135	\$183,260	-22.99%
24	Per Dependent Unit Gross Plan Costs	<b>\$816.29</b>	<b>\$575.06</b>	<b>\$263.96</b>	<b>\$643.57</b>	<b>\$366.69</b>	<b>\$649.10</b>	<b>\$963.77</b>	<b>\$1,617.91</b>	<b>\$721.24</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$6,617.58</b>	<b>\$735.29</b>	<b>\$928.29</b>	<b>-20.79%</b>
25	Per Dependent Unit Net Plan Costs	<b>\$816.29</b>	<b>\$575.06</b>	<b>\$263.96</b>	<b>\$643.57</b>	<b>\$366.69</b>	<b>\$649.10</b>	<b>\$963.77</b>	<b>\$1,617.91</b>	<b>\$721.24</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$6,617.58</b>	<b>\$735.29</b>	<b>\$928.29</b>	<b>-20.79%</b>
26	Per Dependent Net Plan Costs	<b>\$433.65</b>	<b>\$304.63</b>	<b>\$139.83</b>	<b>\$342.51</b>	<b>\$194.01</b>	<b>\$344.49</b>	<b>\$509.61</b>	<b>\$848.10</b>	<b>\$384.79</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$3,501.63</b>	<b>\$389.07</b>	<b>\$501.91</b>	<b>-22.48%</b>
<b>EMPLOYEE + DEPENDENT</b>																	
27	*Fixed Costs	\$95,374	\$98,182	\$96,121	\$95,435	\$98,722	\$96,516	\$97,564	\$90,467	\$96,966	\$0	\$0	\$0	\$865,347	\$96,150	\$74,550	28.97%
28	Total Claims	\$874,115	\$468,938	\$353,329	\$600,222	\$399,400	\$598,211	\$1,077,494	\$886,830	\$908,260	\$0	\$0	\$0	\$6,166,802	\$685,200	\$767,433	-10.72%
29	Gross Plan Costs	\$969,489	\$567,121	\$449,450	\$695,657	\$498,123	\$694,727	\$1,175,058	\$977,297	\$1,005,227	\$0	\$0	\$0	\$7,032,149	\$781,350	\$841,983	-7.20%
30	Stop-Loss Reimbursements	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$9,495)	(\$33,058)	-71.28%
31	Pharmacy Rebates	(\$76,216)	\$0	\$0	(\$73,444)	\$0	\$0	(\$74,629)	\$0	\$0	\$0	\$0	\$0	(\$224,289)	(\$24,921)	(\$27,705)	-10.05%
32	Net Plan Costs	\$807,820	\$567,121	\$449,450	\$622,213	\$498,123	\$694,727	\$1,100,429	\$977,297	\$1,005,227	\$0	\$0	\$0	\$6,722,407	\$746,934	\$781,219	-4.39%
33	Composite Gross Plan Cost Per Employee	<b>\$1,236.59</b>	<b>\$724.29</b>	<b>\$572.55</b>	<b>\$885.06</b>	<b>\$633.74</b>	<b>\$880.52</b>	<b>\$1,494.99</b>	<b>\$1,335.11</b>	<b>\$1,338.52</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$9,064.64</b>	<b>\$1,007.18</b>	<b>\$1,089.83</b>	<b>-7.58%</b>
34	Composite Net Plan Cost Per Employee	<b>\$1,030.38</b>	<b>\$724.29</b>	<b>\$572.55</b>	<b>\$791.62</b>	<b>\$633.74</b>	<b>\$880.52</b>	<b>\$1,400.04</b>	<b>\$1,335.11</b>	<b>\$1,338.52</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$8,665.38</b>	<b>\$962.82</b>	<b>\$1,011.18</b>	<b>-4.78%</b>
35	Composite Net Plan Cost Per Member	<b>\$711.11</b>	<b>\$499.23</b>	<b>\$394.95</b>	<b>\$544.37</b>	<b>\$434.28</b>	<b>\$605.69</b>	<b>\$956.06</b>	<b>\$885.23</b>	<b>\$894.33</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$5,887.67</b>	<b>\$654.19</b>	<b>\$710.47</b>	<b>-7.92%</b>

\*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 \$137,500 (Accumulative Paid Amounts Year to Date)**

<b>CLAIMANT</b>		<b>Jan-24</b>	<b>Feb-24</b>	<b>Mar-24</b>	<b>Apr-24</b>	<b>May-24</b>	<b>Jun-24</b>	<b>Jul-24</b>	<b>Aug-24</b>	<b>Sep-24</b>	<b>Oct-24</b>	<b>Nov-24</b>	<b>Dec-24</b>
Claim #	<u>Total Amount of Claim Year to Date</u>												
1	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$144,702	\$146,913	\$147,759			
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$158,818	\$173,383	\$191,738			
3	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$212,343	\$214,949			
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$172,666	\$191,787			
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$139,643	\$139,643			
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$152,868			
7	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$140,204			
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$196,958			
9		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
10		\$0	\$0	\$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>\$303,520</b>	<b>\$844,948</b>	<b>\$1,375,906</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>\$303,520</b>	<b>\$541,428</b>	<b>\$530,958</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Claim #	<u>Amount Over Specific Stop-Loss (\$275,000)</u>												
1	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
3	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
7	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
9		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
10		\$0	\$0	\$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>\$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>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Note: *Unavailable from Hometown Health at this time.*

## Douglas County School District

Hometown Health self-funded health plan reserve as of September 30, 2024

Based on claims from October 01, 2023 through September 30, 2024

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, 2023 through September 30, 2024

<b>Medical</b>	\$ 5,838,409
<b>Dental</b>	\$ 409,487
<b>Prescription Drugs</b>	\$ 1,648,031
<b>Vision</b>	<u>\$ 59,337</u>
<b>Total Claims</b>	<b>\$ 7,955,265</b>

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 = 751 : 60 day lagged enrollment = 781

Current enrollment all Dental Plans = 751 : 60 day lagged enrollment = 781

Current enrollment all Rx Plans = 751 : 60 day lagged enrollment = 781

Current enrollment all Vision Plans = 751 : 60 day lagged enrollment = 781

### Estimated IBNR Calculation

Medical	\$5,838,409 X (55/365) X (751/781) =	\$ 846,328	14.5%
+			
Dental	\$409,487 X (30/365) X (751/781) =	\$ 32,378	7.9%
+			
Rx	\$1,648,031 X (11/365) X (751/781) =	\$ 47,779	2.9%
+			
Vision	\$59,337 X (22/365) X (751/781) =	<u>\$ 3,441</u>	5.8%
=			
<b>Total estimated IBNR as of September 30, 2024 =</b>		<b>\$ 929,925</b>	<b>11.7%</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 August 31, 2024

Based on claims from September 01, 2023 through August 31, 2024

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, 2023 through August 31, 2024

<b>Medical</b>	\$ 5,739,224
<b>Dental</b>	\$ 410,265
<b>Prescription Drugs</b>	\$ 1,586,221
<b>Vision</b>	<u>\$ 58,045</u>
<b>Total Claims</b>	<b>\$ 7,793,754</b>

Average Estimated Lag Days

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

Number of employees covered:

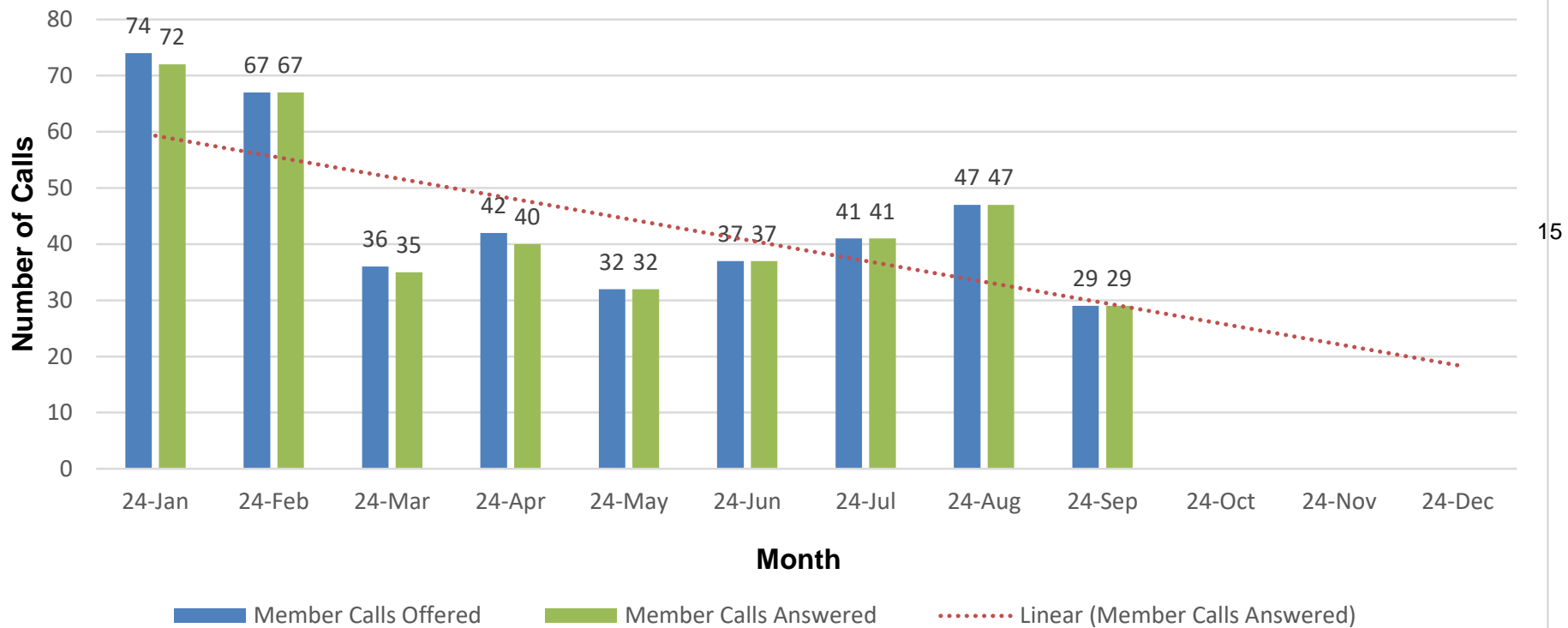
Current enrollment all Medical Plans = 732 : 60 day lagged enrollment = 780  
 Current enrollment all Dental Plans = 732 : 60 day lagged enrollment = 780  
 Current enrollment all Rx Plans = 732 : 60 day lagged enrollment = 780  
 Current enrollment all Vision Plans = 732 : 60 day lagged enrollment = 780

**Estimated IBNR Calculation**

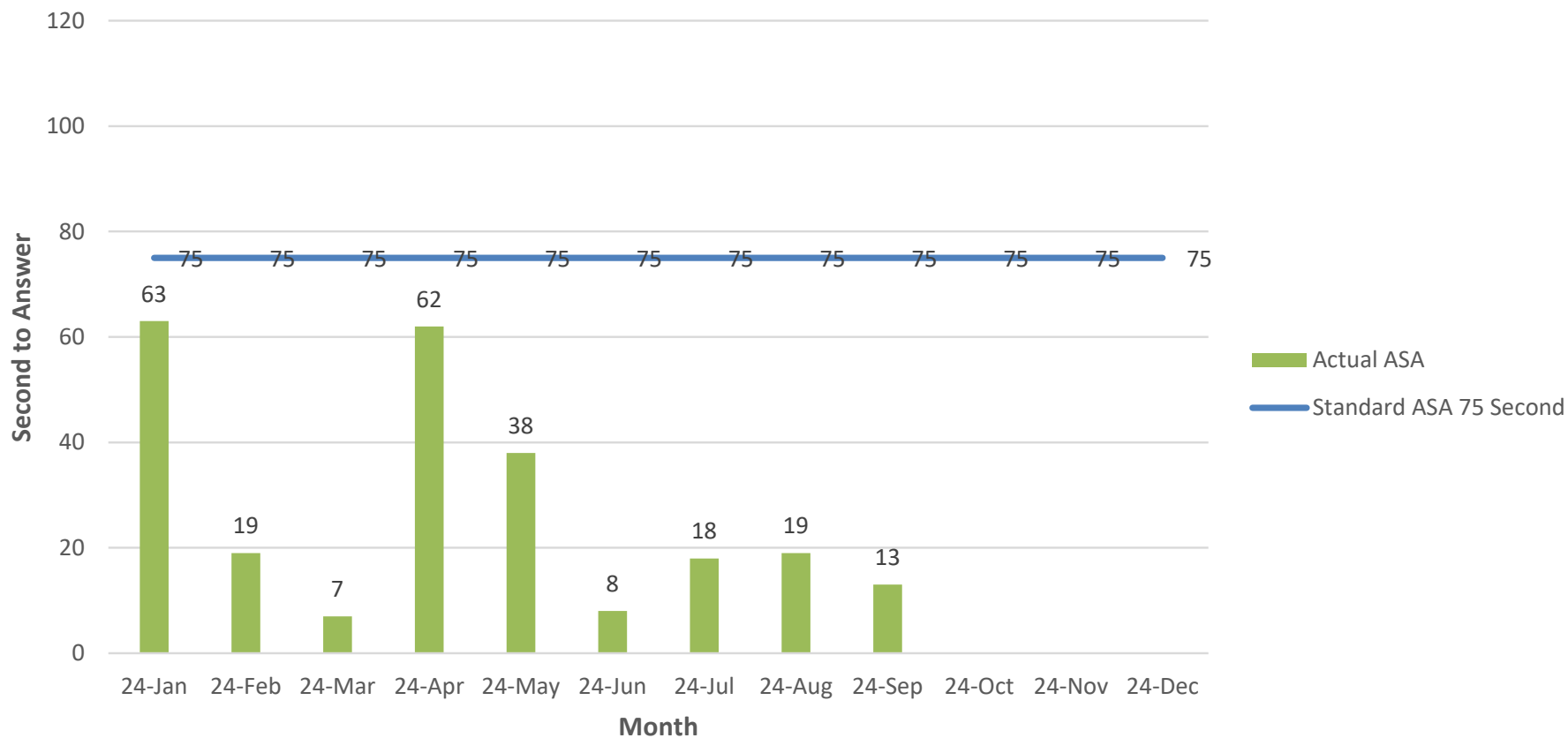
Medical	\$5,739,224 X (55/365) X (732/780) =	\$ 812,029	14.1%
+			
Dental	\$410,265 X (30/365) X (732/780) =	\$ 31,662	7.7%
+			
Rx	\$1,586,221 X (11/365) X (732/780) =	\$ 44,886	2.8%
+			
Vision	\$58,045 X (22/365) X (732/780) =	<u>\$ 3,285</u>	5.7%
=			
<b>Total estimated IBNR as of August 31, 2024 =</b>		<b>\$ 891,862</b>	<b>11.4%</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.

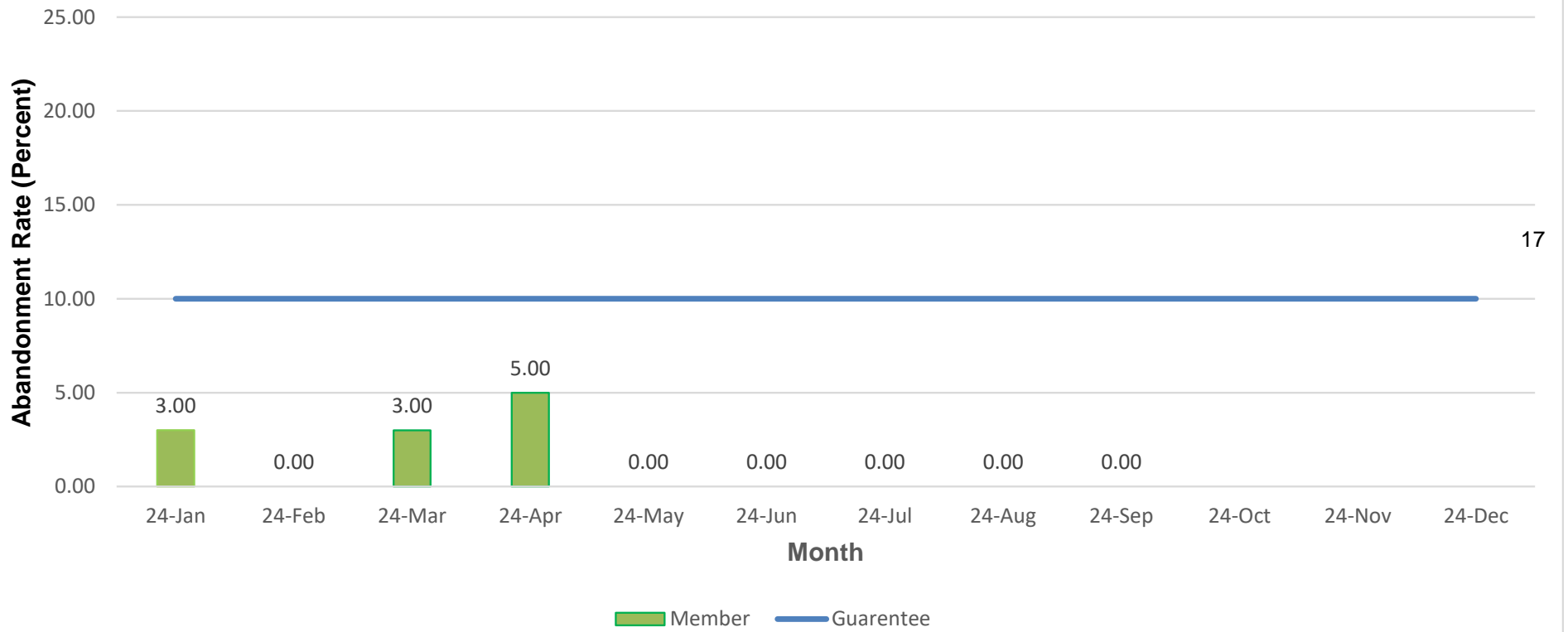
# Hometown Health - DCSD Dedicated Phone Number Customer Services Department Call Volume



# Hometown Health - DCSD Dedicated Phone Number Customer Services Department Average Seconds to Answer



# Hometown Health - DCSD Dedicated Phone Number Customer Services Department Abandonment Rate





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

	2024	January	February	March	April	May	June	July	August	September
<b>Total</b>										
Total Claims Received During Month	1,166	1,378	947	1,073	783	1,111	1,400	1,141	1,533	1,124
Total Claims Paid During Month	1,360	1,501	1,076	1,176	1,189	1,291	1,546	1,320	1,780	1,357
Claims Open at End of Month	224	213	187	205	222	214	241	222	240	273
Percentage of Claims Paid Within 30 Days	98.7%	99.5%	99.5%	99.9%	100.0%	99.7%	98.6%	99.8%	98.5%	92.9%
Number of Claims Paid Over 30 Days	18	7	5	1	0	4	21	2	26	97
<b>Medical</b>										
Total Claims Received During Month	1,033	1,174	833	1,044	686	1,048	1,144	885	1,398	1,086
Total Claims Paid During Month	1,235	1,279	962	1,156	1,158	1,238	1,346	1,149	1,637	1,190
Claims Open at End of Month	45	41	15	33	47	37	60	38	52	83
Percentage of Claims Paid Within 30 Days	99.6%	99.5%	99.5%	99.9%	100.0%	99.8%	99.6%	99.9%	99.9%	98.0%
Number of Claims Paid Over 30 Days	5	7	5	1	0	2	5	1	2	24
										18
<b>Dental</b>										
Total Claims Received During Month	132	204	112	29	97	62	255	256	135	38
Total Claims Paid During Month	124	222	112	20	31	53	199	171	143	167
Claims Open at End of Month	106	99	99	99	102	104	108	111	115	117
Percentage of Claims Paid Within 30 Days	89.6%	100.0%	100.0%	100.0%	100.0%	96.2%	92.0%	99.4%	83.2%	56.3%
Number of Claims Paid Over 30 Days	13	0	0	0	0	2	16	1	24	73



