

# Douglas County School District Health Advisory Committee

District Office  
1638 Mono Avenue  
Minden, NV 89423

Tuesday, November 19, 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 October 15, 2024 Meeting (For Possible Action) 3

Attached are the minutes of the October 15, 2024 Health Advisory Committee Meeting for review and approval.

**RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated October 15, 2024.**

### 5. Review of Claims (Information and Discussion) 6

Lloyd Barnes, Nate Kerr

A representative from DCSD's broker, LP Insurance Services, Inc., will review claims expenses for Douglas County School District's self-funded health insurance.

### 6. Customer Service Review (Information and Discussion) 14

Sam Bradley

A representative from Douglas County School District's Third Party Administrator, Hometown Health, will review customer service statistics.

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

**18**

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 Leeann Caires at 775-782-5134 or 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:

Douglas County School District, Minden, NV

District website: [www.dcsd.k12.nv.us](http://www.dcsd.k12.nv.us)

State of Nevada website: <https://notice.nv.gov>

**DRAFT - Minutes of the Health Advisory  
Committee Meeting of October 15, 2024**

**Committee Members Present**

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

**Absent**

Lin Falkner, DCPEA

Nate Kerr, LP Insurance, Lloyd Barnes, LP Insurance, Jose Sandoval, Hometown Health, Sam Bradley, Hometown Health, and Leeann Caires, DCSD Human Resources.

Meeting minutes are created and provided in accordance with NRS 241.035. They are not a word-for-word transcript of the meeting.

**1. Call to Order**

The meeting was called to order by Mrs. Dwyer at 4:32 p.m.

Mrs. Stack 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 September 24, 2024 meeting (For Possible Action)**

Ms. Martin made a motion to approve the September 24, 2024 minutes. Ms. McNeall seconded the motion.

Motion passed 6 - 0.

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

Mr. Barnes reported on the paid claims through September 2024.

Exhibit 1 – Employee enrollment is up approximately 0.41% for 2024 and dependent enrollment is down approximately 3% (compared to 2023). Total employee claims (line 10) are down approximately 2% compared to plan year 2023. Cost per employee (Line 11) is \$707 (year to date - down 3% 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 \$664 (down 23% from 2023). Total claims (line 27) for the month of September were \$908,260. Average composite cost per employee (Line 28) is \$871 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 September was \$1,005,227. Average monthly composite net plan cost per employee per month is \$962 (Line 34) – a 4% 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 September, there were three new large claims for a total of 8 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. September 2024 estimated IBNR is \$920,925 (up slightly from August).

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

Ms. Bradley from Hometown Health reported on customer service from September 2024. Customer Service Call Volume report data shows approximately 29 member calls in September (29 were answered). For September, the Average Seconds to Answer (ASA) was 13 seconds – this is four consecutive months below 20 seconds (performance guarantee is 75 seconds). September 2024 Abandonment rate was zero (performance guarantee is 10%) for the fifth month in a row. The claims report shows 1,124 claims received during the month of September; 1,357 claims were processed in September (there was an influx of claims that had to be entered manually in September). The number of claims paid within 30 days was at 92%.

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

For the month of September, paid claims were \$867,924 admin expenses were \$93,248. Total claims for fiscal year 24-25 so far are \$2,827,473. Total operating revenues for the fiscal year 24-25 so far are \$2,258,368. Estimated cash flow was negative \$242,507 in September.

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

Mr. Kerr provided a review of the Excess (Stop-Loss) Renewal and Marketing Analysis. 12 carriers were contacted, 9 declined to quote (not competitive), 2 carriers provided a quote that were 32% and 13% 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 9.8% premium increase (over their current rate) and no new lasers, including a 40% cap. There are 3 options with Granular: RENEWAL – increase premium by 9.8%, no new lasers (there is one current laser), \$275,000 deductible (which is the current deductible), OPTION 1 – increase premium by 1.9%, no new lasers, \$300,000 deductible, OPTION 2 – decrease premium by 4.9%, no new lasers, \$325,000 deductible. The committee discussed the pros, cons, and details of each of the three options. Best option for 2025 appears to be the renewal option.

Mr. Kerr said that he would continue to work with Granular to possibly lower the renewal proposal by possibly another 2-3%. Stop-Loss tends to run at much higher inflationary pressure rates than the rest of the healthcare market and, in turn, healthcare runs higher than others

Acknowledging that Mr. Kerr will continue to work with Granular to lower the renewal premium by 2-3%, Ms. McInnis made a motion to accept Granular’s Renewal option for Excess Stop-Loss (increase premium by 9.8%, no new lasers, \$275,000 deductible). Ms. Stack seconded the motion.

Motion passed 6-0

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

The committee resumed discussion (from September’s HAC meeting) regarding possible ways to increase revenue in an effort to support DCSD’s self-funded insurance plan. The recommended projection is to increase revenue by approximately 6.6% (approximately \$580,000). Ideally, funding levels match the costs and the standard recommendation is to increase revenue with a change(s) every year. The committee compared DCSD’s plan/rates to other similar sized districts (Carson City, Lyon, Elko).

If dependent rates are increased by 10%, the revenue would be approximately \$137,000 and if dependent rates are increased by 20%, the revenue would be approximately \$274,000. The committee discussed the impact of 10% and 20% increases. The committee also discussed the importance of making changes every year, in an effort to increase revenue and offset expenses. There was discussion regarding budgeting \$1 million to be transferred from the general fund each year to increase revenue and whether or not DCSD would be able to sustain that in future years.

Mr. Johnson asked about structuring the plan so that rates are higher (deductible, etc.) if a member chooses to utilize facilities that cost more for DCSD's plan. If DCSD elected this option, it would require a change to a "tiered" plan.

Discussion regarding changes continued (pros and cons), narrowing the possible changes to premium and/or deductible increases.

Mrs. Stack made a motion to increase dependent premiums by 20% for the 2025 plan year for active employees, retirees, and COBRA participants. Mrs. Dwyer seconded the motion.

Motion passed 6-0

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

No correspondence.

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

1 - DCSD health insurance education/town hall ("health plan 101") or sessions during the annual all staff professional development (Forum in Spring 2025).

\*\*NOTE: HAC meeting dates for 2024-25: 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

---



# Douglas County School District

**October-24**

**Group Health Plan  
Cost Analysis Report**

6

## **Table of Contents**

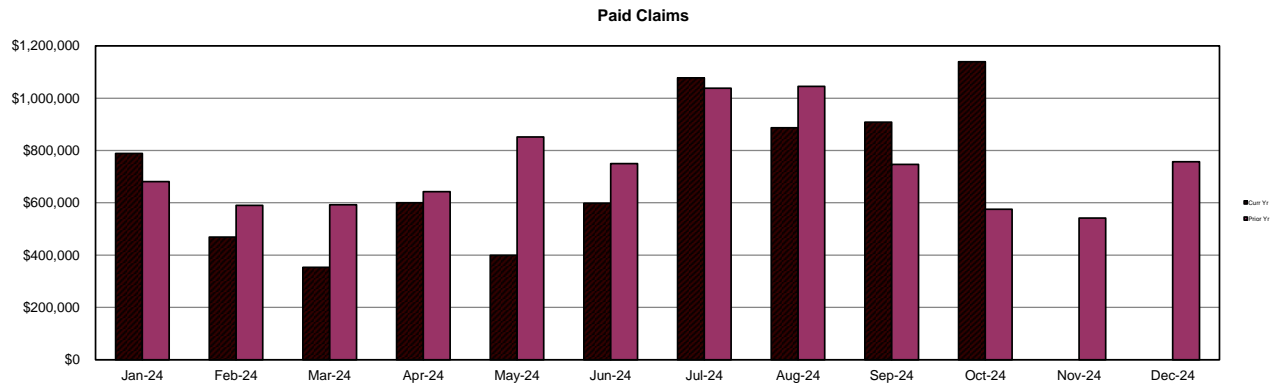
<b>Exhibits</b>	<b>Description</b>
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**Douglas County School District  
PAID CLAIMS**

Line #		Jan-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	753	0	0	7,735	774	773	0.12%
2	Dependent Units	187	187	187	190	191	190	193	195	199	198	0	0	1,917	192	197	-2.90%
3	Total # of Dependents	352	353	353	357	361	358	365	372	373	367	0	0	3,611	361	366	-1.34%
<b>EMPLOYEE CLAIMS</b>																	
4	Medical	\$582,264	\$221,551	\$189,748	\$373,337	\$205,198	\$320,199	\$730,798	\$442,251	\$595,727	\$463,610	\$0	\$0	\$4,124,683	\$412,468	\$454,204	-9.19%
5	Less Stop Loss Reimbursement	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$8,545)	(\$33,058)	-74.15%
6	Net Medical Claims	\$496,811	\$221,551	\$189,748	\$373,337	\$205,198	\$320,199	\$730,798	\$442,251	\$595,727	\$463,610	\$0	\$0	\$4,039,230	\$403,923	\$421,146	-4.09%
7	Prescription	\$113,540	\$129,718	\$118,934	\$105,863	\$126,607	\$122,296	\$126,408	\$116,359	\$154,802	\$152,730	\$0	\$0	\$1,267,255	\$126,725	\$109,316	15.93%
8	Dental	\$34,901	\$20,189	\$5,993	\$6,259	\$7,899	\$42,602	\$43,974	\$21,988	\$25,830	\$49,119	\$0	\$0	\$258,753	\$25,875	\$29,541	-12.41%
9	Vision	\$4,609	\$3,791	\$3,139	\$6,553	\$3,801	\$3,853	\$4,597	\$5,178	\$3,110	\$4,014	\$0	\$0	\$42,645	\$4,264	\$3,707	15.04%
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>\$669,472</b>	<b>\$0</b>	<b>\$0</b>	<b>\$5,607,883</b>	<b>\$560,788</b>	<b>\$563,710</b>	<b>-0.52%</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>\$889.07</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$7,250.01</i>	<i>\$725.00</i>	<i>\$729.64</i>	<i>-0.64%</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	\$427,977	\$0	\$0	\$1,342,225	\$134,223	\$135,835	-1.19%
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	\$427,977	\$0	\$0	\$1,342,225	\$134,223	\$135,835	-1.19%
15	Prescription	\$15,767	\$15,716	\$9,767	\$18,230	\$13,953	\$12,753	\$24,329	\$14,138	\$15,725	\$21,587	\$0	\$0	\$161,963	\$16,196	\$18,046	-10.25%
16	Dental	\$13,881	\$8,329	\$0	\$8,513	\$3,635	\$12,917	\$13,711	\$13,014	\$6,139	\$19,097	\$0	\$0	\$99,236	\$9,924	\$15,881	-37.51%
17	Vision	\$1,488	\$1,151	\$656	\$1,007	\$700	\$1,042	\$860	\$602	\$669	\$1,087	\$0	\$0	\$9,264	\$926	\$903	2.63%
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>\$469,749</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,612,687</b>	<b>\$161,269</b>	<b>\$170,665</b>	<b>-5.51%</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>\$2,372.47</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$8,412.56</i>	<i>\$841.26</i>	<i>\$864.49</i>	<i>-2.69%</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>\$1,279.97</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$4,466.04</i>	<i>\$446.60</i>	<i>\$466.30</i>	<i>-4.22%</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	\$891,588	\$0	\$0	\$5,466,909	\$546,691	\$590,039	-7.35%
22	Less Stop Loss Reimbursement	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$8,545)	(\$33,058)	-74.15%
23	Net Medical Claims	\$604,476	\$290,046	\$214,841	\$453,797	\$242,806	\$402,748	\$863,616	\$715,552	\$701,986	\$891,588	\$0	\$0	\$5,381,456	\$538,146	\$556,981	-3.38%
24	Prescription	\$129,307	\$145,433	\$128,700	\$124,093	\$140,560	\$135,049	\$150,736	\$130,496	\$170,526	\$174,317	\$0	\$0	\$1,429,218	\$142,922	\$127,363	12.22%
25	Dental	\$48,782	\$28,517	\$5,993	\$14,772	\$11,534	\$55,519	\$57,684	\$35,002	\$31,969	\$68,216	\$0	\$0	\$357,988	\$35,799	\$45,422	-21.19%
26	Vision	\$6,097	\$4,942	\$3,795	\$7,561	\$4,501	\$4,895	\$5,458	\$5,780	\$3,779	\$5,101	\$0	\$0	\$51,909	\$5,191	\$4,609	12.61%
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>\$1,139,221</b>	<b>\$0</b>	<b>\$0</b>	<b>\$7,220,570</b>	<b>\$722,057</b>	<b>\$734,375</b>	<b>-1.68%</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>\$1,512.91</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$9,334.93</i>	<i>\$933.49</i>	<i>\$950.54</i>	<i>-1.79%</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>\$1,017.16</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$6,363.98</i>	<i>\$636.40</i>	<i>\$644.99</i>	<i>-1.33%</i>

**Douglas County School District  
PAID CLAIMS**

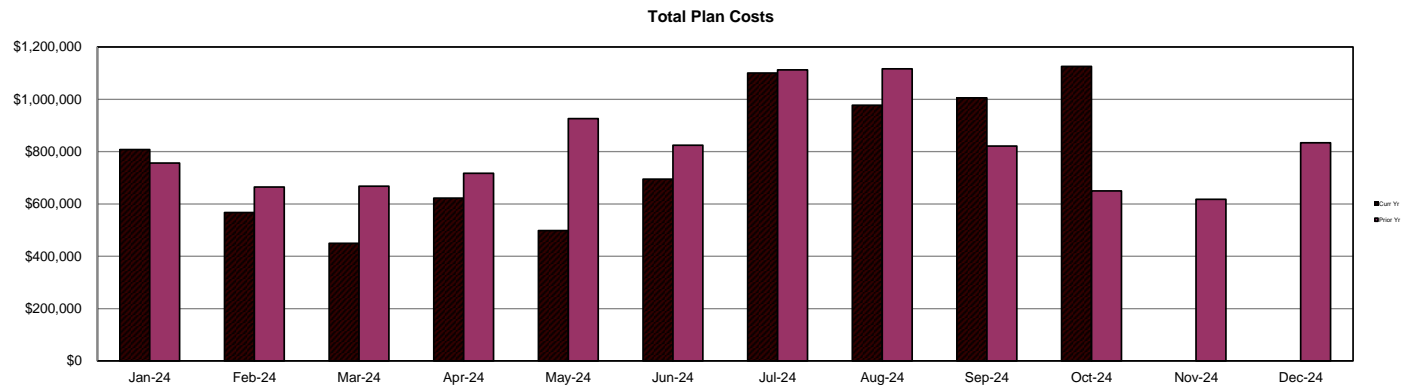


**Douglas County School District  
TOTAL PLAN COSTS**

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	\$27.90	\$0.00	\$0.00	\$215,807	\$21,581	\$13,489	59.98%
2	Specific Stop Loss	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$0.00	\$0.00	\$524,278	\$52,428	\$45,127	16.18%
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	\$5,415	\$541	\$541	0.12%
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	\$12,995	\$1,299	\$1,298	0.12%
5	Consulting Fee (Estimated)	\$1.91	\$1.92	\$1.91	\$1.91	\$1.91	\$1.90	\$1.91	\$2.05	\$2.00	\$1.99	\$0.00	\$0.00	\$15,000	\$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	\$100.05	\$0.00	\$0.00	\$773,494	\$77,349	\$61,955	24.85%
7	Exposures	784	783	785	786	786	789	786	732	751	753	0	0	7,735	774	773	0.12%
8	Employee Fixed Costs	\$78,379	\$78,281	\$78,477	\$78,575	\$78,575	\$78,869	\$78,575	\$73,280	\$75,143	\$75,339	\$0	\$0	\$773,494	\$77,349	\$61,955	24.85%
9	Total Gross Claims	\$735,315	\$375,248	\$317,813	\$492,012	\$343,504	\$488,950	\$905,777	\$585,776	\$779,468	\$669,472	\$0	\$0	\$5,693,336	\$569,334	\$596,769	-4.60%
10	Gross Plan Costs	\$813,694	\$453,529	\$396,290	\$570,587	\$422,079	\$567,819	\$984,352	\$659,056	\$854,611	\$744,811	\$0	\$0	\$6,466,830	\$646,683	\$658,723	-1.83%
11	Stop-Loss Reimbursements	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$8,545)	(\$33,058)	-74.15%
12	Net Plan Costs	\$728,241	\$453,529	\$396,290	\$570,587	\$422,079	\$567,819	\$984,352	\$659,056	\$854,611	\$744,811	\$0	\$0	\$6,381,377	\$638,138	\$625,665	1.99%
13	Per Employee Gross Plan Costs	\$1,037.87	\$579.22	\$504.83	\$725.94	\$537.00	\$719.67	\$1,252.36	\$900.35	\$1,137.96	\$989.13	\$0.00	\$0.00	\$8,360.48	\$836.05	\$852.62	-1.94%
14	Per Employee Net Plan Costs	\$928.88	\$579.22	\$504.83	\$725.94	\$537.00	\$719.67	\$1,252.36	\$900.35	\$1,137.96	\$989.13	\$0.00	\$0.00	\$8,250.00	\$825.00	\$809.83	1.87%
<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	\$74.04	\$0.00	\$0.00	\$69,968	\$6,997	\$6,518	7.34%
16	Specific Stop Loss (+ Fam.)	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$74.04	\$0.00	\$0.00	\$71,967	\$7,197	\$6,077	8.43%
17	Dependent Units (+ 1 Dep.)	91	91	92	96	95	94	95	97	99	95	0	0	945	95	102	-7.50%
18	Dependent Units (Fam.)	96	96	95	94	96	96	98	98	100	103	0	0	972	97	95	2.05%
19	Dependent Fixed Costs	\$13,845	\$13,845	\$13,845	\$14,068	\$14,142	\$14,068	\$14,290	\$14,438	\$14,734	\$14,660	\$0	\$0	\$141,935	\$14,193	\$12,595	12.69%
20	Total Gross Claims	\$138,801	\$93,690	\$35,516	\$108,210	\$55,896	\$109,261	\$171,718	\$301,054	\$128,792	\$469,749	\$0	\$0	\$1,612,687	\$161,269	\$170,665	-5.51%
21	Gross Plan Costs	\$152,646	\$107,536	\$49,361	\$122,278	\$70,038	\$123,329	\$186,008	\$315,492	\$143,526	\$484,409	\$0	\$0	\$1,754,622	\$175,462	\$183,260	-4.25%
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	\$484,409	\$0	\$0	\$1,754,622	\$175,462	\$183,260	-4.25%
24	Per Dependent Unit Gross Plan Costs	\$816.29	\$575.06	\$263.96	\$643.57	\$366.69	\$649.10	\$963.77	\$1,617.91	\$721.24	\$2,446.51	\$0.00	\$0.00	\$9,064.09	\$906.41	\$928.29	-2.36%
25	Per Dependent Unit Net Plan Costs	\$816.29	\$575.06	\$263.96	\$643.57	\$366.69	\$649.10	\$963.77	\$1,617.91	\$721.24	\$2,446.51	\$0.00	\$0.00	\$9,064.09	\$906.41	\$928.29	-2.36%
26	Per Dependent Net Plan Costs	\$433.65	\$304.63	\$139.83	\$342.51	\$194.01	\$344.49	\$509.61	\$848.10	\$384.79	\$1,319.92	\$0.00	\$0.00	\$4,821.55	\$482.16	\$501.91	-3.94%
<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	\$91,117	\$0	\$0	\$956,464	\$95,646	\$74,550	28.30%
28	Total Claims	\$874,115	\$468,938	\$353,329	\$600,222	\$399,400	\$598,211	\$1,077,494	\$886,830	\$908,260	\$1,139,221	\$0	\$0	\$7,306,023	\$730,602	\$767,433	-4.80%
29	Gross Plan Costs	\$969,489	\$567,121	\$449,450	\$695,657	\$498,123	\$694,727	\$1,175,058	\$977,297	\$1,005,227	\$1,230,339	\$0	\$0	\$8,262,488	\$826,249	\$841,983	-1.87%
30	Stop-Loss Reimbursements	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$8,545)	(\$33,058)	-74.15%
31	Pharmacy Rebates	(\$76,216)	\$0	\$0	(\$73,444)	\$0	\$0	(\$74,629)	\$0	\$0	(\$104,647)	\$0	\$0	(\$328,936)	(\$32,894)	(\$27,705)	18.73%
32	Net Plan Costs	\$807,820	\$567,121	\$449,450	\$622,213	\$498,123	\$694,727	\$1,100,429	\$977,297	\$1,005,227	\$1,125,692	\$0	\$0	\$7,848,099	\$784,810	\$781,219	0.46%
33	Composite Gross Plan Cost Per Employee	\$1,236.59	\$724.29	\$572.55	\$885.06	\$633.74	\$880.52	\$1,494.99	\$1,335.11	\$1,338.52	\$1,633.92	\$0.00	\$0.00	\$10,681.95	\$1,068.19	\$1,089.83	-1.99%
34	Composite Net Plan Cost Per Employee	\$1,030.38	\$724.29	\$572.55	\$791.62	\$633.74	\$880.52	\$1,400.04	\$1,335.11	\$1,338.52	\$1,494.94	\$0.00	\$0.00	\$10,146.22	\$1,014.62	\$1,011.18	0.34%
35	Composite Net Plan Cost Per Member	\$711.11	\$499.23	\$394.95	\$544.37	\$434.28	\$605.69	\$956.06	\$885.23	\$894.33	\$1,005.08	\$0.00	\$0.00	\$6,887.32	\$688.73	\$710.47	-3.06%

\*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	\$148,551		
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$158,818	\$173,383	\$191,738	\$207,327		
3	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$212,343	\$214,949	\$260,068		
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$172,666	\$191,787	\$205,461		
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$139,643	\$139,643	\$140,854		
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$152,868	\$167,630		
7	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$140,204	\$193,874		
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$196,958	\$200,508		
9		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$182,514		
10		\$0	\$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>\$1,706,786</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>\$330,879</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	\$0		
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
3	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,068		
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	Subscriber	\$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		
10		\$0	\$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>\$10,068</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>\$10,068</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 October 31, 2024

Based on claims from November 01, 2023 through October 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 November 01, 2023 through October 31, 2024

<b>Medical</b>	\$ 6,335,740
<b>Dental</b>	\$ 429,716
<b>Prescription Drugs</b>	\$ 1,692,602
<b>Vision</b>	<u>\$ 60,975</u>
<b>Total Claims</b>	<b>\$ 8,519,032</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 = 753 : 60 day lagged enrollment = 780

Current enrollment all Dental Plans = 753 : 60 day lagged enrollment = 780

Current enrollment all Rx Plans = 753 : 60 day lagged enrollment = 780

Current enrollment all Vision Plans = 753 : 60 day lagged enrollment = 780

### Estimated IBNR Calculation

Medical	\$6,335,740 X (55/365) X (753/780) =	\$ 921,456	14.5%
+			
Dental	\$429,716 X (30/365) X (753/780) =	\$ 34,089	7.9%
+			
Rx	\$1,692,602 X (11/365) X (753/780) =	\$ 49,234	2.9%
+			
Vision	\$60,975 X (22/365) X (753/780) =	<u>\$ 3,547</u>	5.8%
=			
<b>Total estimated IBNR as of October 31, 2024 =</b>		<b>\$ 1,008,326</b>	<b>11.8%</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 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>	\$ 7,955,265

Average Estimated Lag Days

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

Number of employees covered:

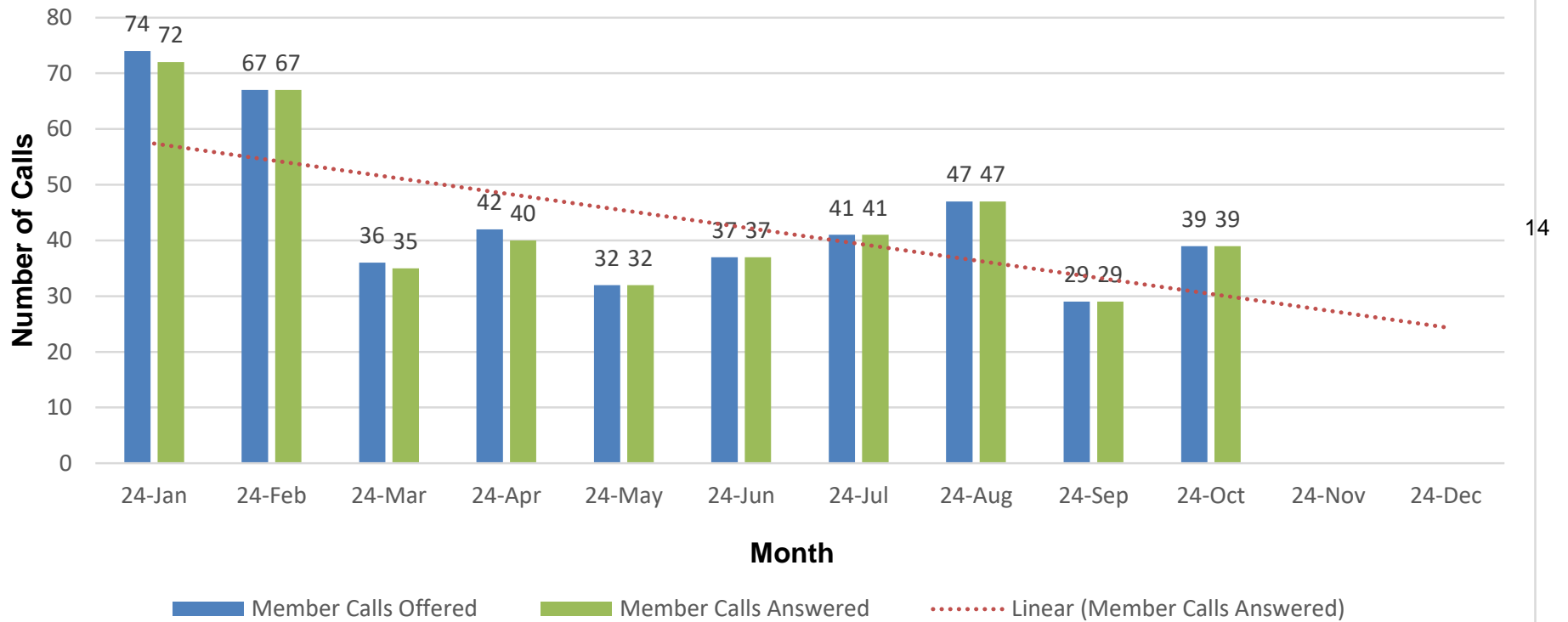
Current enrollment all Medical Plans = 751 : 60 day lagged enrollment = 781  
 Current enrollment all Dental Plans = 751 : 60 day lagged enrollment = 781  
 Current enrollment all Rx Plans = 751 : 60 day lagged enrollment = 781  
 Current enrollment all Vision Plans = 751 : 60 day lagged enrollment =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

#### Estimated IBNR Calculation

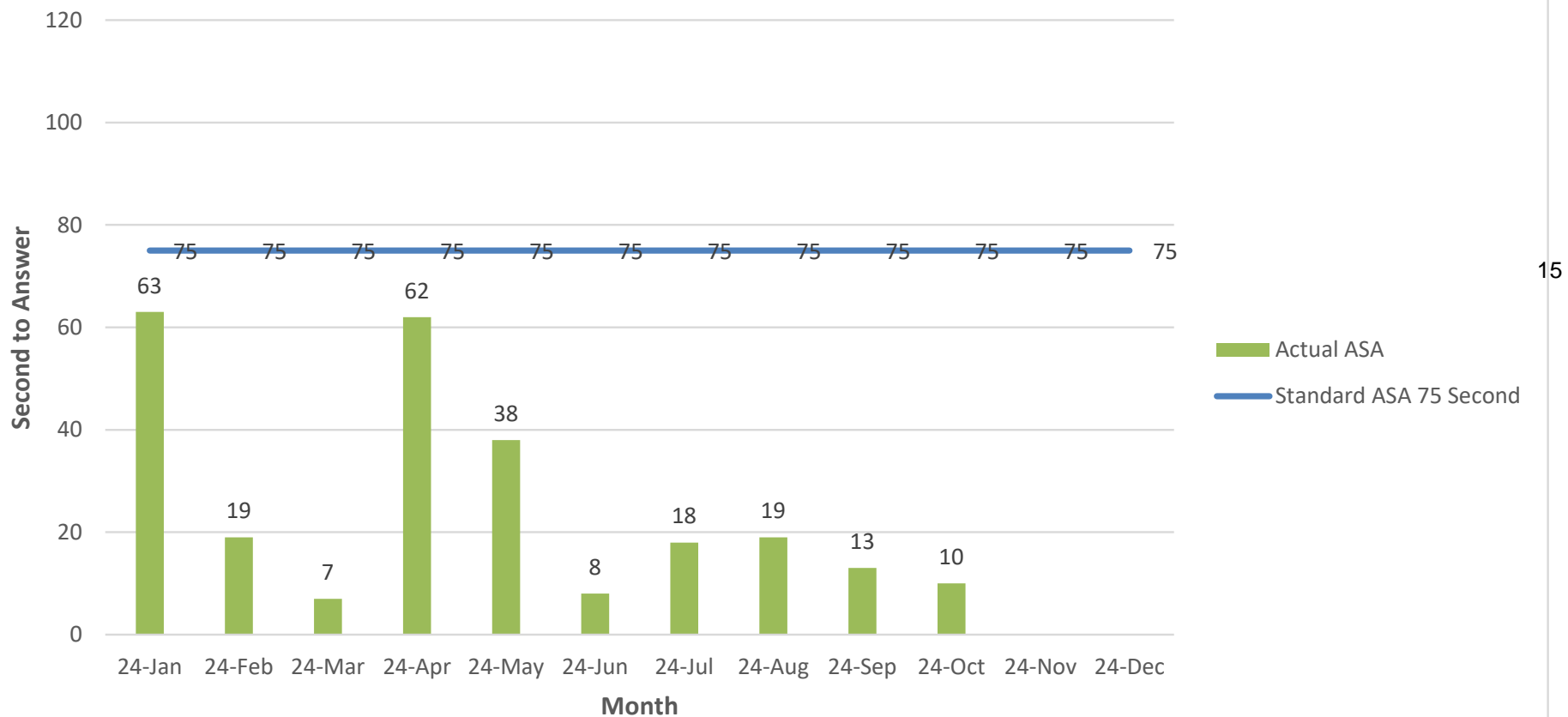
Medical	\$5,838,409 X (55/365) X (751/781) =	\$ 846,328	14.5%
+			
Dental	\$409,487 X (30/365) X (751/781) =	\$ 32,378	7.9%
+			
Rx	\$1,648,031 X (11/365) X (751/781) =	\$ 47,779	2.9%
+			
Vision	\$59,337 X (22/365) X (751/781) =	<u>\$ 3,441</u>	5.8%
=			
<b>Total estimated IBNR as of September 30, 2024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

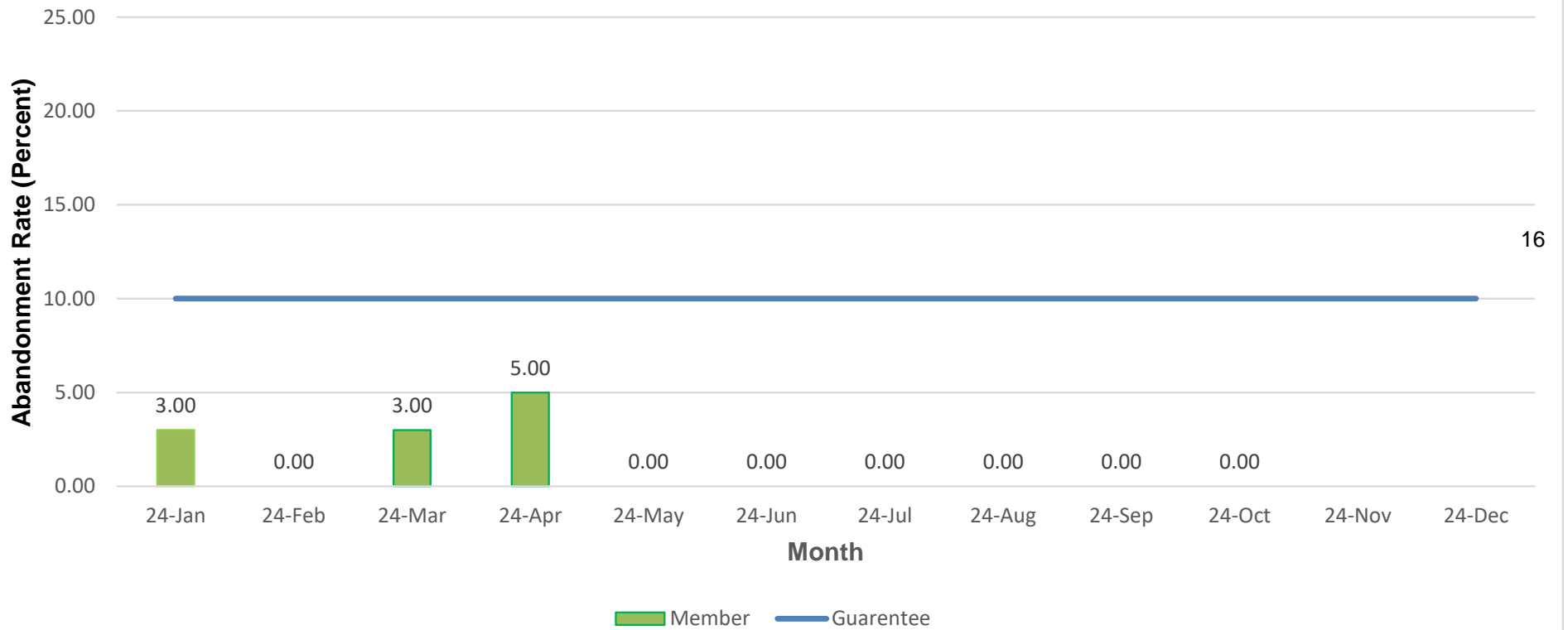
## Hometown Health - DCSD Dedicated Phone Number Customer Services Department Call Volume



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



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





							Unaudited data as of 11/6/2024				
Unaudited	Unaudited										
2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025		2023-24	2023-24	2023-24	2023-24
Actuals to date	Actuals to date	Actuals to date	Actuals to date	Actuals to date	Actuals to date	Actuals to date		Operating Revenues	Admin Expenses	Claims Expenses	Est Cash Flows
\$433,914	\$707,103	\$593,957	\$1,047,051	\$649,873	\$1,008,996	\$818,800	July	\$827,617.15	(\$101,797.48)	(\$818,799.94)	(\$92,980.27)
\$567,057	\$504,522	\$533,442	\$801,080	\$937,616	\$1,112,051	\$1,140,749	August	\$712,086.81	(\$101,772.20)	(\$1,140,748.70)	(\$530,434.09)
\$411,577	\$419,473	\$922,103	\$709,220	\$540,995	\$735,590	\$867,924	September	\$718,664.77	(\$93,248.45)	(\$867,924.20)	(\$242,507.88)
\$942,438	\$575,237	\$580,104	\$758,601	\$993,427	\$399,999	\$1,171,815	October	\$820,200.78	(\$99,400.40)	(\$1,171,814.54)	(\$451,014.16)
\$365,469	\$751,140	\$974,578	\$820,396	\$214,398	\$762,960		November				\$0.00
\$577,289	\$409,511	\$606,620	\$1,754,598	\$919,954	\$689,212		December				\$0.00
\$842,303	\$585,200	\$508,567	\$211,099	\$520,765	\$685,625		January				\$0.00
\$342,650	\$425,889	\$454,486	-\$155,452	\$553,752	\$624,971		February				\$0.00
\$298,929	\$463,808	-\$63,850	\$1,124,963	\$642,894	\$352,799		March				\$0.00
\$580,877	\$590,274	\$581,293	\$116,358	\$561,828	\$491,344		April				\$0.00
\$595,059	\$386,887	\$735,299	\$610,376	\$872,626	\$507,389		May				\$0.00
\$506,841	\$690,699	\$833,568	\$997,886	\$728,608	\$598,594		June				\$0.00
<b>\$6,464,403</b>	<b>\$6,509,743</b>	<b>\$7,260,167</b>	<b>\$8,796,176</b>	<b>\$8,136,736</b>	<b>\$7,969,530</b>	<b>\$3,999,288</b>	<b>TOTAL CLAIMS</b>	<b>\$3,078,569.51</b>	<b>(\$396,218.53)</b>	<b>(\$3,999,287.38)</b>	<b>(\$1,316,936.40)</b>
\$538,700.25	\$542,478.58	\$605,013.95	\$733,014.69	\$678,061.33	\$664,127.54	\$999,821.93					
10.55%	0.70%	11.53%	21.16%	(7.50%)	(2.05%)	50.55%					
(0.42%)	(0.08%)	5.05%	(3.29%)	(4.56%)	0.00%	(1.13%)					
771	768	795	763	773	773	779					
416	423	452	443	378	378	359					
1,187	1,191	1,247	1,206	1,151	1,151	1,138					
\$ 5,446	\$ 5,466	\$ 5,822	\$ 7,294	\$ 7,069	\$ 6,924	\$ 10,543					
											18
								January 2024 - Includes transfer of \$1,000,000 from the GF			
<b>ACTUALS</b>	<b>ACTUAL</b>	<b>ACTUAL</b>	<b>ACTUAL</b>	<b>ACTUAL</b>	<b>ACTUAL</b>	<b>DEC AMEND</b>					
<b>\$ 3,485,417</b>	<b>\$ 2,900,257</b>	<b>\$ 3,055,107</b>	<b>\$ 1,713,523</b>	<b>\$ 659,909</b>	<b>\$ 322,101</b>		<b>Fund Balance - 6/30:</b>				
\$6,827,457	\$7,339,180	\$7,564,729	\$8,007,604	\$7,888,920	\$8,328,096		Premium Pmts				
			\$1,000,000	\$1,000,000	\$1,000,000		Transfer from GF				
\$491,801	\$452,484	\$657,098	\$1,979	\$0	\$0		Insurance Proceeds				
(\$7,306)	(\$3,890)	(\$3,955)	(\$3,845)	(\$31,030)	(\$9,030)		Other Payments				
(\$6,966,774)	(\$6,731,736)	(\$8,541,210)	(\$9,067,362)	(\$7,950,000)	(\$8,100,000)		Claims Expense				
							PEBP Payments				
(\$306,856)	(\$271,441)	(\$284,913)	(\$287,536)	(\$330,000)	(\$325,000)		Fixed Costs - Admin Payments				
(\$679,916)	(\$669,791)	(\$742,720)	(\$707,462)	(\$793,000)	(\$900,000)		Fixed Costs - Third-Party Payments				
\$56,434	\$40,044	\$9,387	\$3,008	\$5,000	\$10,000		Interest on Inv / Ck Acct				
<b>\$2,900,257</b>	<b>\$3,055,107</b>	<b>\$1,713,523</b>	<b>\$659,909</b>	<b>\$449,799</b>	<b>\$326,167</b>		<b>Est. Ending Fund Balance - 7/1:</b>				

**Notes:**  
July Premiums reflect the 'wrap-around' effect of the multiple salary schedules.  
Revenues associated with premiums that are attributable to FY24/25 but paid out in Jul 2024 are reflected above.

**Breakdown by month for insurance revenue & expense**

<b>REVENUE</b>	<b>July</b>	<b>Aug</b>	<b>Sept</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>June</b>
Premiums	660,513.83	607,437.41	621,332.92	622,412.87								
Exp Ins	26,780.42	33,856.13	25,983.38	25,466.24								
PERS Ins	61,473.79	66,346.36	67,562.03	65,416.86								
Interest	4,220.05	4,446.91	3,786.44	2,257.84								
Rx Rebates	74,629.06	0.00	0.00	104,646.97								
Transfers in	0.00	0.00	0.00	0.00								
<b>Totals</b>	<b>827,617.15</b>	<b>712,086.81</b>	<b>718,664.77</b>	<b>820,200.78</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>EXPENSE</b>	<b>July</b>	<b>Aug</b>	<b>Sept</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>June</b>
Claims	713,454.64	954,356.11	733,694.13	957,471.07								
Rx Claims	105,340.90	186,360.84	134,214.23	211,136.86								
Rx Fees	0.00	0.00	0.00	0.00								
Other Fees	4.40	31.75	15.84	3,206.61								
Stop-loss Reimb.	0.00	0.00	0.00	0.00								
Accts Payable	6,767.68	7,071.82	7,641.90	6,744.79								
Admin Fees	95,029.80	94,700.38	85,606.55	92,655.61								
<b>Totals</b>	<b>920,597.42</b>	<b>1,242,520.90</b>	<b>961,172.65</b>	<b>1,271,214.94</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>