

# Douglas County School District Health Advisory Committee

District Office  
1638 Mono Avenue  
Minden, NV 89423

Tuesday, January 28, 2025  
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 November 19, 2024 Meeting (For Possible Action) 3

Attached are the minutes of the November 19, 2024 Health Advisory Committee Meeting for review and approval.

**RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated November 19, 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 November 19, 2024**

**Committee Members Present**

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

**Absent**

Lloyd Barnes, LP Insurance (via Google Meets), CJ Bawden, Hometown Health (via Google Meets), Sam Bradley, Hometown Health (via Google Meets), Jay Jackson, Chapter #6 Bus Drivers (replacing J. Johnson at future meetings), 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 4:34 p.m.

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

Motion passed 7 - 0

**2. Public Comment #1**

No public comment.

**3. Committee Members' Comment**

Ms. McInnis mentioned that staff who reached out regarding the best option for bloodwork appreciated the information and that the cost savings was noted. It was added that the educational information shared via email(s) has been helpful and staff are starting to utilize the information regarding cost savings.

Mrs. Dwyer mentioned that Jay Jackson will be taking over for Jeff Johnson as the Chapter #6 Bus Drivers representative. Mr. Johnson is resigning in December 2024.

**4. Approval of Minutes of the October 15, 2024 meeting (For Possible Action)**

Ms. Martin made a motion to approve the October 15, 2024 minutes. Ms. McInnis seconded the motion.

Motion passed 7 - 0.

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

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

Exhibit 1 – October was a pretty big claims month, especially for dependents. Employee enrollment is up approximately 0.12% for 2024 and dependent enrollment is down approximately 3% (compared to 2023). Total employee claims (line 10) are down approximately 3% compared to plan year 2023. Cost per employee (Line 11) is \$889 (year to date - down .64% compared to 2023). Line 12 – dependent claims (\$427,977 for the month of October) were the highest reported month for the plan year. Cost per dependent unit (Line 19) was \$2,372 in October. Total claims (line 27) for the month of October were

\$1,139,221 (the largest month of the year, so far). Average composite cost per employee (Line 28) was \$1,512 in October.

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 October was \$1,125,692. Average monthly composite net plan cost per employee per month is \$1,494 in October (Line 34).

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$275,000). In October, there was one new large claim for a total of 9 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. October 2024 estimated IBNR is \$1,008,326 (up slightly from August).

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

Ms. Bradley from Hometown Health reported on customer service from October 2024. Customer Service Call Volume report data shows approximately 39 member calls in October (39 were answered). For October, the Average Seconds to Answer (ASA) was 10 seconds – five consecutive months below 20 seconds (performance guarantee is 75 seconds). October 2024 Abandonment rate was zero (performance guarantee is 10%) for the sixth month in a row. The claims report shows 1,055 claims received during the month of October; 1,440 claims were processed in October. The number of claims paid within 30 days was at 88%.

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

For the month of October, paid claims were \$1,171,815 and admin expenses were \$99,400. 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 \$3,999,288. Estimated cash flow was negative \$451,014 in October.

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

Mrs. Dwyer asked Mr. Barnes for some information/explanation about the traditional PPO and HSAs (Health Savings Accounts). DCSD's intent was to have the HSA plan and the PPO plan be generally equivalent in cost and value to both DCSD and employees. Traditional PPO includes a deductible, copayments for certain services, an out-of-pocket maximum (once hit, 100% of benefits are paid). HSAs are "tax favored" and designed for those who want to shop around and take control of their medical related spending. Money can be set aside to pay for qualifying expenses. Increasing transparency helps people with HSAs spend their money more wisely.

HSAs have minimum deductible levels but copays and coinsurance are typically not paid until the deductible is met. There are maximum contributions that can be made to an HSA (for 2025 the individual max is \$4300; family max is \$8550). Unused funds roll over from year to year and you can keep the funds in an HSA if you change plans, retire, or resign.

HSAs have strict rules for eligibility – cannot be dual enrolled under a spouse's plan, cannot be enrolled in an FSA, cannot be enrolled in Medicare. Health savings funds can be used for medical, dental, vision, and prescription related costs. Over the counter medications and first aid supplies can also be purchased with HSA funds. Ineligible items include cosmetic surgery and non-prescribed massage therapy (a full list can be found on the IRS website). Receipts for expenses should be retained in case HSA participants are audited by the IRS. Non-qualifying expenses are taxed plus a 20% penalty.

Important note about out of network services – out of network providers are not required to bill at the contracted discounts agreed to by in-network providers and they can/will bill for anything insurance does not pay (in almost all situations except emergencies).

## **9. 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: 1/28/2025, 2/25/2025, 3/25/2025, 4/29/2025, 5/27/2025.

## **10. Public Comment #2**

No public comment.

## **11. Adjournment**

The meeting was adjourned at 5:33 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

**December-24**

**Group Health Plan  
Cost Analysis Report**

6

## Table of Contents

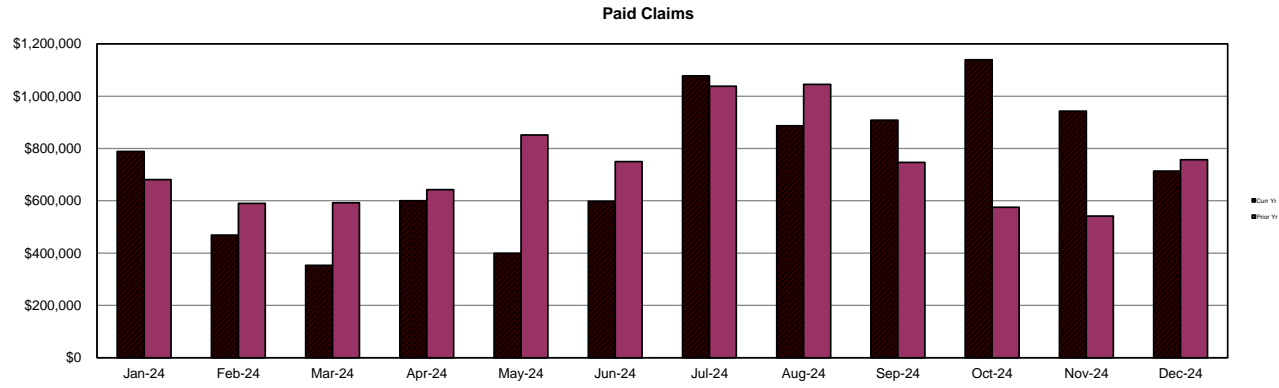
<b>Exhibits</b>	<b>Description</b>
1 & 2	Paid Claims
3 & 4	Total Plan Costs
5	Large Claim Data
6	Incurred But Not Reported Liability (IBNR)-Current
7	Incurred But Not Reported Liability (IBNR)-Previous Month



**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	760	756	9,251	771	773	-0.22%
2	Dependent Units	187	187	187	190	191	190	193	195	199	198	196	196	2,309	192	197	-2.53%
3	Total # of Dependents	352	353	353	357	361	358	365	372	373	367	365	366	4,342	362	366	-1.14%
<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	\$400,625	\$412,704	\$4,938,013	\$411,501	\$454,204	-9.40%
5	Less Stop Loss Reimbursement	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$7,121)	(\$33,058)	-78.46%
6	Net Medical Claims	\$496,811	\$221,551	\$189,748	\$373,337	\$205,198	\$320,199	\$730,798	\$442,251	\$595,727	\$463,610	\$400,625	\$412,704	\$4,852,560	\$404,380	\$421,146	-3.98%
7	Prescription	\$113,540	\$129,718	\$118,934	\$105,863	\$126,607	\$122,296	\$126,408	\$116,359	\$154,802	\$152,730	\$116,787	\$110,607	\$1,494,649	\$124,554	\$109,316	13.94%
8	Dental	\$34,901	\$20,189	\$5,993	\$6,259	\$7,899	\$42,602	\$43,974	\$21,988	\$25,830	\$49,119	\$38,517	\$38,543	\$335,813	\$27,984	\$29,541	-5.27%
9	Vision	\$4,609	\$3,791	\$3,139	\$6,553	\$3,801	\$3,853	\$4,597	\$5,178	\$3,110	\$4,014	\$2,440	\$2,670	\$47,754	\$3,980	\$3,707	7.35%
10	Total Employee	\$649,862	\$375,248	\$317,813	\$492,012	\$343,504	\$488,950	\$905,777	\$585,776	\$779,468	\$669,472	\$558,369	\$564,524	\$6,730,775	\$560,898	\$563,710	-0.50%
11	Cost Per Employee	\$828.91	\$479.24	\$404.86	\$625.97	\$437.03	\$619.71	\$1,152.39	\$800.24	\$1,037.91	\$889.07	\$734.70	\$746.72	\$8,730.87	\$727.57	\$729.64	-0.28%
<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	\$351,461	\$107,749	\$1,801,436	\$150,120	\$135,835	10.52%
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	\$351,461	\$107,749	\$1,801,436	\$150,120	\$135,835	10.52%
15	Prescription	\$15,767	\$15,716	\$9,767	\$18,230	\$13,953	\$12,753	\$24,329	\$14,138	\$15,725	\$21,587	\$12,651	\$12,021	\$186,635	\$15,553	\$18,046	-13.82%
16	Dental	\$13,881	\$8,329	\$0	\$8,513	\$3,635	\$12,917	\$13,711	\$13,014	\$6,139	\$19,097	\$19,597	\$28,662	\$147,495	\$12,291	\$15,881	-22.60%
17	Vision	\$1,488	\$1,151	\$656	\$1,007	\$700	\$1,042	\$860	\$602	\$669	\$1,087	\$666	\$722	\$10,652	\$888	\$903	-1.66%
18	Total Dependent	\$138,801	\$93,690	\$35,516	\$108,210	\$55,896	\$109,261	\$171,718	\$301,054	\$128,792	\$469,749	\$384,375	\$149,155	\$2,146,217	\$178,851	\$170,665	4.80%
19	Cost Per Dependent Unit	\$742.25	\$501.02	\$189.92	\$569.53	\$292.65	\$575.06	\$889.73	\$1,543.87	\$647.20	\$2,372.47	\$1,961.10	\$760.99	\$11,154.01	\$929.50	\$864.49	7.52%
20	Cost Per Dependent	\$394.32	\$265.41	\$100.61	\$303.11	\$154.84	\$305.20	\$470.46	\$809.29	\$345.29	\$1,279.97	\$1,053.08	\$407.53	\$5,931.51	\$494.29	\$466.30	6.00%
<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	\$752,086	\$520,453	\$6,739,448	\$561,621	\$590,039	-4.82%
22	Less Stop Loss Reimbursement	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$7,121)	(\$33,058)	-78.46%
23	Net Medical Claims	\$604,476	\$290,046	\$214,841	\$453,797	\$242,806	\$402,748	\$863,616	\$715,552	\$701,986	\$891,588	\$752,086	\$520,453	\$6,653,995	\$554,500	\$556,981	-0.45%
24	Prescription	\$129,307	\$145,433	\$128,700	\$124,093	\$140,560	\$135,049	\$150,736	\$130,496	\$170,526	\$174,317	\$129,438	\$122,628	\$1,681,284	\$140,107	\$127,363	10.01%
25	Dental	\$48,782	\$28,517	\$5,993	\$14,772	\$11,534	\$55,519	\$57,684	\$35,002	\$31,969	\$68,216	\$58,114	\$67,205	\$483,307	\$40,276	\$45,422	-11.33%
26	Vision	\$6,097	\$4,942	\$3,795	\$7,561	\$4,501	\$4,895	\$5,458	\$5,780	\$3,779	\$5,101	\$3,106	\$3,392	\$58,406	\$4,867	\$4,609	5.59%
27	Total Claims	\$788,662	\$468,938	\$353,329	\$600,222	\$399,400	\$598,211	\$1,077,494	\$886,830	\$908,260	\$1,139,221	\$942,744	\$713,678	\$8,876,992	\$739,749	\$734,375	0.73%
28	Composite Cost Per Employee	\$1,005.95	\$598.90	\$450.10	\$763.64	\$508.14	\$758.19	\$1,370.86	\$1,211.52	\$1,209.40	\$1,512.91	\$1,240.45	\$944.02	\$11,514.85	\$959.57	\$950.54	0.95%
29	Composite Cost Per Member	\$694.25	\$412.80	\$310.48	\$525.13	\$348.21	\$521.54	\$936.14	\$803.29	\$808.06	\$1,017.16	\$837.99	\$636.08	\$7,836.67	\$653.06	\$644.99	1.25%

**Douglas County School District  
PAID CLAIMS**

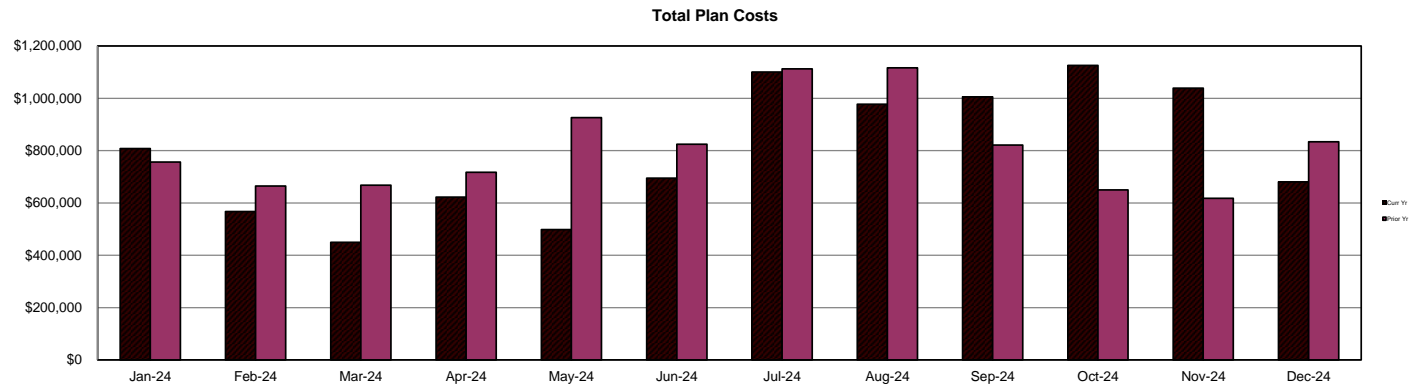


**Douglas County School District  
TOTAL PLAN COSTS**

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	\$27.90	\$27.90	\$258,103	\$21,509	\$13,489	59.45%
2	Specific Stop Loss	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$67.78	\$627,033	\$52,253	\$45,127	15.79%
3	PPO Networks (Dental)	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$6,476	\$540	\$541	-0.22%
4	VSP	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$15,542	\$1,295	\$1,298	-0.22%
5	Consulting Fee (Estimated)	\$1.91	\$1.92	\$1.91	\$1.91	\$1.91	\$1.90	\$1.91	\$2.05	\$2.00	\$1.99	\$1.97	\$1.98	\$18,000	\$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	\$100.03	\$100.04	\$925,153	\$77,096	\$61,955	24.44%
7	Exposures	784	783	785	786	786	789	786	732	751	753	760	756	9,251	771	773	-0.22%
8	Employee Fixed Costs	\$78,379	\$78,281	\$78,477	\$78,575	\$78,575	\$78,869	\$78,575	\$73,280	\$75,143	\$75,339	\$76,026	\$75,633	\$925,153	\$77,096	\$61,955	24.44%
9	Total Gross Claims	\$735,315	\$375,248	\$317,813	\$492,012	\$343,504	\$488,950	\$905,777	\$585,776	\$779,468	\$669,472	\$558,369	\$564,524	\$6,816,228	\$568,019	\$596,769	-4.82%
10	Gross Plan Costs	\$813,694	\$453,529	\$396,290	\$570,587	\$422,079	\$567,819	\$984,352	\$659,056	\$854,611	\$744,811	\$634,395	\$640,157	\$7,741,381	\$645,115	\$658,723	-2.07%
11	Stop-Loss Reimbursements	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$7,121)	(\$33,058)	-78.46%
12	Net Plan Costs	\$728,241	\$453,529	\$396,290	\$570,587	\$422,079	\$567,819	\$984,352	\$659,056	\$854,611	\$744,811	\$634,395	\$640,157	\$7,655,928	\$637,994	\$625,665	1.97%
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>\$989.13</b>	<b>\$834.73</b>	<b>\$846.77</b>	<b>\$10,041.79</b>	<b>\$836.82</b>	<b>\$852.62</b>	<b>-1.85%</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>\$989.13</b>	<b>\$834.73</b>	<b>\$846.77</b>	<b>\$9,930.94</b>	<b>\$827.58</b>	<b>\$809.83</b>	<b>2.19%</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	\$74.04	\$74.04	\$74.04	\$83,961	\$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	\$74.04	\$74.04	\$86,997	\$7,250	\$6,077	19.30%
17	Dependent Units (+ 1 Dep.)	91	91	92	96	95	94	95	97	99	95	94	95	1,134	95	102	-7.50%
18	Dependent Units (Fam.)	96	96	95	94	96	96	98	98	100	103	102	101	1,175	98	95	2.80%
19	Dependent Fixed Costs	\$13,845	\$13,845	\$13,845	\$14,068	\$14,142	\$14,068	\$14,290	\$14,438	\$14,734	\$14,660	\$14,512	\$14,512	\$170,958	\$14,247	\$12,595	13.11%
20	Total Gross Claims	\$138,801	\$93,690	\$35,516	\$108,210	\$55,896	\$109,261	\$171,718	\$301,054	\$128,792	\$469,749	\$384,375	\$149,155	\$2,146,217	\$178,851	\$170,665	4.80%
21	Gross Plan Costs	\$152,646	\$107,536	\$49,361	\$122,278	\$70,038	\$123,329	\$186,008	\$315,492	\$143,526	\$484,409	\$398,887	\$163,667	\$2,317,175	\$193,098	\$183,260	5.37%
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	\$398,887	\$163,667	\$2,317,175	\$193,098	\$183,260	5.37%
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>\$2,446.51</b>	<b>\$2,035.14</b>	<b>\$835.03</b>	<b>\$11,934.26</b>	<b>\$994.52</b>	<b>\$928.29</b>	<b>7.13%</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>\$2,446.51</b>	<b>\$2,035.14</b>	<b>\$835.03</b>	<b>\$11,934.26</b>	<b>\$994.52</b>	<b>\$928.29</b>	<b>7.13%</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>\$1,319.92</b>	<b>\$1,092.84</b>	<b>\$447.18</b>	<b>\$6,361.57</b>	<b>\$530.13</b>	<b>\$501.91</b>	<b>5.62%</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	\$91,117	\$96,014	\$93,640	\$1,146,118	\$95,510	\$74,550	28.12%
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	\$942,744	\$713,678	\$8,962,445	\$746,870	\$767,433	-2.68%
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	\$1,038,757	\$807,318	\$10,108,563	\$842,380	\$841,983	0.05%
30	Stop-Loss Reimbursements	(\$85,453)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$85,453)	(\$7,121)	(\$33,058)	-78.46%
31	Pharmacy Rebates	(\$76,216)	\$0	\$0	(\$73,444)	\$0	\$0	(\$74,629)	\$0	\$0	(\$104,647)	\$0	(\$127,166)	(\$456,101)	(\$38,008)	(\$27,705)	37.19%
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	\$1,038,757	\$680,153	\$9,567,009	\$797,251	\$781,219	2.05%
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>\$1,633.92</b>	<b>\$1,366.79</b>	<b>\$1,067.88</b>	<b>\$13,112.39</b>	<b>\$1,092.70</b>	<b>\$1,089.83</b>	<b>0.26%</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>\$1,494.94</b>	<b>\$1,366.79</b>	<b>\$899.67</b>	<b>\$12,409.91</b>	<b>\$1,034.16</b>	<b>\$1,011.18</b>	<b>2.27%</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>\$1,005.08</b>	<b>\$923.34</b>	<b>\$606.20</b>	<b>\$8,414.87</b>	<b>\$701.24</b>	<b>\$710.47</b>	<b>-1.30%</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 #	<b><u>Total Amount of Claim Year to Date</u></b>												
1	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$144,702	\$146,913	\$147,759	\$148,551	\$148,589	\$148,589
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$158,818	\$173,383	\$191,738	\$207,327	\$226,637	\$248,277
3	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$212,343	\$214,949	\$260,068	\$334,286	\$334,286
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$172,666	\$191,787	\$205,461	\$224,572	\$244,175
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$139,643	\$139,643	\$140,854	\$140,854	\$140,854
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$152,868	\$167,630	\$182,392	\$213,638
7	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$140,204	\$193,874	\$227,718	\$248,439
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$196,958	\$200,508	\$200,591	\$200,591
9	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$182,514	\$375,767	\$377,875
10	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$155,119	\$158,737
<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>\$2,061,404</b>	<b>\$2,156,724</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>\$354,619</b>	<b>\$95,320</b>

Claim #	<b><u>Amount Over Specific Stop-Loss (\$275,000)</u></b>												
1	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$59,286	\$59,286
4	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
8	Subscriber	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
9	Dependent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$100,767	\$102,875
10	Dependent	\$0	\$0	\$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>\$0</b>	<b>\$160,053</b>	<b>\$162,161</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>\$160,053</b>	<b>\$2,108</b>

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

## Douglas County School District

Hometown Health self-funded health plan reserve as of December 31, 2024

Based on claims from January 01, 2024 through December 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 January 01, 2024 through December 31, 2024

<b>Medical</b>	\$ 6,653,995
<b>Dental</b>	\$ 483,307
<b>Prescription Drugs</b>	\$ 1,681,284
<b>Vision</b>	<u>\$ 58,406</u>
<b>Total Claims</b>	<b>\$ 8,876,992</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 = 756 : 60 day lagged enrollment = 777

Current enrollment all Dental Plans = 756 : 60 day lagged enrollment = 777

Current enrollment all Rx Plans = 756 : 60 day lagged enrollment = 777

Current enrollment all Vision Plans = 756 : 60 day lagged enrollment = 777

### Estimated IBNR Calculation

Medical	\$6,653,995 X (55/365) X (756/777) =	\$ 975,663	14.7%
+			
Dental	\$483,307 X (30/365) X (756/777) =	\$ 38,654	8.0%
+			
Rx	\$1,681,284 X (11/365) X (756/777) =	\$ 49,305	2.9%
+			
Vision	\$58,406 X (22/365) X (756/777) =	<u>\$ 3,426</u>	5.9%
=			
<b>Total estimated IBNR as of December 31, 2024 =</b>		<b>\$ 1,067,047</b>	<b>12.0%</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 November 30, 2024

Based on claims from December 01, 2023 through November 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 December 01, 2023 through November 30, 2024

<b>Medical</b>	\$ 6,718,590
<b>Dental</b>	\$ 452,320
<b>Prescription Drugs</b>	\$ 1,689,322
<b>Vision</b>	<u>\$ 60,132</u>
<b>Total Claims</b>	<b>\$ 8,920,364</b>

Average Estimated Lag Days

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

Number of employees covered:

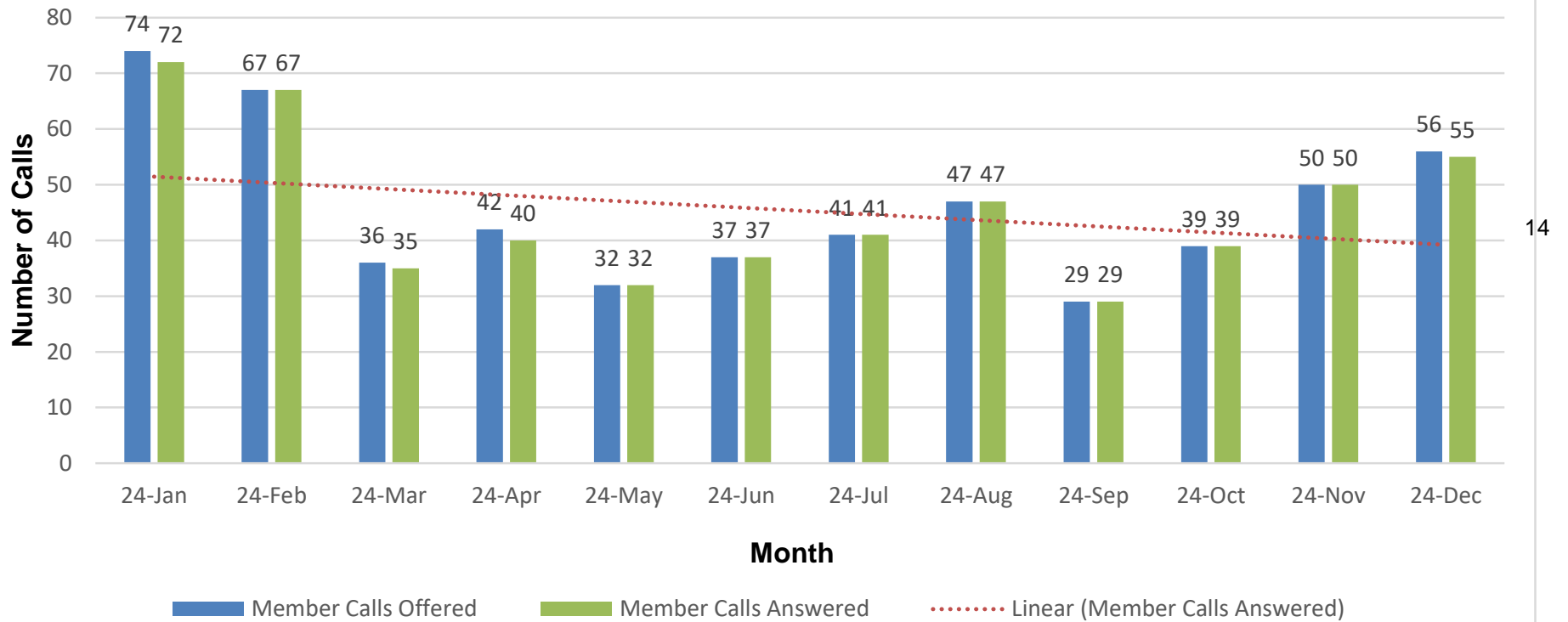
Current enrollment all Medical Plans = 760 : 60 day lagged enrollment = 779  
 Current enrollment all Dental Plans = 760 : 60 day lagged enrollment = 779  
 Current enrollment all Rx Plans = 760 : 60 day lagged enrollment = 779  
 Current enrollment all Vision Plans = 760 : 60 day lagged enrollment = 779

#### Estimated IBNR Calculation

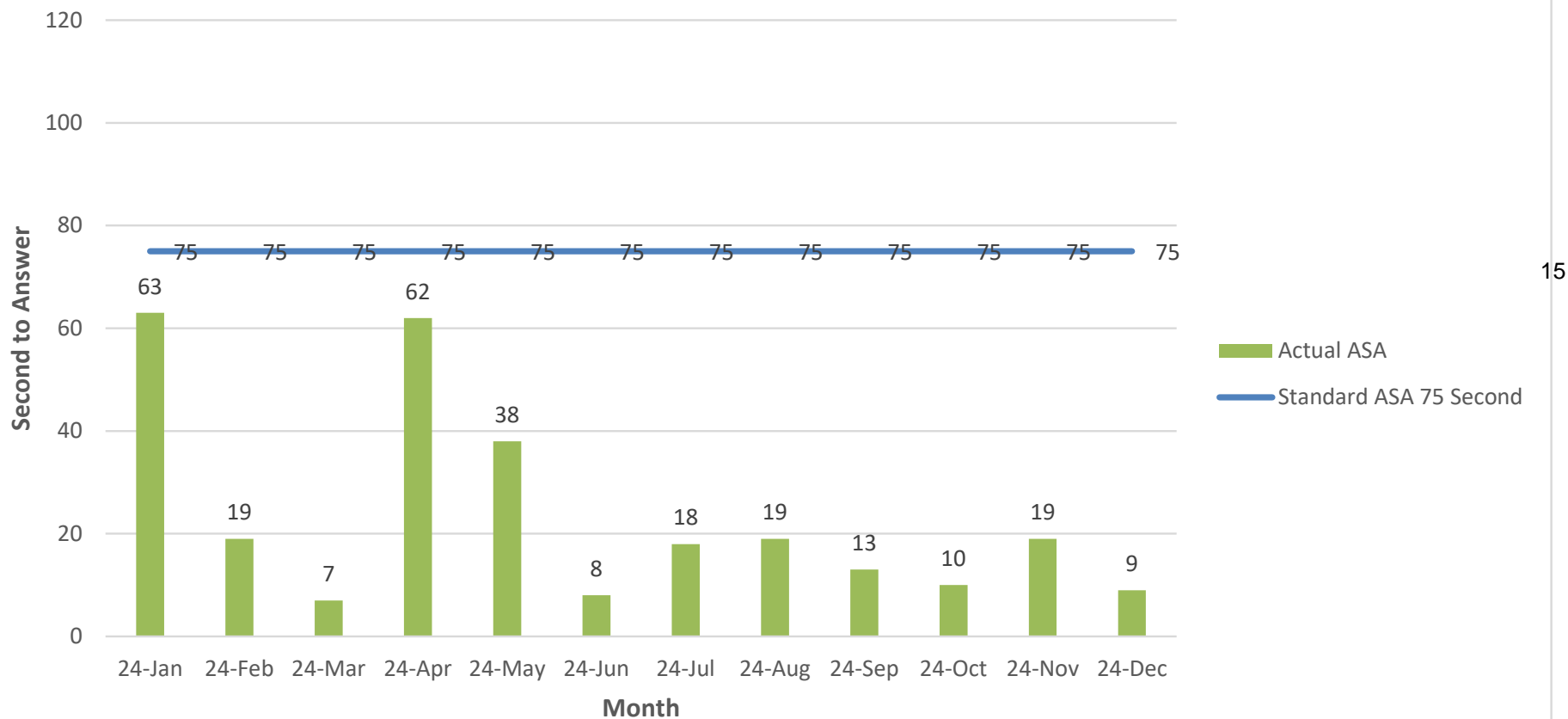
Medical	\$6,718,590 X (55/365) X (760/779) =	\$ 988,226	14.7%
+			
Dental	\$452,320 X (30/365) X (760/779) =	\$ 36,290	8.0%
+			
Rx	\$1,689,322 X (11/365) X (760/779) =	\$ 49,696	2.9%
+			
Vision	\$60,132 X (22/365) X (760/779) =	<u>\$ 3,538</u>	5.9%
=			
<b>Total estimated IBNR as of November 30, 2024 =</b>		<b>\$ 1,077,750</b>	<b>12.1%</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.

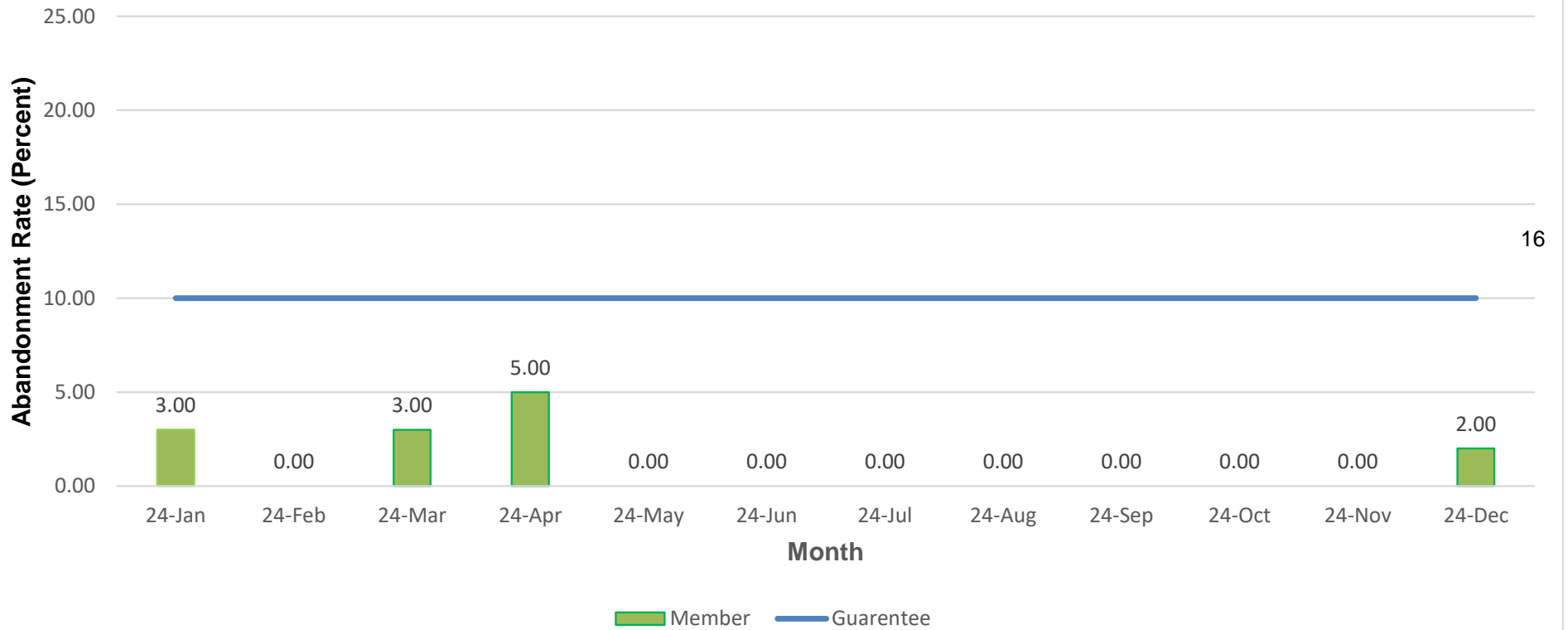
## Hometown Health - DCSD Dedicated Phone Number Customer Services Department Call Volume



# 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

#### 332 - DOUGLAS COUNTY SCHOOL DISTRICT

	2024	January	February	March	April	May	June	July	August	September	October	November	December
<b>Total</b>													
Total Claims Received During Month	1,198	1,378	947	1,073	783	1,112	1,423	1,202	1,678	1,274	1,189	1,189	1,132
Total Claims Paid During Month	1,377	1,501	1,076	1,176	1,189	1,291	1,546	1,320	1,780	1,357	1,440	1,466	1,378
Claims Open at End of Month	237	213	187	205	222	214	241	222	240	272	270	272	285
Percentage of Claims Paid Within 30 Days	96.4%	99.5%	99.5%	99.9%	100.0%	99.7%	98.6%	99.8%	98.5%	92.9%	85.8%	91.7%	92.1%
Number of Claims Paid Over 30 Days	50	7	5	1	0	4	21	2	26	97	204	121	109
<b>Medical</b>													
Total Claims Received During Month	1,044	1,174	833	1,044	686	1,048	1,151	899	1,422	1,132	1,037	1,079	1,020
Total Claims Paid During Month	1,228	1,279	962	1,156	1,158	1,238	1,346	1,149	1,637	1,190	1,231	1,254	1,135
Claims Open at End of Month	53	41	15	33	47	37	60	38	52	82	71	73	83
Percentage of Claims Paid Within 30 Days	98.8%	99.5%	99.5%	99.9%	100.0%	99.8%	99.6%	99.9%	99.9%	98.0%	95.6%	95.3%	98.1%
Number of Claims Paid Over 30 Days	15	7	5	1	0	2	5	1	2	24	54	59	22
<b>Dental</b>													
Total Claims Received During Month	154	204	112	29	97	63	271	303	256	141	152	110	112
Total Claims Paid During Month	148	222	112	20	31	53	199	171	143	167	209	212	242
Claims Open at End of Month	111	99	99	99	102	104	108	111	115	117	126	125	129
Percentage of Claims Paid Within 30 Days	76.8%	100.0%	100.0%	100.0%	100.0%	96.2%	92.0%	99.4%	83.2%	56.3%	28.2%	70.8%	64.5%
Number of Claims Paid Over 30 Days	35	0	0	0	0	2	16	1	24	73	150	62	86

Unaudited Unaudited  
 2018-2019 2019-2020 2020-2021 2021-2022 2022-2023 2023-2024 2024-2025  
 Actuals to date Actuals to date Actuals to date Actuals to date Actuals to date Actuals to date Actuals to date

\$433,914	\$707,103	\$593,957	\$1,047,051	\$649,873	\$1,008,996	\$818,800	July
\$567,057	\$504,522	\$533,442	\$801,080	\$937,616	\$1,112,051	\$1,140,749	August
\$411,577	\$419,473	\$922,103	\$709,220	\$540,995	\$735,590	\$867,924	September
\$942,438	\$575,237	\$580,104	\$758,601	\$993,427	\$399,999	\$1,171,815	October
\$365,469	\$751,140	\$974,578	\$820,396	\$214,398	\$762,960	\$879,124	November
\$577,289	\$409,511	\$606,620	\$1,754,598	\$919,954	\$689,212	\$630,192	December
\$842,303	\$585,200	\$508,567	\$211,099	\$520,765	\$685,625		January
\$342,650	\$425,889	\$454,486	-\$155,452	\$553,752	\$624,971		February
\$298,929	\$463,808	-\$63,850	\$1,124,963	\$642,894	\$352,799		March
\$580,877	\$590,274	\$581,293	\$116,358	\$561,828	\$491,344		April
\$595,059	\$386,887	\$735,299	\$610,376	\$872,626	\$507,389		May
\$506,841	\$690,699	\$833,568	\$997,886	\$728,608	\$598,594		June
<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>\$5,508,604</b>	<b>TOTAL CLAIMS</b>

\$538,700.25	\$542,478.58	\$605,013.95	\$733,014.69	\$678,061.33	\$664,127.54	\$918,100.62
10.55%	0.70%	11.53%	21.16%	(7.50%)	(2.05%)	38.24%
(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	\$ 9,681

ACTUALS	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	DEC AMEND	
<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>\$ 962,908</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	\$8,810,000	Premium Pmts
			\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	Transfer from GF
\$491,801	\$452,484	\$657,098	\$1,979	\$0	\$0	\$0	Insurance Proceeds
(\$7,306)	(\$3,890)	(\$3,955)	(\$3,845)	(\$31,030)	(\$9,030)	(\$9,030)	Other Payments
(\$6,966,774)	(\$6,731,736)	(\$8,541,210)	(\$9,067,362)	(\$7,950,000)	(\$8,100,000)	(\$8,100,000)	Claims Expense
							PEBP Payments
(\$306,856)	(\$271,441)	(\$284,913)	(\$287,536)	(\$330,000)	(\$325,000)	(\$325,000)	Fixed Costs - Admin Payments
(\$679,916)	(\$669,791)	(\$742,720)	(\$707,462)	(\$793,000)	(\$900,000)	(\$930,000)	Fixed Costs - Third-Party Payments
\$56,434	\$40,044	\$9,387	\$3,008	\$5,000	\$10,000	\$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>\$1,418,878</b>	<b>Est. Ending Fund Balance - 7/1:</b>

Unaudited data as of 8/9/23

2023-24	2023-24	2023-24	2023-24
Operating Revenues	Admin Expenses	Claims Expenses	Est Cash Flows
\$827,617.15	(\$101,797.48)	(\$818,799.94)	(\$92,980.27)
\$712,086.81	(\$101,772.20)	(\$1,140,748.70)	(\$530,434.09)
\$718,664.77	(\$93,248.45)	(\$867,924.20)	(\$242,507.88)
\$820,200.78	(\$99,400.40)	(\$1,171,814.54)	(\$451,014.16)
\$721,383.42	(\$101,854.64)	(\$879,124.04)	(\$259,595.26)
\$721,043.66	(\$96,502.87)	(\$630,191.52)	(\$5,650.73)
			\$0.00
			\$0.00
			\$0.00
			\$0.00
			\$0.00
			\$0.00
<b>\$4,520,996.59</b>	<b>(\$594,576.04)</b>	<b>(\$5,508,602.94)</b>	<b>(\$1,582,182.39)</b>
<b>Notes:</b>			
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.			
January 2024 - Includes transfer of \$1,000,000 from the GF			

