

**Minutes of the Health Advisory  
Committee Meeting of November 28, 2017 at the  
District Office, Minden, Nevada**

**Committee Members Present**

Mike Ashton, DCPEA  
Keith Lewis, District Office  
Debbie Haskins, DCSSO  
Robin Tinius, DCPEA  
Christine Cooley, DEPEA  
Lisa Voss, DCSSO

**Absent**

Dave Dickey, Chapter 6 – Bus Drivers  
Andrew Fromdahl, DCPEA  
Marty Swisher, DCAA

Tom Marshall & Lloyd Barnes with LP Insurance, and Cori Isherwood, DCSD Human Resources were present. Trevor Hallam from Hometown Health were also present.

**1. Call to Order**

The meeting was called to order by Mr. Lewis.

Committee member and attendee roll call was taken.

Ms. Voss motioned to approve the agenda. Ms. Tinius seconded.

Motion carried 5-0

**2. Public Comment #1**

There was no Public Comment.

**3. Committee Members' Comment**

Mr. Lewis thanked Mr. Ashton for representing the committee at the Nov 14<sup>th</sup>, 2017 Board meeting.

**4. Approval of Minutes of the Oct 30, 2017 meeting (For Possible Action)**

Motion to approve made by Mr. Ashton. Ms. Cooley seconded.

Motion Carried 5-0

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

Mr. Marshall from L/P Insurance reported that in Exhibit 1 Net paid claims was \$581,588, a little higher than last years of \$537,748 however the Composite Cost Per Employee is down -4.70% with current year average of \$643.89 compared to \$675.63 from last year. Compared to last year the plan is still running pretty well.

Exhibit 3- Total Plan Costs shows our first Gateway (pharmacy) rebate of \$56,060. Rebates will be distributed quarterly from Gateway.

Net Plan costs came in at \$592,213 slightly higher than current year average of \$565,062. Current year average on Net Plan Cost per employee ran \$723.23 and last years was \$750.94 with a -3.69% reduction of total cost.

The Claim Utilization Exhibit 5 is showing that Hospital Admits and Hospital days are down from last year. Inpatient Hospital is down from 18% last year to 14%. Everything else is pretty much within a percentage point from the previous year.

Exhibit 6 does show 2 claims that came up but they haven't reached the Stop Loss limit of \$175,000.

IBNR on Exhibit 7 is showing at \$731,633 for Oct 31, 2017.

Ms. Haskins arrived 4:48pm.

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

Hometown Health Representative Trevor Hallam reported on the Call center stats showing Oct was a large call month with 17,235 calls made into Hometown Health. Average Second to Answer was about 7 minutes and that was due to the increased calls coming in. The calls coming in do not reflect only Douglas Co School District. It is for all Hometown Health members. Trevor mentioned Hometown Health has hired more Representatives to handle the calls. Total Paid claims within 30 days for the month of October was at 99.85%. Dental claims were paid at 100% within 30 days and Medical were at 99.82% within 30 days.

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

October Plan Overview was presented by Mr. Lewis. Mr. Lewis had a question regarding our numbers and L/P Insurance numbers not matching or being close. Mr. Barnes replied stating that it is most likely timing issues. L/P reports on claims paid to date where DCSD's dollar amount is request for funding. Mr. Lewis will follow up on the large discrepancy between DCSD's numbers and L/P Insurance numbers. For the monthly paid claims we show \$441,403 with an average of \$508,588 with a total of \$2,034,353 since July. Cash flow was \$8,186. Rolling Estimate Fund Balance \$3,412,890 with \$3,614,627 Cash on Hand. Audit was approved and accepted by the Board in November with an audited amount of \$3,444,437.

**8. Stop-Loss Insurance Renewal (For Possible Action)**

Mr. Barnes had a PowerPoint handout on the proposal for DCSD's Stop-Loss Renewal. Page 1 shows 14 different companies L/P Insurance solicited proposals from. 2 insurance companies plus our current carrier, National Union Fire were looked at. The others declined to quote. National Union Fire showed 18.3% for a \$98,110 increase. Option 1 Voya came in at 3.8% above current cost with Option 2 PartnerRe had a 17.8% increase. L/P Insurance felt it was a reasonable consideration to recommend Voya as our new Stop-Loss carrier.

Ms. Cooley motioned to accept Option 1 Voya for our new Stop-Loss carrier for the new year, Ms. Haskins seconded

Motion carried 6-0

**9. Correspondence (For Possible Action)**

Mr. Swisher sent an email thanking Mr. Ashton on his presentation to the Board on behalf of the committee.

**10. Future Agenda Items (For Possible Action)**

Mr. Lewis recommended that we cancel Dec 19<sup>th</sup> meeting.

Next meeting will be held January 23, 2018 @ 4:30pm.

Education of Employees on our plans and information on University of Utah option for medical care.

**11. Public Comment #2**

Approved 1/23/2018  
None

**12. Adjourn**

Ms. Voss motioned to adjourn, Ms. Cooley seconded

Motion carried 6-0

Meeting adjourned at 5:28pm.

Respectfully Submitted,

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

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