

Agenda

Lyon County School District Board of Trustees

A LCSD INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Wednesday, March 24, 2021, beginning at 4:30 PM at the Professional Learning Center, PLC, located on the SSES Campus, 3800 W. Spruce St., Silver Springs, NV 89429.

The subjects to be discussed or considered or upon which any formal action may be taken are listed below. Items do not have to be taken in the order shown on this meeting notice.

1. CALL TO ORDER
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME
4. APPROVAL OF AGENDA
5. APPROVAL OF MINUTES 3
6. PUBLIC PARTICIPATION
The public is invited to attend the meeting accepting facial covering and social distancing measures set in place by the State of Nevada Governor's Directives. Any in-person attendees may be asked not to enter if the 50% capacity of the room has been reached.
The public may address the committee on items not listed on the agenda. No action may be taken on any subject raised during public comments until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).
The public comment can be emailed to blakesmith@lyoncsd.org. The committee will not discuss these comments, but they will be listed in the minutes of the meeting.
7. FOR DISCUSSION: Update on LCSD Health Trust Fund. Presented by Spencer Winward, Finance Manager/Comptroller. 6
8. FOR DISCUSSION AND POSSIBLE ACTION: 2021 Fully Insured Aetna Plan Update. Presented by Valerie Clark, Clark & Associates. 7
9. FOR DISCUSSION AND POSSIBLE ACTION: Future meeting dates and possible additional meetings. Presented by Chair, Cynthia Darden.
10. PUBLIC PARTICIPATION
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11. ADJOURN

Public Comment to the Lyon County School District Board of Trustees

In the event that you are unable to attend the LCSD Board of Trustees meeting, you may submit public comment by 3:00 pm the day before the board meeting by [clicking here](#). Public comment will be forwarded to all LCSD Trustees prior to the board meeting. Please note that this link is monitored for public comment only.

If you have questions or public records requests, please contact the LCSD Communications and Public Relations Officer at (Communications@lyoncsd.org).

The notice for this meeting was posted at the Lyon County School District Administrative Office and posted to the Lyon County School District website (<http://lyoncsd.org>) and the official website of the State of Nevada (<http://notice.nv.gov>) in accordance with NRS 241.020 (3) (b).

LYON COUNTY SCHOOL DISTRICT STATEMENT OF NONDISCRIMINATION AND ACCESSIBILITY

The Lyon County School District does not discriminate on the basis of race, color, national origin, gender, disability or age in any of its policies, procedures, or practices, in compliance with Title VI of the Civil Rights Act of 1964 (pertaining to race, color, and national origin), Title IX of the Educational Amendments of 1972, section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and Age Discrimination Act of 1975, and any other pertinent statute or requirement. This Non-Discrimination policy covers admission, access, treatment, and employment in the District's programs and activities, including Occupational Education. For information regarding opportunities, policies, or the filing of grievances, contact your school principal.

The Lyon County School District is pleased to provide accommodations for the handicapped or disabled. Members of the public who are disabled and require special accommodations or assistance at the meeting are requested to notify the Administrative Assistant to the Superintendent and Board of Trustees in writing at 25 E. Goldfield Ave., Yerington, NV 89447, email Margaret Heim at mheim@lyoncsd.org, or call (775) 463-6800 Ext. 10034 at least one week prior to the meeting.

LCSD INSURANCE COMMITTEE
MEETING
Monday, Jan. 25, 2021 4:30 PM Pacific

PLC
3800 Spruce Ave
Silver Springs, NV
89429

1. CALL TO ORDER 4:34pm
2. PLEDGE OF ALLEGIANCE Led by Eldawna Koch
3. ROLL CALL AND WELCOME: Present were Eldawna Koch, Cindy Darden, Kathy Rudy, Monica Quam, Valerie Clark, Kelly McGuire-Shay, Margaret Heim, Kevin Kranjcec, Spencer Winward, Blake Smith and Dawn Huckaby
4. APPROVAL OF AGENDA Kathy Rudy made a motion to approve the agenda. 2nd by Eldawna Koch
5. APPROVAL OF MINUTES Eldawna Koch moved to approve the minutes 2nd by Dawn Huckaby
6. PUBLIC PARTICIPATION

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[Eldawna Koch voiced concerns from teachers regarding co-pays.](#)

7. FOR DISCUSSION: 2020 Plan Year Self Insured Claims Review– Presented by Valerie Clark, Clark & Associates

[2020 was a year of a lot of claims in the first quarter. It was a tough first part of the year. It was one of the highest claim years, if not the highest. The run-out period could go to 10 million dollars in claims processed.](#)

8. FOR DISCUSSION: 2021 Plan Year Fully Insured Aetna Update– Presented by Valerie Clark

Aetna update: American Fidelity provided enrollment data to Aetna. Members received ID cards prior to January 1, 2021.

Provider update: Renown (lab, urgent care and providers are all in-network.

Carson Medical Group, Banner, St. Mary's are all in-network.

South Lyon Medical Center – lab and physician services will be billed as outpatient with place of service having no issues.

Aetna has been reaching out to medical, dental and vision providers that LCSD members have requested. Medical (reg) and dental (paper) ID cards were mailed on December 18, 2020.

Vision has a separate website (Aetnavision.com) and Aetna Vision Preferred app. Members are asked to delete the previous IMed app. A request was made by LCCSEA building reps asking Clark & Assoc to provide a number of occurrences of issues to particular concerns brought to their attention. Valerie Clark agreed to provide those numbers moving forward with Aetna. Eldawna Koch and Cindy Darden discussed prescription strength vitamins being denied by

Aetna as well as Flonase nose spray due to the fact that it is an over the counter drug. Kelly McGuire-Shay said that she will research this and get back to the committee. Prescription copays did not change but drug tier formularies did change. Banner, South Lyon lab and diagnostic services – at the time of service, members need that services be billed as outpatient free-standing facility. Dependent coverage is higher this year. The rates did go up approximately \$200/month. Valerie discussed charges for dependents based on a tier level; spouse rate is the same as the employee rate. Children are 80% of employee fee.

9. FOR DISCUSSION: Status of the LCSD Insurance Trust Fund – Presented by Spencer Winward, Finance Manager

\$258,000 is left in the insurance fund. Vouchers still need to be released to close out the year which will increase the annual costs. Claim costs took a dip and then a huge jump. There are things that can be done to cover the deficit/ offset it such as premium holidays and relief funds. The savings that are being made this year will go to offset the deficit.

10. FOR DISCUSSION AND POSSIBLE ACTION: Scheduling of Future Insurance Committee Meetings

The next Insurance Committee meetings will be on March 24th @ 4:40pm at PLC and May 18th @ 4:30pm at PLC.

11. PUBLIC PARTICIPATION

The public is invited to address the committee on items not listed on the agenda. No action may be taken on any subject raised during public comment until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law)

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None.

12. ADJOURN: 5:46pm



LCSD Insurance Committee Meeting 03/24/2021

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AETNA - Implementation Update

- Blake Smith (LCSD) and Kelly McGuire-Shay (Clark & Assoc) met weekly with the Aetna Implementation Team from October 2020 through February 2021. Beginning in March 2021, they meet monthly with the Aetna Service Team. These meetings have allowed us to get important updates from Aetna throughout the process as well as provide an opportunity to discuss any “hot topics” that have come up, including member specific needs/concerns. 8
- The Aetna Service Team had made outreach calls to members and providers regarding specific needs/concerns to help get them resolved.

AETNA - Reporting Update

- January 1, 2021 claim data will be available end of April for LCSD
- Utilization will become available at this time as well; with 1 month of data this may not be meaningful; suggest we provide quarterly (note: any Aetna BOB information in the report is based on 12 months of data)

AETNA - PROVIDER UPDATE

- Aetna has been making outreach calls to medical, dental and vision providers that have been requested by LCSD members.
- Please encourage members to email LCSDCS@clarkandassoc.com with their requests for provider contracting so Aetna can contact those providers. Doctor's full name and type of provider are required.

Provider Name	Practice Name	Provider Type	Provider Location	Status
Dr. Brooks	Memor Health	Mental Health	Reno	Per Aetna 12.31.20: Provider is participating under group tax identification number
Dr. Libler	Memor Health	Mental Health	Reno	3/15 update: Provider is contracted as of 1/1/21.
Pauline Stoltzner, APRN	Advanced Practice Primary Care	Primary Care	Reno	3/15 update: provider is contracted as of 12/15/20.
Donald Black, MD, FAAAI, FAAAA	Reno Allergy and Asthma Clinic	Specialist - Allergy & Asthm	Reno	12/10 - Aetna contacted provider, but they declined the terms of the Aetna contract. Sent Marria an email with this update.
N/A	Lahontan Paramedical	Lab	Yerington	3/18 update: Aetna is not able to reimburse for this code. This is a draw station only. The provider draws the blood and sends to an in-network lab. They only bill one code for venipuncture and 36415 isn't a reimbursable code.
Varies	Carson Tahoe Physical Therapy (part of Carson Tahoe Health system)	Physical Therapy	Carson City	Per Aetna 12.31.20: Participating 4/15/19
ALL PROVIDERS	CARSON MEDICAL GROUP	PCP & OB/GYN	Carson City	Per Aetna: Contacted Carson Medical Grp and confirmed they bill under practice TIN
Tobi Frescholtz, MD, FACOG	UNR's Women's Health Center	OB/GYN	Reno	Per Aetna 12.31.20: Participating 4/15/19
Michael Edmonds MD	Tahoe Fracture	Orthopedic	Carson City	Aetna search results shows other providers at Tahoe Fracture. If they bill the visit under the practice there should not be an issue.
Dr Lim	Center of Hope	Gynecological oncology	Reno	Provider did not accept contracted rates, will not be contracting with Aetna. SPECIAL AGREEMENT FOR SPECIFIC MEMBER
Dr.Teresa Bachman	Arthritis Consultants	Rheumatologist	Reno	3/15 update: Provider was unresponsive so this is considered closed. Aetna Network Manager left 4 messages and provider did not respond. The provider has our contact information in the event they decide to contract with us.
Dr. Lorraine Platka-Bird		Mental Health (dietician)	Gardnerville	3/4/21: Lorraine started the credentialing process. 2/4 Aetna update: I was able to speak to the provider just now and she has expressed interest in contracting with us. I have emailed her the application and have asked her to let me know once it has been submitted so I can ensure we are tracking towards next steps. I will keep you posted of any further updates.

AETNA - PROVIDER UPDATE (Dental)

DENTAL				
Julio Escobar, DDS	Dayton Valley Dental	Dental	Dayon	Per Aetna - already contracted
Stephen Frugoli, DMD	Frugoli Family Dentistry	Dental	Dayton	Per Aetna - they made 3 attempts to contact provider with no response.
Bruce Dow, DDS		Dental	Hawthorne	3/16 update: unable to reach an agreement. 2/4 Aetna update: Talked to office manager on 1/26. She was too busy to discuss and asked me to call back later next week. She said they likely would not join.
Beglin	Beglin Orthodontics	Dental	Carson City	2/5: Aetna rcvd email from provider saying they are not interested in joining any new ¹¹ networks. 2/4 Aetna update: Talked to office on 1/26. Sent fee schedule for review.
Dr. Andy Choi and Dr. Carol Lee	Healthy Smiles Family Dentistry	Dental	Yerington & Reno	1/20/21: Our dental department let me know this practice will be contracted with Aetna through a shared network arrangement effective 2/1/2021.
Tammy Neugebauer, DDS	Well Beyond Dental	Dental	Reno	3/16 update: Office agreed to join the network. Paperwork is in process. Includes three dentists. Talked to office on 1/26. Office is interested and we're discussing the fee schedule.
Elizabeth Park, DDS		Dental	Carson City	3/16 update: no response rcvd from office. 2/18 update: Office requested higher fee schedule. Sent higher fee schedule for review on 2/6. Sent follow up email on 2/10 2/4 Aetna update: Talked to office on 1/26. Sent fee schedule for review.

AETNA - PROVIDER UPDATE (Vision)

VISION				
Katrina Van Patten, OD	Katrina Van Patten, OD Family Optometry	Vision	Carson City	12/7 - dr office told aetna they are not looking to contract with them right now.
Carl Robertson, OD	Yerington Family Vision Center	Vision	Yerington	Aetna reached out but provider declined to join network
Gregory S. Koenig, O.D. & Carl Robertson, O.D.	Robertson and Koenig Optometry	Vision	Fernley	Aetna reached out but provider declined to join network
Stephen Palazzolo, OD	Dr Stephen Palazzolo, OD	Vision	Dayton	*3/15 update: According to our Network team this area is already saturated. They provided me with Aetna Vision network counts for the counties that are nearest to the provider's zip code. If there are other areas you would like us to check, please let me know. I am also sharing the link to our directory. Please let me know if you have any questions. 2/4 Aetna update: still pending
				* https://eyedoclocator.aetnavision.com/aetna

County	Optometrists	Ophthalmologists	Opticians	Locations
Carson City, NV	46	3	1	9
Douglas, NV	53	3	0	6
Lyon, NV	7	0	0	1

AETNA - CURRENT APP REGISTRATIONS

- Aetna offer includes a maximum renewal rate cap guarantee on the first-year renewal dependent upon **60%** Aetna Health Mobile App usage
- Percentage is based on members (**employees and dependents**) over 18 who register for the mobile app
- Percentage does not include members who only login to the website. The **member must login to the mobile app to be counted**. Downloading the app without logging in does not count.
- Aetna calculated % using:
 - February census; it showed 1,515 total members
 - February census was sorted by DOB; there are 1,258 members age 18 and over enrolled in benefit coverage
 - Multiplying the 11.8% by the total 1,515 members = 179 members
 - By taking 179 members / 1,258 eligible members, the adjusted **adoption rate is 14.2%**

IDEAS ON HOW TO PROMOTE APP

Based on the current 14% adoption rate, we have a long way to go to hit the 60% goal. We would like to develop a marketing plan to promote the app. Below are some ideas for discussion.

1. Have posters of the app flyer made and put up in each school's employee break area or other highly visible location. Add balloons to attract attention.
2. Aetna can provide giveaway items such as pens, magnetic clips, band-aid dispensers or magnifiers. 14
3. Custom communication piece, such as a post cards mailed to members .
4. Raffle prizes. Due to HIPAA, Aetna cannot provide us with the names of the people that have registered, but they can draw random names at the end of the promotional period to be the raffle prize winners. Aetna can suggest and/or provide raffle prize options, such as Bluetooth speaker (TBD).
5. Money for raffle prizes, mailings, or posters purchased by LCSD may be reimbursable under the \$20,000 Implementation/Communication allowance, if funds are still available (TBD).

AETNA - VISION APP & WEBSITE

Welcome to your Aetna VisionSM Preferred plan

Healthy eyes, healthy life

You've made a great choice with Aetna Vision Preferred. That's because regular eye exams can help correct vision problems and reveal the warning signs of more serious health issues, like high blood pressure, heart disease and diabetes. So they're crucial to your health, whatever your age.

Our network gives you options

At home or on the go, at night or on the weekend, you get convenient access to thousands of private practice and optical retail locations, including popular national chains.



Plus, you can shop for contacts or glasses at these online network retailers:

- lenscrafters.com
- targetoptical.com
- glasses.com
- contactsdirect.com
- ray-ban.com

*Should you choose out-of-network services, you will need to pay for all services in full. You can then submit a claim form and your receipts for eligible reimbursements. You can find claims forms at aetnavision.com.

We're here for you

Call us at the number on your ID card. Or check out your benefits anytime at aetnavision.com.

Finding care is easy



Just go to aetnavision.com or download the Aetna Vision Preferred app. You can search for providers* by location, name or even your favorite brand. You can find office hours and schedule appointments, too.



You can also call the provider directly. Many offer evening and weekend appointments to fit your schedule.



Take your attached ID card to your appointment. Or keep your info handy in our free mobile app. Your provider will take care of the rest.

Other eyewear savings

When you stay in network, you also get:

- Up to 40 percent off additional pairs of glasses
- Retinal imaging discount
- LASIK eye surgery discount
- Hearing care discount
- Exclusive coupon offers

To get them all, just visit aetnavision.com or use our mobile app.

Vision App logo



Aetna VisionSM
Preferred
EyeMed App Support

THIS HAS BEEN CORRECTED

Important Note Regarding Vision in the Health App: ¹⁵

A technical error with the Aetna Health app was identified causing it to link members to the EyeMed app instead of the Aetna Vision Preferred app. Aetna is working on correcting this, but in the meantime please advise members to disregard anything related to vision in the health app and **only use the Aetna vision app for vision.**

SERVICE TRACKING

- It was requested at the previous Insurance Committee meeting that Clark & Associates provide a summary of the emails/calls received from LCSD members. Below is a summary of the number of calls/emails received and their status (open or closed). Date range for this summary includes service provided from January 2020 to March 15, 2021.

CATEGORY	OPEN	CLOSED	TOTAL
Claims	1	5	6
Rx	6	7	13
Providers	0	27	27
Surgery/Tests/Procedures	3	2	5
Benefits	0	5	5
Dental	0	2	2
TOTAL	10	48	58

Thank you!

