

# Agenda

## Lyon County School District Board of Trustees

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A LCSD INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Thursday, September 19, 2024, beginning at 4:00 PM at the Lyon Complex Building D, 3750 W. Spruce Ave., 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.

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.

1. CALL TO ORDER
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME
4. APPROVAL OF AGENDA
5. APPROVAL OF MINUTES

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### 6. PUBLIC PARTICIPATION

The public is invited to address the committee on agenda items. The purpose of public comment is to bring issues, concerns, or praiseworthy items to the attention of the committee. 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).

If you wish to speak, please step up to the front table, be seated, and state your name. Your comments must be limited to no more than three minutes and must fall under the committee's jurisdiction and control. In consideration of others, avoid repetition. Although this committee does not restrict comments based upon viewpoint, comments will be prohibited if the contents are willfully disruptive, slanderous, amount to personal attacks, or interfere with the rights of other speakers. Comments made during this time will be monitored by the Committee Chairperson.

The public comment can be emailed to [blakesmith@lyoncsd.org](mailto:blakesmith@lyoncsd.org). The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

7. (FOR DISCUSSION ONLY) Discussion regarding a report on the LCSD Benefits Fair. Presented by Blake Smith, LCSD Safety & Benefits Risk Manager.

8. (FOR POSSIBLE ACTION) Discussion and possible action regarding an update from Clark and Associates on Aetna Medical and Guardian Dental and Vision. Presented by Valerie Clark and Lisa Squier, Clark & Associates. 6

9. (FOR POSSIBLE ACTION) Discussion and possible action regarding future committee meeting dates. Presented by Kathy Rudy, Chair.

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#### 11. ADJOURN

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

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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 Nevada Public Notice Website (<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 [mheim@lyoncsd.org](mailto:mheim@lyoncsd.org), or call (775) 463-6800 Ext. 10034 at least one week prior to the meeting.*

# Minutes

## Lyon County School District Insurance Committee

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A meeting of the Insurance Committee of Lyon County School District will be held May 23, 2024, beginning at 4:00 PM at Lyon Complex Building D, 3655 Spruce Ave., Silver Springs, NV 89429.

Items on this agenda may be taken out of order; the public body may combine two or more agenda items for consideration; and the public body may remove an item from the agenda or delay discussion relating to an item on the agenda at any time.

1. CALL TO ORDER - 4:13 pm Kathy Rudy
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME - Present Kathy Rudy, Dawn Huckaby, Anna Brueher, Blake Smith, Tammie Moniz, Joy Hanssen, Shannon Nelson, Billie Jo Hogan, Loraine De La Torre, Clark and Associates
4. APPROVAL OF AGENDA – Joy Motion to approve and Anna 2nd
5. APPROVAL OF MINUTES – Anna Motion to approve amended Minutes and Loraine 2<sup>nd</sup>  
APPROVAL OF MINUTES
6. PUBLIC PARTICIPATION: None

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7. **(FOR DISCUSSION ONLY)** Update on Aetna Medical and Guardian Dental, Vision, and Group Life. Presented by Valerie Clark and Lisa Squire, Clark & Associates.

- **Review of the Utilization Review from Aetna Medical**
- Month by month loss ratios are decreasing, which is good!
- We renew July 1<sup>st</sup> so the pooling level will start over
- Trending in the right direction!!!
- The built-in rate cap has helped tremendously.
- Negotiations will begin in January.
- **Review of the Utilization Review from Guardian Dental/Vision**
- Claims are currently a little high. 3

- Loss ratio a bit high/a few spiked months, but nothing to be concerned about
- Service Tracking review.
- Looking for long-term partners and relationships through the good and bad times and believes Aetna has been a great partner to work with.
- Dawn – Aetna has great open communication and responsiveness; very appreciative.
- Aetna takes more of a comprehensive approach; focus on holistic care and are able to wrap arms around the whole thing; ability to address all levels.

8. **(FOR DISCUSSION ONLY)** Update on Aetna/Renown Network Contract Agreement. Presented by Valerie Clark and Lisa Squire, Clark & Associates.

- It's all done! No termination and no break in coverage!
- Renewed without issue.

9. **(FOR DISCUSSION ONLY)** Aetna Medical Plans. Presented by Erin Bradley, Aetna Account Executive, and Jennifer Marcal, Aetna Account Manager.

- Review of mental well-being services handout – all services in network and virtual
- Constantly expanding and increasing providers – hand out most up to date
- Goal is to have members feel connected – integrated medical/pharmacy/behavioral health – one care coordinator/nurse as single point of contact
- Healing Better Program: Care managers assigned for post-surgery care
- Enhanced Maternity Program benefits review – end to end maternity care
- Technology training on how to use the app available through the customer help line

**Break at 5:41 pm – 5:51 pm**

10. **(FOR DISCUSSION ONLY)** Annual Benefits Open Enrollment Update. Presented by Blake Smith, LCSO Safety & Benefits Risk Manager.

- 99% - the 1 that has not begun is a new hire and can't enroll yet so disregard

11. **(FOR DISCUSSION ONLY)** Update on LCSO Benefits Fair - Presented by Blake Smith.

- August 30<sup>th</sup> for all staff – coordinating with Damon Etter to occur during the benefits fair; won't interfere with summit speakers or other vendors
- Vendors – Care Solics, PERS, AF, Clark & Associates, Acentra, Pool/Pact, Guardian CCMSI, 403B and 457B Reps
- Objective is to add to the event and not take away from it
- Raffle prizes
- Possible vendor ideas and suggestions

**12. (FOR DISCUSSION AND POSSIBLE ACTION) Future Benefits Insurance Committee Meeting Dates.** Presented by Kathy Rudy, Committee Chair and LCCSEA President.

- Next meeting is scheduled for September 19<sup>th</sup>
- Will discuss future meetings
- Benefits Fair discussion
- Update from Clark and Associates

**13. PUBLIC PARTICIPATION: None**

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**14. ADJOURN: 06:17 pm Motion to approve Anna 1<sup>st</sup> and Lorainne 2<sup>nd</sup>**

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The notice for this meeting will be posted on May 17, 2024, at the Lyon County School District Administrative Office, Lyon County School District websites (<http://www.lyoncsd.org>) and Nevada Public Notice Website (<http://notice.nv.gov>) in accordance with NRS 241.020 (3) (b).

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# LCSD Insurance Committee Meeting

9/19/2024

# Aetna Medical Utilization Review

Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Total Medical FFS/Caps	Total Rx Claims
June 2023	952	1,450	\$702,391	\$706,648	\$273,061
July 2023	950	1,424	\$801,969	\$667,452	\$203,471
August 2023	876	1,314	\$740,238	\$480,032	\$250,988
September 2023	965	1,423	\$805,613	\$581,408	\$310,944
October 2023	978	1,445	\$816,275	\$469,327	\$244,269
November 2023	992	1,463	\$826,789	\$505,840	\$295,051
December 2023	994	1,465	\$828,874	\$614,422	\$277,503
January 2024	994	1,462	\$825,421	\$638,079	\$223,122
February 2024	1,001	1,468	\$831,340	\$440,894	\$211,229
March 2024	1,005	1,478	\$836,614	\$571,024	\$234,198
April 2024	1,015	1,487	\$831,243	\$571,381	\$225,151
May 2024	1,018	1,492	\$845,174	\$673,930	\$236,867

Aggregate Premium Billed	\$9,691,941
Aggregate Incurred Claims	\$9,906,292
Cost Ratio	102%

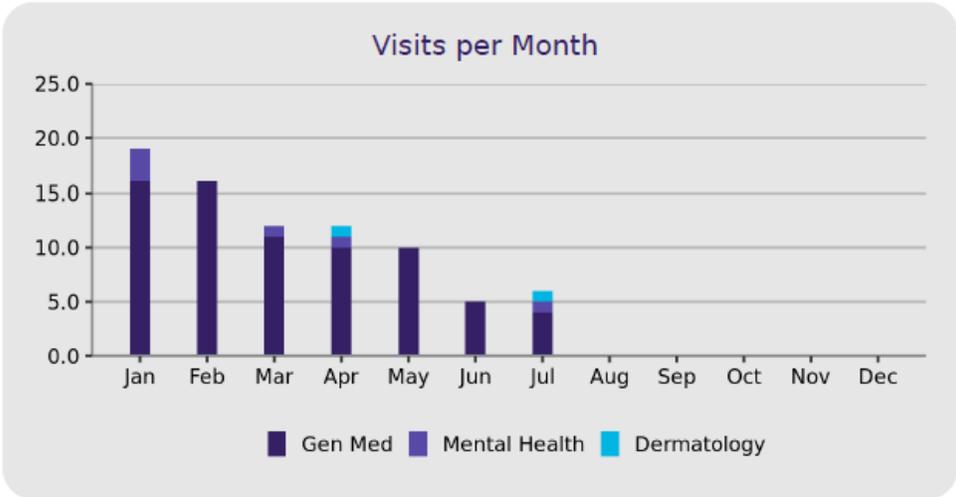
- Claims displayed are incurred and completed through May 2024.
- Claims displayed are based on a rolling 12 months of data.
- Claims paid through July 2024.

- 1 large claimant is currently at \$324,108  
(amount over \$250,000 is pooled)

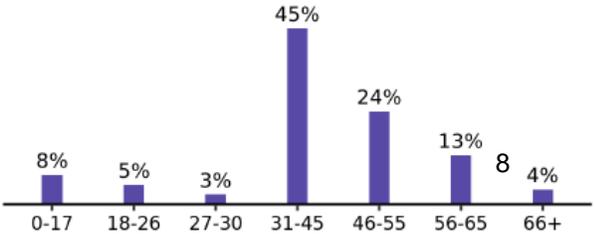
# Aetna Medical Teladoc & Nurse Line

## Summary

	Visits		Visit Utilization*	Total Net Claim Savings*
	Report Period	YTD	Annualized	YTD
Primary Care	Product not currently included in your plan design			
General Medical	4	72	8.4%	\$32,934
Mental Health	1	6	0.7%	\$560
Dermatology	1	2	0.2%	\$200
<b>Grand Total</b>				<b>\$33,694</b>



### Age and Gender



### Lyon County SD IHL - 24 hour Nurse Line

Month	Count
January	1
February	0
March	0
April	0
May	0
June	0
July	0

# Guardian Dental/Vision Utilization Review

Coverage	Date	Employee Only	EE/SP	EE/CH	EE/SPCH	LR	Total Earned Premium	Total Claims
DEN	09/2023	717	89	117	117	67%	\$63,891.58	\$42,978.44
	10/2023	725	89	120	119	72%	\$64,748.38	\$46,846.80
	11/2023	735	92	123	119	67%	\$65,713.33	\$44,181.37
	12/2023	738	91	123	121	63%	\$66,001.13	\$41,280.33
	01/2024	744	89	122	117	85%	\$65,536.77	\$55,720.88
	02/2024	752	89	123	116	75%	\$65,863.51	\$49,325.64
	03/2024	754	88	122	118	77%	\$66,020.14	\$50,697.20
	04/2024	763	89	121	117	75%	\$66,305.00	\$49,529.22
	05/2024	766	90	121	116	70%	\$66,406.24	\$46,293.06
	06/2024	764	90	120	115	74%	\$66,103.41	\$49,044.72
	07/2024	765	94	128	115	107%	\$67,187.65	\$71,823.55
	08/2024	717	87	122	109	105%	\$63,197.72	\$66,255.00
			<b>8940</b>	<b>1077</b>	<b>1462</b>	<b>1399</b>	<b>78%</b>	<b>\$786,974.86</b>
VIS	09/2023	745	88	110	111	68%	\$7,056.74	\$4,769.01
	10/2023	751	88	114	112	109%	\$7,139.00	\$7,799.64
	11/2023	762	91	116	112	82%	\$7,236.36	\$5,899.74
	12/2023	765	91	116	113	84%	\$7,266.10	\$6,104.84
	01/2024	768	91	114	111	115%	\$7,226.98	\$8,346.86
	02/2024	775	91	116	111	85%	\$7,277.66	\$6,197.89
	03/2024	777	90	115	113	69%	\$7,299.94	\$5,027.33
	04/2024	787	91	114	111	138%	\$7,311.34	\$10,111.24
	05/2024	790	92	114	110	117%	\$7,317.88	\$8,559.40
	06/2024	788	92	113	110	83%	\$7,297.56	\$6,034.90
	07/2024	792	97	119	110	107%	\$7,423.96	\$7,931.70
	08/2024	743	91	113	105	161%	\$7,007.66	\$11,280.95
			<b>9243</b>	<b>1093</b>	<b>1374</b>	<b>1329</b>	<b>101%</b>	<b>\$86,861.18</b>

# Service Tracking

It was requested at a 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 the renewal date, July 2023 to September 17<sup>th</sup>, 2024.**

CATEGORY	OPEN	CLOSED	TOTAL
<b><u>Medical</u></b>			
Claims		19	19
RX		12	12
Eligibility		7	7
Providers		9	9
Test/Procedures/ PT Auth	1	7	8
Benefit Questions		7	7
<b><u>Dental/Vision</u></b>			
Claims		5	5
Eligibility		5	5
Providers		3	3
Benefit Questions		5	5
<b>TOTAL</b>	<b>1</b>	<b>79</b>	<b>80</b>

**Thank  
you!**

