

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 on Monday, August 25, 2025, beginning at 4:00 PM at the following location:

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.

In the event that you are unable to attend the LCSD Board of Trustees meeting, you may submit public comment by 12:00 pm the day of 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. 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. The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

7. **(FOR DISCUSSION ONLY)** Update on Health Insurance Claims. Presented by Kevin Monaghan and Becky Stidman, LP Insurance.

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8. **(FOR DISCUSSION ONLY)** Update on Anthem and Guardian Plans effective 7/1/2025. Presented by Kevin Monaghan and Becky Stidman, LP Insurance.

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9. **(FOR POSSIBLE ACTION)** Consideration of appointment of a new Retiree Committee Member. Presented by Blake Smith, LCSD Safety and Benefits Risk Manager.

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

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12. ADJOURN

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 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, or call (775) 463-6800 Ext. 10034 at least one week prior to the meeting.

Agenda

Lyon County School District Insurance Committee

A meeting of the Insurance Committee of Lyon County School District will be held on Wednesday, June 18, 2025, beginning at 4:00 PM at Lyon Complex Building D, 3750 W. 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: 4:00PM

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL AND WELCOME: Kathy Rudy, Mary Cole, Tammie Moniz, Shannon McNeil, Billie Jo Hogan, Joy Hanssen

4. APPROVAL OF AGENDA: Tammie Moniz motioned to approve the agenda, Mary Cole 2nd. Motion carried.

5. APPROVAL OF MINUTES: Tammie Moniz motioned to approve the minutes, Mary Cole 2nd. Motion carried.

6. PUBLIC PARTICIPATION

The public is invited to address the committee. 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).

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None at this time.

7. (FOR DISCUSSION ONLY) Update on Aetna Claims.

Presented by LP Insurance

Please see attached, this information was provided by Billie Jo Hogan as the LP reps weren't present.

8. (FOR DISCUSSION ONLY) Update on Anthem and Guardian new plan implementation effective July 1, 2025.

Presented by LP Insurance

Please see attached. This item was presented by Billie Jo Hogan as the LP reps weren't present.

9. (FOR DISCUSSION AND POSSIBLE ACTION) Future meeting dates.

Presented by Chair Kathy Rudy.

Tammie Moniz motioned to cancel the July 16th, 2025 meeting and move it to August 21st, 2025, Mary Cole 2nd. Motion carried.

10. PUBLIC PARTICIPATION

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None at this time.

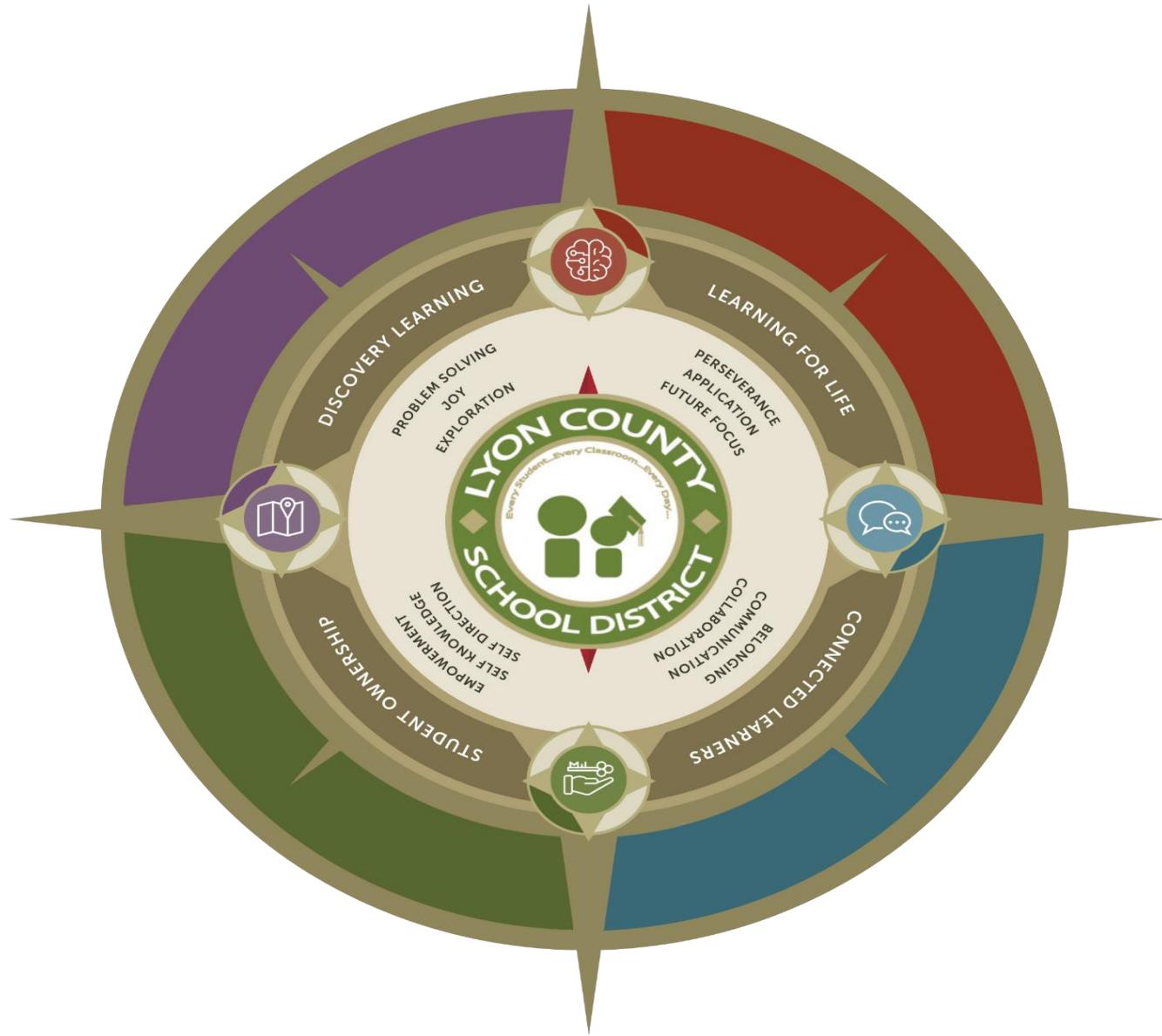
11. ADJOURN: Tammie Moniz motioned to adjourn the meeting, Mary Cole 2nd. Motion carried. Meeting adjourned at 4:22PM

The notice for this meeting will be posted 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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Monthly Reporting Package

Prepared For:

Lyon County School District

Incurred Through:
May 2024 - April 2025

Paid Through:
June 2025

Presented By:





Current 12 Months												
Period	Employees	Members	Premium	Premium PEPM	Medical Claims	Medical Claims PEPM	Rx Claims	Rx Claims PEPM	Rx % of Total Claims	Total Claims	Total Claims PEPM	Paid Loss Ratio
May-24	1,018	1,492	\$845,174	\$830	\$808,363	\$794	\$239,451	\$235	23%	\$1,047,814	\$1,029	124%
Jun-24	1,014	1,488	\$843,202	\$832	\$556,750	\$549	\$209,160	\$206	27%	\$765,910	\$755	91%
Jul-24	1,033	1,494	\$935,262	\$905	\$834,305	\$808	\$259,151	\$251	24%	\$1,093,456	\$1,059	117%
Aug-24	973	1,409	\$877,513	\$902	\$492,642	\$506	\$257,893	\$265	34%	\$750,535	\$771	86%
Sep-24	1,040	1,481	\$928,709	\$893	\$791,344	\$761	\$238,675	\$229	23%	\$1,030,019	\$990	111%
Oct-24	1,041	1,485	\$929,599	\$893	\$887,347	\$852	\$245,368	\$236	22%	\$1,132,715	\$1,088	122%
Nov-24	1,045	1,492	\$935,665	\$895	\$755,262	\$723	\$214,095	\$205	22%	\$969,357	\$928	104%
Dec-24	1,047	1,495	\$935,402	\$893	\$580,294	\$554	\$249,203	\$238	30%	\$829,497	\$792	89%
Jan-25	1,050	1,501	\$938,958	\$894	\$756,763	\$721	\$252,249	\$240	25%	\$1,009,012	\$961	107%
Feb-25	1,053	1,505	\$940,311	\$893	\$501,958	\$477	\$267,223	\$254	35%	\$769,181	\$730	82%
Mar-25	1,058	1,506	\$946,215	\$894	\$788,475	\$745	\$248,629	\$235	24%	\$1,037,104	\$980	110%
Apr-25	1,052	1,495	\$939,011	\$893	\$808,475	\$769	\$229,501	\$218	22%	\$1,037,976	\$987	111%
Total			\$10,995,021		\$8,561,978		\$2,910,598		25%	\$11,472,576		104%
Average	1,035	1,487		\$885		\$688		\$234			\$923	

Previous 12 Months												
Period	Employees	Members	Premium	Premium PEPM	Medical Claims	Medical Claims PEPM	Rx Claims	Rx Claims PEPM	Rx % of Total Claims	Total Claims	Total Claims PEPM	Paid Loss Ratio
May-23	947	1,447	\$699,774	\$739	\$843,998	\$891	\$258,121	\$273	23%	\$1,102,119	\$1,164	157%
Jun-23	952	1,450	\$702,391	\$738	\$717,101	\$753	\$273,315	\$287	28%	\$990,416	\$1,040	141%
Jul-23	950	1,424	\$800,786	\$843	\$679,414	\$715	\$203,471	\$214	23%	\$882,885	\$929	110%
Aug-23	876	1,314	\$738,398	\$843	\$486,715	\$556	\$250,988	\$287	34%	\$737,703	\$842	100%
Sep-23	965	1,423	\$805,613	\$835	\$575,119	\$596	\$311,096	\$322	35%	\$886,215	\$918	110%
Oct-23	978	1,445	\$816,275	\$835	\$453,527	\$464	\$244,269	\$250	35%	\$697,796	\$713	85%
Nov-23	992	1,463	\$826,789	\$833	\$485,037	\$489	\$295,051	\$297	38%	\$780,088	\$786	94%
Dec-23	994	1,465	\$828,874	\$834	\$583,045	\$587	\$277,654	\$279	32%	\$860,699	\$866	104%
Jan-24	994	1,462	\$825,421	\$830	\$648,003	\$652	\$223,122	\$224	26%	\$871,125	\$876	106%
Feb-24	1,001	1,468	\$831,340	\$831	\$423,320	\$423	\$211,229	\$211	33%	\$634,549	\$634	76%
Mar-24	1,005	1,478	\$836,614	\$832	\$580,122	\$577	\$235,858	\$235	29%	\$815,980	\$812	98%
Apr-24	1,015	1,487	\$831,243	\$819	\$584,083	\$575	\$226,284	\$223	28%	\$810,367	\$798	97%
Total			\$9,543,518		\$7,059,484		\$3,010,458		30%	\$10,069,942		106%
Average	972	1,444		\$818		\$606		\$259			\$865	

Average Membership and PEPM Premium and Claims by Experience Period									
Period	Employees	Members	Premium PEPM	Medical Claims PEPM	Rx Claims PEPM	Rx % of Total Claims	Total Claims PEPM	Paid Loss Ratio	
Current	1,035	1,487	\$885	\$688	\$234	25.4%	\$923	104.3%	
Prior	972	1,444	\$818	\$606	\$259	29.9%	\$865	105.5%	
Change %	6.1%	2.9%	7.6%	11.9%	-10.3%	-4.5%	6.2%	-1.2%	

*Medical data provided by Aetna monthly reporting package. Experience period and claims data will change prior to renewal.



Large Claimants
Period: May 2024 - April 2025

Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
1	ACUTE LYMPHOBLASTIC LEUKEMIA, IN REMISSION	Yes	\$19,363	\$376,885	\$250,003	\$126,882	\$396,249
2	MALIGNANT NEOPLASM OF RETROPERITONEUM	Yes	\$16,974	\$302,041	\$236,327	\$65,714	\$319,015
3	ENCOUNTER FOR ANTINEOPLASTIC CHEMOTHERAPY	Yes	\$3,356	\$204,933	\$152,658	\$52,275	\$208,289
4	MULTIPLE SCLEROSIS	Yes	\$20,429	\$156,343	\$0	\$156,343	\$176,773
5	MALIGNANT NEOPLASM OF OVRLP SITES OF RIGHT FEMALE BREAST	Yes	\$7,173	\$165,719	\$0	\$165,719	\$172,892
6	MALIGNANT NEOPLASM OF BRAIN, UNSPECIFIED	Yes	\$14,464	\$141,489	\$69,425	\$72,064	\$155,953
7	ILLNESS, UNSPECIFIED	No	\$8	\$145,077	\$135,720	\$9,357	\$145,085
8	MALIGNANT NEOPLASM OF PROSTATE	Yes	\$133,425	\$2,672	\$0	\$2,672	\$136,098
9	ENCNTR SCREEN MAMMOGRAM FOR MALIGNANT NEOPLASM OF BREAST	Yes	\$114,478	\$1,286	\$0	\$1,286	\$115,764
10	MALIGNANT NEOPLASM OF PROSTATE	No	\$91,191	\$24,119	\$0	\$24,119	\$115,310

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Large Claimants
 Period: May 2024 - April 2025

Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
11	SEPSIS DUE TO METHICILLIN SUSCEPTIBLE STAPHYLOCOCCUS AUREUS	Yes	\$313	\$113,837	\$108,301	\$5,537	\$114,150
12	SUBMUCOUS LEIOMYOMA OF UTERUS	Yes	\$1,464	\$111,335	\$9,729	\$101,606	\$112,798
13	DISEASE OF GALLBLADDER, UNSPECIFIED	Yes	\$11,537	\$95,482	\$37,547	\$57,935	\$107,020
14	OBESITY, UNSPECIFIED	Yes	\$9,424	\$92,559	\$79,875	\$12,684	\$101,983
15	ACUTE DRUG-INDUCED INTERSTITIAL LUNG DISORDERS	Yes	\$18	\$101,849	\$91,606	\$10,244	\$101,867
16	END STAGE RENAL DISEASE	Yes	\$2,254	\$96,895	\$20,929	\$75,966	\$99,149
17	EOSINOPHILIC ESOPHAGITIS	No	\$91,420	\$6,488	\$0	\$6,488	\$97,908
18	ENCNTR SCREEN MAMMOGRAM FOR MALIGNANT NEOPLASM OF BREAST	No	\$96,902	\$486	\$0	\$486	\$97,388
19	Patent foramen ovale	Yes	\$6,463	\$86,173	\$62,372	\$23,801	\$92,636
20	UNILATERAL PRIMARY OSTEOARTHRITIS, RIGHT KNEE	Yes	\$17,301	\$71,818	\$0	\$71,818	\$89,119

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Large Claimants
Period: May 2024 - April 2025

Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
21	JUVENILE OSTEOCHONDROSIS OF SPINE, THORACOLUMBAR REGION	Yes	\$664	\$87,493	\$85,919	\$1,574	\$88,157
22	RESPIRATORY CONDITIONS DUE TO SMOKE INHALATION	Yes	\$105	\$86,544	\$19,830	\$66,714	\$86,649
23	PAROXYSMAL ATRIAL FIBRILLATION	Yes	\$7,557	\$71,485	\$0	\$71,485	\$79,042
24	PARTIAL TRAUMATIC TRNSPHAL AMPUTATION OF R RNG FNGR, INIT	No	\$0	\$78,639	\$0	\$78,639	\$78,639
25	CHRONIC MIGRAINE W/O AURA, NOT INTRACTABLE, W/O STAT MIGR	Yes	\$67,955	\$10,583	\$0	\$10,583	\$78,539
26	INTRACRANIAL AND INTRASPINAL PHLEBITIS AND THROMBOPHLEBITIS	Yes	\$842	\$74,504	\$50,092	\$24,412	\$75,345
27	ILLNESS, UNSPECIFIED	Yes	\$23,705	\$50,656	\$2,990	\$47,666	\$74,361
28	PAIN DUE TO INTERNAL ORTHOPEDIC PROSTH DEV/GRFT, INIT	Yes	\$9,338	\$64,799	\$52,753	\$12,047	\$74,138
29	MULTIPLE SCLEROSIS	Yes	\$167	\$73,523	\$0	\$73,523	\$73,690
30	RHEUMATOID ARTHRITIS, UNSPECIFIED	Yes	\$67,523	\$5,907	\$0	\$5,907	\$73,430

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Large Claimants
Period: May 2024 - April 2025

Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
31	ENCOUNTER FOR ANTINEOPLASTIC CHEMOTHERAPY	No	\$3,677	\$65,128	\$0	\$65,128	\$68,804
32	SPINAL STENOSIS, LUMBAR REGION WITH NEUROGENIC CLAUDICATION	Yes	\$2,581	\$65,805	\$0	\$65,805	\$68,386
33	SPONDYLOLISTHESIS, LUMBAR REGION	Yes	\$1	\$67,931	\$0	\$67,931	\$67,932
34	NON-ST ELEVATION (NSTEMI) MYOCARDIAL INFARCTION	Yes	\$5,422	\$61,293	\$56,969	\$4,324	\$66,715
35	COMMON VARIABLE IMMUNODEFICIENCY, UNSPECIFIED	Yes	\$9,777	\$56,278	\$0	\$56,278	\$66,055
36	PAIN DUE TO INTERNAL ORTHOPEDIC PROSTH DEV/GRFT, INIT	Yes	\$16,527	\$49,300	\$15,794	\$33,506	\$65,827
37	ILLNESS, UNSPECIFIED	No	\$0	\$65,707	\$64,914	\$793	\$65,707
38	POSTLAMINECTOMY SYNDROME, NOT ELSEWHERE CLASSIFIED	Yes	\$812	\$64,119	\$0	\$64,119	\$64,931
39	VOLVULUS	Yes	\$164	\$64,276	\$52,318	\$11,957	\$64,439
40	POSTLAMINECTOMY SYNDROME, NOT ELSEWHERE CLASSIFIED	Yes	\$0	\$63,704	\$0	\$63,704	\$63,704

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Large Claimants							
Period: May 2024 - April 2025							
Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
41	Obesity, class 3	Yes	\$60,736	\$420	\$0	\$420	\$61,156
42	ABNORMAL ELECTROCARDIOGRAM (ECG) (EKG)	Yes	\$53,230	\$6,049	\$0	\$6,049	\$59,279
43	OTHER FATIGUE	Yes	\$56,389	\$2,890	\$0	\$2,890	\$59,278
44	ACUTE RESPIRATORY FAILURE WITH HYPOXIA	Yes	\$15,267	\$42,687	\$17,054	\$25,633	\$57,954
45	VENTRICULAR PREMATURE DEPOLARIZATION	No	\$421	\$55,565	\$0	\$55,565	\$55,986
46	ILLNESS, UNSPECIFIED	Yes	\$9,629	\$46,327	\$38,987	\$7,340	\$55,956
47	MALIGNANT NEOPLASM OF OVRLP SITES OF RIGHT FEMALE BREAST	Yes	\$19,911	\$31,829	\$0	\$31,829	\$51,740
48	BENIGN NEOPLASM OF ASCENDING COLON	Yes	\$23	\$50,582	\$31,137	\$19,445	\$50,604
49	SEPSIS, UNSPECIFIED ORGANISM	Yes	\$22,236	\$28,364	\$24,914	\$3,450	\$50,599
Total			\$1,112,618	\$3,789,870	\$1,768,163	\$2,021,707	\$4,902,487

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Top 30 Providers by Incurred Claims						
Period: May 2024 - April 2025						
Rank	Provider Name	Provider Location	Number of Claimants	Number of Services	Number of Visits	Paid Claims
1	Renown Regional Medical Center	Reno, NV	438	7,218	1,161	\$1,932,558
2	Carson Tahoe Regional Medical Center	Carson City, NV	317	6,157	883	\$1,204,166
3	Sierra Medical Center an Extension of No	Reno, NV	26	409	39	\$351,450
4	Banner Churchill Community Hospital	Fallon, NV	102	1,174	220	\$275,609
5	Renown South Meadows Medical Center	Reno, NV	71	635	105	\$200,817
6	University of California Davis Medical C	Sacramento, CA	5	246	16	\$169,784
7	South Lyon Medical Center	Yerington, NV	96	1,135	233	\$139,480
8	Reach Air Medical Services LLC	Santa Rosa, CA	2	12	2	\$125,159
9	Carson Valley Medical Center	South Lake Tahoe, CA	46	578	93	\$122,457
10	Renown- Community Care Services - Urgent	Fernley, NV	306	1,835	521	\$110,135
11	Quail Surgical & Pain Management Center,	Reno, NV	7	18	7	\$109,049
12	Portneuf Medical Center	Pocatello, ID	1	113	7	\$71,314
13	Barton Memorial Hospital	South Lake Tahoe, CA	5	149	12	\$65,235
14	Northern Nevada Medical Center	Sparks, NV	21	266	33	\$57,022
15	Mayo Clinic Florida	Jacksonville, FL	1	35	1	\$56,567
16	Coram, Inc.	Fairfield, OH	1	104	52	\$51,292
17	Swift Surgery Center, LLC	Reno, NV	6	19	7	\$50,740
18	Emily Guerard	Reno, NV	5	94	25	\$49,808
19	Dialysis Clinic Inc.	Gardnerville, NV	1	70	70	\$44,513
20	Sowjanya Reganti	Reno, NV	7	53	17	\$41,448
21	Mountain West Surgical Center LLC	Reno, NV	1	3	1	\$40,622
22	Vegas Valley Infusion Care	Las Vegas, NV	1	11	1	\$35,334
23	Reno Orthopaedic Surgery Center	Reno, NV	20	88	25	\$34,962
24	Catherine Kim Karno	Kingman, AZ	1	11	1	\$34,180
25	Tejvir Singh	Reno, NV	4	24	11	\$27,460
26	Saint Mary's Regional Medical Center	Reno, NV	15	240	19	\$27,190
27	LabCorp	Little Rock, AR	276	1,994	495	\$26,518
28	SAI Residential Treatment Center	Reno, NV	1	6	6	\$25,017
29	Reno Diagnostic Center	Reno, NV	66	164	80	\$24,879
30	Carson Tahoe Physician Hospital Organiza	Carson City, NV	31	52	39	\$24,746
Total Hospital Facility In-Network			1,880	22,913	4,182	\$5,529,508

Top 25 Rx - Paid Amount								
Period: May 2024 - April 2025								
Rank	Drug Name	Number of Utilizing Members	Number of Claims	Ingredient Cost	Paid Amount	Average Paid Amount per Claim	Paid Amount per Utilizing Member	Average Days Supply
1	DUPIXENT	9	59	\$303,519	\$300,919	\$5,100.33	\$33,435	30.6
2	OZEMPIC	38	234	\$296,994	\$282,005	\$1,205.15	\$7,421	37.8
3	MOUNJARO	16	115	\$144,019	\$138,682	\$1,205.93	\$8,668	32.7
4	IMBRUVICA	1	8	\$133,424	\$133,425	\$16,678.14	\$133,425	28.0
5	OXERVATE	1	4	\$114,718	\$114,478	\$28,619.62	\$114,478	14.0
6	ENBREL SRCLK	1	13	\$96,631	\$96,111	\$7,393.14	\$96,111	28.0
7	JARDIANCE	22	63	\$98,842	\$91,812	\$1,457.34	\$4,173	75.7
8	ERLEADA	1	6	\$91,158	\$91,158	\$15,193.06	\$91,158	30.0
9	TALTZ	1	9	\$61,096	\$60,736	\$6,748.47	\$60,736	28.0
10	ELIQUIS	16	70	\$61,442	\$56,702	\$810.02	\$3,544	43.2
11	OTEZLA	1	11	\$55,561	\$55,121	\$5,011.04	\$55,121	30.0
12	RINVOQ	1	8	\$52,616	\$52,296	\$6,537.00	\$52,296	30.0
13	TRULICITY	7	30	\$38,928	\$37,374	\$1,245.80	\$5,339	36.4
14	COSENTYX PEN	1	2	\$36,230	\$36,150	\$18,074.91	\$36,150	28.0
15	DIMETHYL FUM	1	12	\$34,552	\$34,372	\$2,864.36	\$34,372	30.0
16	DEXCOM G7	16	59	\$36,832	\$33,708	\$571.32	\$2,107	54.3
17	ROSUVASTATIN	65	200	\$39,558	\$32,878	\$164.39	\$506	79.9
18	BREO ELLIPTA	15	62	\$35,135	\$31,691	\$511.14	\$2,113	42.1
19	EMGALITY	5	39	\$31,918	\$30,446	\$780.66	\$6,089	32.6
20	ATORVASTATIN	96	308	\$31,091	\$29,067	\$94.37	\$303	78.6
21	SYNJARDY XR	5	18	\$30,458	\$28,301	\$1,572.26	\$5,660	81.7
22	QULIPTA	4	20	\$28,809	\$27,773	\$1,388.63	\$6,943	39.0
23	VRAYLAR	4	13	\$28,116	\$27,359	\$2,104.52	\$6,840	43.8
24	FARXIGA	6	18	\$30,060	\$26,662	\$1,481.21	\$4,444	84.0
25	UBRELVY	8	26	\$28,075	\$26,277	\$1,010.67	\$3,285	25.5
Total Rx		341	1,407	\$1,939,783	\$1,875,504	\$127,823	\$774,718	

Lyon County School District - August 2025 IC Meeting
LP Summary/Comments

Claims Review

Claims Review

Medical: Incurred May 2023 - April 2025

Dental & Vision: No new data from last period; will have new data for September IC meeting

LP Summary/Comments:

Summary:

Medical loss ratio remains a concern. There are many large claimants contributing to the loss ratio, although it has improved from last year.

Rx spend is rising and now accounts for nearly a quarter of all claims, but this has also improved from last year.

Dental and vision claims/utilization has not been fully received since the move to self funded. LP will provide a report with data in the September IC meeting.

Comment:

Would like to increase the communication and awareness of the Anthem RX policy.

Most of the concerns heard from employees are solved quickly, pending the appropriate steps needed to get approval.

Need to promote annual wellness exams and other preventive care measures.

Need to promote Smartshopper and other cost-effective means of care.

LP will continue to monitor high-cost claimants and specialty Rx activity.

LP is working with Anthem to identify opportunities to impact diabetes/weight-loss management cost drivers.

Prosper Update

LP Summary/Comments

245 Total users.

New Plan Year Reminders posted!

RX Communication posted.

Annual Wellness/Preventive Care is next scheduled content.

What else does the IC want to see on Prosper? Any other feedback?

LP Claims Assistance Figures and Update

June 14 through August 22

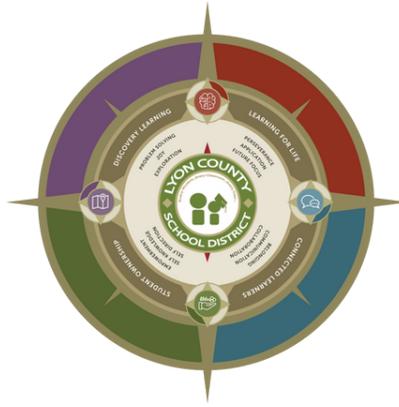
Nothing is currently pending; there were 14 total resolved issues though this period including one phone call regarding a resolved RX denial.

Would it be beneficial to have Anthem come out for "office hours" to work through any claims issues in person?

Other

Misc.

Any other comments/feedback from IC?



Anthem Home Delivery Pharmacy

Attention Lyon County School District employees,

If you take prescription medicines on a regular basis, you can get up to a 90-day supply delivered to your home. **And depending on your plan, you may save on your cost share.** That's because a 90-day supply of many drugs usually costs less than three 30-day refills.

With that in mind, members **must** opt-in or out of this program **before your third fill of maintenance medications (i.e. diabetes, asthma, blood pressure, etc.).**

If you do not opt out and go to the pharmacy to pick up your medication, **the claim will not be covered.**

How to Get Started With Home Delivery

You can opt in our out this by visiting **Anthem.com** or through the **Sydney app**, or by calling the pharmacy member services number , **1-833-267-2133**.

Opt-In

- Your medications are delivered to you with free shipping and at a discounted cost.

Opt-Out

- You can choose to get a discounted 90-day supply at CVS, or a 90 day supply elsewhere with no discount.

Still have questions?

Get in contact with LP Insurance at lcsdsupport@lpins.net or 775-996-6049.