

**MINUTES OF THE July 20, 2022
MEETING OF THE
WASHOE COUNTY SCHOOL DISTRICT
GROUP INSURANCE COMMITTEE**

July 20, 2022

1. OPENING ITEMS

1.01 Call to Order

The meeting of the Group Insurance Committee was called to order at 4:01 p.m. at the WCSD Central Administration Building Board Room, 425 East 9th Street, Reno, NV 89512.

1.02 Roll Call

Committee Members, Jeff Bozzo, Mike Dixon, Rachel Drake, Vicki Cooper, Diane Lyon, Tony McMillan, Toni Maresjo, Dawn Etcheverry and Robert Munson were present. Member Eric Diamond was absent. Staff Liaison Laura Thurston and staff were also present.

2. DISCUSSION, PRESENTATION, AND ACTION ITEMS (Public comment: any individual may address the public body concerning any item listed below. A completed "Citizen's Right to Speak" card must be submitted to the public body at the meeting. During the discussion of each item on the agenda, the Chair will invite the individual to come forward to speak. Individuals are limited to three minutes per item.)

No Public Comment.

2.01 Presentation and Discussion of Washoe County School District Group Insurance Claims Experience Report, as of May 2022 (FOR INFORMATION AND DISCUSSION ONLY)

Lloyd Barnes, LP Insurance representative, discussed the Average Monthly Comparison which provides data to include active enrollment of employees and dependents; claims from medical, prescription, dental, and vision; and specific utilization from medical and pharmacy categories such as emergency, lab x-ray, pharmacy, urgent care, etc. Mr. Barnes also discussed the number of hospital admits for the current year, the average cost per inpatient/outpatient admits and average days per inpatient/outpatient stays.

2.02 Presentation and Discussion of the Washoe County School District Group Insurance Anthem Claims Activity and Turnaround Reports, as of May 2022 (FOR INFORMATION AND DISCUSSION ONLY)

Pamela Davidson, Account Manager for Anthem, reviewed the claims experience report through May 2022. It is the goal of Anthem to process claims within 30 days. For the month of May claims were processed within 60 days at a rate of 99.93%.

Ms. Davidson reviewed the current percentages for claims paid within 30 days for the PPO Dental, PPO Medical, HSA Dental, HSA Medical, PPO Dental, and PPO Medical.

2.03 Presentation and Discussion of the Washoe County School District Group Insurance Wellness Program Report to cover current events and programs, as of April 2022 (FOR INFORMATION AND DISCUSSION)

Mackenzie Howren, Risk Coordinator, discussed the ComPsych Quarterly Utilization from the first quarter of 2022 and compared to the utilization in 2021. Ms. Howren stated the first quarter in 2022 the total utilization was 204 members compared to 294 members in 2021. Ms. Howren also discussed the Process Bias Challenge which runs from June 13, 2022 to July 19, 2022 and the Keep it Routine Challenge which registration opens July 8, 2022 and runs from July 11, 2022 to July 17, 2022. Ms. Howren discussed the Wellness Screenings will be held at the schools and immunizations will be offered.

2.04 Presentation and Discussion of the Washoe County School District Group Vision Program and Possible Action to recommend the Superintendent renews the Vision Program Contract Renewal with VSP, to include the choice plan with an increased frame allowance of \$170 and contact lens allowance of \$140, effective January 1, 2023 for a 4-year period in the annual approximate amount of \$108,219 (FOR POSSIBLE ACTION)

Rachel McLouth VSP Representative, discussed there are currently 7,792 members enrolled. Ms. McLouth stated Washoe County School District currently has the Signature Plan with a \$10.00 copayment for a vision exam, \$130 allowance for frame allowance, \$120 for contact lenses and a \$20.00 copay for essential medical eye care. Ms. McLouth discussed the utilization from 2019 to 2021, she stated 8,097 paid claims in 2019, 6,630 paid claims in 2020 and 6,817 paid claims in 2021. Ms. McLouth stated an overview was done on all the frames that were purchased in 2021, there were \$2,061 frames purchased by members, 1,909 were over \$130.00 frame allowance. Ms. McLouth stated VSP is proposing to bring Washoe County School District closer to what the industry

standard is on frames and close to what members are spending on frames. Ms. McLouth stated they came up with an average amount of \$170.00 and that is pretty consistent with their book of business. Rachel McLouth VSP Representative, stated they pulled reports and most members are spending over \$200.00. Ms. McLouth also discussed provider network, how there are private practices as well as retail locations. Ms. McLouth discussed the VSP Premier Program, which helps members maximize their benefits, such as in eyewear protection program, more featured frame brands, high tech exam equipment and eye health and chronic conditions data.

Discussion, Member Rachel Drake asked what the members are spending on average, as there is a significant number of members who are spending more than \$170.00. Member Robert Munson asked what the increase will be if the plan changes to the \$170.00 frame allowance, Rachel McLouth VSP Representative and Laura Thurston, Risk Management, stated Washoe County School District is looking at an increase regardless, to keep the current plan the cost will be \$1.20 per member per month, if the Committee decides to change to the Choice Plan which is what is being suggested with the increase allowance for frames and contact, the cost will be \$1.12 per member per month. Member Jeff Bozzo asked what the current rate was per member per month, Ms. McLouth stated the current rate is \$1.14 per member per month. Member Rachel Drake asked what the out of network reimbursement is on the Choice Plan. Ms. McLouth stated on the current plan it is 35%-40% and on the Choice Plan it's 30%, a difference of 5%-10%. Ms. Thurston stated VSP presented the options that felt were best in terms of giving members either what they currently have or something better at a price where we are not looking at having increase the contribution towards the vision plan. Ms. McLouth stated discussed a buy-up option plan and can add at any time during the contract.

It was moved by Jeff Bozzo and second by Dawn Etcheverry that the Group Health Insurance Committee recommends the Superintendent renews the Vision Program Contract Renewal with VSP, to include the choice plan with an increased frame allowance of \$170 and contact lens allowance of \$140, effective January 1, 2023 for a 4-year period in the annual approximate amount of \$108,219: (Yea: Jeff Bozzo, Mike Dixon, Rachel Drake, Vicki Cooper, Diane Lyon, Tony McMillan, Toni Maresjo, Dawn Etcheverry and Robert Munson). Final Resolution: Motion Carried 9-0

2.05 Presentation, Discussion, and Possible Action to recommend the Superintendent renews the agreement with Included Health, to provide expert medical opinion service and reports, beginning August 1, 2022 through December 31, 2025 in the total approximate amount of \$420,000 (FOR POSSIBLE ACTION)

Krista Fisher, Client Success Manager at Included Health, presented an overview of the service that is in place and how they are interacting with Washoe County School District members and what the partnership has looked like for the past few years. Ms. Fisher stated Included Health still delivers those expert medical opinions but are also in new spaces as virtual care. Ms. Fisher spoke about the three truths through expert medical opinions, referral and how they partner with top experts from leading institutions. Ms. Fisher also talked about the three-year partnership, which now we are in year four, the goal was to address some of the high cost claimants, surgeries, cancer diagnosis as those can be very costly on the medical plan.

Discussion, Member Dawn Etcheverry asked what the current cost is, Krista Fisher, Client Success Manager at Included Health stated the current cost is 50 case per year at \$3,800.00 per case and it would change to 40 cases per year at \$3,500.00 per case.

It was moved by Dawn Etcheverry and second by Diane Lyon that the Group Health Insurance Committee to recommend the Superintendent renews the agreement with Included Health, to provide expert medical opinion service and reports, beginning August 1, 2022 through December 31, 2025 in the total approximate amount of \$420,000. Yea: 2023 for a 4-year period in the annual approximate amount of \$108,219: (Yea: Jeff Bozzo, Mike Dixon, Rachel Drake, Vicki Cooper, Diane Lyon, Tony McMillan, Toni Maresjo, Dawn Etcheverry and Robert Munson). Final Resolution: Motion Carried 9-0

2.06 APPROVAL OF THE MINUTES FROM THE MAY 25, 2022 MEETING OF THE GROUP INSURANCE COMMITTEE (For Possible Action)

It was moved by Committee Member Toni Maresjo and seconded by Committee Member Rachel Drake that the Group Insurance Committee approves the minutes from the May 25, 2022 meeting of the Group Insurance Committee with the noted change. (Yea: Jeff Bozzo, Mike Dixon, Rachel Drake, Vicki Cooper, Diane Lyon, Tony McMillan, Toni Maresjo, Dawn Etcheverry and Robert Munson). Final Resolution: Motion Carried 9-0

3. CLOSING ITEMS

3.01 Public Comment

The Group Insurance Committee received comments from the following:
No Comments

3.02 **Announcement of Next Meeting**

The next meeting of the Group Insurance Committee would take place on Wednesday, August 24, 2022, 4:00pm at the WCSD Central Administration Building, 425 East 9th Street, Board Room, Reno, Nevada 89512

3.03 **Adjourn Meeting**

There being no further business to come before the members of the Committee Chair Robert Munson declared the meeting adjourned at 5:13 p.m.

Chair Robert Munson