

**MINUTES OF THE April 26, 2023  
MEETING OF THE  
WASHOE COUNTY SCHOOL DISTRICT  
GROUP INSURANCE COMMITTEE**

April 26, 2023

**1. OPENING ITEMS**

**1.01 Call to Order**

The meeting of the Group Insurance Committee was called to order at 4:00 p.m. at the WCSD Central Administration Building Board Room, 425 East 9<sup>th</sup> Street, Reno, NV 89512.

**1.02 Roll Call**

Committee Members, Jeff Bozzo, Mike Dixon, Tony McMillen, Vicki Cooper, Dawn Etcheverry, and Robert Munson, were present. Members Eric Diamond, Rachel Drake and Joseph Silveira were 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 March 2023 (FOR INFORMATION AND DISCUSSION ONLY)**

Lloyd Barnes, LP Insurance representative, discussed the Average Monthly Comparison which provides data to include active enrollment of employees which is down 2.5%. Mr. Barnes stated the total net paid claims for the current year through March 2023 is \$5,989,214, composite is \$862.25 and fix cost \$385,301. Mr. Barnes also discussed there are 4 large claims in the current year. Mr. Barnes discussed specific utilization from medical, and pharmacy categories such as emergency, lab x-ray, pharmacy, urgent care, Mr. Barnes also discussed the average cost per inpatient/outpatient admits and average days per inpatient/outpatients stays.

Member Rachel Drake arrived at 4:02pm  
Member Eric Diamond arrived at 4:04pm  
Member Joseph Silveria arrived at 4:05pm

**2.02 Presentation and Discussion of the Washoe County School District Group Insurance Anthem Claims Activity and Turnaround Reports, as of March 2023 (FOR INFORMATION AND DISCUSSION ONLY)**

Pamela Davidson, Account Manager for Anthem, reviewed the claims experience report through March 2023. It is the goal of Anthem to process claims within 30 days. For the month of March claims were processed within 60 days at a rate of 99.83%.

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 March 2023 (FOR INFORMATION AND DISCUSSION)**

Mackenzie Howren, Wellness Coordinator, discussed ComPsych utilization report for 2022. Ms. Howren discussed utilization for telephone/email for 2022 utilization was 247. Ms. Howren stated the number one issue was partners in relationships, the next three were related to stress, anxiety, and psychological issues. Ms. Howren discussed the most common way to receive services was face to face and next would-be telephone and video. Ms. Howren discussed the Spring Step Challenge with 112 teams with a total of 375 participants. Ms. Howren spoke about May's health habit challenge "Emotions and Decisions Challenge" which will run from May 8, 2023, to May 14, 2023. Ms. Howren also discussed the Wellness Webinar on May 10, 2023, at 4:30pm and May 17, 2023, at 4:30pm.

**2.04 Presentation and Discussion of Waiver of Contribution and potential changes for Plan Year 2024 (FOR PRESENTATION AND DISCUSSION ONLY)**

Laura Thurston, Risk Coordinator, discussed the qualifiers for the Waiver of Contributions. Ms. Thurston stated the premium health insurance contributions and life insurance contributions are paid by Washoe County School District's fund 36 Health Insurance Fund, if the employee meets the qualifiers. Ms. Thurston stated currently there is nothing in place in terms of tenure of employment for employees to qualify. Ms. Thurston, stated with the 90-day waiting period for benefits, an employee must be employed in a benefitted position until they receive benefits and then potentially if they meet all the qualifiers, they can qualify for a waiver of contributions for up to 12 months of contributions. Ms. Thurston stated the employee must be on an approved leave of absence, not working or unpaid and potentially the fund would be incurring claims at the same time if the employee is utilizing their health insurance benefits.

Ms. Thurston wanted to discuss adding one more qualifier to the waiver of contributions which would add in point of tenure ship for the employee. Ms. Thurston stated an option could be a one-year employment qualification of the employee to be in a benefit eligible position for at least one year before potentially be eligible for a waiver of contributions. Ms. Thurston stated this one year would fall in line with the post probationary status requirement for an ESP which is our shortest post probationary. Ms. Thurston stated if the change is made, she suggested that it is made when the plan document is amended July 1, 2023, for the zero-day benefit wait.

Member Robert Munson asked if anyone can take an approved leave of absence, is there a process for that. Laura Thurston, Risk Coordinator, stated to qualify for a waiver of contribution, the employee themselves must be the ill or injured person. Ms. Thurston stated the waiver of contribution is for the employees own personal illness leave of absence, they might qualify for FMLA or may not qualify for FMLA, if the employee is currently on FMLA they wouldn't need a waiver of contributions. Member Rachel Drake stated the waiver of contribution has been functioning for a 90-day tenure ship requirement for the waiver of contribution, so an extension for a full year of work is a major change and seems like a step backwards. Member Eric Diamond asked if the basis of the document is to waive the contribution of the district and place the contribution into the health insurance fund. Ms. Thurston stated the district pays for all the contributions for the employees only, which moves from fund 10 or whichever fund the employee's salary is being pulled from. Member Robert Munson suggested considering as a committee doing the 90 days wait to apply for a waiver from day one of when the employee obtains benefits. Member Jeff Bozzo asked if it would be possible to look at what other entities who have benefits on day one and what are their waiting periods for the wavier of contributions. Ms. Thurston stated she is not aware of any other public entity that offers a waiver of contribution benefit. Member Dawn Etcheverry stated the committee wanted health insurance immediately to retain employment, she is willing to stay at the 90 days so the fund is protected but not willing to extend beyond that. Member Dawn Etcheverry stated she would be happy to reach out to other Education Association presidents and find out if anyone else offers a waiver.

#### **2.06 Approval of the minutes of the February 22, 2023, of the Group Insurance Committee (FOR POSSIBLE ACTION)**

**It was moved by Committee Member Dawn Etcheverry and seconded by Committee Member Jeff Bozzo that the Group Insurance Committee approves the minutes from the February 22, 2023, meeting of the Group Insurance Committee with the noted change. (Yea: Jeff Bozzo, Eric Diamond, Mike Dixon, Rachel Drake, Tony McMillen, Vicki Cooper, Dawn Etcheverry, Joseph Silveira 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, May 24, 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 4:31 p.m.

---

Chair Robert Munson