

MINUTES OF THE CHURCHILL COUNTY INSURANCE ADVISORY COMMITTEE

**155 N. Taylor St., Fallon, NV 89406
January 21, 2025**

Call to Order:

The regular meeting of the Insurance Advisory Committee was called to order at 1:31 PM on January 21, 2025.

PRESENT:	Secretary Shannon Perez
	Member Kim Brontsema
	Member Preston Denney
	Member Jill Manha
	Member Wendy Bullock
ABSENT:	Vice Chair Lacie McAfee
	Member Leslie Notestine

Verification of the posting of the agenda:

It was verified by Shannon Perez, Secretary, that the Agenda for this meeting was posted on the 15th day of January, 2025 between the hours of 12:00 p.m. and 5:00 p.m. at all of the locations listed on the Agenda, in accordance with NRS 241.

Public Comment:

Secretary Shannon Perez asked if there was any public comment but there was none.

Consideration and possible action re: Approval of Agenda as submitted or revised:

Preston Denney made a motion to approve the agenda as submitted, Wendy Bullock seconded the motion, which carried by unanimous vote.

Consideration and possible action re: Approval of Minutes of the meeting held on:

A- December 17, 2024

Preston Denney made a motion to approve the Minutes as submitted, seconded by Jill Manha, motion carries unanimously.

Review of Monthly Status Reports:

Maria with LP Insurance presented the monthly reports, Secretary Shannon Perez presented the reports to the committee reviewing key points. Monthly claims for December, loss ratio 76%, premium \$258,941, claims \$196,305. Plan year July 1st to current (December), loss ratio 89%, Rolling 12 month, \$2,734,705 premium \$2,504,846 claims making loss ratio 92%. Monthly claims activity, current 12 months, Jan 24 loss ratio will drop off, 64%. Total employee on the plan 232 total members 380 (with dependents), RX claims on this report is something we look at. Claims exceeding \$50,000, we have 3 members, totaling \$342,333, 1 member 225,230, 2nd member 61,392, new claim 55,711, top member is a kidney failure claim, that will continue to grow through the year, unless there is a potential transplant. Review of CAP report, page 4, health engagement, plan is 33%, higher than normal, we just watch for the participation on the plan, Page 12 Catastrophic Detail, diagnosis for large claim, Page 15 Top Therapeutic Class Trend what may be driving RX claims, which continues to page 16 list of high cost prescriptions list, 1 being for Multiple Sclerosis. Page 21, Virtual Care (MD Live), Engagement on the plan utilizing MD Live access to care, behavioral provider usage is 202,

which is great utilization on the plan. Page 20 ER/Urgent Care opportunity, steerable visits total 14 that could have been steered to another utilization on the plan

New Business:

A- Election of Officers of Committee for 2025 year

Secretary Shannon Perez, opened the floor for officers of committee. Lacie was interested in nomination for Vice Chair, Shannon interested in nomination for Chair. Wendy Bullock makes a motion to appoint Shannon Perez as Chair, seconded for Kim Brontsema, motion carries unanimously. Shannon Perez makes a motion to appoint Lacie McAfee as Vice Chair, seconded by Wendy Bullock, motion carries unanimously. Wendy Bullock makes a motion to appoint Jill Manha as Secretary, seconded by Shannon Perez, motion carries unanimously.

General Discussion - other item pertinent to the Committee :

Jill Manha website the insurance committee agenda is outdated, Shannon to look at the website and have Ann, PIO, update that page on the website.

General discussion about renewal period and how that works.

Public Comment:

Secretary Shannon Perez asked if there was any public comment but there was none.

Consider and schedule future meeting dates (tentative date February 18, 2025) and future Agenda items:

Future Meeting, future agenda items, discussion re renewal/market of insurance, Shannon Perez will be out the February 18, committee decides to schedule the meeting to Wednesday, February 19, 2025 @ 1:30 p.m. Future agenda items, discussion regarding renewal/market of insurance, dental insurance and vision insurance.

Adjournment:

The meeting was adjourned at 2:00 p.m.