MINUTES OF THE CHURCHILL COUNTY INSURANCE ADVISORY COMMITTEE

155 N. Taylor St., Fallon, NV 89406
April 15, 2025

Call to Order:

The regular meeting of the Insurance Advisory Committee was called to order at 1:30 PM on April 15, 2025.

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

Verification of the posting of the agenda:

It was verified by Jill Manha, Secretary, that the Agenda for this meeting was posted on the 9th day of April, 2025 between the hours of 11:00 a.m. and 1:00 p.m. at all of the locations listed on the Agenda, in accordance with NRS 241.

Public Comment:

Chair 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:

Motion made by Wendy Bullockto approve the Agenda as submitted, seconded by Kim Brontsema, motion carried unanimously.

Review of Monthly Status Reports:

Tim Holland presented the monthly status reports, starting with CC Communications with a loss ratio of the mid 70s, a loss ratio which is very favorable to an underwriter during renewal. Chair Shannon Perez confirmed with the committee that CC Communications is coming onto all our benefit plans, and this was reiterated by Kim Brontsema. The committee reviewed the large claims report for CC Communications, and asked what HC stood for. Tim Holland presented that it may be a child with a disability from a retiree. He did ask about that claim and it is being looked into. Churchill County loss ratio is running at 97% on the current report. RX claims were lower in this report in comparison to the prior months. Discussion as CC Communications will be doing open enrollment during the County's meetings, as well as their policy will be effective July 1, 2025. 19 large claims are being tracked on the large claims report. The underwriter will review this report to see which claims will be ongoing into the new year. Last year we had 23 large claims.

Old Business:

A- Consideration and possible action re: the 2025-2026 Insurance Renewal of Cigna Medical coverage.

Tim Holland presented the renewal proposal to the committee. The first page of the proposal is that if the committee decides to go to bid or market for our medical coverage, the proposal is a 20-22% increase. The committee determined to continue with the proposal on the other page. Tim presented the renewal proposal, with no plan design changes, the base plan would renew at a 6.6% increase, the buy-up plan would renew at a 6.6% increase, and the HDHP would renew at an 8.2% increase. Overall, a 6.8% increase, with no plan design changes. The plans are very rich plans overall with the HDHP having very high value. The committee reviewed the next page with small plan design changes to bring the proposal under a 5% increase. Changes would be deductible, out-of-pocket max, lab work changes, emergency room visits, added tier 4 for prescription coverage, and an increase in outpatient surgery changes. Tim explained that many insurance coverage companies are going to have a cost share for prescriptions and lab work. Preventative lab work would be covered at a 100% under wellness. The committee reviewed the ER utilization in the CAP report, the plan visits are up from last year, steerable from last year, urgent care is up 150%, with the highest utilization being on Mondays. Prescriptions reviewed in the CAP report where the generics are in Tier 1. Tim stated that the high-cost drugs on our plan are 45% of the premium spend. The committee reviewed the plan design changes proposed and didn't agree that the change to being subject to deductible was something they agreed with, mostly on the buy-up plan. Tim presented that Cigna matched the dental plan at a 0% increase, however that is with a 1% proposal advantage on the medical plan. So, if the committee decides to change the dental coverage, that will increase the proposal by 1% on each of the plans. The budget for the county is a 5% increase that was presented to the committee. Kim discussed that the 6.8% increase isn't that much of an increase, and she would like to see mandatory meetings to discuss how we as employees can help with decreasing the cost of insurance. Leslie stated that the difference from the 6.8% proposal to the 4.55% proposal is $77,000 difference. That is what we are looking at between the difference and is that worth the plan design changes. The committee had a discussion with the committee about how we need to educate the employees about what they can do to save money on our insurance. If we are not active in saving money, we will have to make these types of plan design changes. The committee continued to discuss how to save money on the plan by steering away from the ER and utilizing the MD Live for visits to save money. The committee was in agreement of educating the employees about utilization and coverages that are available in order to stay with our current plan designs.

Motion made by Preston Denney to accept the Cigna medical coverage proposal at a 6.8% increase with no plan design changes, and the dental coverage with Cigna with 0% increase and no plan design changes, and a renewal with Superior Vision with 0% increase, seconded by Wendy Bullock, motion carries unanimously.

B- Consideration and possible action re: proposals/renewal of 2025-2026 Dental and Vision Coverage

Motion made by Preston Denney to accept the Cigna medical coverage proposal at a 6.8% increase with no plan design changes, and the dental coverage with Cigna with 0% increase and no plan design changes, and a renewal with Superior Vision with 0% increase, seconded by Wendy Bullock, motion carries unanimously.

C- Consideration and possible action re: addition of MASA insurance plan at a 100% employee-paid benefit for 2025-2026 FY

Chair Shannon Perez opened the discussion of adding MASA coverage as a benefit at a 100% employee-paid benefit. Tim presented, $14 ppm, payroll deduction, at least 10 employees need to sign up. A level of coverage will be selected by each employee as they sign up. This coverage would pay what the insurance doesn't cover, and/or any balance billing that an ambulance or care flight would send. Tim added that there is 2 family plus that gives the employee the option to add parents to the plan. Preston Denney made a motion to add MASA as an optional benefit at the composite pricing, seconded by Leslie Notestine, motion carried unanimously.

D- Consideration and possible action re: Open Enrollment Dates 2025-2026

Chair Shannon Perez presented the action items to the commissioners for approval on May 1, 2025. Once they approve the proposals by the committee, we can start open enrollment after approval. Kim presented the proposed dates of meetings on the 7th and the 14th. Tim is available for those dates. Tim and Kim will coordinate communication and set up meetings. Open enrollment will run until May 30, 2025.

E- Consideration and possible action re: Long-Term Care insurance option

Chair Shannon Perez, asked Tim to present this. Tim asked to table this discussion until a later time as this also has a financial benefit to it as well. Possibly something this committee can discuss at the September meeting, and Tim will request their representative to come to present the benefit to the committee.

<u>New Business</u>:

A- Consideration and possible action re: county contribution to HSA participants.

The committee discussed the 6.8% increase, which makes the difference between the cost of the base plan ($1,025.68) and the cost HDHP ($849.13) $176.55. Kim Brontsema made a motion to modify the HSA contribution to $177.00 per month, seconded by Wendy Bullock, motion carried unanimously.

<u>Member Reports</u>:

Chair Shannon Perez stated these items will be presented on the May 1, 2025 County Commissioner Agenda.

<u>Consider and schedule future meeting dates and future Agenda items</u>:

Future meeting date set for May 20, 2025 at 1:30 p.m. no future agenda items. Additionally, no meetings in June, July and August

<u>Public Comment</u>:

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

<u>Adjournment</u>:

The meeting was adjourned at 2:43 p.m.