

MINUTES OF THE CHURCHILL COUNTY INSURANCE ADVISORY COMMITTEE

155 N. Taylor St., Fallon, NV 89406

May 20, 2025

Call to Order:

The regular meeting of the Insurance Advisory Committee was called to order at 1:36 PM on May 20, 2025.

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

Verification of the posting of the agenda:

It was verified by Jill Manha, Secretary, that the Agenda for this meeting was posted on the 14th of May between the hours of 3:30 p.m and 5:00 p.m. at all of the locations listed on the Agenda, in accordance with NRS 241.

Public Comment:

Vice Chair Lacie McAfee 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, seconded by Wendy Bullock, motion carried unanimously.

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

A- April 8, 2025

Preston Denney made a motion to approve the Minutes as submitted, seconded by Wendy Bullock, motion carried unanimously.

B- April 15, 2025

Wendy Bullock made a motion to approve the Minutes as submitted, seconded by Kim Brontsema, motion carried unanimously.

Review of Monthly Status Reports:

Tim Holland reported that Churchill County was at a 96% loss ratio last month, which was the same as last year at this time. Pharmacy is driving the loss ratio up.

CC Communications, who have 44 employees, reported a 102% loss ratio. There were \$38,000 in claims last month. Last year they reported at just 81% as an overall loss ratio. Tim explained that due to having under 50 employees CC Communications did not qualify for their own big plan, and it was best for them to fall under the umbrella of the County as a whole. \$40,000 to 50,000 claims per year on the medical. Tim Holland suggested that CC Communications monthly status reports should be tracked separately for now. Lacie asked if their plan was the same as the rest of the County employee's plan. Tim said it was not but similar.

Old Business:

A- Open Enrollment Update

Open enrollment update. Attendance was good. The meetings were very insightful to see how the insurance was being used, and an opportunity to educate the employees on how they can best use the benefit to keep costs and premiums lower for the employee. Wendy suggested that we send out a QR code to an app that compares healthcare pricing.

Employee Plus (extension of two adults) MASA is delaying the offering. Many people have been asking about the service. Lacie asked if a tax dependent was who would qualify. Tim said basically, yes. Everything is on hold regarding the Family Plus plan. Tim suggested the county reaches out to them for more information. Tim read through the coverage plan, need a 90-day implementation period to offer in the disclaimer.

Member Reports:

Vice Chair Lacie McAfee asked for member reports, there were none.

Consider and schedule future meeting dates (tentatively set September 16, 2025) and future Agenda items:

Next meeting is scheduled for September 16, 2025 at 1:30 p.m.

Vice Chair Lacie McAfee added a new business item, she requested to have a discussion on why both a husband and wife have independent out-of-pocket maximums to meet.

Public Comment:

Vice Chair Lacie McAfee asked if there was any public comment but there was none.

Adjournment:

The meeting was adjourned at 1:57 p.m.

