MINUTES OF THE CHURCHILL COUNTY INSURANCE ADVISORY COMMITTEE

155 N. Taylor St., Fallon, NV 89406
September 16, 2025

Call to Order:

The regular meeting of the Insurance Advisory Committee was called to order at 1:30 PM on September 16, 2025.

PRESENT:	Chair Shannon Perez
	Secretary Jill Manha
	Member Kim Brontsema
	Member Preston Denney
	Member Leslie Notestine
	Member Wendy Bullock
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 5th day of September 2025 between the hours of 12:00 p.m. and 5:00 p.m. at all the locations listed on the Agenda, in accordance with NRS 241 except for the State of Nevada website due to a data breach in the State's electronic system.

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:

Wendy Bullock made a motion to approve the Agenda as submitted. Kim Brontsema seconded the motion, which was carried by unanimous vote.

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

A- May 20, 2025

Chair Shannon Perez stated that there was a correction to the minutes. Chair Shannon Perez and Vice Chair Lacie McAfee were listed on the roll call as President and Vice President, and it should read Chair and Vice Chair. Wendy Bullock made the motion to approve the Minutes with revisions. Leslie seconded the approval with revisions. The motion carried unanimously.

Review of Monthly Status Reports:

Had some good and bad months.

June’s RX was high. Tim pointed out that prescriptions used to consistently be in the 30k to 50k range and the past year there has been a sizable increase.

July and August looked good for overall utilization of the plan at 81% for July and 71% for August respectively, which are good.

CIGNA is starting to track prescription percentages of total claims. Tier 3 prescription drugs are becoming so high that companies are starting to tack on a deductible or co-insurance on them. Tim suspects that it’s the dermatology drugs that are being prescribed contributing to the rising cost.

Active claims show patients number 1 and 3 are being treated for cancer with high prescription costs. The two combined resulted in $46,000 in drug costs for two months in a row.

End-stage renal disease is still on the list that accounted for 395k in pharmaceuticals last year. Shannon Perez, Chair, asked what the timeframe is for end-stage renal disease patients can be covered by Medicare. Tim said he would find out for us. Tim stated the underwriters can take that into consideration when evaluating the County plan.

The dental plan is running great this year at 78%. The summer months are usually higher than they were this year.

Tim stated that for retiree plans, Medicare is primary only for companies with under 20 employees. This is an IRS rule. Medicare supplement plans are based off prescription needs.

CC Communications history report shows that it has run at around 75% loss ratio.

It was noted that the data on the monthly status report most likely has CC Communications numbers already merged with the county's numbers. Tim said he will separate the data for the committee to review and compare.

A- Discussion regarding out-of-pocket maximums for dependents.

Out of Pocket Question: Kim explained the question was pertaining to if two spouses are working for the county, can their deductibles be combined.

Kim researched said it's fairly complicated and could be viewed as unfair to other employees. There are three married couples that currently work at the County.

Tim stated that he knew of one couple, that decided that one spouse would take the commercial insurance and the other would take the HSA plan to compensate for deductibles and co-insurance.

<u>Member Reports</u>:

A question of whether CC Communications should have a presence on the Insurance Advisory Committee was raised. Shannon Perez stated that she had a discussion with Joe Sanford who pointed out that 3.32 of the county code explains who is eligible to be a member of the Insurance Advisory Committee. Basically, stating that If people are on the insurance plan, then they are welcome to apply for the next opening, and they are welcome to come to any meeting. Shannon has the code if anyone would like to know more.

<u>Consider and schedule future meeting dates (October 21, 2025) and future Agenda items</u>:

The next meeting will be held on October 21, 2025, at 1:00pm instead of 1:30pm due to Tim's schedule for that day.

Two committee members on the Insurance Advisory Committee have terms that will end in December. They are Kim and Preston. The committee will discuss and start the process on how to proceed.

<u>Public Comment</u>:

Tim responded to the earlier question of when end stage renal failure is Medicare eligible. The answer is 30 months.

Adjournment:

The meeting was adjourned at 1:54 p.m.