

MINUTES OF THE CHURCHILL COUNTY INSURANCE ADVISORY COMMITTEE

**155 N. Taylor St., Fallon, NV 89406
February 17, 2026**

Call to Order:

The regular meeting of the Insurance Advisory Committee was called to order at 11:00 AM on February 17, 2026.

PRESENT:	Chair Shannon Perez
	Member Kim Brontsema
	Member Leslie Notestine
	Member Wendy Bullock
	Secretary Tara Adams
ABSENT:	Vice-Chair Lacie McAfee
	Member Jill Manha

Verification of the posting of the agenda:

It was verified by Tara Adams, Deputy Clerk, that the Agenda for this meeting was posted on the the 10th day of February, 2026 between the hours of 9:00 and 11:00 AM. at all of the locations listed on the Agenda, in accordance with NRS 241.

Public Comment:

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

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

Member Wendy Bullock made a motion to approve the Agenda as submitted. Member Leslie Notestine seconded the motion, which carried by unanimous vote.

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

A- January 20, 2026.

The minutes of January 20, 2026 are presented for the board's consideration and approval.

Member Wendy Bullock made a motion to approve the Minutes from January 20, 2026 as submitted. Member Kim Brontsema seconded the motion, which carried by unanimous vote.

Review of Monthly Status Reports:

Chair Shannon Perez discussed the redaction of information from reports for the monthly status to protect the employees of the reports. Reports were attached previously just not in pasted in the minutes. Tim explained that the previous reports with age, and further details were removed and will be moving forward. Tara explained due to us being a public board, we have to distribute to the public anything that is presented to us from LP Insurance. Tim explained that the information that has been provided has helped this board make better decisions and be more informed. Chair Shannon Perez explained how the diagnosis helps this committee understand

the large claim and if the claim will be continuing. Tim states the report was resorted to have the large claims at the top then descending based on cost.

The following reports were presented by Tim Holland from LP Insurance and reviewed with the committee:

Tim to send Tara the Medicare enrollment and eligibility forms for distribution, along with Kim as HR Manager for informational purposes.



Current 12 Months												
Period	Employees	Members	Premium	Premium PEPM	Medical Claims	Medical Claims PEPM	Rx Claims	Rx Claims PEPM	Rx % of Total Claims	Total Claims	Total Claims PEPM	Paid Loss Ratio
Feb-25	228	369	\$253,138	\$1,110	\$295,403	\$1,296	\$60,004	\$263	17%	\$355,407	\$1,559	140%
Mar-25	230	372	\$255,903	\$1,113	\$162,068	\$705	\$47,374	\$206	23%	\$209,442	\$911	82%
Apr-25	229	369	\$254,655	\$1,112	\$216,905	\$947	\$46,526	\$199	17%	\$262,431	\$1,146	103%
May-25	230	366	\$253,828	\$1,104	\$238,736	\$1,038	\$59,696	\$260	20%	\$298,432	\$1,298	118%
Jun-25	232	367	\$256,505	\$1,106	\$178,214	\$768	\$106,059	\$457	37%	\$284,273	\$1,225	111%
Jul-25	276	418	\$319,914	\$1,159	\$172,981	\$627	\$83,415	\$302	33%	\$256,396	\$929	80%
Aug-25	277	423	\$321,994	\$1,162	\$141,340	\$510	\$89,862	\$324	39%	\$231,202	\$835	72%
Sep-25	275	421	\$320,085	\$1,164	\$260,943	\$949	\$94,066	\$342	26%	\$355,009	\$1,291	111%
Oct-25	272	419	\$317,083	\$1,166	\$346,609	\$1,274	\$102,528	\$377	23%	\$449,137	\$1,651	142%
Nov-25	277	424	\$322,313	\$1,164	\$243,751	\$890	\$97,830	\$353	29%	\$341,581	\$1,233	106%
Dec-25	277	424	\$322,137	\$1,163	\$238,644	\$862	\$87,403	\$316	27%	\$326,047	\$1,177	101%
Jan-26	279	426	\$326,599	\$1,171	\$369,463	\$1,324	\$83,479	\$299	18%	\$452,942	\$1,623	139%
Total			\$3,524,154		\$2,865,068		\$957,242		25.0%	\$3,822,300		108%
Average	257	400		\$1,141		\$932		\$308			\$1,240	

Prior 12 Months												
Period	Employees	Members	Premium	Premium PEPM	Medical Claims	Medical Claims PEPM	Rx Claims	Rx Claims PEPM	Rx % of Total Claims	Total Claims	Total Claims PEPM	Paid Loss Ratio
Feb-24	241	393	\$245,674	\$1,019	\$232,172	\$963	\$46,858	\$194	17%	\$279,030	\$1,158	114%
Mar-24	243	394	\$247,263	\$1,018	\$151,130	\$622	\$32,876	\$135	18%	\$184,006	\$757	74%
Apr-24	240	394	\$244,819	\$1,020	\$242,640	\$1,011	\$47,940	\$200	16%	\$290,580	\$1,211	119%
May-24	240	396	\$245,708	\$1,024	\$180,190	\$751	\$74,868	\$312	29%	\$255,058	\$1,063	104%
Jun-24	237	391	\$245,221	\$1,035	\$115,819	\$489	\$60,832	\$257	34%	\$176,651	\$745	72%
Jul-24	232	382	\$258,963	\$1,116	\$275,856	\$1,189	\$52,895	\$228	16%	\$328,751	\$1,417	127%
Aug-24	228	375	\$254,613	\$1,117	\$143,380	\$629	\$41,260	\$181	22%	\$184,640	\$810	73%
Sep-24	233	378	\$259,223	\$1,113	\$136,885	\$587	\$55,003	\$236	29%	\$191,888	\$824	74%
Oct-24	230	372	\$255,107	\$1,109	\$213,367	\$928	\$52,472	\$228	20%	\$265,839	\$1,156	104%
Nov-24	235	381	\$260,875	\$1,110	\$103,770	\$442	\$50,727	\$216	33%	\$154,497	\$657	59%
Dec-24	232	380	\$258,941	\$1,116	\$145,009	\$625	\$46,941	\$202	24%	\$191,950	\$827	74%
Jan-25	229	372	\$254,508	\$1,111	\$298,771	\$1,305	\$65,584	\$286	18%	\$364,355	\$1,591	143%
Total			\$3,030,915		\$2,238,989		\$628,756		21.9%	\$2,867,245		95%
Average	235	384		\$1,076		\$795		\$223			\$1,018	

Average Membership and PEPM Premium and Claims by Experience Period												
Period	Employees	Members	Premium	Premium PEPM	Medical Claims	Medical Claims PEPM	Rx Claims	Rx Claims PEPM	Rx % of Total Claims	Total Claims	Total Claims PEPM	Paid Loss Ratio
Current	257	400		\$1,141		\$932		\$308	25.0%		\$1,240	108.5%
Prior	235	384		\$1,076		\$795		\$223	21.9%		\$1,018	94.6%
Change %	8.5%	4.0%		5.7%		14.7%		27.6%	12.5%		17.9%	12.8%

Churchill County/CC Communications - Large Claimants - Current Plan Year

July 2025 thru January 2026

ICD DESCRIPTION	DRUG CLAIMS	PAID CLAIMS	CLAIMANT TOTAL
END STAGE RENAL DISEASE	\$881	\$212,664	\$213,545
HEMANGIOMA OF INTRA-ABDOMINAL STRUCTURES	\$160,180	\$27,057	\$187,237
TRAUM HEMOR CEREB, W LOC W OTH D/T BRAIN INJ BF CONSC, INIT	\$0	\$162,307	\$162,307
DVT/PEL OF LG INT W/O PERFORATION OR ABSCESS W/O BLEEDING	\$3,684	\$152,911	\$156,595
MALIGNANT NEOPLASM OF OVRLP SITES OF LEFT FEMALE BREAST	\$47,711	\$59,158	\$106,869
NEUROMUSCULAR SCDIOSIS, THORACOLUMBAR REGION	\$9	\$82,285	\$82,294
POLYP OF COLON	\$74,636	\$3,581	\$78,217
RELAPSING-REMITTING MULTIPLE SCLEROSIS	\$30,878	\$46,881	\$77,758
SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY	\$0	\$75,472	\$75,472
PAIN IN RIGHT HAND	\$68,181	\$1,339	\$69,520
FLU DUE TO OTH IDENT INFLUENZA VIRUS W OTH RESP MANIFEST	\$45,275	\$4,552	\$49,827
LOCAL-REL SYMPTC EPI W SIMP PRT SEIZ,NOT NTRCT, W/O STAT EPI	\$0	\$38,195	\$38,195
ATHSCL NATIVE ARTERIES OF EXTRM W INTRMT CLAUD, BI LEGS	\$3,373	\$33,994	\$37,367
GESTATNL HTN WITHOUT SIGNIFICANT PROTEIN, COMP CHILDBIRTH	\$196	\$37,050	\$37,245
CALCULUS OF GALLBLADDER W ACUTE CHOLECYST W/O OBSTRUCTION	\$0	\$31,128	\$31,128
ENCOUNTER FOR OTHER SPECIFIED SPECIAL EXAMINATIONS	\$29,818	\$462	\$30,280
OTHER CEREB INFRC DUE TO OCCLS OR STENOSIS OF SMALL ARTERY	\$0	\$27,804	\$27,804
DIAPHRAGMATIC HERNIA WITHOUT OBSTRUCTION OR GANGRENE	\$2,358	\$25,131	\$27,489
ATRIAL SEPTAL DEFECT, UNSPECIFIED	\$0	\$2,966	\$2,966
URTICARIA, UNSPECIFIED	\$7	\$68	\$74
Total	\$467,186	\$1,025,003	\$1,492,188



Churchill County - Large Claimants - Prior Plan Year

July 2024 thru June 2025

ICD DESCRIPTION	DRUG CLAIMS	PAID CLAIMS	CLAIMANT TOTAL
MALIGNANT NEOPLASM OF UNSP PART OF LEFT BRONCHUS OR LUNG	\$47,360	\$89,914	\$137,275
ANAL FISTULA, UNSPECIFIED	\$287	\$28,830	\$28,917
ADENOMYOSIS OF THE UTERUS	\$3	\$27,162	\$27,165
TRAUMATIC PNEUMOTHORAX, INITIAL ENCOUNTER	\$3,233	\$68,850	\$72,083
OTHER ACUTE APPENDICITIS WITHOUT PERFORATION, WITH GANGRENE	\$0	\$41,937	\$41,937
REVERSIBLE CEREBROVASCULAR VASOCONSTRICTION SYNDROME	\$483	\$55,281	\$55,764
SECONDARY MALIGNANT NEOPLASM OF BONE	\$8,642	\$28,923	\$37,565
UNSP INTESTINL OBST, UNSP AS TO PARTIAL VERSUS COMPLETE OBST	\$7,567	\$36,015	\$43,582
OTHER INTERVERTEBRAL DISC DEGENERATION, LUMBAR REGION	\$19	\$40,408	\$40,427
BENIGN NEOPLASM OF LEFT BREAST	\$583	\$53,074	\$53,658
PYOTHORAX WITHOUT FISTULA	\$16	\$57,098	\$57,114
SINUS, FISTULA AND CYST OF BRANCHIAL CLEFT	\$0	\$27,548	\$27,548
CHRONIC PAIN SYNDROME	\$16	\$51,805	\$51,821
SEVERE PRE-ECLAMPSIA COMPLICATING CHILDBIRTH	\$1,106	\$38,140	\$39,245
PRECORDIAL PAIN	\$7,217	\$24,108	\$31,326
IDIOPATHIC ACUTE PANCREATITIS WITHOUT NECROSIS OR INFECTION	\$112	\$37,410	\$37,521
AVULSION OF SCALP, INITIAL ENCOUNTER	\$0	\$32,933	\$32,933
CONSTIPATION, UNSPECIFIED	\$112,210	\$8,896	\$121,107
SUPERIOR GLENOID LABRUM LESION OF RIGHT SHOULDER, INIT	\$1,158	\$29,415	\$30,574
SYNCOPE AND COLLAPSE	\$11,741	\$43,432	\$55,174
OTHER SHOULDER LESIONS, RIGHT SHOULDER	\$96,719	\$4,519	\$101,238
CALCULUS OF URETER	\$25	\$33,774	\$33,799
MALIGNANT NEOPLASM OF CENTRAL PORTION OF LEFT FEMALE BREAST	\$622	\$63,649	\$64,271
EXCESSIVE BLEEDING IN THE PREMENOPAUSAL PERIOD	\$0	\$45,842	\$45,842
ATTENTION-DEFICIT HYPERACTIVITY DISORDER, COMBINED TYPE	\$108,575	\$1,992	\$110,567
END STAGE RENAL DISEASE	\$809	\$394,905	\$395,715
PNEUMONIA, UNSPECIFIED ORGANISM	\$2,128	\$23,851	\$25,979
CELLULITIS OF BUTTOCK	\$17,119	\$75,528	\$92,647
Total	\$427,752	\$1,465,038	\$1,892,790

Current 12 Months							
Period	Subscribers	Members	Premium	Composite Subscriber Premium	Dental Claims	Composite Subscriber Claims	Paid Loss Ratio
Feb-25	252	446	\$16,485	\$65	\$7,932	\$31	48%
Mar-25	256	450	\$16,632	\$65	\$20,084	\$78	121%
Apr-25	255	448	\$16,575	\$65	\$14,979	\$59	90%
May-25	257	451	\$16,476	\$64	\$12,794	\$50	78%
Jun-25	259	451	\$16,573	\$64	\$9,135	\$35	55%
Jul-25	261	454	\$16,914	\$65	\$16,839	\$65	100%
Aug-25	263	457	\$17,033	\$65	\$11,803	\$45	69%
Sep-25	262	455	\$16,936	\$65	\$10,650	\$41	63%
Oct-25	260	456	\$17,023	\$65	\$8,021	\$31	47%
Nov-25	264	460	\$17,150	\$65	\$9,535	\$36	56%
Dec-25	264	462	\$17,194	\$65	\$13,204	\$50	77%
Jan-26	265	464	\$17,422	\$66	\$16,652	\$63	96%
Total	3,118	5,454	\$202,413	-	\$151,627	-	
Average	260	455	\$16,868	\$65	\$12,636	\$49	75%

New Business:

A- Consideration and possible action re: Insurance Renewal for FY 2026-2027.

Tim Holland is going to get the insurance renewal numbers from Cigna, expecting it to be in the teens for increase in lieu of marketing the plans. Chair Shannon Perez requested Tim to forward the number to Tara, and this will remain on the agenda. Tim presented the information that is provided to us by Cigna will be open for review if we plan to market. Chair Shannon Perez informed the committee to prepare for more meetings during renewal time. Kim Brontsema said the current budget amount for this year insurance rates is an 8% increase. Discussion regarding last year the increase was over the budgeted amount with no plan changes. That is something we may need to review this year to stay within the budgeted amount. Changes that may affect the percentage possibly being decreased from the proposed rates are deductible, out of pocket max, prescription tiers, and emergency room visits.

Kim Brontsema brought up a possible discussion of FSA program and if we want to continue this program due to cost for the county to continue these programs, through Health Equity. Tim stated there is a regular FSA and then an HSA/FSA program that is available. Committee decided we would make another item on the agenda during renewal time.

B- Consideration and possible action re: Removal of Member Jill Manha due to employment status, and request for nomination of replacement for her remaining term.

Reviewed the county code for the insurance committee. Discussion with legal counsel regarding whether this member is eligible to be a part of the committee. Per counsel, CC Communications employees are not county employees, and under the code she is not eligible to continue on the committee. Reference CCCode 2.32.030.

Unexpired terms require a motion to remove that member, and a replacement would be nominated by the Department Heads to fill the remaining term.

Member Wendy Bullock made a motion to approve the removal of Jill Manha due to employment status, and request for nomination of a replacement for her remaining term. Deputy Clerk Tara Adams seconded the motion, which carried by unanimous vote.

Member Reports:

Chair Shannon Perez reminded everyone the county code for this committee was attached to the agenda for review.

Consideration of future Agenda items:

- Next meeting is set for March 17, 2026 @ 11 am
- Replacement of Jill Manha for old business
- Insurance Renewal for FY 2026-2027
- FSA/HSA - Kim

Public Comment:

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

Adjournment:

The meeting was adjourned at 11:55 a.m.