

MINUTES OF THE CHURCHILL COUNTY INSURANCE ADVISORY COMMITTEE

**155 N. Taylor St., Fallon, NV 89406
January 20, 2026**

Call to Order:

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

ABSENT: N/A

Verification of the posting of the agenda:

It was verified by Shannon Perez, Chair, that the Agenda for this meeting was posted on the 13th day of January, 2026 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:

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 Tara Adams seconded the motion, which carried by unanimous vote.

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

A- December 16, 2025

Member Wendy Bullock made a motion to approve the December 16, 2025 Minutes as submitted. Member Kim Brontsema seconded the motion, which carried by unanimous vote.

Review of Monthly Status Reports:

Tim Holland from LP Insurance presented the following:

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Monthly Reporting Package

Prepared For:

Churchill County

Paid Through:
December 2025

Presented By:



Churchill Count
Medical and Rx Claims Exhibit

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
Jan-25	229	372	\$254,508	\$1,111	\$298,771	\$1,305	\$65,584	\$286	18%	\$364,355	\$1,591	143%
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	\$45,526	\$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	423	\$322,313	\$1,164	\$243,751	\$880	\$97,830	\$353	29%	\$341,581	\$1,233	106%
Dec-25	277	423	\$322,137	\$1,163	\$238,644	\$862	\$87,403	\$316	27%	\$326,047	\$1,177	101%
Total			\$3,452,062		\$2,794,365		\$939,348		25.2%	\$3,733,713		108%
Average	253	395		\$1,136		\$930		\$307			\$1,237	

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
Jan-24	242	395	\$247,197	\$1,021	\$114,385	\$473	\$40,911	\$169	26%	\$155,296	\$642	63%
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%
Total			\$3,023,604		\$2,054,603		\$603,583		22.7%	\$2,658,186		88%
Average	236	386		\$1,068		\$726		\$213			\$939	

Average Membership and PEPM Premium and Claims by Experience Period									
Period	Employees	Members	Premium PEPM	Medical Claims PEPM	Rx Claims PEPM	Rx % of Total Claims	Total Claims PEPM	Paid Loss Ratio	
Current	253	395	\$1,136	\$930	\$307	25.2%	\$1,237	108.2%	
Prior	236	386	\$1,068	\$726	\$213	22.7%	\$939	87.9%	
Change %	6.8%	2.3%	6.0%	22.0%	30.6%	9.7%	24.1%	18.7%	



Churchill County/CC Communications - Large Claimants - Current Plan Year								
July 2025 thru December 2025								
MEMBER ID	STATUS	REL	GENDER	AGE	ICD DESCRIPTION	DRUG CLAIMS	PAID CLAIMS	CLAIMANT TOTAL
1	ACTIVE	SB	M	50-59	HEMANGIOMA OF INTRA-ABDOMINAL STRUCTURES	\$136,871	\$26,055	\$162,926
2	ACTIVE	SB	F	50-59	DVT/PEL OF LG INT W/O PERFORATION OR ABSCESS W/O BLEEDING	\$2,851	\$152,433	\$155,284
3	ACTIVE	SB	M	60-64	DIAPHRAGMATIC HERNIA WITHOUT OBSTRUCTION OR GANGRENE	\$636	\$24,948	\$25,584
4	TERMINATED	SB	M	18-29	TRAUM HEMOR CEREB, W LOC W DTH D/T BRAIN INJ BF CONSC, INIT	\$0	\$162,442	\$162,442
5	ACTIVE	SB	F	50-59	POLYP OF COLON	\$65,649	\$2,820	\$68,469
6	ACTIVE	SB	M	40-49	PAIN IN RIGHT HAND	\$59,754	\$1,289	\$61,043
7	ACTIVE	SB	F	50-59	MALIGNANT NEOPLASM OF OVR/LP SITES OF LEFT FEMALE BREAST	\$47,707	\$45,891	\$93,599
8	ACTIVE	SB	F	18-29	FLU DUE TO OTH IDENT INFLUENZA VIRUS W OTH RESP MANIFEST	\$45,228	\$3,832	\$49,060
9	ACTIVE	SP	M	30-39	END STAGE RENAL DISEASE	\$754	\$194,784	\$195,538
10	ACTIVE	SB	F	30-39	GESTATNL HTN WITHOUT SIGNIFICANT PROTEIN, COMP CHILDBIRTH	\$196	\$35,976	\$36,171
11	ACTIVE	CH	M	<1	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY	\$0	\$76,338	\$76,338
12	ACTIVE	SB	M	40-49	CALCULUS OF GALLBLADDER W ACUTE CHOLECYST W/O OBSTRUCTION	\$0	\$31,128	\$31,128
Total						\$359,646	\$757,937	\$1,117,583



Churchill County - Large Claimants - Prior Plan Year								
July 2024 thru June 2025								
MEMBER ID	STATUS	REL	GENDER	AGE	ICD DESCRIPTION	DRUG CLAIMS	PAID CLAIMS	CLAIMANT TOTAL
1	ACTIVE	SB	M	50-59	MALIGNANT NEOPLASM OF UNSP PART OF LEFT BRONCHUS OR LUNG	\$47,360	\$89,914	\$137,275
2	ACTIVE	SB	M	50-59	ANAL FISTULA, UNSPECIFIED	\$287	\$28,630	\$28,917
3	ACTIVE	SB	F	40-49	ADENOMYOSIS OF THE UTERUS	\$3	\$27,162	\$27,165
4	ACTIVE	SB	M	50-59	TRAUMATIC PNEUMOTHORAX, INITIAL ENCOUNTER	\$3,233	\$68,850	\$72,083
5	ACTIVE	SC	M	18-29	OTHER ACUTE APPENDICITIS WITHOUT PERFORATION, WITH GANGRENE	\$0	\$41,937	\$41,937
6	ACTIVE	SB	F	50-59	REVERSIBLE CEREBROVASCULAR VASOCONSTRICTION SYNDROME	\$483	\$55,281	\$55,764
7	ACTIVE	SP	M	65+	SECONDARY MALIGNANT NEOPLASM OF BONE	\$8,642	\$28,923	\$37,565
8	RETIREE	SB	F	65+	UNSP INTESTNL OBST, UNSP AS TO PARTIAL VERSUS COMPLETE OBST	\$7,567	\$36,015	\$43,582
9	ACTIVE	SB	M	30-39	OTHER INTERVERTEBRAL DISC DEGENERATION, LUMBAR REGION	\$19	\$40,408	\$40,427
10	ACTIVE	SB	F	40-49	BENIGN NEOPLASM OF LEFT BREAST	\$583	\$53,074	\$53,658
11	ACTIVE	SB	M	65+	PYOTHORAX WITHOUT FISTULA	\$16	\$57,098	\$57,114
12	ACTIVE	SB	M	30-39	SINUS, FISTULA AND CYST OF BRANCHIAL CLEFT	\$0	\$27,548	\$27,548
13	ACTIVE	SP	M	60-64	CHRONIC PAIN SYNDROME	\$16	\$51,805	\$51,821
14	ACTIVE	SB	F	30-39	SEVERE PRE-ECLAMPSIA COMPLICATING CHILDBIRTH	\$1,106	\$38,140	\$39,246
15	ACTIVE	SB	F	30-39	PREDICARDIAL PAIN	\$7,217	\$24,108	\$31,326
16	TERMINATED	SB	M	40-49	IDIOPATHIC ACUTE PANCREATITIS WITHOUT NECROSIS OR INFECTION	\$112	\$37,410	\$37,521
17	TERMINATED	SB	M	18-29	AVULSION OF SCALP, INITIAL ENCOUNTER	\$0	\$32,933	\$32,933
18	ACTIVE	SB	F	50-59	CONSTIPATION, UNSPECIFIED	\$112,210	\$8,896	\$121,107
19	ACTIVE	SB	M	40-49	SUPERIOR GLENOID LABRUM LESION OF RIGHT SHOULDER, INIT	\$1,158	\$29,415	\$30,574
20	ACTIVE	SP	F	30-39	SYNCOPE AND COLLAPSE	\$11,741	\$43,432	\$55,174
21	ACTIVE	SB	M	40-49	OTHER SHOULDER LESIONS, RIGHT SHOULDER	\$96,719	\$4,519	\$101,238
22	TERMINATED	SB	F	50-59	CALCULUS OF URETER	\$25	\$33,774	\$33,799
23	ACTIVE	SB	F	50-59	MALIGNANT NEOPLASM OF CENTRAL PORTION OF LEFT FEMALE BREAST	\$622	\$63,649	\$64,271
24	ACTIVE	SB	F	40-49	EXCESSIVE BLEEDING IN THE PREMENOPAUSAL PERIOD	\$0	\$45,842	\$45,842
25	ACTIVE	SB	F	18-29	ATTENTION-DEFICIT HYPERACTIVITY DISORDER, COMBINED TYPE	\$108,575	\$1,992	\$110,567
26	ACTIVE	SP	M	30-39	END STAGE RENAL DISEASE	\$809	\$394,905	\$395,715
27	ACTIVE	SB	F	50-59	PNEUMONIA, UNSPECIFIED ORGANISM	\$2,128	\$23,851	\$25,979
28	TERMINATED	SB	F	30-39	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
Dec-24	254	454	\$16,827	\$66	\$13,491	\$53	80%
Jan-25	253	450	\$16,607	\$66	\$12,128	\$48	73%
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	459	\$17,150	\$65	\$9,535	\$36	56%
Total	3,096	5,431	\$201,231	-	\$147,391	-	
Average	258	453	\$16,769	\$65	\$12,283	\$48	73%

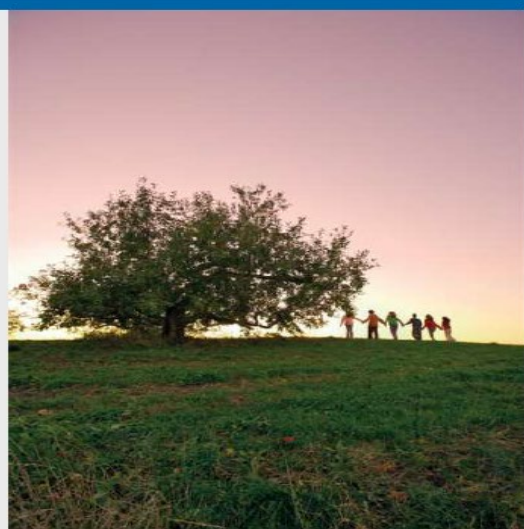


Together, all the way.®



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Financial Dashboard Churchill County

Demos and Trend Analysis

Employees & Dependents

	Base	Current	Trend	Norm
Avg. Employees	237	242	2.1%	
Avg. Members	367	364	-0.7%	
% of Pop over 40	39.7%	41.9%	2.2%	43.6%
Avg. Member Age	33.6	34.1	1.6%	35.7
Avg. Emp Age	44.4	44.3	-0.2%	45.2
% Female	54.0%	52.1%	-1.9%	50.1%
Turnover	22.8%	21.8%	-0.9%	

Trend Analysis PMPM

	Base	Current	Trend	Norm
Med Spend	\$521	\$620	19.0%	\$431
Rx Spend	\$142	\$187	31.4%	\$200
Total	\$663	\$807	21.7%	\$631

Plan Spend Distribution



Medical Highlights

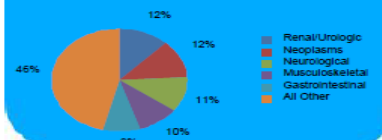
Catastrophic Summary



Medical Key Metrics

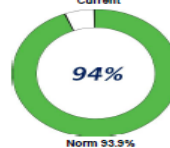
	Base	Current	Trend	Norm
Total Med Spend	\$2.4m	\$2.8m	18.2%	
Med Cost Share	13.5%	12.2%	-1.3%	12.3%
In Network Util	97.5%	96.4%	-1.1%	96.9%
Preferred Lab Util	9.1%	8.6%	-0.5%	91.9%
SP/Total OV	44.5%	44.1%	-0.9%	41.9%
Total Spend by Relationship Type				
Employee	\$688	\$338	36.4%	\$665
Spouse	\$2,943	\$2,404	-18.3%	\$725
Dependent	\$272	\$300	10.3%	\$314

Medical Plan Spend Distribution by Condition

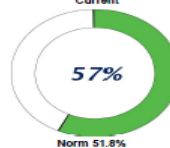


Pharmacy Highlights

Generic Dispensing



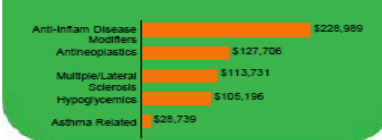
Specialty Rx Spend as % of Total Rx Spend



Pharmacy Key Metrics

	Base	Current	Trend	Norm
Total Rx Spend	\$660.1k	\$851.2k	30.5%	
Rx Cost Share	8.0%	5.8%	-2.2%	6.8%
Avg. \$ per Script	\$189	\$266	41.0%	\$255
Script PMPY	9.0	8.4	-6.9%	9.4
Generic Dispensing	35.3%	34.0%	-1.3%	33.3%
Generic Substitution	38.5%	38.7%	0.2%	38.1%
\$Rx as % of Total	44.5%	57.1%	12.6%	51.8%

Top 5 Therapeutic Classes by Total Cost



Current Period reflects claims incurred between Oct. 2024 and Sep. 2025, paid through Dec. 2025
Base Period reflects claims incurred between Oct. 2023 and Sep. 2024, paid through Dec. 2024

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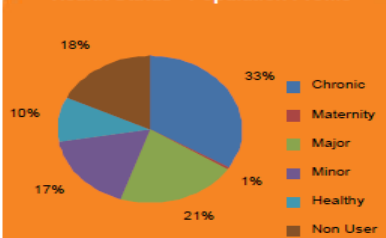
Health & Wellness Dashboard Churchill County

Member Population

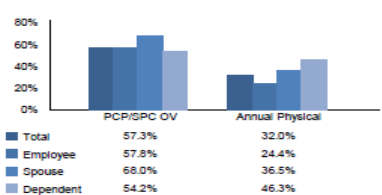
Employees & Dependents

	Base	Current	Trend	Norm
Avg. Employees	237	242	2.1%	
Avg. Members	367	364	-0.7%	
% of Pop Over 40	39.7%	41.9%	2.2%	43.6%
Avg. Member Age	33.5	34.0	1.5%	35.7
Avg. Emp Age	44.3	44.2	-0.3%	45.2
% Female	54.0%	52.1%	-1.9%	50.1%
Turnover	22.8%	21.8%	-0.9%	

Health Status - Population Profile



Preventive & ER/UC Utilization

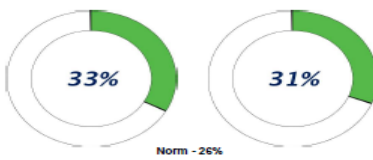


ER/UC Utilization

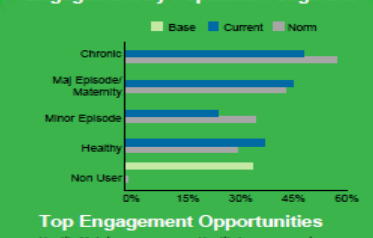
	Base	Current	Trend	Norm
Emergency Rooms				
Visits per K	274.0	262.9	-4.1%	159.6
Avg Cost per Visit	\$2,726	\$2,932	7.6%	\$2,680
Most Prevalent Day	Tue	Sat		
Steerable ER as % of Total	13.2%	19.8%	49.9%	14.4%
Urgent Care				
Visits per K	20.7	10.4	-49.7%	196.7
Avg Cost per Visit	\$161	\$208	29.0%	\$202
Most Prevalent Day	Mon	Mon		
Convenience Care				
Visits per K	0.0	2.6	0.0%	29.3
Avg Cost per Visit	\$0	\$79	0.0%	\$98

Health Engagement

Total Health Engagement as a % of Population



Engagement by Population Segment



Top Engagement Opportunities

Health Maintenance Health Improvement Preventive Care

Current Period reflects claims incurred between Oct. 2024 and Sep. 2025, paid through Dec. 2025
Base Period reflects claims incurred between Oct. 2023 and Sep. 2024, paid through Dec. 2024

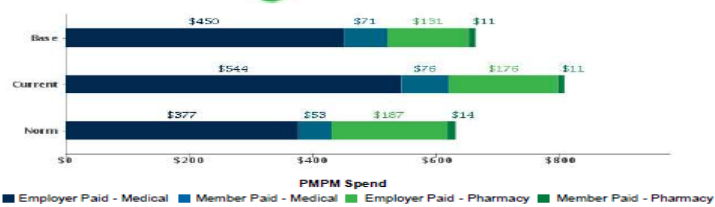
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Executive Summary Churchill County

Medical & Rx Spend



Medical & Rx Trend

	Current PMPM	Trend	Variance from Norm
Total Plan Spend	\$806.71	21.7%	27.9%
Total Employer Paid	\$719.97	23.9%	27.6%
Total Member Paid	\$86.74	5.8%	29.9%
Medical Spend PMPM	\$619.89	19.0%	44.0%
Employer Paid - Medical	\$544.07	20.8%	44.2%
Pharmacy Spend PMPM	\$186.81	31.4%	-6.7%
Employer Paid - Pharmacy	\$175.90	34.5%	-5.7%

Demographics & Financial

	Base	Current	Trend	Norm
Members				
Average Number of Employees	237	242	2.1%	
Average Number of Members	387	384	-0.7%	
Average Employee Age	44.3	44.2	-0.3%	
Demographic Factor	0.00	0.91	0.0%	0.92
Cost Trend				
Plan Spend - Medical	\$2,417,793	\$2,857,708	18.2%	
Plan Spend - Pharmacy	\$660,126	\$861,213	30.5%	
Total Plan Spend	\$3,077,919	\$3,718,921	20.8%	
Medical Plan Spend PMPM	\$520.85	\$819.89	19.0%	\$430.55
Pharmacy Plan Spend PMPM	\$142.21	\$186.81	31.4%	\$200.21
Total Plan Spend PMPM	\$663.06	\$806.71	21.7%	\$630.77
Performance Indicators				
Cat Claims in Excess Per K	28.4	33.8	19.0%	18.7
Cat Plan Spend PMPM(Med+Rx)	\$273.51	\$304.30	44.2%	\$270.28
Non-Cat Plan Spend PMPM(Med + Rx)	\$389.55	\$412.40	5.9%	\$360.48
Network Penetration	97.5%	96.4%	-1.1%	96.9%

Population Health & Pharmacy

	Base	Current	Trend	Norm
Population Health Measures				
Chronic Percent of Population	0.0%	33.7%	33.7%	32.2%
Chronic Percent of Cost	0.0%	70.4%	70.4%	73.8%
Total Health Engagement - % of Pop	33.0%	31.3%	-1.7%	26.2%
Preventive Care Utilization	38.3%	45.8%	7.5%	42.9%
Well Visit Completions	29.5%	32.0%	2.5%	36.2%
Health Assessment Completions	1.0%	0.0%	-1.0%	3.8%
Gaps in Care Rule Compliance	75.6%	76.3%	0.7%	77.7%
Pharmacy Indicators				
Generic Dispensing Rate	95.3%	94.0%	-1.3%	93.9%
Generic Substitution Rate	98.5%	98.7%	0.1%	98.1%
Specialty Plan Spend PMPM (Rx Only)	\$63.35	\$106.71	68.5%	\$103.67
Specialty Plan Spend PMPM (Med Only)	\$22.10	\$20.02	-9.4%	\$33.97
Non-Specialty Plan Spend PMPM (Rx only)	\$78.86	\$80.10	1.6%	\$96.54
Prescriptions PMPY(Retail adjusted)	14.94	15.10	1.0%	14.45

Current Period reflects claims incurred between Oct. 2024 and Sep. 2025, paid through Dec. 2025
Base Period reflects claims incurred between Oct. 2023 and Sep. 2024, paid through Dec. 2024

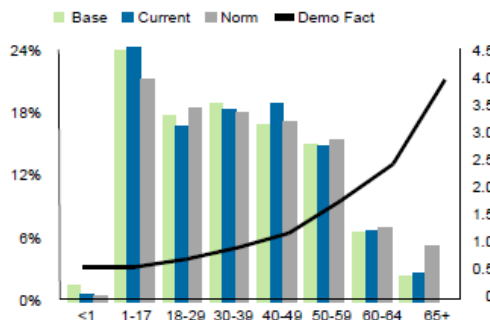
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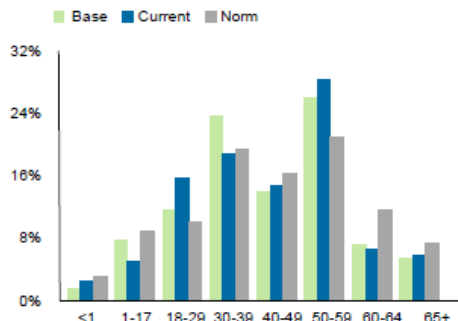


Population Demographic Summary Churchill County

Percent of membership by age band



Percent of plan spend by age band



Key metrics overview

	Base	Current	Trend	Norm
Percent of Pop. Age 40+	39.7%	41.9%	2.2%	43.8%
Average Member Age	33.5	34.0	1.5%	35.7
Average Employee Age	44.3	44.2	-0.3%	45.2
Percent of Population Male	48.0%	47.9%	1.0%	49.0%
Percent of Population Female	54.0%	52.1%	-1.9%	50.1%

Average spend by age band

	Base	Current	Trend	Norm
All Members				
40-49	\$586	\$666	13.7%	\$517
50-59	\$1,220	\$1,630	33.6%	\$741
60-64	\$751	\$818	8.8%	\$904
65+	\$1,573	\$1,820	15.7%	\$741
Excluding Catastrophic				
40-49	\$411	\$479	16.5%	\$304
50-59	\$646	\$732	13.3%	\$387
60-64	\$697	\$672	-3.7%	\$427
65+	\$1,215	\$1,206	-0.8%	\$343

Comments

- Average member age increased from 33.5 years to 34.0 years, an increase of 1.5%
- The percentage of members in the 40+ age range increased from 39.7% to 41.9%, and compares to a norm of 43.8%

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Base Period reflects claims incurred between Oct. 2023 and Sep. 2024, paid through Dec. 2024

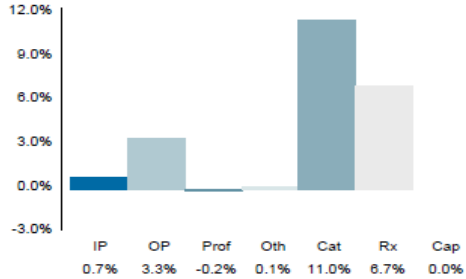
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Medical Service Category Trend Analysis Churchill County

Trend contribution



Account summary (PMPM basis)

	Base	Current	Trend	Trend Contribution	Norm
Non-Catastrophic Plan					
Inpatient	\$33	\$38	14.7%	0.7%	\$22
Outpatient	\$148	\$170	14.8%	3.3%	\$91
Professional	\$103	\$101	-1.4%	-0.2%	\$96
Other	\$29	\$30	3.2%	0.1%	\$20
Total Non-Cat Plan	\$313	\$339	8.4%	4.0%	\$229
Capitation	\$0	\$0	0.0%	0.0%	\$27
Catastrophic Plan	\$208	\$281	34.9%	11.0%	\$175
Total Plan Spend - Medical	\$521	\$620	19.0%	14.9%	\$431
Cost Share - Medical	\$71	\$78	7.4%	0.8%	\$53
Net Employer Paid - Medical	\$450	\$544	20.8%	14.1%	\$377
Pharmacy					
Total Plan Spend - Pharmacy	\$142	\$187	31.4%	6.7%	\$200
Cost Share - Pharmacy	\$11	\$11	-4.2%	-0.1%	\$14
Net Employer Paid - Pharmacy	\$131	\$178	34.5%	6.8%	\$187
Medical and Pharmacy Plan Spend	\$663	\$807	21.7%		

Comments

- Plan spend increased from \$663 PMPM to \$807 PMPM, an increase of 21.7%
- Net employer paid increased from \$581 PMPM to \$720 PMPM, an increase of 23.9% while member cost share increased from \$82 PMPM to \$87 PMPM, an increase of 5.8%
- Catastrophic Plan was the largest contributor to trend, contributing 11.0% of the overall 21.7% plan trend
- Trend contribution is a measure of each individual line item's impact on the overall cost change. It is calculated by subtracting the current period result for the item minus the base period result, and dividing this amount by the base period total plan spend

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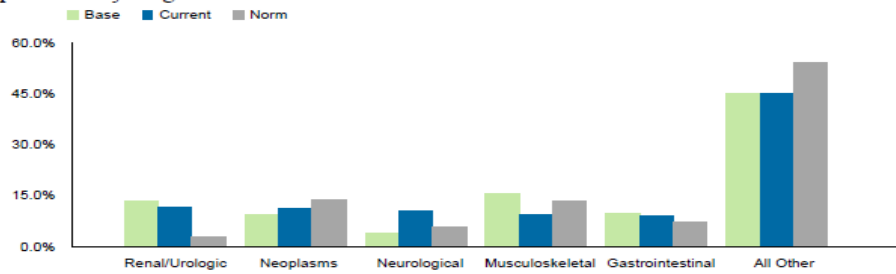
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Top Major Diagnostic Groups Churchill County

Percent of plan cost by diagnostic



Top diagnostic categories (PMPM)

	Base	Current	Trend	Norm
Renal/Urologic	\$72	\$75	4.4%	\$13
Neoplasms	\$50	\$73	45.0%	\$57
Neurological	\$22	\$67	201.5%	\$28
Musculoskeletal	\$83	\$61	-27.4%	\$56
Gastrointestinal	\$53	\$58	8.4%	\$30
All Other	\$240	\$287	19.4%	\$223
Total	\$521	\$620	19.0%	\$404

Comments

- Renal/Urologic was the largest cost contributor in the current period, at 12.1% of total plan cost
- The top five diagnostic groups contributed 53.8% of overall plan cost in the current period
- Renal/Urologic cost increased from \$72 PMPM to \$75 PMPM, and compares to a norm of \$13 PMPM

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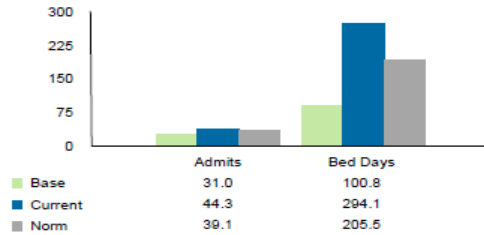
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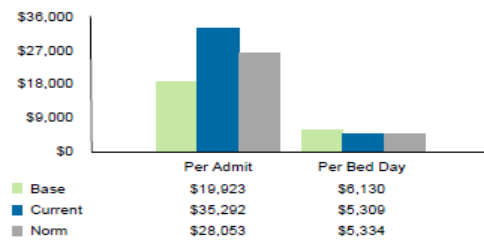


Inpatient Summary Churchill County

Utilization metrics per 1,000 members



Average cost metrics



Account summary (PMPM basis)

	Base	Current	Trend	Trend Contribution
Non-Catastrophic Inpatient	\$33.15	\$38.03	14.7%	0.7%
Catastrophic Inpatient	\$49.46	\$95.06	92.2%	6.9%
Total Inpatient	\$82.61	\$133.09	61.1%	7.6%
All Other Service Categories	\$580.45	\$673.62	16.1%	14.1%
Total Plan Cost	\$663.06	\$806.71	21.7%	

Comments

- Non-catastrophic inpatient costs increased from \$33.15 PMPM to \$38.03 PMPM, contributing 0.7% of the overall 21.7% plan trend
- Utilization increased from 31.0 to 44.3 admits per thousand and increased from 100.8 to 294.1 bed days per thousand
- Cost per admit increased from \$19,923 to \$35,292 and decreased for bed days from \$6,130 to \$5,309

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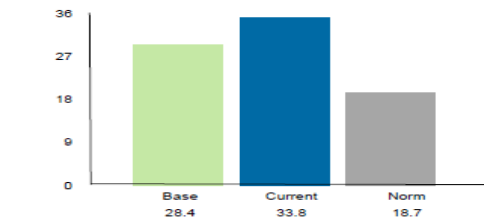
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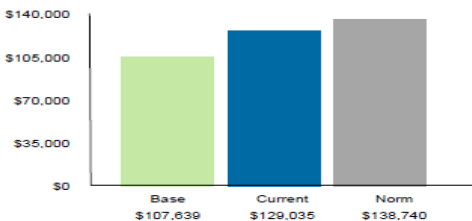


Catastrophic Claim Summary Churchill County

Catastrophic claimants in excess per 1,000 members



Average plan cost per catastrophic claimant



Account Summary (PMPM Basis)

	Base	Current	Trend	Trend Contribution
Catastrophic Plan Costs				
Inpatient	\$49.46	\$95.06	92.2%	6.9%
Outpatient	\$45.37	\$59.91	32.0%	2.2%
Professional	\$89.63	\$95.65	6.7%	0.9%
Other	\$23.64	\$30.20	27.8%	1.0%
Capitation	\$0.00	\$0.00	0.0%	0.0%
Pharmacy	\$65.41	\$113.49	73.5%	7.3%
Total Catastrophic Plan Cost	\$273.51	\$394.30	44.2%	18.2%
Non-Catastrophic Plan Cost	\$389.55	\$412.40	5.9%	3.4%
Total Plan Cost	\$663.06	\$806.71	21.7%	21.7%

Comments

- Plan cost for catastrophic claimants was \$394.30 PMPM in the current period, or 48.9% of the total plan cost of \$806.71 PMPM
- Plan cost for catastrophic claimants increased from \$273.51 PMPM to \$394.30 PMPM, contributing 18.2% of the overall 21.7% plan trend
- Catastrophic claimants per thousand increased from 28.4 to 33.8, and compares to a norm of 18.7
- Average cost per claimant increased from \$107,639 to \$129,035, and compares to a norm of \$138,740
- Catastrophic claimant threshold of \$50,000 was used for this analysis

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Catastrophic Detail (Integrated Medical and Pharmacy) Churchill County

M/F	Age	Relshp	ICD Major	ICD Minor	Medical	Pharmacy	Med Srx	Pharm Srx	Total (\$)	Out of Net %	Last Date of Eligibility	Cat In Base?	Clinical Programs
1 M	30-39	SP	Renal/Urologic	Upper Urinary	\$301,250	\$2,019	\$0	\$0	\$303,269	0%	12/25	Y	TRN,WI
2 M	50-59	EE	Neoplasms	Respiratory	\$120,615	\$5,247	\$0	\$110,862	\$236,724	1%	12/25	N	COM,ONC,WI
3 M	18-29	EE	Neurological	Head Trauma	\$201,840	\$0	\$0	\$0	\$201,840	16%	05/25	N	
4 F	50-59	EE	Neoplasms	Female Breast	\$52,464	\$921	\$26,097	\$15,755	\$125,237	1%	12/25	N	ONC,WI
5 F	50-59	EE	Gastrointestinal	Stom/Int/Pan	\$5,612	\$4,387	\$0	\$111,702	\$124,701	3%	12/25	Y	WI
6 M	40-49	EE	Musculoskeletal	Muscle/Conne	\$2,063	\$213	\$0	\$120,943	\$123,219	1%	12/25	N	WI
7 F	18-29	EE	Skin	Other Skin	\$3,511	\$435	\$0	\$109,248	\$113,193	0%	12/25	Y	WI
8 F	30-39	EE	Skin	Infections	\$76,941	\$16,051	\$6,839	\$0	\$99,832	1%	05/25	N	COM
9 M	<1	DEP	Newborns	Norm Newborn	\$81,592	\$0	\$0	\$0	\$81,592	1%	12/25	N	NIC
10 M	50-59	EE	Int/Ext Injury	Chest/Abdom	\$75,003	\$2,910	\$0	\$0	\$78,913	1%	12/25	N	COM,WI
11 F	50-59	EE	Neurological	Cerebrovascular	\$69,433	\$625	\$0	\$0	\$70,058	9%	12/25	N	COM,WI
12 M	65+	EE	Respiratory	Oth Lower Resp	\$66,292	\$30	\$0	\$0	\$66,322	1%	12/25	N	WI
13 M	60-64	SP	Neurological	Neuro PNS	\$52,529	\$24	\$0	\$0	\$52,552	0%	12/25	N	WI

CM/SPCM Programs (Case Mgmt)

CAT-Catastrophic
COM-Complex
INP-Inpatient
NIC-Neonatal Intensive Care
ONC-Oncology
REH-Rehabilitation
TRN-Transplant
CKD-Chronic Kidney Disease
HRM-High Risk Maternity
MIR-Medical Injectable Redirection

Acronym Key

Chronic Coaching Programs

AST-Asthma
CAD-Coronary Heart Disease
CHF-Chronic Heart Failure
CPD-Chronic Obstructive Pulmonary Disorder
DEP-Depression
DMA-Diabetes Mellitus
LBP-Low Back Pain
OAT-Osteoarthritis
PAD-Peripheral Artery Disease
WGT-Weight Complications

Additional Programs

CCS-Cancer Care Support Program
EAP-Employee Assistance Program
HPHB-Healthy Pregnancies Healthy Babies
LMP-Lifestyle Management Programs
OL-Online Programs
TDD-Treatment Decision Support
WC-Wellness Coaching
WI-Well Informed (Gaps in Care)

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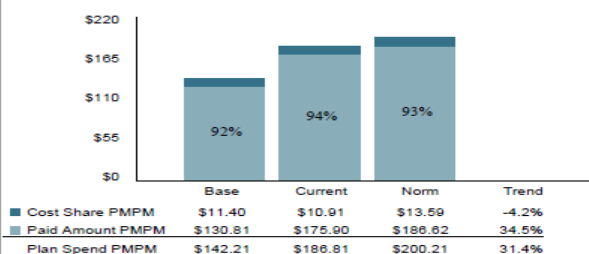
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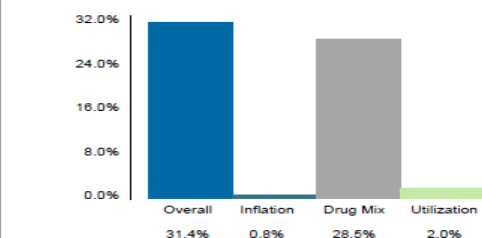


Executive Summary - Pharmacy Churchill County

Plan cost & trend



Trend impact



Pharmacy performance

	Base	Current	Trend	Norm
Members				
Average Number of Employees	237	242	2.1%	
Average Number of Members	387	384	-0.7%	
Average Utilizers	75.7%	77.6%	1.8%	
Average Member Age	33.5	34.0	1.5%	35.7
Cost Trend				
Plan Spend	\$660,126	\$861,213	30.5%	
Employer Paid	\$607,225	\$810,899	33.5%	
Member Cost Share	\$52,901	\$50,314	-4.9%	
Drug Mix				
Generic Dispensing Rate	95.3%	94.0%	-1.3%	93.9%
Preferred Brand	3.8%	4.2%	0.4%	4.7%
Non-Preferred Brand	0.9%	1.7%	0.8%	1.4%
Generic Substitution Rate	98.5%	98.7%	0.2%	98.1%
Formulary Brand Compliance Rate	61.3%	66.7%	5.4%	88.0%
Utilization				
Total Prescriptions	3,498	3,235	-7.5%	
Retail Adjusted Scripts	5,780	5,799	0.3%	
% Mail Order	7.2%	6.6%	-0.6%	13.3%
% Retail	40.6%	33.9%	-6.7%	46.1%
% Retail 90	52.2%	59.4%	7.3%	40.6%
Days Supply PMPM	32.81	33.46	2.0%	31.43
Specialty Pharmacy				
Pharmacy Plan Spend PMPM	\$63.35	\$106.71	68.5%	\$103.67
Medical Plan Spend PMPM	\$22.10	\$20.02	-9.4%	\$33.97
Pharmacy Plan Spend as % of Total	44.5%	57.1%	12.8%	51.8%
Specialty Utilizers	44	35	-20.5%	
Specialty Scripts PMPY	0.14	0.17	23.1%	0.16

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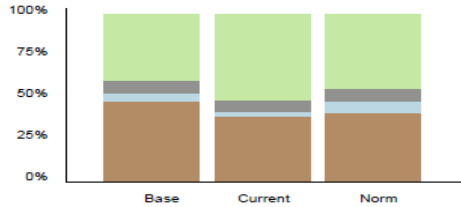
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Specialty Pharmacy Executive Summary Churchill County

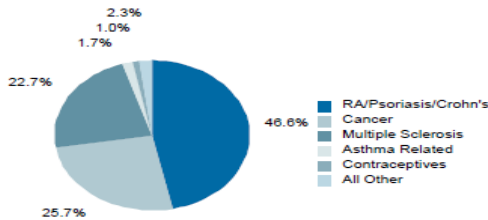
Pharmacy and medical drug plan spend



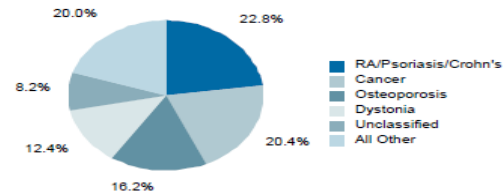
Account summary(PMPM basis)

Plan Spend	Base	Current	Trend	Norm
Pharmacy Specialty Rx	\$63.35	\$106.71	68.4%	\$103.67
Medical SRx HCP/Home Infusion	\$13.29	\$13.82	4.0%	\$18.14
Medical SRx Outpatient/Inpatient	\$8.81	\$6.20	-29.6%	\$15.87
Total Specialty Rx	\$85.45	\$126.73	48.3%	\$137.68
Other Pharmacy	\$78.86	\$80.10	1.6%	\$98.54

Pharmacy Specialty Rx - Percent of current plan spend by condition



Medical Specialty Rx-HCP / Home Infusion & OP/IP Percent of current plan spend by condition



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Top Therapeutic Class Trend Churchill County

Therapeutic class trend driver analysis by plan spend

Rank		Therapeutic Class	Condition	Plan Spend PMPM				Unique Members	Utilizing Members	Days Supply PMPM		Inflation
Base	Current			Base	Current	Trend	Norm	Current	Trend	Trend	Trend	
1	1	Anti-Inflam Disease Modifiers	INFLAMMATORY CONDITIONS	\$30.35	\$49.67	63.7%	\$33.81	2	-33.3%	47.3%	-1.1%	
56	2	Antineoplastics	Cancer	\$0.09	\$27.70	30881.0%	\$14.79	6	50.0%	300.9%	-0.0%	
2	3	Multiple/Lateral Sclerosis	Multiple Sclerosis	\$28.42	\$24.67	-13.2%	\$3.97	2	0.0%	-15.0%	4.2%	
3	4	Hypoglycemics	Diabetes	\$22.91	\$22.82	-0.4%	\$31.30	22	37.5%	8.7%	-5.4%	
4	5	Asthma Related	Asthma	\$5.31	\$6.23	17.4%	\$12.78	38	-22.4%	-5.8%	-0.0%	
8	6	Anticoagulants	Blood thinner	\$3.02	\$5.42	79.7%	\$3.64	7	133.3%	42.3%	3.7%	
6	7	Lipid Lowering	Cholesterol	\$4.89	\$4.99	2.0%	\$4.09	42	16.7%	-3.6%	-0.8%	
7	8	Estrogenic/Androgenic/Progest	Hormone Replacement	\$4.47	\$4.31	-3.7%	\$1.25	32	28.0%	37.8%	8.4%	
29	9	Anticonvulsants	Seizures	\$0.59	\$3.80	548.8%	\$2.04	37	19.4%	18.3%	-0.0%	
14	10	Kidney/Urinary	Overactive Bladder	\$1.73	\$3.43	97.8%	\$1.32	17	-19.0%	-18.8%	-3.5%	
10	11	Contraceptives	Contraception	\$2.67	\$3.32	24.5%	\$1.80	24	-11.1%	-9.3%	-0.5%	
23	12	Eye	Dry Eyes	\$0.98	\$2.95	200.5%	\$1.53	21	-19.2%	47.7%	8.1%	
11	13	Diabetic Supplies	Diabetes	\$2.44	\$2.57	5.3%	\$3.07	6	-14.3%	-7.5%	-0.3%	
28	14	Antipsychotic/Manic	Psychosis	\$0.59	\$2.15	263.4%	\$2.31	9	50.0%	34.9%	3.4%	
12	15	Stimulants	ADHD	\$1.86	\$2.02	8.2%	\$5.23	12	-7.7%	16.0%	-0.4%	
		All Other		\$31.88	\$20.75	-34.9%	\$77.28	296	7.2%	-1.7%	2.2%	
Total				\$142.21	\$186.81	31.4%	\$200.21	306	3.7%	2.0%	0.8%	

Comments

- The top 15 therapy classes accounted for 88.9% (\$166.06) of total plan spend PMPM \$186.81 in the current period

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High Cost Prescriptions Churchill County

High cost prescriptions ranking

Rank	Base	Current	Drug Name	Condition	Plan Spend PMPM				Cost per Script Current	Unique Members		Scripts	
					Base	Current	Trend	Norm		Base	Current	Base	Current
-		1	Lorbrena (SRx)	Cancer	\$0.00	\$24.05	0.0%	\$0.08	\$22,172	0	1	0	5
-		2	Ibrance (SRx)	Cancer	\$0.00	\$3.42	0.0%	\$0.57	\$15,755	0	1	0	1
1		3	Avonex (4 Pack) (SRx)	Multiple Sclerosis	\$28.05	\$24.23	-13.6%	\$0.09	\$9,309	1	1	15	12
-		4	Enbrel Sureclick (SRx)	Arthritis	\$0.00	\$26.23	0.0%	\$2.94	\$8,639	0	1	0	14
2		5	Tremfya One-Press (SRx)	INFLAMMATORY CONDITIONS	\$28.09	\$23.44	-16.6%	\$2.32	\$7,718	2	1	17	14
-		6	Felbatol	Seizures	\$0.00	\$2.24	0.0%	\$0.00	\$3,439	0	2	0	3
-		7	Xolair (SRx)	Asthma	\$0.00	\$1.81	0.0%	\$1.01	\$2,775	0	1	0	3
-		8	Valtoco	Seizures	\$0.00	\$0.39	0.0%	\$0.04	\$1,813	0	1	0	1
-		9	Rexulti	Psychosis	\$0.00	\$0.98	0.0%	\$0.54	\$1,510	0	1	0	3
379		10	Paxlovid	Antivirals	\$0.00	\$0.96	0.0%	\$1.39	\$1,468	2	3	0	3
-		11	Kyleena (SRx)	Contraception	\$0.00	\$0.26	0.0%	\$0.02	\$1,202	0	1	0	1
12		12	Qulipta	Migraine	\$2.70	\$0.48	-82.2%	\$0.86	\$1,110	2	1	12	2
14		13	Xdelvvy (SRx)	EYE INFECTION	\$0.84	\$0.46	-45.8%	\$0.10	\$1,053	1	1	4	2
13		14	Mounjaro	DIABETES	\$2.42	\$3.35	38.4%	\$11.26	\$1,028	3	2	11	15
11		15	Nurtec Odt	Migraine	\$1.43	\$0.66	-53.9%	\$1.82	\$1,010	2	2	6	3
15		16	Trulicity	Diabetes	\$1.84	\$2.82	52.8%	\$1.95	\$927	1	2	9	14
16		17	Ozempic	Diabetes	\$9.90	\$8.04	-18.7%	\$9.02	\$806	5	7	49	46
19		18	Miebo	Dry Eyes	\$0.49	\$0.85	71.8%	\$0.23	\$783	1	1	3	5
-		19	Depakote Er	Seizures	\$0.00	\$0.50	0.0%	\$0.00	\$768	0	1	0	3
-		20	Eucrisa	Atopic Dermatitis	\$0.00	\$0.16	0.0%	\$0.07	\$757	0	1	0	1

Comments

- The top 20 high cost drugs accounted for 2.6% (151 scripts) of the overall prescription volume, and 67.1% (\$125.32) of total plan spend PMPM in the current period

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Top Drugs by Volume Churchill County

Top drugs by volume

Rank	Base	Current	Drug Name	Condition	Prescriptions Dispensed			Unique Members		Cost per Script Current
					Base	Current	Trend	Base	Current	
7		1	gabapentin	Seizures	111	163	48.8%	22	26	\$12.30
2		2	atorvastatin calcium	Cholesterol	176	161	-8.5%	16	21	\$30.95
1		3	levothyroxine sodium	Thyroid	215	149	-30.7%	23	23	\$4.40
4		4	lisinopril	Hypertension	122	138	13.1%	14	14	\$4.39
3		5	trazodone hcl	Depression	136	128	-5.9%	13	17	\$7.04
5		6	losartan potassium	Hypertension	117	117	0.0%	13	14	\$7.54
8		7	omeprazole	Ulcer / Heartburn	109	106	-2.8%	20	19	\$4.64
6		8	rosuvastatin calcium	Cholesterol	114	103	-9.6%	12	10	\$80.69
15		9	escitalopram oxalate	Depression	64	96	50.0%	9	14	\$6.44
10		10	amlodipine besylate	Hypertension	97	93	-4.1%	10	12	\$3.07
12		11	metoprolol succinate	Heart/Hypertension	83	92	10.8%	8	10	\$13.11
13		12	fluoxetine hcl	Depression	73	89	21.9%	11	9	\$9.29
9		13	meloxicam	Arthritis / Pain	98	84	-14.3%	22	23	\$3.64
19		14	sertraline hcl	Depression	60	82	36.7%	12	14	\$6.09
20		15	montelukast sodium	Asthma	58	68	17.2%	12	10	\$8.78
11		16	bupropion xl	Depression	93	64	-31.2%	11	9	\$25.01
35		17	dotti	Estrogen replacement	37	64	73.0%	6	6	\$53.90
50		18	estradiol	Vaginal Atrophy	32	62	93.8%	7	17	\$21.69
18		19	progesterone	Hormone Replacement	60	62	3.3%	8	11	\$31.17
44		20	lovastatin	Cholesterol	36	60	66.7%	4	4	\$8.61

Comments

- The top 20 drugs by volume accounted for 34.2% (1,981) of all prescriptions dispensed but only 3.7% (\$61,213) of total plan spend in the current period

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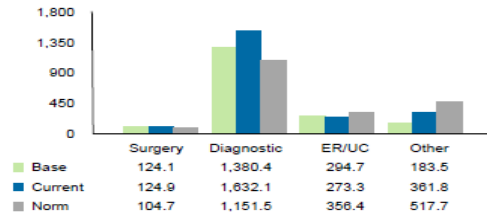
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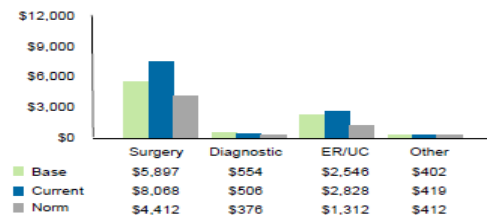


Outpatient Summary Churchill County

Facility outpatient utilization per 1,000 members



Facility outpatient cost per service



Account summary (PMPM basis)

	Base	Current	Trend	Contribution
Non-Catastrophic Outpatient	\$148.03	\$169.98	14.8%	3.3%
Catastrophic Outpatient	\$45.37	\$59.91	32.0%	2.2%
Total Outpatient	\$193.41	\$229.87	18.9%	5.5%
All Other Service Categories	\$469.65	\$576.84	22.8%	16.2%
Total Plan Cost	\$663.06	\$806.71	21.7%	21.7%

Comments

- Non-catastrophic outpatient costs increased from \$148.03 PMPM to \$169.98 PMPM, contributing 3.3% of the overall 21.7% plan trend
- Diagnostic was the largest category of utilization. Utilization per thousand increased from 1,380.4 to 1,632.1, and compares to a norm of 1,151.5
- Emergency room and urgent care was the next largest category of utilization. Utilization per thousand decreased from 294.7 to 273.3, and compares to a norm of 356.4
- Surgery was the largest average cost category. Cost per service increased from \$5,897 to \$8,068, and compares to a norm of \$4,412
- Emergency room and urgent care was the next largest average cost category. Cost per service increased from \$2,546 to \$2,828, and compares to a norm of \$1,312

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Emergency Room/Urgent Care Opportunity Churchill County

Cost & utilization trends

	Visits Per 1000			Cost Per Visit			PMPM			Cost Share %	
	Base	Current	Trend	Base	Current	Trend	Base	Current	Trend	Current	
Emergency Room											
Non-Steerable	237.8	210.8	-11%	\$2,989	\$3,397	14%	\$59	\$60	1%	7.9%	
Steerable	36.2	52.1	44%	\$996	\$1,051	6%	\$3	\$5	52%	36.7%	
Urgent Care	20.7	10.4	-50%	\$161	\$208	29%	\$0	\$0	-35%	24.0%	
Office Visits	2,629.0	2,605.6	-1%	\$223	\$225	1%	\$49	\$49	0%	22.6%	
Convenience Care	0.0	2.6	0%	\$0	\$79	0%	\$0	\$0	0%	25.3%	
Virtual Care- Medical	157.7	85.9	-46%	\$63	\$63	0%	\$1	\$0	-50%	15.8%	
Total	3,081.4	2,967.5	-4%				\$112	\$114	1%		

Emergency Room Steerable

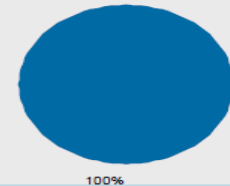
Primary Opportunity for Urgent Care	Plan Cost	PMPM	Total Visits	Cost Per Visit
Musculoskeletal	\$5,341	\$1.16	5	\$1,068.20
Ear,Nose,Throat	\$3,835	\$0.83	3	\$1,278.40
Renal/Urologic	\$3,737	\$0.81	4	\$934.14
Eye	\$2,109	\$0.46	1	\$2,109.00
Respiratory	\$2,032	\$0.44	2	\$1,015.84
Gen Med Diag	\$1,739	\$0.38	3	\$579.52
Infect/Parasit	\$1,654	\$0.36	1	\$1,654.00
Skin	\$571	\$0.12	1	\$571.20
Total	\$21,017	\$4.56	20	\$1,050.86
UC Average Cost Per Visit				\$208.37
Per Visit Redirect Savings				\$842.49

Opportunity Redirect Savings
10% Redirect to Urgent Care
25% Redirect to Urgent Care

*UC Average Cost per visit calculation for steerable opportunity excludes outliers > \$1,500

Urgent Care - nearest facility

0-5 miles



Comments

- Urgent care facilities are an accessible low cost alternative to emergency room care for many conditions
- Information on the urgent care facility network is available via the provider directory on myCigna.com
- Current period urgent care cost per visit was \$208, compared to emergency room steerable cost per visit of \$1,051
- In the current period, 20 emergency room visits were steerable representing potential redirect savings of up to \$16,850
- Of the steerable emergency room visits, 100% had a contracted urgent care facility within 10 miles
- Steerable emergency room cost share percentage is 36.7%, compared to urgent care at 24.0%

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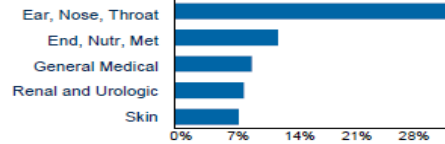


Virtual Care Churchill County

Utilization & Trend

	Base	Current	Trend
Total Visits	337	392	16%
Total Unique Members	101	104	3%
Members with Multiple Visits	46	58	26%
% of Total Member Utilization	26%	27%	1%

Top 5 Medical Virtual Care Conditions (Current)



Visits & Trend by Provider (Current)

MDLive Provider 91 11% ↑	Cigna Provider 64 23% ↑	Behavioral Provider 237 17% ↑
--------------------------------	-------------------------------	-------------------------------------

Estimated Savings of **\$3,327** if 10% of acute medical visits (Office, Urgent, Convenience Care) were redirected to MDLIVE

Demographic Summary

	Current	Norm
Employee	68%	58%
Spouse	9%	20%
Dependent	23%	21%
% of Total Membership	27%	17%
% Male	30%	39%
% Female	70%	61%
Average Member Age	35.8	38.2

Virtual Care – Convenient, Not Costly

- A simplified experience so a member can get the best care both virtually and in person through an integrated ecosystem of providers when and where they need it most.
- Access care from anywhere via video or phone.
- Get minor medical virtual care 24/7/365 - even on weekends and holidays.
- MDLIVE virtual wellness screenings give customers convenient access to preventive care at \$0 copay. 1 members utilized virtual wellness screenings in the current period.

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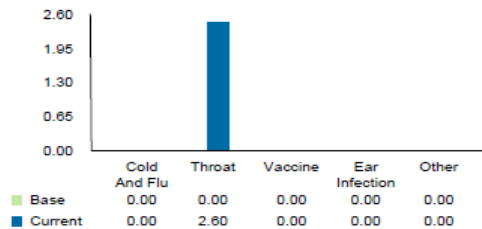
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Outpatient - Convenience Care Opportunity Churchill County

Convenience care visits per 1,000



Convenience care opportunities

Office Visit Type	Plan Cost(\$)	Plan Cost PMPM	Total Visits	Visits/1000	Cost/Visit
Vaccine	\$4,974	\$1.08	67	174.4	\$74
Throat	\$4,490	\$0.97	24	62.5	\$187
Pain	\$2,895	\$0.63	28	72.9	\$103
Skin	\$2,588	\$0.56	18	41.6	\$162
Ear Infection	\$2,245	\$0.49	13	33.8	\$173
Urinary Tract	\$1,975	\$0.43	12	31.2	\$165
Allergy	\$1,891	\$0.41	13	33.8	\$145
Cold And Flu	\$1,401	\$0.30	11	28.6	\$127
Other	\$13,471	\$2.92	112	291.5	\$120
Total	\$35,929	\$7.79	296	770.5	\$121

Comments

- Convenience care clinics offer a low cost option for common conditions
- Convenience care clinic utilization per thousand increased from 0.0 to 2.6
- 296 visits in the current period could have been treated at a clinic, representing \$35,929 in plan cost, or \$7.79 PMPM
- Average unit cost for these visits was \$121; clinics often cost \$40 - \$70 per visit

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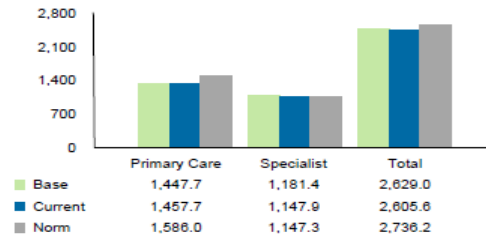
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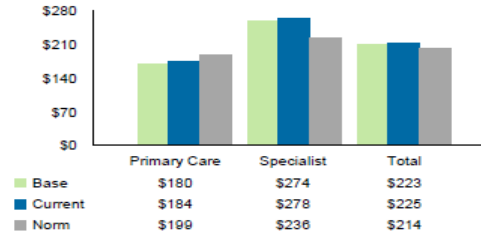


Office Visits Churchill County

Office visits per 1,000 members



Average plan cost per office visit



Specialist plan spend

Specialist Plan Spend PMPM	Base	Current	Trend
E&M	\$13.51	\$14.76	9.3%
Injectable Rx	\$0.80	\$3.81	373.7%
Surgery	\$1.78	\$1.46	-18.2%
Cardiology	\$0.00	\$0.02	0.0%
X-ray	\$0.35	\$0.39	10.6%
Other	\$10.57	\$6.12	-42.1%
Total Specialist	\$27.02	\$26.55	-1.7%
Total Primary Care	\$21.74	\$22.34	2.8%
Total	\$48.76	\$48.90	0.3%

Comments

- Office visits per thousand decreased from 2,629.0 to 2,605.6, and compares to a norm of 2,736.2
- Cost per visit increased from \$223 to \$225, and compares to a norm of \$214
- Plan spend for Specialists in the current period was \$27 PMPM compared to \$22 PMPM for Primary Care Physicians
- Specialist Evaluation & Management cost increased from \$14 PMPM to \$15 PMPM, an increase of 9.3%

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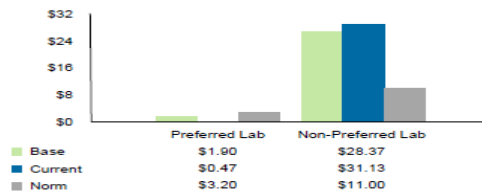
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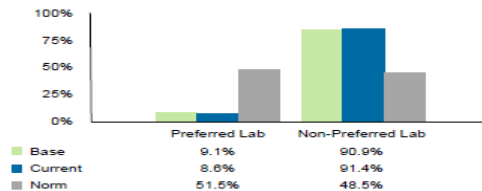


Laboratory Steerage - Cost & Utilization Churchill County

Plan spend PMPM



Percent of total services by type



Account summary

	Plan Spend(\$)	Plan Spend PMPM	Total Services	Services/1000	Cost/Service
National	\$2,035	\$0.44	202	525.8	\$10.07
Regional	\$109	\$0.02	8	20.8	\$13.62
Preferred Subtotal	\$2,144	\$0.47	210	546.6	\$10.21
Ancillary	\$16,932	\$3.67	272	708.0	\$62.25
Outpatient Hospital	\$114,302	\$24.79	1,707	4443.4	\$66.96
Professional	\$12,267	\$2.66	249	646.2	\$49.27
Non-Preferred Subtotal	\$143,501	\$31.13	2,228	5799.6	\$64.41
Total	\$145,645	\$31.59	2,438	6346.2	\$59.74

Opportunity Targets	Savings(\$)	Savings PMPM
10% Shift to Preferred	\$12,075	\$2.62
25% Shift to Preferred	\$30,189	\$6.55

Comments

- Cost-effective preferred lab services are available across nearly 100% of Cigna's geographic network
- Information on the preferred lab network is now available via the provider directory on myCigna.com
- Preferred lab as a percent of total services remained at 9% and compares to a norm of 52%
- Outpatient Hospital had the highest plan cost per service during the current period at \$66.96, 556% greater than preferred labs, at \$10.21

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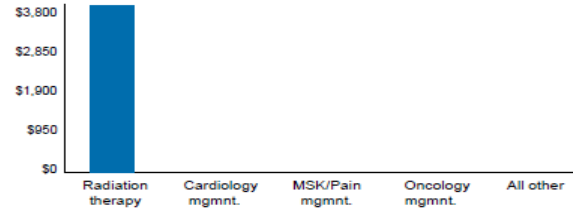
Health Matters Care Management - Summary Churchill County

Total savings from care management programs

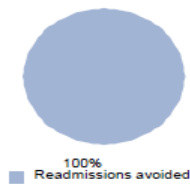
	Base	Current	Savings(\$)	
			Base	Current
IP utilization mgmt. (events)	6	1	\$29,320	\$16,405
Case mgmt. (members)	12	13	\$37,009	\$62,798
OP utilization mgmt. (events)	22	24	\$53,454	\$111,817
Total medical cost (events)	1	1	\$3,800	\$3,800
Total savings			\$123,583	\$194,820

Site of care savings are included in OP utilization mgmt.

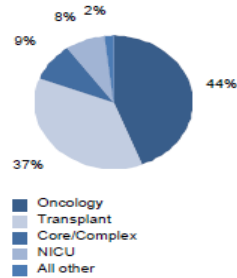
Total medical cost savings by program



IP utilization mgmt. savings % by event



Case mgmt. savings % by program



Comments

- Inpatient pre-certification and utilization management generated \$16,405 in savings in the Current Period, impacting 1 events primarily driven by readmissions avoided at 100.0%.
- Case management generated \$62,798 in savings, impacting 13 members in the Current Period; savings were primarily driven by oncology at 44.0%.
- Outpatient utilization management generated \$111,817 in savings from 24 events in the Current Period. Savings are derived from programs such as home health care, speech therapy and durable medical equipment.
- Outpatient Total Medical Cost Management (TMC) savings were primarily driven by radiation therapy that generated \$3,800 in savings from 1 events in the Current Period.
- * Readmissions avoided are examined at a client level and compared to national readmission rates, therefore unique member counts are unavailable

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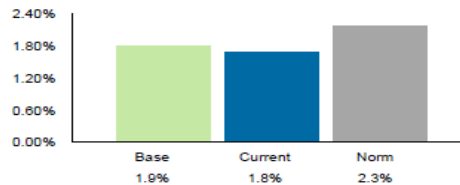
CHURCHILL COUNTY-Request 1604915-View 1971039-RPT_ID 440_BCN-Tier 3

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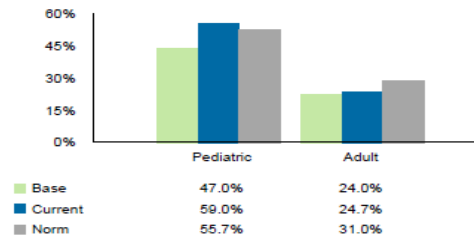


Preventive Care Summary Churchill County

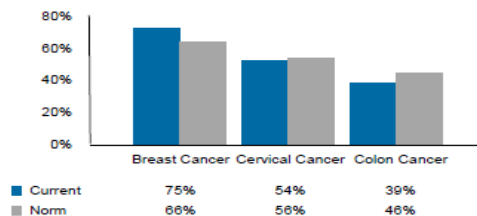
Preventive care as % of total spend



Well visit completion rates



Cancer screening rates



Comments

- Preventive care as a percent of total spend decreased from 1.9% to 1.8%, and compares to a norm of 2.3%
 - Well visit completion rate for adults increased from 24.0% to 24.7%, and compares to a norm of 31.0%
 - Breast cancer screening rate was 75%, 9% greater than the norm of 66%
 - Cervical cancer screening rate was 54%, 2% less than the norm of 56%
 - Colon cancer screening rate was 39%, 7% less than the norm of 46%
- *Results are based on HEDIS technical specifications, but some variance will exist due to differences in claims data availability compared with specification criteria
-Breast Cancer Age Criteria: 40-74 24 Month Eligibility
-Cervical Cancer Age Criteria: 21-64 24 Month Eligibility
-Colon Cancer Age Criteria: 45-75 24 Month Eligibility

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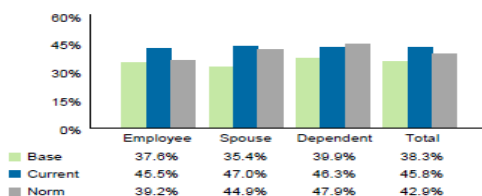
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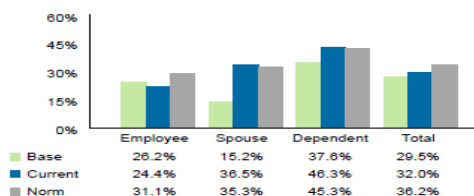


Preventive Care - Population Profile Churchill County

Preventive care utilization (all services)



Well visit completion rates



Comments

- The largest category of preventive care utilization is spouses. The utilization rate increased from 35.4% to 47.0%, and compares to a norm of 44.9%
- The next largest category of preventive care utilization is dependents. The utilization rate increased from 39.9% to 46.3%, and compares to a norm of 47.9%
- The largest category of well visit utilization is dependents. The utilization rate increased from 37.6% to 46.3%, and compares to a norm of 45.3%
- The next largest category of well visit utilization is spouses. The utilization rate increased from 15.2% to 36.5%, and compares to a norm of 35.3%

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Cigna Health Matters - Engagement Index Churchill County

Cigna understands that people engage with their health differently at different stages of their life. We also understand that if customers are highly involved in their health then those actions can lead to improved health and ultimately lower costs.



Cigna has launched a new way to measure **population engagement**, called **Cigna Health Matter Engagement Index**, that is grounded in science and provides greater insight into engagement across all of the health and wellness programs and services Cigna offers.



Individuals are considered engaged based on evidence of actions for **Health Maintenance** and **Health Improvement** using the following criteria:

2+ Health Maintenance

Health protection: Activities that allow an individual to maintain health and improve health behaviors
Health detection: Tests and procedures that allow an individual to identify illness

Examples

- Completed preventive service
- Goal set – phone, online or onsite
- Onsite wellness campaigns
- Gaps in Care – 100% compliance or credited closure
- Called into EAP
- Called 24 health information line



1+ Health Improvement

Activities that allow an individual to manage and improve their current illness

Examples

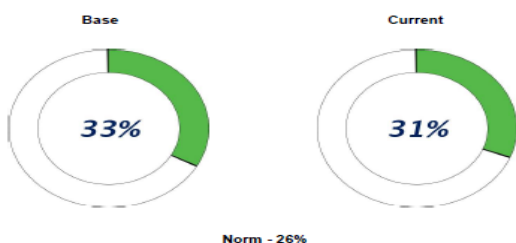
- Goal set – phone, online or onsite
- Gaps in Care – credited closure
- Pre/Post admission counseling
- Case Management
- Treatment Decision Support
- Health Pregnancies Healthy Babies
- Onsite lunch & learns

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Cigna Health Matters - Engagement Index Summary Churchill County

Total health engagement as a % of population



Comments

- Cigna's Health Matters Engagement Index provides greater insight into engagement across all of the health and wellness programs and services Cigna offers
- In the current period 31% of the total population has engaged in two or more Health Maintenance actions or one or more Health Improvement actions. This is a decrease of 2% from the base period of 33%. This compares to a norm of 26%
- When engagement is split into Health Maintenance and Health Improvement activities, 30% of the population has completed 2 or more Health Maintenance activities, and 4% of the population completed 1 or more Health Improvement activities during the current period, compared to 31% and 5% respectively in the base period
- When the population is split into segments using ETG methodology, the Chronic Illness segment had the greatest overall engagement at 47% for the current period

Engagement by behavior type and population segment

Segment	Health Maintenance (HM) (2+)			Health Improvement (HI) (1+)			Total Engagement (2+ HM or 1+ HI)		
	Base	Current	Norm	Base	Current	Norm	Base	Current	Norm
Chronic Illness	0%	43%	50%	0%	8%	10%	0%	47%	55%
Major Episode* / Maternity	0%	42%	41%	0%	5%	2%	0%	43%	42%
Minor Episode**	0%	24%	34%	0%	0%	0%	0%	24%	34%
Healthy***	0%	36%	29%	0%	2%	0%	0%	36%	29%
Non User	31%	0%	1%	5%	0%	0%	33%	0%	1%
Total	31%	30%	25%	5%	4%	3%	33%	31%	26%

*Major Episode >\$500 per episode

**Minor Episode <\$500 per episode

*** Healthy - only preventive claims

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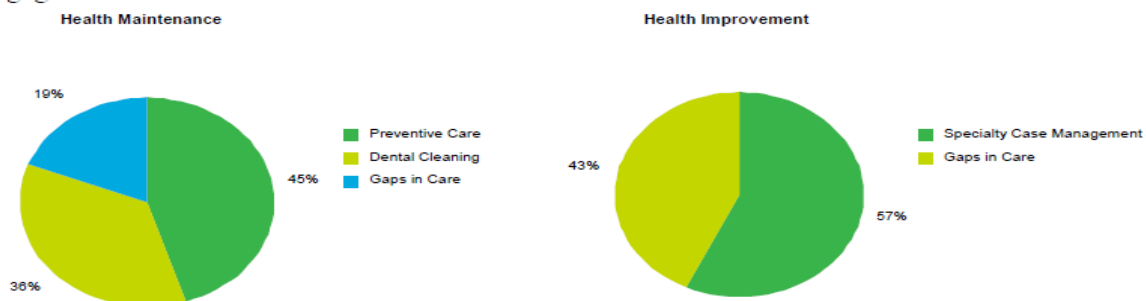
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Engagement Index - Top Activities Churchill County

Top engagement activities



Comments

- It is important to understand the activities that drive engagement. The graph above illustrates the activities most often completed for both Health Maintenance and Health Improvement for those individuals meeting the engagement criteria.
- Top Health Maintenance activities for those meeting the engagement criteria in the current period were, Preventive Care at 45% , Dental Cleaning at 36% and Gaps in Care at 19% . Top Other activities include
- Top Health Improvement activities for those meeting the engagement criteria in the current period were, Specialty Case Management at 57% , Gaps in Care at 43% and at 0% .

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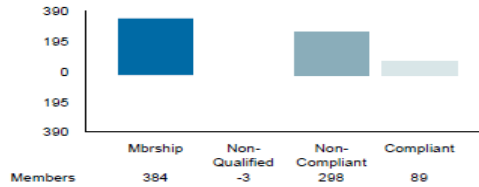
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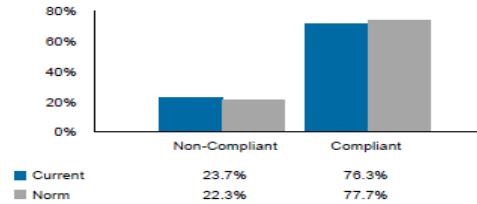


Well Informed Gaps in Care - Summary Churchill County

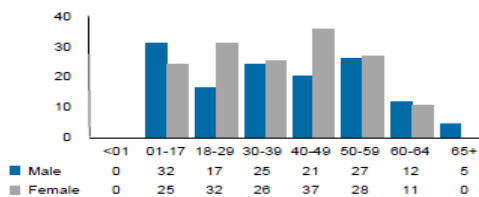
Member compliance summary



Rule compliance summary



Demographics - members with gaps



Comments

- 384 members qualified for a gap in care evaluation, with 89 compliant and 298 non-compliant with evidence-based medicine guidelines
- 76.3% of rules evaluated were compliant with evidence-based medicine guidelines, compared to a norm of 77.7%
- The greatest number of members with gaps was found in the 40-49 age band, with 58 total members

Current Period reflects Well Informed Gaps in Care program activity between Oct.2024 and Sep.2025

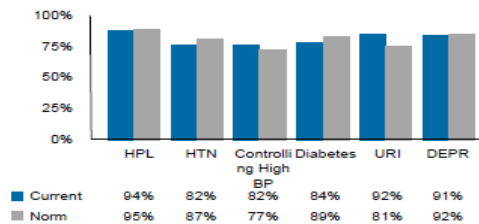
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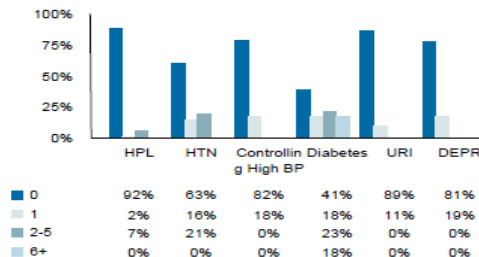


Well Informed Gaps in Care - Conditions Churchill County

Compliance by condition



Gap count by condition



Gap condition statistics

Clinical Category	Gap Count	Prevalence	Gaps/Mbr	Compl. Rate
Hyperlipidemia	13	16%	2.60	94%
Hypertension	42	22%	1.62	82%
Hypertension	42	22%	1.62	82%
Diabetes	41	6%	3.15	84%
Upper Respiratory Infection	2	5%	1.00	92%
Depression	3	4%	1.00	91%
Pharyngitis	2	3%	1.00	80%
Asthma	2	3%	1.00	92%
LBP Imaging	5	2%	1.00	44%
Migraine Headache	1	2%	1.00	95%

Comments

- HPL has the highest prevalence by category at 16%. Compliance rate for this category was 94%, 1% less than the norm of 95%
- HTN has the next highest prevalence by category at 22%. Compliance rate for this category was 82%, 5% less than the norm of 87%
- The Diabetes category had the greatest rate of multiple gaps (2 or more), 41%

Current Period reflects Well Informed Gaps in Care program activity between Oct.2024 and Sep.2025

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Glossary

ACE inhibitors Inhibitors of Angiotensin-Converting Enzyme are a group of pharmaceuticals that are used in treatment of hypertension and congestive heart failure.	Cervical Cancer Screening Measures the percent of qualified women 24-64 years of age who received at least one pap smear.
Acute An illness of short duration (as opposed to chronic illness).	Chronic Defined as an illness or sickness that is not curable but may be controlled with treatment.
Admission An overnight confinement to a facility.	Chronic Obstructive Pulmonary Disease (COPD) Defines a group of diseases characterized by airflow obstruction and includes chronic bronchitis and emphysema.
Asthma Inhaled Corticosteroids Asthma Inhaled Corticosteroids are often prescribed as a treatment for asthma.	Churn Those members who either enrolled or disenrolled or did both during the analysis period (includes newborns).
Brand Name The proprietary or trade name of the medication.	Coinsurance The percentage of covered expenses paid by the member when costs are being shared by both the plan and the individual member.
Breast Cancer Screening Measures the percent of qualified women 52-74 years of age that are compliant with mammogram screening.	Colon Cancer Screening Colorectal Cancer Screening (CRC) can detect pre-malignant polyps and guide their removal, which in theory can prevent the development of colon cancer.
Capitation Arrangement where network providers receive a set dollar amount of money per covered member assigned to their practice, even if no services rendered.	Convenience Care Treatment for common family ailments such as strep throat, pinkeye and athlete's foot
Cardiac catheterization A medical procedure used to diagnose and treat certain heart conditions.	Coordination of Benefits (COB) The amount saved when Cigna is the secondary insurer. It represents the difference between what Cigna pays and (COB) what it would have paid if it were primary.
Catastrophic Term used to describe when a member has accumulated claims, in excess of a specific threshold, during the reported time periods. For the specific threshold used in this report, please refer to the Catastrophic Claim Summary page.	Copay Predetermined fees for medical services covered by a benefit plan, which are paid by the member at the time of service.
Centers of Excellence Cigna's defined network of facilities deemed superior in status due to their clinical and financial performance in providing patient care.	



Glossary

Gaps in Care Occurs when individuals do not receive or adhere to care that is consistent with medically proven guidelines for prevention and treatment.	Health Maintenance Health Maintenance engagement is based on two types of activities. Health protection: Activities that allow an individual to maintain health and improve health behaviors. Health detection: Tests and procedures that allow an individual to identify illness. Two Health Maintenance activities deems an individual as engaged.
Gastroenteritis (digestive) A condition that causes irritation and inflammation of the stomach and intestines (the gastrointestinal tract).	Health Maintenance/Health Improvement Opportunity A metric that calculates the percent of the eligible population that has an opportunity to perform a given activity. The 'N' value is the eligible population, which can be different based on the specific activity, and the percent is the portion of the eligible population who has an opportunity to complete the activity.
Generic Drug A prescription drug that has the same active-ingredient formula as a brand-name drug.	Inpatient Refers to services and costs that are incurred during a facility admission.
Generic Efficiency This metric illustrates the rate of generic utilization for drugs in which a generic option is available.	LDL-C Screening Blood test which measures low-density lipoprotein cholesterol.
HbA1c Test Glycohemoglobin blood test measures the average blood glucose level over the past 120 days.	Lipotropics Drugs which are designed to lower cholesterol and triglyceride levels which help reduce amount of overall fatty substances in the blood.
Health Advocacy Health Advocacy is the term Cigna uses to describe the process we use to improve health and lower costs for our customers and members.	Mail Order Drugs A feature of a pharmacy program that enables a participant to send their prescription (and any applicable copay) directly to a mail-order vendor.
Health Engagement Index Cigna's health engagement metric that considers individuals engaged based on evidence of actions for Health Maintenance and Health Improvement activities across all of the health and wellness programs and services Cigna offers. This metric is a total population measure.	Maintenance Drugs Medications that are prescribed for long-term treatment of chronic conditions, such as diabetes, high blood pressure or asthma.
Health Improvement Health Improvement engagement is based on activities that help an individual manage or improve their illness. One Health Improvement activity deems an individual as engaged.	Major Diagnostic Categories (MDC) Industry standard groupings of ICD diagnostic codes which relate to various body systems for inpatient and outpatient claims.



Glossary

Major Joint (musculoskeletal) Examples of what comprises this category are: major joint and limb reattachments, hip or knee replacement. Medication Adherence Reflection of the degree to which the patient is adhering to the prescribed medication treatment regimen. MRI Magnetic Resonance Imaging - a type of diagnostic test Network Dollar Penetration All charges submitted by in-network providers as a percentage of overall charges. Non-Preferred Brand Drug Drugs in the third tier of a pharmacy program, brand-name drugs that either have generic equivalents or may have one or more preferred brand options. Norm Norm refers to the comparison group based on book of business or industry experience for the defined parameters. Norms are annualized unless otherwise stated. Office visit Services delivered by a physician, clinician, or practitioner within the confines of a professional office setting. Orthopedic A branch of medicine concerned with the correction or prevention of deformities, disorders, or injuries of the skeleton (tendons and ligaments) Other Medical (cardiac) Some examples of what comprises this category: hypertension, vascular procedures and angina.	Other Surgical (cardiac) Some examples of what comprises this category: major cardiovascular procedures, circulatory disorders and pacemaker. Outpatient Refers to services and costs that are incurred outside of a facility admission. PET scan Positron Emission Tomography scan (specialized imaging) Pharmacy Payments Includes prescription drug expenses paid under a pharmacy program. These expenses would not include drugs covered under the medical benefit plan. Preferred Brand Drug Drugs in the second tier of a Cigna HealthCare two or three tier pharmacy program which have no generic equivalent. Preventive Care Measures taken to prevent illness or injury and may include examinations/screening tests tailored to an individual's age, health, and family history. Primary Care Practitioner Include physicians and nonphysician primary care practitioners whom members are able to select as primary care practitioners. Professional This category includes primary care physicians, specialists (oncologists, cardiologists, neurologists, obstetricians, etc.), surgeons, etc.. Rebate Discount The dollar value of pharmaceutical manufacturer rebates used to lower prescription drug ingredient cost.
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Glossary

Retail Relates to services rendered by participating retail pharmacies. Script A dispensed prescription. Spinal fusion A surgical procedure used to correct problems with the bones (vertebrae) of the back (spine). Therapeutic Class Major therapeutic classes include Central Nervous System, Cardiovascular, Hormonal, Anti-infectives, Pain, Allergy/Respiratory and other drugs. Unique Claimants A count of members who had one or more claims processed for a benefit plan during a specified time period. Valve Replacement Example of what comprises this category: cardiac valve and other major cardiothoracic procedures. Well Visits Designed to discuss general health and any problems, then focus on general disease prevention and health maintenance on a regular basis SaveOnSP tertiary Part of the SaveOnSP program fee, for any residual copay required by the manufacturer program billed back to the plan, any remaining drug cost after program benefits are exhausted, or pass through claims for ineligible members.
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Report Parameters

CHURCHILL COUNTY:0607947

Global Parameters

Overall Dates

	Current	Base
Incurred	10/2024 to 09/2025	10/2023 to 09/2024
Incurred Runout	10/2024 to 12/2025	10/2023 to 12/2024

Catastrophic Threshold	\$50,000
Exclude Pharmacy	No

Package :1971039

Package Name:	Churchill County
Structure:	Status = *, Division = *, Product Codes = DPPO,DPPO0002,DPPO0041,MED,MHDP0004,MHDP0122,MHDP0123,MHDP0125,MHDP0134,MHDP0004,MOAP0002,MOAP0003,MOAP0006,MOAP0007,MOAP0029,MOAP0030,MOAPS002,MOAPS003,OAP,O
Package Parameters	PMPM,BCN,Override:No
Normative Values	202504

Churchill County Dental Claims Exhibit

Current 12 Months							
Period	Subscribers	Members	Premium	Composite Subscriber Premium	Dental Claims	Composite Subscriber Claims	Paid Loss Ratio
Dec-24	254	454	\$16,827	\$66	\$13,491	\$53	80%
Jan-25	253	450	\$16,607	\$66	\$12,128	\$48	73%
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	459	\$17,150	\$65	\$9,535	\$36	56%
Total	3,096	5,431	\$201,231	-	\$147,391	-	
Average	258	453	\$16,769	\$65	\$12,283	\$48	73%

Regarding the End Stage Renal Disease case, Chair Perez asked Mr. Holland if he could obtain the historical data and find the timeline for that case as she thought we the two-year mark was close, and the Medicare eligibility for that individual. Mr. Holland agreed to get that data. There

was also discussion about sending a letter to subscribers encouraging them to attend a Medicare seminar to learn more about benefits and eligibility regarding End Stage Renal Disease and dialysis.

When discussing cancer prescription costs, Mr. Holland explained the cost differences between prior and current cancer treatments, now involving pill medications. Member Brontsema asked if there were better outcomes with new treatments, and Mr. Holland said they are, and that the new cancer drugs are doing “absolutely fantastic”.

Chair Perez asked about member #2 and member #5 in the reports, could those be the same individual with different diagnoses? Mr. Holland stated that for the last reporting they obtained, member #5 was unspecified, and now we have determination, so he does not think it is the same person.

Member Bullock asked, regarding the renal disease, does that person have to get Medicare, or is it their choice, what would be better? Mr. Holland said it would be better for everyone, the cost is better for the individual, and it saves the county money as well. Chair Perez asked what the cost is to add a spouse to the insurance, and Member Brontsema said it was around \$900.00 per month. Mr. Holland said the insurance does send out notification that if a spouse

Old Business:

There was no old business to discuss.

New Business:

A- Consideration and possible action re: Modification to the Current Regular Meeting Time.

Member Lacie McAfee made a motion to approve the new meeting time of 11:00 AM going forward. Member Wendy Bullock seconded the motion, which carried by unanimous vote.

Chair Perez welcomed new member, Tara Adams.

B- Consideration and possible action re: Election of Officers of Committee for the 2026 year

Jill Manha made a motion to elect Shannon Perez as Chair, Lacie McAfee as Vice-Chair, and Tara Adams as Secretary. Member Lacie McAfee seconded the motion, which carried by unanimous vote.

Member Reports:

There were no member reports.

Consider and schedule future meeting dates (tentatively set for February 17, 2026) and future Agenda items:

- Next meeting will be February 17, 2026 at 11:00 AM.

- Insurance Renewal discussion/action.

Public Comment:

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

Adjournment:

The meeting was adjourned at 1:55 PM.