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**In The Matter Of:**

*PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD  
ZOOM/TELEPHONIC MEETING NOTICE AND AGENDA*

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*July 27, 2023*

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*Capitol Reporters  
628 E. John St # 3  
Carson City, Nevada 89706  
775 882-5322*

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PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD  
TRANSCRIPT OF PROCEEDINGS  
ZOOM/TELEPHONIC MEETING NOTICE AND AGENDA  
THURSDAY, JULY 27, 2023  
CARSON CITY AND LAS VEGAS, NEVADA

The Board: JACK ROBB - Chair  
JIM BARNES - Vice Chair  
LESLIE BITTLESTON - Member  
APRIL CAUGHRON - Member  
BESY STRASBURG - Member  
MICHELLE KELLEY - Member  
JANELLE WOODWARD - Member  
JENNIFER MCCLENDON - Member

For the Board: RADHIKA KUNNEL  
Deputy Attorney General

For Staff: CELESTENA GLOVER  
Interim Executive Officer  
JESSICA CRANE  
Executive Assistant  
MICHELLE WEYLAND  
Chief Financial Officer  
TIM LINDLEY  
Quality Control Officer  
NIK PROPER  
Operations Officer

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1 THURSDAY, JULY 27, 2023, CARSON CITY, NEVADA

2 -oOo-

3 CHAIRMAN ROBB: Good morning, everyone. It's  
4 9:00 o'clock, July 27th. We are in the new PEBP Board room  
5 at 3427 Goni Road in Carson City. It's our first meeting in  
6 our new Board room, and I would like to call the meeting to  
7 order.

8 Roll call, please.

9 MS. CRANE: Chair Robb?

10 CHAIRMAN ROBB: Here.

11 MS. CRANE: Jim Barnes?

12 MEMBER BARNES: Here.

13 MS. CRANE: Betsy Aiello is excused from today's  
14 meeting.

15 April Caughron?

16 MEMBER CAUGHRON: Here.

17 MS. CRANE: Leslie Bittleston?

18 MEMBER BITTLESTON: Here.

19 MS. CRANE: Jennifer McClendon?

20 MEMBER MCCLENDON: Here.

21 MS. CRANE: Janelle Woodward?

22 MEMBER WOODWARD: Here.

23 MS. CRANE: Michelle Kelley?

24 MEMBER KELLEY: Here.

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1 MS. CRANE: And Betsy Strasburg?

2 MEMBER STRASBURG: Here.

3 MS. CRANE: Thank you, everybody. We have a  
4 quorum.

5 CHAIRMAN ROBB: Thank you very much. We will  
6 close Agenda Item Number 1 and move on to Agenda Item Number  
7 2, public comment. I see no public in Carson City. Do we  
8 have anybody on the line to make public comment?

9 MR. HOPKINS: We have a couple, Chair Robb. I'll  
10 get the slide up real quick.

11 CHAIRMAN ROBB: Okay, thank you.

12 MR. HOPKINS: As a reminder, Zoom is used for  
13 public comment only. This meeting is streaming live on the  
14 PEBP YouTube channel. If you want to watch the Board meeting  
15 there, the link to the YouTube livestream is located on the  
16 agenda.

17 For those who have joined for public comment,  
18 your name or last four digits of your phone number will be  
19 announced and you'll be advised you have been unmuted. As a  
20 reminder for those on the phone, please press star six to  
21 unmute. Please slowly state and spell your name for the  
22 record and proceed with your comments. Due to time  
23 considerations, each caller will be limited to three minutes.

24 Douglas Unger, you have permission to speak.  
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1 Please unmute your mic and slowly state and spell your name  
2 for the record.

3 MR. UNGER: Doug Unger, D-o-u-g U-n-g-e-r,  
4 President UNLV Chapter, Nevada Faculty Alliance and Chair  
5 Government Affairs Committee. Thank you to, Director Robb,  
6 and, PEBP Board, for your service and consideration.

7 As we close the 2023 fiscal year and launch into  
8 the new one, we would like to point out some serious issues  
9 with UMR and its claim administration. As is clear in the  
10 audit findings for Agenda Item Number 9, UMR failed to meet  
11 service expectations in five key areas. UMR's administration  
12 of patient claims has excessive errors and the medium and  
13 meantime for claims turnaround are unsatisfactory.

14 The underperformance by UMR has led to real world  
15 consequences for several faculty and university employees,  
16 including unreasonable delays in resolving claims. In at  
17 least one case, a letter sent by UMR to a UNLV employee  
18 stating her claims and appeals have been resolved in her  
19 favor and would be paid, only to find out that the claims  
20 department at UMR persisted in informing health provider  
21 billing offices that her claims had been denied, sending some  
22 bills wrongly into collection and causing significant  
23 personal anguish and frustration to the employees such that  
24 she was on the verge of quitting her job.

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1 Another claim took no less than five months to  
2 resolve. The faculty member caught in seemingly endless  
3 telephone response loops until the former executive officer  
4 intervened and resolved the matter. There are at least  
5 another five or six such cases currently bouncing around the  
6 UMR system. This poor and personal tone deaf service to PEBP  
7 members cannot and should not happen.

8 We strongly request, as was in place with  
9 HealthSCOPE, that PEBP worked with UMR to create a patient  
10 advocate position that responds directly to members who are  
11 having claims payment or approval issues and hope to resolve  
12 them.

13 As well, UMR has recently cut Desert Radiology  
14 from its in-network providers effective August 1st. This  
15 decision will reduce access to diagnostic imaging services in  
16 Southern Nevada for PEBP members by about 40 percent and is  
17 already causing scheduling problems in a region, which has  
18 been long underserved.

19 Furthermore, without an announcement of this  
20 decision by UMR and explanation to PEBP members, there will  
21 be mistakes in accessing in-network providers that will cost  
22 state employees unnecessarily and lead to further  
23 frustrations with PEBP.

24 In sum, I hope that PEBP staff and the Board can  
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1 work aggressively with UMR and its parent company,  
2 UnitedHealthcare to resolve these serious customer service  
3 deficiencies. Thank you.

4 CHAIRMAN ROBB: Thank you. Duly noted. Do we  
5 have any further public comment?

6 MR. HOPKINS: Yes, we do, Chair Robb. Caller  
7 with the last four digits 6837, please slowly state and spell  
8 your name for the record if you wish to make public comment.

9 MR. ERVIN: Hello. This is Kent Ervin,  
10 E-r-v-i-n, past president of the Nevada Faculty Alliance.  
11 Good morning, Chair Robb, Executive Director Glover and  
12 committee members.

13 I would like to comment on how PEBP participants  
14 fared during the legislative session. We did get partial  
15 restoration of benefits, but there was more than enough  
16 surplus money in the budget to fully restore PEBP benefits to  
17 pre-pandemic levels as evidenced by the restoration of basic  
18 life insurance and supplemental HSA/HRA contributions.

19 But when legislators ask how the fully restored  
20 benefits, PEBP staff told them it was too late to make any  
21 plan design changes for FY 2024 and offered no other  
22 solutions. That was frankly contrary to the intent of the  
23 PEBP Board, which had asked for full restoration to be  
24 submitted as a budget option.

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1 upcoming RFP to make sure that those processes work more  
2 smoothly and automatically. Thank you.

3 CHAIRMAN ROBB: Thank you. One more public  
4 comment.

5 MR. HOPKINS: Yes. User who put in SSMINGTON,  
6 you have permission to speak. Please unmute your mic and  
7 slowly state and spell your name if you wish to make public  
8 comment.

9 MS. SIMINGTON: Hello. My name is Sharon  
10 Simington, S-i-m-i-n-g-t-o-n. I did not submit a request to  
11 speak so I did not feel I could at this point. I did have  
12 some concerns about a recent phone call I had from a PEBP  
13 employee about my benefits ending so wasn't really sure how  
14 to go about that. I did find your website and did find that,  
15 you know, it was allowing to make public comments but I did  
16 not prepare it for that, so.

17 MR. HOPKINS: If it's possible, if you can drop  
18 off of the Zoom call and resume the meeting on YouTube. This  
19 -- the lobby you're in right now is just for making public  
20 comment. I apologize for that.

21 MS. SIMINGTON: Okay. I apologize. I wasn't  
22 aware of that. I was just trying to get some information.

23 MR. HOPKINS: It's okay. I just want to make  
24 sure if you did have public comment, you were able to make  
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1 one. So apologies for that.

2 MS. SIMINGTON: Thank you. I appreciate that.

3 CHAIRMAN ROBB: Okay, thank you. That concludes  
4 public comment. We'll move on to Agenda Item Number 3, PEBP  
5 Board disclosures for applicable Board members from the  
6 Attorney General's Office.

7 MS. KUNNEL: Good morning, everybody. Thank you,  
8 Chair Robb. This is Radhika Kunnel for the record. This  
9 agenda item is to allow me to make a disclosure regarding  
10 conflicts of interest on behalf of the Board members who are  
11 eligible for PEBP benefits.

12 Pursuant to NRS 281.420, on behalf of the Board  
13 members, who are eligible for PEBP benefits or whose families  
14 are eligible for PEBP benefits, I offer this disclosure that  
15 they will be voting on those items that may affect the  
16 benefits available to them or their family members.

17 The law does not require abstention from voting  
18 yearly because the Board member or their family member is  
19 eligible for PEBP benefits.

20 At this time, I invite any member of the Board  
21 who has any additional disclosures to make it now. Thank  
22 you.

23 CHAIRMAN ROBB: Thank you. Anybody have any  
24 further disclosures they need to make?

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1                   MEMBER STRASBURG: Bepsy Strasburg. I'm the new  
2 member of the PEBP Board. Because of the process,  
3 orientation process has not been completed, I will not be  
4 voting on any matters today that would comprise a vote.

5                   CHAIRMAN ROBB: Very good and welcome. I'm glad  
6 you're with us.

7                   MEMBER STRASBURG: Thank you.

8                   CHAIRMAN ROBB: Okay. We'll close Agenda Item  
9 Number 3 and move on to Agenda Item Number 4, consent agenda.  
10 Consent agendas will be taken -- will be considered together  
11 and acted on in one motion unless an item is removed and  
12 considered separately by the Board.

13                   Has everybody had time to review all of the  
14 consent agenda items and does any Board member wish to pull  
15 any of the items for further discussion? I can't see Board  
16 Member Kelley. Are we good? Do we have any on the consent  
17 agenda we need to pull? Seeing none, I'll entertain a motion  
18 to ask the consent agenda as presented.

19                   MEMBER CAUGHRON: April Caughron. I'll make a  
20 motion.

21                   MEMBER BITTLESTON: Leslie Bittleston. Second.

22                   CHAIRMAN ROBB: We have a motion. We have a  
23 second. Any further discussion by the Board? Seeing none,  
24 I'll call for the vote. All in favor signify by saying aye.

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1 (The vote was unanimously in favor of the  
2 motion.)

3 CHAIRMAN ROBB: Anyone opposed? I think that was  
4 unanimous, so we're good. Motion passes.

5 We will move on to Agenda Item Number 5,  
6 discussion regarding the status of recruitment and permanent  
7 appointments of the PEBP Executive Officer. I will go  
8 through this this morning. I've worked with Mande Bowsmith  
9 and met with our interim person yesterday.

10 We are, as everybody knows, rolling -- maybe you  
11 don't know, but we had the same problems with LSI as the PEBP  
12 Board and we terminated that contract and we are moving off  
13 the Smart 21 platform and we are rolling back onto our Legacy  
14 system in Advantage. That has caused us some hiccups in  
15 being able to post recruitments. We are getting there. This  
16 recruitment will be posted within a week. We are going to  
17 post it on the state website and then we are going to work to  
18 post it.

19 There's a professional trade associations that  
20 PEBP associates with. They have websites. We're going to  
21 post that position on those websites. So it will be posted  
22 in a broader audience, but we are not at this point looking  
23 to go through a recruiter working with the HR. We've  
24 discussed going through a recruiter but we can discuss that  
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1 as a Board. This is an item we've been discussing to figure  
2 out a way forward.

3 This information discussion is for an action  
4 item. I just don't know where we're at. But in the  
5 discussion we've had with Mandee, our recruitment ability to  
6 bring people from out of state right now with the salaries of  
7 the State of Nevada is extremely limited. So hiring a  
8 national recruiter, going to the expense is going to extend  
9 the timeline and probably not bear much fruit.

10 We financed in other arenas. I know that other  
11 entities do this. Whether you're a county entity or a  
12 university, they have the ability to pay a whole lot more for  
13 employees through nationwide recruitments. But with the  
14 current cost of living in Nevada, if they move from another  
15 location to Carson City or Reno to take that position, it  
16 would most likely be a pay cut for them with the increased  
17 cost of living. So that's our thought process.

18 I would entertain discussion if somebody has any  
19 other avenues they want us to explore, but at this point it  
20 will be posted next week and we will post it on national  
21 associations to make sure.

22 Any questions? Board Member Kelley, do you have  
23 any questions?

24 MEMBER KELLEY: Yeah, I do. Thank you, Chair  
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1 Robb. I was trying to work out how to raise my hand. Good  
2 morning, everybody.

3 So, Chair Robb, I'm just wondering, you know, I  
4 kind of understand your point of view that, you know, the  
5 salaries aren't necessarily competitive for top level  
6 executives. But I'm just wondering, I know during the  
7 legislative there was a bill, I'm pretty sure it passed, that  
8 removed the prohibition I guess against, you know, paying  
9 salaries more than 75 percent of the Governor or whatever  
10 that number was, so excuse me if it wasn't 75 percent. Does  
11 that not give the PEBP some flexibility in our hiring for the  
12 Executive Officer?

13 CHAIRMAN ROBB: Well --

14 MS. GLOVER: This is Celestena Glover, Interim  
15 Executive Officer from PEBP. The exemption was removed or  
16 was added. But for PEBP specifically, the exemption we  
17 already had in place was actually eliminated so we are left  
18 with whoever the Executive Officer is that is hired will be  
19 limited to whatever the pay was approved in the legislative  
20 pay bill. So at one point, PEBP was exempt similar to PERS,  
21 that no longer exists.

22 MEMBER KELLEY: Okay. And what is that salary?  
23 Are we allowed to say that in public forum? I mean, it's  
24 going to be posted I assume with the salary, right?

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1 MS. GLOVER: Yeah, the compensation schedule  
2 hasn't come out yet for the unclassified. So I can tell you  
3 it's 12 percent of the 2022-23 fiscal year.

4 MEMBER KELLEY: Okay. That's fine. I can go out  
5 to the pay bill and find it myself.

6 Okay. So, I mean, if we're advertising in that  
7 way, are we confident we're going to get a good pool of  
8 applicants? You know, I guess, you know, health insurance is  
9 so important and we constantly are hearing from employees  
10 about, you know, with all of the changes, just about them not  
11 feeling heard, I guess is kind of what I'm hearing from them.  
12 And so I just kind of want to understand, are we going to get  
13 to look at the job description again. You know, has someone  
14 done that to make sure that the job description is accurate  
15 and actually fulfills what we're looking for in an Executive  
16 Officer? You know, someone who is employee centric and, you  
17 know, has managed health insurance plans from a  
18 fiscal responsibility but also from a, you know, a  
19 client/participant angle as well because I just feel like  
20 we're missing some of that at the moment.

21 CHAIRMAN ROBB: Jack Robb for the record. I  
22 appreciate your comments and concern. The job posting, this  
23 job has been vacant multiple times in the past five years.  
24 So we are looking at the former qualifications, making sure  
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1 there doesn't need to be any updates. And before we post it,  
2 we will make sure that we have the salary range that has been  
3 approved. The 2022 year salary posted 12 percent. We'll  
4 make sure that is included. So it's very transparent on what  
5 the salary will be coming forward.

6 Like I said, with this job being posted multiple  
7 times in the past five years, we're looking at that and Board  
8 members are welcome to look at the posting. If there's  
9 anything we need to update, we can do that.

10 We do want to make sure that we get all qualified  
11 individuals that would be interested looking at the job. So  
12 we're going to do everything we can to make sure we have  
13 multiple options to look at.

14 MEMBER KELLEY: Thank you, Chair Robb.

15 MEMBER CAUGHRON: April Caughron. I have a quick  
16 question. Have we considered opening up the recruitment  
17 statewide? I do realize PEBP is located here in Northern  
18 Nevada. But maybe to broaden our pool, have we considered  
19 allowing someone to work from Southern Nevada?

20 CHAIRMAN ROBB: Jack Robb for the record. I  
21 think that will be a point of discussion. We can definitely  
22 open it statewide and have that as a discussion point. It  
23 would be something that the Board would have to really  
24 discuss in determining.

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1 I understand what you're saying, and we're  
2 looking at that in other agencies, doing a lot of job  
3 postings statewide. The state is currently purchasing 18  
4 buildings in Southern Nevada to house a lot more state  
5 employees. And with that type of transition, we know that  
6 some job are easier to fill in Southern Nevada so they will  
7 be open statewide. It's something we can entertain. We can  
8 instruct Mandee to post it statewide, just to see if we do  
9 get different applicants.

10 So, but it would really have to be a discussion  
11 on current business practices, current location of staff and  
12 how we would make sure that that is the most sufficient model  
13 to run this agency, but it's something that we can definitely  
14 instruct the posting within state law.

15 Any other discussion?

16 MEMBER STRASBURG: Chairman Robb?

17 CHAIRMAN ROBB: Yes.

18 MEMBER STRASBURG: So in lieu of the nationwide  
19 advertisement for this position, will there be any  
20 consideration for referral bonus perhaps?

21 CHAIRMAN ROBB: Chair Robb for the record. We  
22 are currently looking for referral bonuses. It's something  
23 we do for all state employees. It's something that our  
24 contract, it's -- the contractors help us try to figure out  
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1 how to fill state positions that's brought forward, but we do  
2 not have an aggregate for referral at this point to pay those  
3 bonuses. It was something being considered but it is not a  
4 formal auspices that we can do at this point.

5 And we're not doing a, getting a recruiter to do  
6 something nationwide, but we are putting it out nationwide  
7 job postings through professional organizations. So there is  
8 a nationwide approach to do the posting.

9 MEMBER STRASBURG: Thank you.

10 CHAIRMAN ROBB: Okay. Any other questions?  
11 Seeing none, we'll close Agenda Item Number 5 and move on to  
12 Agenda Item Number 6, election of Board Vice Chair. Pursuant  
13 to Nevada Administrative Code 287.172, eligible candidates,  
14 April Caughron, Betsy Aiello, Michelle Kelley, Jim Barnes,  
15 Leslie Bittleston, Janelle Woodward and Jennifer McClendon.  
16 This is an action item. Any comments or do we have any  
17 nominations for the Vice Chair?

18 MEMBER CAUGHRON: This is April Caughron. I  
19 would like to nominate Michelle Kelley.

20 CHAIRMAN ROBB: We have one nomination. Do we  
21 have any further nominations? Seeing none, do you have any  
22 comments with the proposed nomination, Ms. Kelley?

23 MEMBER KELLEY: Well, I'm happy to be nominated.  
24 I'm just wondering, I'm not sure if Jim Barnes is here. I  
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1 think he's the current --

2 CHAIRMAN ROBB: Yes.

3 MEMBER KELLEY: -- incumbent. I wonder if he was  
4 still interested in taking that position because I would  
5 nominate Jim.

6 MEMBER BARNES: I would be happy to continue  
7 serving.

8 CHAIRMAN ROBB: Whatever the Board would like to  
9 do. So we have --

10 MEMBER BITTLESTON: Two nominations.

11 CHAIRMAN ROBB: We have two nominations and one  
12 nomination from a person who's been nominated. So any  
13 further discussion?

14 MEMBER BITTLESTON: This is -- this is Leslie.  
15 Just maybe an overview, what does the Vice Chair -- what are  
16 their job duties or their function? Maybe that would help.

17 CHAIRMAN ROBB: I will start by saying the first  
18 job duties, if I'm not present, he would be the one to run  
19 the meeting, so that is a primary duty. Sitting on other  
20 boards of commission, a lot of times when I see the primary  
21 duty of the Vice Chair is to make sure that the Chair stays  
22 in order. That if I don't call public comment, to make sure  
23 I call public comment. If I miss a Board member's comment, I  
24 need to -- he's -- he keeps me on track.

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1 MEMBER BITTLESTON: He's your eyes and ears.

2 CHAIRMAN ROBB: He's eyes and ears. If I get  
3 distracted, to make sure I don't miss an agenda item. And if  
4 we get to a stay only, does anybody have a motion and we  
5 don't have a motion. It usually falls on the Vice Chair to  
6 make sure a motion does come forward if we just -- if we have  
7 a stall, I've seen a lot of boards and commissions, that's  
8 where the Vice Chair steps in. And even if they don't agree  
9 with the motion, they will throw a motion for further  
10 discussion to move an item along. So that's what I see the  
11 Vice Chair's role as being. You've been in the role.

12 MEMBER BARNES: I think that covers it pretty  
13 well. I think running the meeting in your absence is the  
14 main thing, but everything else I think is correct too.

15 MEMBER BITTLESTON: This is Leslie again. I  
16 would just say whoever has the role should have a good  
17 understanding of the open meeting law. It recently changed.  
18 There was some new things around in the last legislative  
19 session. So I'm not saying the nominees are bad or anything.  
20 I just was saying for those that we nominate that they should  
21 have a good understanding of open meeting law because it's  
22 very, very long. That NRS is huge and so and some new  
23 changes.

24 CHAIRMAN ROBB: Okay. So what I'm going to do is  
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1 I'm going to call for a vote in the order they were  
2 nominated, and we'll take a count at that point. So all  
3 those in favor of Board Member Kelley being the Board Vice  
4 Chair, please signify by raising your hand.

5 MEMBER CAUGHRON: Aye.

6 MEMBER BITTLESTON: Aye.

7 CHAIRMAN ROBB: Okay. And we have two Board  
8 members -- and we have three Board members. So all those in  
9 favor of keeping our current Vice Chair as Vice Chair, raise  
10 your hand.

11 You can't vote.

12 MEMBER STRASBURG: I can't.

13 CHAIRMAN ROBB: And it's --

14 MEMBER BITTLESTON: Jennifer is on, isn't she?

15 CHAIRMAN ROBB: Oh, Jennifer is on. I can't see.

16 MEMBER MCCLENDON: Sorry, I didn't know I was off  
17 screen. I voted for Michelle Kelley who might hate me for  
18 it.

19 CHAIRMAN ROBB: Okay. So there is a majority of  
20 the Board that voted for Michelle Kelley to be Vice Chair.  
21 So we will move forward with Michelle Kelley as being Vice  
22 Chair of the PEBP Board. Thank you for doing it.

23 MEMBER BARNES: You're welcome.

24 MEMBER BITTLESTON: Thank you.  
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1 MEMBER BARNES: Sure.

2 CHAIRMAN ROBB: Okay. So we'll close Agenda Item  
3 Number 6 and move on to Agenda Item Number 7, Executive  
4 Officer Report, Ms. Glover.

5 MS. GLOVER: This is Celestena Glover, interim  
6 Executive Officer for the Public Employees' Benefits Program.  
7 The Executive Officer Report, hopefully you've all had a  
8 chance to review it. It's just an overview of some things  
9 that have been going on in the agency for the -- since the  
10 last meeting and since close of the legislative session.

11 First, we will have an agenda item for the  
12 legislative update, but we did track a number of bills and a  
13 number of them did impact the plan or may impact the plan.  
14 We'll go into more detail in the next agenda item.

15 Next, we have open enrollment in May. And what  
16 we saw was similar to what we had seen in previous years. So  
17 we had 6,800 members who made an open enrollment selection.  
18 And the MSU, our call center, took 4,582 calls to assist  
19 those members. Some were simple as having a password reset.  
20 Others may have been questions about how do they go about  
21 changing the plans.

22 We are seeing continual migration from the CDHP,  
23 Consumer Driven Health Plan, to the low deductible plan.  
24 That was the biggest migration, but we also saw about 200  
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1 members migrate from the EPO plan into the low deductible  
2 plan.

3 The table in the report reflects the primary  
4 members. That does not include their family members that may  
5 also be covered on our plan.

6 The next thing is voluntary benefits. So in  
7 June, we were notified by Corestream there was an issue with  
8 the long-term disability benefit. That when the rates were  
9 calculated, they used the member's benefit rather than the  
10 member's salary. And long-term disability is technically  
11 rated based on the salary of the individual. So they  
12 proposed to recoup those undercharged premiums by starting  
13 them out between July and December of 2023 so that there  
14 would not be one big hit on anybody's paycheck so they would  
15 take it out over six months.

16 They would send out a couple of notifications to  
17 let those affected individuals know what was going on, and we  
18 saw there was about 874 participants that were affected by  
19 this change.

20 They agreed that they would not go back on any of  
21 the claims. So any claims that were filed during the period,  
22 they were going to honor those claims, and they were going to  
23 give the individuals the option of cancelling their coverage  
24 without still having to pay the back premium.

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1           So we reviewed their communication plan. We --  
2 in a couple of meetings to discuss how they wanted to move  
3 forward. And between their staff and our staff, we came to  
4 this agreement that over the six-month period that would for  
5 the most part work for most individuals in allowing for the  
6 cancellation of the July 31st, providing individuals the  
7 option to actually opt out of that outside of an open  
8 enrollment period.

9           And then finally we have staffing as usual. We  
10 have staffing issues like the rest of the state. Currently  
11 we have 11 vacant positions, that includes the Executive  
12 Officer position that I am currently filling as interim. I  
13 was brought in on the contract, so I'm a resource. I'm not  
14 actually a full permanent employee of the program or the  
15 agency.

16           But we did manage to fill a couple of vacancies.  
17 Jessica Crane, she is our executive assistant. We promoted  
18 Michelle Weyland to the chief financial officer, and I'm  
19 working with her to make sure that I fill in the blanks for  
20 the things that she's missing as far as knowledge about  
21 certain things that she will be required to do OPEB reports,  
22 financial statements, things like that.

23           And then our eligibility supervisor, Wendy Lundz  
24 was promoted. She was the previous executive officer. Two  
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1 of those were internal promotions, so it just moved them from  
2 one promotion to the other, so we still have those vacancies.  
3 As Chair Robb had mentioned earlier, with the transition back  
4 to the lead system, it did delay some of our recruitments but  
5 we are starting to see them roll out. And as we close those  
6 recruitments, we get applications, we are hoping to get those  
7 positions filled. So interviewing applicants and getting  
8 hopefully some good qualified staffing to take over.

9 And with that, I'll take any questions.

10 MEMBER BITTLESTON: This is Leslie. I have a  
11 question on the vacancies, are you getting -- are you getting  
12 applicants applying? Are you getting multiple applicants,  
13 just looking at the quality of the folks that are applying?

14 MS. GLOVER: So a few of our recruitments have  
15 been internal so, yes, as far as that goes because we're  
16 looking at people who already are in positions and they're  
17 promoting to higher level positions so definitely they're --  
18 we have some good candidates.

19 The accounting assistant two position recently  
20 became vacant and we just got a list of applications for  
21 that. Andy says it's a pool. It's not a list. And we  
22 received seven applications for open competitive recruitment.  
23 So for an accounting assistant two, an entry level position,  
24 I was hoping we would get more. Those interviews are  
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1 scheduled for next week. We'll see. On paper they look fine  
2 until we get to talk to them.

3 And then we received nine applications for the  
4 ASO2, that was statewide promotional. We tend to get more  
5 with the ASO2 because we have got people trying to promote  
6 within the state. It looks like we have at least five that  
7 are looking like really good candidates. Those interviews  
8 will probably happen the following week. So we're still kind  
9 of getting those applications at this point.

10 And, Nik, did you have anything with your  
11 vacancies?

12 MR. PROPER: I'm Nik Proper for the record. We  
13 are currently working on having like an open ended  
14 recruitment for MSU, just no deadline so people can apply  
15 because it's constantly vacant. It's like never full. So  
16 we'll just, constant recruitment and then look at the pools  
17 each time, you know, like every month or however long.

18 CHAIRMAN ROBB: Any other questions?

19 MEMBER KELLEY: Michelle Kelley, Chair Robb.

20 CHAIRMAN ROBB: Okay.

21 MEMBER KELLEY: Yeah, thank you.

22 Executive Officer Glover, I'm going back to the  
23 voluntary benefits update, the long-term disability, I'm  
24 sorry. I've got so many questions. Firstly, how much --

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1 what's the total dollar amount? So I see there's 874  
2 participants impacted by this. What is the total dollar  
3 amount that Corestream will be collecting?

4 MS. GLOVER: So I can give you -- this is  
5 Celestena Glover for the record. I can give you the range of  
6 the amounts that are going to be recouped from the  
7 individuals but what the total dollar amount is, I don't have  
8 that in front of me. It's anywhere from \$12 to \$55 was the  
9 amount that we were told. So your higher paid employees are  
10 going to be at the higher end of that recoupment. And the  
11 lower paid employees, it's based on their salaries, will be  
12 at the lower end of that recruitment.

13 MEMBER KELLEY: I'm sorry, was that per month?

14 MS. GLOVER: Yes.

15 MEMBER KELLEY: Okay. So I'm just curious about  
16 the contracting here. So when our employees sign up for this  
17 product, whenever they did, whether it was in '22 or plan  
18 year '23, what was -- how was the premium, the monthly  
19 premium to them communicated? And, you know, what -- what  
20 amount was communicated? Was it the correct amount? Was it  
21 not communicated to them what their premium would be? I'm  
22 just trying to understand. I guess from my perspective I  
23 don't understand why we're allowing Corestream to come back  
24 to our employees and charge them for a premium that is their  
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1 error for not collecting.

2           You know, and I understand that there's dollars  
3 at stake here, but our employees have participated in this  
4 program for 12 months where Corestream, I'm assuming it was  
5 Corestream has charged the wrong premium. That's not on our  
6 employee. That's on Corestream. So what kind of negotiation  
7 was done to minimize the impact on all of our participants,  
8 whether they low paid or high paid? You know, I mean, this  
9 is -- this is a huge error from a vendor.

10           MR. PROPER: Nik Proper for the record. You're  
11 absolutely correct. It is a huge error. We did have many  
12 conversations with them, and it was a calculation error. So  
13 when the members went to enroll, they did see the incorrect  
14 premium. So you're right, that is through no fault of the  
15 members own.

16           But the total cost, Corestream -- actually  
17 Corestream would not meet the standard because it's the  
18 standard who administers this benefit. They would have to  
19 eat over \$100,000, which they wouldn't really be willing to  
20 do, and so we came to this agreement of members pay the  
21 premiums back or they have the option to cancel.

22           And we also did reach out to the DOI to see if  
23 there was any regulatory oversight or anything within our  
24 control or power, and we are still waiting a response. And  
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1 we had to move forward with the direction or everybody's  
2 policies would be cancelled, and I wasn't willing to take  
3 that risk of just cancel their policies. So we went forward  
4 with this. We approved the communication from Corestream.  
5 And, you're right, we absolutely agree, it's not the member's  
6 fault, but the standard will lose out on a lot of money or  
7 people's policies will be cancelled.

8 MEMBER KELLEY: Aren't we paying them over  
9 \$3,000,000 for this -- for, you know, in premiums for between  
10 life insurance and long-term disability? What is the total  
11 amount that the standard collects from PEBP on a plan year  
12 basis?

13 MR. PROPER: Nik Proper for the record. We would  
14 have to pull that data but it's salary driven, age driven,  
15 member driven. It's not the same premium for every single  
16 member. It's all these factors that you have to consider,  
17 and then that calculation is how they get the premium. So,  
18 obviously, the calculation was wrong given --

19 MEMBER CAUGHRON: Sorry, I don't know what's  
20 happening. I'm so sorry.

21 MR. PROPER: Sorry, Michelle.

22 MEMBER BITTLESTON: We have a rogue laptop.

23 MEMBER KELLEY: I guess, Nik, from my  
24 perspective, what I'm thinking is that, you know, you said  
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1 it's \$100,000. It's a lot of money.

2 MR. PROPER: Yeah.

3 MEMBER KELLEY: But our contract with the  
4 standard is \$3,000,000, then it's a small percentage of what  
5 we pay them. And so, you know, I just -- you know --

6 MR. PROPER: PEBP does not have a contract with  
7 any of these voluntary vendors. PEBP does not pay any of  
8 them directly. We do not pay the standard.

9 MEMBER KELLEY: So not even for long-term  
10 disability anymore or I'm sorry, life insurance, they are not  
11 our provider?

12 MR. PROPER: Correct, they are not our provider  
13 for basic life insurance.

14 MEMBER KELLEY: Okay, okay. All right. So let  
15 me move on to communications then. So, obviously, you did  
16 state that employees were given the wrong premium when they  
17 actually signed up for this product, which to me is kind of  
18 binding, honestly. I'll be interested to see the legal  
19 opinion when you get it.

20 But so they were -- you know, they signed up  
21 during open enrollment for this product, which could have  
22 been any time in May of 2022. Now we're going to be  
23 communicating with them off cycle. So how -- how are you  
24 going to ensure that 874 employees absolutely get the

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1 communication, read the communication, understand the  
2 communication and then take action?

3 MR. PROPER: Nik Proper for the record. Can we  
4 really know if somebody is going to read and receive every  
5 communication. That's been a gap that PEBP and every agency  
6 continues to have. We know that the e-mails were sent. We  
7 have received feedback from members that they had received  
8 these e-mails from Corestream and then the communication  
9 itself says do not contact PEBP, contact Corestream directly  
10 to work it out because PEBP is not in the loop of  
11 administering these benefits. We do not administer them.  
12 Corestream does. So the direction to contract -- to contact  
13 Corestream is correct, and multiple e-mails with the  
14 deadlines have been sent.

15 MEMBER KELLEY: And have you pulled in the agency  
16 HR people so that they can also outreach their employees if  
17 they so wanted to?

18 MR. PROPER: That is something we can absolutely  
19 do.

20 MEMBER KELLEY: Okay. And then just one more  
21 question. I'm sorry. I don't mean to monopolize but I can't  
22 help myself.

23 So what was the -- so it sounds like  
24 communications had already happened on this. So when did the  
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1 communication plans start? And then I'm curious about when  
2 employees have to cancel the insurance by and then what is  
3 the backup plan for when we hear from employees in January or  
4 February of next year saying why did my premium change. I  
5 don't really understand. Are we going to allow them to pull  
6 out of these insurances through the rest of the year as they  
7 realize that their premium changed and it's much more than  
8 they expected? What's the timeline there?

9 MR. PROPER: So Nik Proper for the record. As in  
10 Tena's Executive Officer Report, the deadline is the end of  
11 the month to cancel and that is a soft deadline. We've  
12 communicated internally to Corestream that if members call  
13 Corestream after July and want to cancel that they will  
14 honor.

15 MEMBER KELLEY: So at the moment, we've got three  
16 days left for participants to cancel?

17 MS. GLOVER: This is Celestena Glover for the  
18 record. That's correct. Communications started going out at  
19 the beginning of the month, so about the -- after the first  
20 week of July, and then another communication went out this  
21 week, explaining to those individuals affected by this change  
22 what their options were, what they needed to do and what they  
23 can expect as far as recouping those underpaid premiums.

24 If we get some direction back from the DOI that  
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1 gives us more -- more of a hammer where we can go back to --  
2 to the standard and to Corestream and say, no, you can't do  
3 this. You're going to have to undo everything you did, then  
4 that's what we'll do. But until we get that direction, what  
5 we're being told by the standard is if they can't recoup the  
6 premiums then they would cancel all policies and that was  
7 something that we didn't want to happen because even with the  
8 increased premiums, we know that there are individuals out  
9 there that still would want to keep that benefit. They have  
10 been paying for it for however long they have been enrolled  
11 and they don't necessarily want to risk losing it, even at a  
12 higher cost. We do know that there are some individuals who  
13 will decide that it's not worth it and they will cancel their  
14 policies.

15           If they call us after July 31st or call  
16 Corestream, we will work with those individuals on a one by  
17 one cases to see what is going on and to make a determination  
18 as to whether they should go ahead and cancel their policy  
19 and where we go from there.

20           And until we get that feedback from DOI, we're  
21 really, right now we're in a holding pattern, but we have to  
22 do something. We can't just say, well, cancel everybody and  
23 then we'll come back and we'll grab it in a few months. So  
24 it was neither choice was great, but we felt like there was  
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1 probably out of the 874 people affected that those  
2 individuals, a number of them would not have been happy if we  
3 just let the policies lapse.

4 MEMBER KELLEY: Absolutely, I would agree, you  
5 can never win.

6 So you used the acronym DOI. Who is that? What  
7 department is that?

8 MS. GLOVER: Department of Insurance.

9 MEMBER KELLEY: Okay. And have we had the DAG  
10 look at the contract for -- I don't know. Was it the  
11 standard there? Was it Corestream's error? Who actually  
12 made the error and who do we have the contract with? Because  
13 I would think that PEBP is at risk right now because, you  
14 know, we offered a product at a certain cost. Employees  
15 signed up for it and, sure, you're going to give them an out.  
16 But in order to continue, obviously, you're saying they have  
17 to pay the back premium.

18 So I'm just -- I'm just kind of curious about the  
19 internal process to -- for our lawyers to actually confirm  
20 the contract actually allow Corestream or the standard to do  
21 this. I mean, I guess I'm just surprised. It's a little  
22 protection for our participants, in all honesty.

23 CHAIRMAN ROBB: I'm trying to catch up here.

24 This is an opt in program and you administered as an opt in  
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1 program and what you do is you negotiate a cheaper rate  
2 because you did have 874 people enrolled, and so these 874  
3 have an option to not pay this premium or go to the open  
4 market to get the same type of benefit.

5 And I would have to say if they go to open market  
6 to get the same type of benefit, it's probably still going to  
7 be reduced cost, paying this back charge than what the open  
8 market would provide. So, yes, it's additional money but  
9 because we have this as an option, it's saving our employees  
10 money that the people that opt in are still saving money.  
11 It's costing more.

12 But if you were to get -- look for this type of  
13 benefit in the open market, it would probably be considerably  
14 more. So I understand what Board Member Kelley is  
15 suggesting. But I'm also saying that these individuals have  
16 a benefit and there's a cost to that benefit. They would  
17 charge the wrong cost. They have options right now. They  
18 can -- if it's on the 55 dollar end and they can go to the  
19 private market, good for them, and get a cheaper price.  
20 There's options. Nobody -- it's unfortunate, it truly is.  
21 It shouldn't have happened. I agree with that. But it's  
22 business and we have to move forward. These --

23 MEMBER KELLEY: Just to be counterintuitive,  
24 Chair Robb, that's not necessarily true because some people  
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1 may have signed up for this benefit because during its first  
2 roll out, they weren't subject to evidence of insurability.  
3 So they may have signed up for it then and not wanted to do  
4 any health questionnaires. It was just easier, not  
5 necessarily cheaper.

6 And then there's also people who, you know, who  
7 maybe signed up for it at the time, it was simple and now  
8 they wouldn't even pass evidence of insurability, which is,  
9 you know, that's something from the open market that people  
10 have to navigate. So often the premiums are no better but  
11 just that evidence of insurability requirements. So saying  
12 that, I understand you want to move on.

13 CHAIRMAN ROBB: Yeah.

14 MEMBER KELLEY: Thank you.

15 CHAIRMAN ROBB: I do -- Jack Robb for the record.  
16 I do want to make one more comment. I don't know how the 874  
17 affected, how many benefits were paid out and they said that  
18 they were to honor the benefits that have been paid to date.  
19 So that's part of insurance is paying the benefits. And I  
20 don't know if any of the 874 received benefits. But even  
21 though they weren't paid in full, the company said we will  
22 honor all of those benefits to make these people whole. So  
23 that's -- I think that's meeting us halfway.

24 MS. GLOVER: This is Celestena Glover for the  
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1 record. Keep in mind that the standard, that contract is not  
2 with PEBP. They are a vendor on the voluntary benefit  
3 platform that our members can go to and decide whether or not  
4 that's a benefit that they want to enroll in and pay for.

5 Chair Robb is correct, they did honor any claims  
6 that they already had and they -- that wasn't going to be  
7 affected. And then those individuals who choose to cancel  
8 their policy will not be required to pay that back premium,  
9 so that is the two things that they were able to guarantee to  
10 us that they would not somehow try to get somebody to go back  
11 and pay for the time that they were insured were those  
12 premiums were incorrect.

13 And, as I said, if we get other information and  
14 we can do something different to help our members, then we  
15 will.

16 CHAIRMAN ROBB: Any other Board member discussion  
17 on anything on Agenda Item Number 7?

18 All right. Seeing none, we'll move on to Agenda  
19 Item Number 8, Legislative Tracking Report. Discussion  
20 regarding legislation passed during the 82nd Legislative  
21 Session 2023. Interim Executive Officer Ms. Glover.

22 MS. GLOVER: This is Celestena Glover for the  
23 record. Before you is the Legislative Tracking Report. So  
24 there were over 1,200 BDR's that were submitted. PEBP  
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1 tracked about 194 that ultimately became bills. Of that, we  
2 had about 17 or so bills that affected PEBP, which may have  
3 required a change to the MPD. It might have been something  
4 that we were already covering so no changes were needed.

5 And in some cases those bills may affect the  
6 long-term cost of the plan. So something to keep in mind in  
7 all of our different legislative updates. What I get is I  
8 simply summarized or actually Mr. Lindley did, summarized  
9 what bills we were tracking and the section of the bill that  
10 affected either other statute that PEBP follows or PEBP's own  
11 statute. I didn't try to go over what the entire bill was  
12 because some of those bills are 60, 70, 100 pages long.

13 So what you'll see is a list of bills that we did  
14 feel like we wanted to keep track of. So AB155, which is the  
15 biomarker testing. PEBP already provided what we refer to as  
16 genetic testing. So that didn't really cause us to have to  
17 make changes. It was already something that for medical  
18 necessity we were covering.

19 AB156, which is the substance abuse disorders. A  
20 lot of the bills we were seeing were affecting not only  
21 benefits that we provided, coverage that we already have in  
22 our plans, but it may change how we administer those  
23 benefits.

24 So you're going to see things like, you know, you  
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1 have to allow all of these drugs to be used that maybe  
2 weren't in our formulary in the past. I think in our case,  
3 most of the medications that we were talking about were  
4 already on the formulary.

5 You'll also see we can't use medical management  
6 techniques or step therapy. Some of them said except step  
7 therapy. So step therapy can be used if it's for medical  
8 necessity. So the physician is trying to make sure it's the  
9 right medication for the right person, the right dosage for  
10 that purpose. But if we're using it for cost saving measure,  
11 then we cannot use any medical management practices. We  
12 cannot use any step therapy practices.

13 What will that do for the plan? What will that  
14 do for the individual? We won't know until we start seeing  
15 those practices put in place. Some of the cost saving  
16 measure, they always look at like, oh, the insurance  
17 companies are trying to save money. PEBP is trying to save  
18 money, which is true. But ultimately if they're on a lower  
19 cost medication or lower cost treatment, it's also a lower  
20 cost to the individual, not just the plan.

21 If we have no cost control measures in place,  
22 then ultimately it costs everybody more because if it affects  
23 the cost of the plan and we have to raise the rates, if we  
24 don't get increased subsidies when we go to the next

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1 legislative session, then the premiums will have to go up or  
2 the benefits will have to be reduced. So ultimately  
3 everybody pays when we aren't able to save on any cost.

4 So when you see that in some of these, that's  
5 something we're going to be monitoring but is it having a  
6 serious effect or is it not?

7 So SB163, the next one that we were tracking is  
8 covering certain treatments and conditions relating to gender  
9 dysphoria, gender incongruence. Yeah, I can speak today. We  
10 already provided some of this care. To start with, we  
11 already had benefits in place in our plans. This also  
12 directed what standards of care needed to be considered when  
13 any of this -- these types of treatments are -- are provided.

14 Then 167, that goes back to step therapy in  
15 certain circumstances. Again, the step therapy that they're  
16 talking about is if it's a cost saving measure. If it's  
17 treatment related, so you can get a certain dose for whatever  
18 medication or whatever condition the doctor determines that  
19 that dose isn't appropriate or even that particular  
20 medication isn't appropriate, they try something else.  
21 That's not necessarily a cost saving measure the plan has put  
22 in place, but it may be something the physician is working  
23 with on their patient. That would be allowed to the cost  
24 saving side.

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1 SB280, this is related to contraception at the  
2 time of birth. So this -- we don't expect this to really  
3 have a major affect on the plan as far as, you know, a  
4 benefit we offer or don't offer, that's not an issue for us,  
5 and we don't see that the cost is going to be something that  
6 we're going to be concerned about, whether it's for the plan  
7 or the individual.

8 439 -- SB439 is related to provisions related to  
9 communicable diseases and so that bill just outlines what we  
10 need to provide as far as benefits within the plan. And so  
11 any of our MPD's that need to be updated, those steps have  
12 already been taken.

13 The next group of bills, primary telehealth, and  
14 this came out of the COVID Emergency Declaration. So  
15 essentially what the legislature did is reverse or instead of  
16 letting them sunset or end, they are just going to continue  
17 as a normal benefit. So for dentistry and for, which is  
18 AB147 and then SB119 is telehealth.

19 We already provided for telehealth in the plan.  
20 Teledentistry came on with COVID and we did not change the  
21 MPD to remove those provisions.

22 And then we had some general administration  
23 bills, so open meeting law. We had a lot of changes in the  
24 open meeting laws. We had some changes regarding health  
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1 information, exchanges, so having to do health records  
2 electronically. PEBP has already positioned itself to its  
3 contract to make sure that when these things go into effect,  
4 a lot of these bills have multiple effective dates. It  
5 depends on what type of facility are you initially just  
6 getting your regulations, statutes updated. And in some  
7 cases it's -- you know, if you're a big facility, you have to  
8 comply immediately. If you're a smaller provider, you may  
9 have some additional time.

10 So AB7 is our electronic records. It's  
11 continuing a committee that the Executive Officer is now an  
12 ex officio member of, DHHS is the one that is heading that  
13 up.

14 AB52, AB219, both of those are affecting open  
15 meeting laws. So what the two bills did, the first one  
16 allows for your quorum to not be considered with vacancies.  
17 So if you have vacancies on the Board, those positions are  
18 not counted as your total number of available Board members  
19 so you can have a quorum essentially with fewer people.

20 It also talks about having to deliberate before  
21 any action is taken. It talks about public comment. If  
22 you're deliberating about an individual, so our QC officer  
23 reports to the Board Chair, if for some reason there was an  
24 issue and they wanted to discuss that that certain notice

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1 would have to be sent out.

2 Same thing with the Executive Officer position,  
3 if there were some issues going on, they would have to send a  
4 notice to me in writing that says, you know, we're going to  
5 talk about your performance or whatever it is that they need  
6 to deliberate. So that is something I think that we already  
7 had in place but now it's been updating in law.

8 And then 219 essentially talked about when you  
9 have a group of Board members at a function, so this is how  
10 we kind of interpret it internally, if you have a group of  
11 Board members that all happened to show up at the same  
12 function, you have a quorum by the number of Board members  
13 that are there, as long as you're not deliberating about  
14 anything that you have jurisdiction over, then it's not an  
15 issue.

16 In the past, when we would go to a conference or  
17 something, we would limit the number of Board members that  
18 could go so that there was no possibility that a quorum would  
19 be there and then by chance talking about something, make a  
20 decision, you haven't had the open meeting. So this allows  
21 for -- this is probably going to happen more like legislative  
22 sessions where a bunch of people can show up at once, social  
23 functions, things like that where you potentially could have  
24 a quorum in the count of Board members that could show up

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1 somewhere.

2           Then SB272, this is related to governmental  
3 administration. So this one might be a little bit more  
4 difficult. This is a bill where they're requiring agencies  
5 to post out on their websites where it can be plainly seen.  
6 You need to list your contracts and identify the contracts  
7 that are owned by veterans, by women, by minority groups, by  
8 LGBTQ, how much those contracts are for. We will follow this  
9 law. Where I can see some concern is whether or not the  
10 owners of those companies will disclose the information to  
11 us. It's not necessarily going to be I don't want to put it  
12 out there but it's very delicate to ask is this a woman owned  
13 business? Is this a, you know, minority owned business or  
14 whatever the question is because, you know, you gotta kind of  
15 step -- step carefully through a potential minefield of  
16 asking who owns these companies because you may get the why  
17 do you want to know whether and we're just trying to post  
18 information.

19           So we will follow the law. Right now I couldn't  
20 tell you who owns our companies. We have a lot of big  
21 corporation type companies. So is there an owner or is it a  
22 board. Is it the public because it's publicly held? Those  
23 we'll have to look and see where we're at with those. We can  
24 definitely put how much our contracts to our Board once we  
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1 have this information.

2 And then SB419 is related to public health. So  
3 this, again, goes back to including us in NRS 439 and this is  
4 required notice to regulatory bodies if there's an insurance  
5 provider not in compliance with the bill. We're not really a  
6 regulatory body in this way. It has revised NRS 287, which  
7 is the statute that had -- is under to add this section of  
8 the 439. So I'm not quite sure how this is truly going to  
9 affect this. But, again, we build some of these  
10 considerations into our contracts so if our vendors need to  
11 comply with this, then we will make sure if they're made  
12 aware of it.

13 And then the last one -- the last group are  
14 appropriations and authorization bills. So this -- these are  
15 the bills that set our subsidies. This would be SB504, which  
16 affects the entire state essentially. That's our expenditure  
17 bill. And SB511, which provided for the additional general  
18 funds into our budget account so we can pay the increased  
19 health or life insurance, excuse me, and the health savings  
20 accounts.

21 With that, I'll take any questions.

22 CHAIRMAN ROBB: Any Board member questions?

23 Seeing none, we'll move on to Agenda Item Number 9,

24 discussion and acceptance of Claim Technologies Incorporated  
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1 audit findings for the State of Nevada Public Employees'  
2 Benefits Program plans administered by UMR for the period of  
3 January 1, 2023 through March 31, 2023. Interim Executive  
4 Officer. Not giving you break.

5 MS. GLOVER: This is Celestena Glover, Interim  
6 Executive Officer for the Public Employees' Benefit Program.  
7 Before you is the third quarter audit conducted by our place  
8 technology vendor. They will go through the audit. Are they  
9 on the line?

10 MS. AMATO: I am.

11 MS. GLOVER: And I will turn it over to CTI.

12 MS. AMATO: I'm here. Good morning. For the  
13 record, my name is Joni, J-o-n-i, Amato, A-m-a-t-o. And I  
14 would like to direct you to page three of the UMR audit  
15 report, the executive summary section. The scope of the UMR  
16 audit included claims processed during the period of  
17 January 1, 2023 through March 31, 2023. The audit included  
18 both medical and dental claims.

19 The medical and dental claims paid during the  
20 quarter -- sorry, during quarter three, totaled approximately  
21 \$61,000,000 and approximately 204,000 claims were processed.  
22 The audit included the four components of quarterly  
23 performance guarantee validation, 100 percent electronic  
24 screening with 150 targeted samples. Statistically valid

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1 stratified random sample of 200 claims and lastly data  
2 analytics.

3 In our auditor's opinion, UMR's financial  
4 accuracy, overall accuracy improved in this quarter while the  
5 claim turnaround time decreased compared to the previous  
6 quarter.

7 The performance guarantees were not met for  
8 financial accuracy, overall accuracy and both of the claim  
9 turnaround time -- claim turnaround time measures, the  
10 92 percent processed within 14 days and 99 percent processed  
11 within 30 days.

12 This results in a penalty of 4.5 percent of the  
13 administrative fees for the quarter or \$55,681.34. We  
14 recommend reviewing the financial errors identified in the  
15 random sample audit to ensure that root causes have been  
16 identified and that claimed process or training or system  
17 corrections have been -- have been made where appropriate.

18 And similarly, we recommend review of the  
19 electronic screening and targeted sample results to focus on  
20 any potential recovery and any potential process improvements  
21 that can be made. Thank you.

22 CHAIRMAN ROBB: Thank you.

23 Any Board member questions?

24 MEMBER BITTLESTON: I have a question. This is  
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1 Leslie Bittleston for the record. Out of those claims, and  
2 this may be a strange question, but how many of those were  
3 system coding errors versus human errors?

4 MS. AMATO: I'm sorry. There's a mix. When you  
5 look at the report, I don't know the number off the top of my  
6 head. But when you look at the report, the detailed part of  
7 it will show you if it was a manual processing error, an M or  
8 a system processing error with or an S. So next to each  
9 error identified, we also indicate if it was manual or a  
10 system error, so it is a mix of both.

11 MEMBER BITTLESTON: Is there a -- is there higher  
12 number of system or higher percentage of system or human or  
13 manual or do we know?

14 MS. AMATO: I think that it's probably more  
15 manual but I don't want to promise that. I would need to go  
16 through and count the different -- the different ones but  
17 typically we see that manual errors are higher.

18 CHAIRMAN ROBB: Okay. Board Member Kelley, you  
19 had a question.

20 MEMBER KELLEY: Thank you, Chair Robb. Michelle  
21 Kelley for the record. So I'm just wondering, you did state  
22 at the beginning that I think some of the measures were  
23 improved over Q2 or, of course, this is our third quarter, so  
24 Q2. So I'm just wondering if your professional opinion, are  
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1 the improvements from Q1 to Q2, now we're into Q3. We've  
2 been promised that everything would look much better into Q3?  
3 I'm not sure it looks that much better, but can you perhaps  
4 give your professional opinion, like are they making strides  
5 to correct these things in a timely manner or is this very  
6 slow improvements and they're going to continue to have  
7 issues in Q4?

8 MS. AMATO: I think -- I looked at the financial  
9 accuracy has stayed about the same. There was a little bit  
10 of improvement from Q2. Overall accuracy has improved  
11 substantially from the first quarter audit. For example, in  
12 the first quarter, I think it was at 91 percent. And at this  
13 quarter it was at 95.5 percent, so they're closer to meeting  
14 that performance guarantee.

15 The claim turnaround time is a little bit  
16 different. It decreased in this last quarter. So as far  
17 as -- for both measures and the quarter two, they had met one  
18 of the performance guarantees. There's two for claim  
19 timeliness, and they had met one of those in quarter two. In  
20 quarter three we saw that slide back to not meeting both. So  
21 we see some improvement in the financial and the accuracy  
22 measures but claim timeliness has -- has not.

23 MEMBER KELLEY: Okay, thank you. Michelle Kelley  
24 for the record. Once the committee members have finished  
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1 asking questions, I wonder if we couldn't hear from someone  
2 from UMR to address, you know, what they're doing to fix  
3 these things again.

4 MR. BRAUN: Yeah, this Helmut Braun. I would be  
5 happy to comment after you're ready.

6 CHAIRMAN ROBB: Are we done with questions on the  
7 audit? Go ahead.

8 MEMBER WOODWARD: I have -- Janelle Woodward for  
9 the record. I have just more of a comment. We saw some of  
10 the public comment that came in at the last minute yesterday  
11 and they were about UMR's accuracy.

12 And my concern is, you know, from the employee  
13 standpoint, when the claims aren't paid in a timely manner,  
14 you get turned over to a collection agency, and there are  
15 multiple results of that, you know, affect on the employee  
16 themselves. So I would like to hear them address that when  
17 they get back or their comments back.

18 CHAIRMAN ROBB: Okay. Please proceed, Mr. Braun.

19 MR. BRAUN: Okay. So, yeah, this is Helmut Braun  
20 jumping in here. I would say you have the same turnaround  
21 time. Obviously, third quarter is from January 1 to March  
22 30th. And, obviously, that first month of the year is  
23 usually our most challenging month. You know, it's our  
24 highest volume month and that's part of what that drove that.

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1 I think we made some progress on that for fourth quarter and  
2 obviously some progress now.

3 I mean, our claim inventories have been in that  
4 12 to 13,000 range level, which is pretty solid I think, and  
5 that's probably three to four days worth of inventory. So I  
6 would expect continued improvement in the turnaround time.

7 As Joni said, we made some progress on the  
8 financial and overall accuracy. We're continuing to do some  
9 additional audits from that perspective to manage that  
10 better, and I do think we're making some improvements.  
11 Obviously, any of the system improvements or system errors  
12 that we find, we go back and identify those, find the root  
13 cause and make sure to make the system changes and we're also  
14 re-educating our staff that has made the manual errors.

15 So I am hopeful that, you know, the fourth  
16 quarter is going to be better. Like I said, we're definitely  
17 seeing some improvements in the turnaround time. So I expect  
18 that these numbers will continue to improve over the next  
19 couple of quarters.

20 CHAIRMAN ROBB: Any further questions?

21 MEMBER KELLEY: Chair Robb, Michelle Kelley for  
22 the record.

23 CHAIRMAN ROBB: Yes.

24 MEMBER KELLEY: Mr. Braun, I'm just wondering, so  
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1 I just want -- as one of my colleagues said on the Board, we  
2 heard some complaints from the public regarding customer  
3 service, the website. You know, I think it gets tied up in  
4 kind of the inaccuracy and these issues that the auditors  
5 have found. So I'm just wondering a couple of specific  
6 things. Firstly, you know, the website is problematic and I  
7 wonder if you've had the feedback from other participants.  
8 But, you know, even I've been out there and I've clicked here  
9 and clicked there and it's kind of taken me half an hour to  
10 find actually what you want because you go down a lot of dead  
11 rabbit holes and things like that. So I think the website is  
12 very problematic and I've seen that in public comment as  
13 well.

14 But just generally, the customer service, when  
15 people are, you know, having appeals or they're having  
16 preventative claims denied and then they're having to appeal  
17 it. I saw a communication yesterday from a staff member at  
18 NSHE that he was told that in order to process their appeal,  
19 they would need six months of medical records, and I'm just  
20 wondering why. You know, I mean, basically, he was appealing  
21 that you guys have processed something under the deductible  
22 and co-pays as opposed to preventative. And, you know, I  
23 think that -- so -- and he was given five days to provide six  
24 months of medical records to UMR to process the appeal or the

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1 statement was or we'll use what we have right now to process  
2 the claim which he assumed was a denial, which I think  
3 probably rightly so, right. If you can approve it with what  
4 you had, wouldn't you have already done so.

5 You know, my big bomb there with any agency with  
6 any contract we have is that customer service because in the  
7 end, we're all here for our employees, for the health  
8 insurance. So can you talk about customer service measures  
9 and what you're doing to kind of improve the turnaround time.

10 One of the things I heard from participants is  
11 that where HealthSCOPE slash UMR because you guys were one in  
12 the same before this contract, we used to have a person in  
13 the PEBP office to kind of be that patient advocate. I  
14 thought that position was still there. But I'm hearing  
15 through public comment that maybe it's no longer there.

16 So what are you doing to help our employees  
17 navigate kind of the trials and tribulations of accuracy and  
18 timeliness of claims.

19 MR. BRAUN: Well, I guess I would say a couple of  
20 things, okay. I'm a little surprised that we gave somebody a  
21 five-day limit to get his records, okay, because we're  
22 willing to give more time than that if it takes longer than  
23 that to get it. In a lot of cases we'll reach out and ask  
24 for the medical records ourselves.

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1           So if there's any chance that you can give me the  
2 name of the person that was having those challenges, I will  
3 certainly have somebody look into that situation and see what  
4 occurred there, all right.

5           CHAIRMAN ROBB: Let's do that offline.

6           MR. BRAUN: Yeah. So if somebody will e-mail me  
7 that offline who that person was, we'll have somebody look  
8 into that and figure out what the situation was there.

9           And, like I said, in most cases, if anyone will  
10 make those medical record requests that somebody sent in an  
11 appeal, then we will certainly make an effort to get the  
12 records from the physician or the facility or whatever the  
13 case might be.

14           We do measure, you know, how long it takes us to  
15 turn around open issues. The appeals are a little bit more  
16 challenging sometimes partially because you do have to get  
17 records, and we do have to get some of the clinical people  
18 involved. And I do know we've had some, at least in the  
19 first quarter, we had some challenges with some backlogs on  
20 the clinical side. So some of those appeals have taken  
21 longer than we would like. I think we're still within the  
22 statutory requirements.

23           But, obviously, sometimes even when the  
24 requirements give us 30 or 45 or 60 days, that doesn't feel  
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1 very good from a member's perspective. We would like to, you  
2 know, service those things in probably less than ten days or  
3 two weeks at the most.

4 All I can tell you is we're continuing to work on  
5 and measure each of those things and certainly we'll do our  
6 best. And if there's specific issues that we can help with,  
7 if you give us any names or situations, I will certainly make  
8 sure we have somebody to look into that.

9 With regard to the person that was onsite, I do  
10 believe we still have that person working. I'm just not sure  
11 they're onsite, but we can refer situations to them. So if  
12 somebody at the Board or at the PEBP office has something  
13 they need to address, we do have contacts that they can  
14 connect with to make sure those situations are sort of  
15 resolved in an escalated fashion.

16 MEMBER KELLEY: Okay, thank you. So can you  
17 just -- in the past, when a participant -- so for example, a  
18 provider did something the participant thought was  
19 preventative and they were billed under the deductible and  
20 co-pay structure, in the past an employee could literally  
21 just call HealthSCOPE and say, hey, this is being processed  
22 wrong. Can you relook at it.

23 It doesn't seem -- and they would talk to a real  
24 person, and I've done it a few times myself with HealthSCOPE  
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1 where they go, oh, yeah, I see that. Let me just resubmit.  
2 Is that process still available or does everybody have to go  
3 through this formal appeal process because I feel like just  
4 since UMR had taken over the contract formally, so July 1 of  
5 last year, I feel like I keep hearing about this appeals  
6 process that is broken, but people really never had to use  
7 the appeal process before. There was kind of an interim  
8 stick.

9 So can you talk about that. If a person is  
10 unhappy with the way something is processed, what -- what can  
11 they do?

12 MR. BRAUN: Well, they should be able to call up  
13 one of our customer service people and ask about that and get  
14 an explanation. And after that, okay, and perhaps it was  
15 processed wrong, perhaps they could fix it right there if  
16 they could recognize that was the situation. If not then we  
17 probably require an appeal.

18 Now, I think Darren Ashby might be on the phone,  
19 who is the director over Nevada Health Plan, has been from  
20 HealthSCOPE from way back. Maybe, Darren, you could address  
21 this and I'm assuming that option is still available for  
22 everybody to just call in to customer service and talk about  
23 some of these situation.

24 MR. ASHBY: Yes, it is. And when a member does  
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1 call in and/or a provider and question regarding a claim and  
2 how it's been processed, in their review, if there's a  
3 determination that as Helmut mentioned that the claim was  
4 processed incorrectly or not handled appropriately, that can  
5 be sent over to the claims unit as a call track, and that is  
6 reviewed by the claims unit. And if it is determined that,  
7 in fact, can be paid then it should be paid at that point in  
8 time without the need for an appeal.

9           The only time we really should be requesting an  
10 appeal is if the denial that took place was based on either  
11 plan documentation or plan benefit limitations or if it had  
12 been determined that it was not medically necessary by a  
13 medical director or something of that nature. But if it's  
14 something that truly was an incorrect processing, they should  
15 be able to just contact customer care and have it resolved  
16 through that process.

17           CHAIRMAN ROBB: Okay. Thank you very much. And  
18 I'm going to reel us back in a little bit because I truly  
19 appreciate the questions. I appreciate the answers. But the  
20 agenda item is for discussion and acceptance of Claim  
21 Technologies Incorporated audit findings, and we're getting a  
22 little bit into the weeds here on day-to-day operations. So  
23 reel it back in.

24           Do we have any further discussion on discussion  
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1 acceptance of Claim Technologies Incorporated audit findings.

2 MEMBER STRASBURG: Betsy Strasburg for the  
3 record. So the assumption is all of the audit findings that  
4 the external auditor found is agreed with UMR for resolution.  
5 That's the first question or are there any findings that they  
6 disagreed with. And is there resolution between the auditor  
7 to resolve the difference?

8 The second question is there's a lot of  
9 resolutions identified here in the response to the audit but  
10 I don't see any timeline. So does that mean this is all  
11 going to be resolved by the next time an audit is conducted.  
12 Thank you.

13 MS. AMATO: This is Joni Amato for the record. I  
14 believe there's just one item that CTI and UMR disagreed on  
15 in the random sample audit. All of the other items were  
16 agreed upon. So I think it's a case where we agree to  
17 disagree on a preventative item.

18 CHAIRMAN ROBB: It's still in the report. We  
19 agree to disagree but it's still in the report.

20 MEMBER STRASBURG: The second question was the  
21 timing of resolution, the action items that UMR will take to  
22 resolve the other items where they did agree on.

23 MS. AMATO: Is that for CTI or UMR?

24 MEMBER STRASBURG: UMR. Mr. Braun.  
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1 MR. BRAUN: Yeah, this is Helmut Braun for UMR.  
2 So we are working on and resolving all those items. Now  
3 here's what I'll tell you though, this audit was just  
4 recently completed. And so the fourth quarter has already  
5 happened. So you won't see any of those changes in that  
6 fourth quarter. You should see them for the first quarter of  
7 the next year that will have those implemented.

8 MEMBER STRASBURG: Thank you.

9 CHAIRMAN ROBB: Okay, thank you.

10 Any further discussion? This is an action item.  
11 I'll entertain a motion for acceptance of the audit.

12 MEMBER KELLEY: Michelle Kelley for the record.  
13 I make that motion and propose that we collect the penalties,  
14 as indicated by CTI.

15 CHAIRMAN ROBB: Motion. Do I have a second?

16 MEMBER BITTLESTON: Leslie Bittleston. I second.

17 CHAIRMAN ROBB: Okay. We have a motion, a  
18 second. Any further discussion? Seeing none, I'll call for  
19 a vote. All in favor signify by saying aye.

20 (The vote was unanimously in favor of the  
21 motion.)

22 CHAIRMAN ROBB: Opposed? Motion passes,  
23 unanimous.

24 We'll move on to Agenda Item Number 10,  
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1 presentation and possible action on the status and approval  
2 of new PEBP contracts, PEBP contract amendments,  
3 solicitations. Michelle Weyland, Chief Financial Officer.

4 MS. WEYLAND: Michelle Weyland for the record.  
5 Section 10.1 is the contract overview chart. We've recently  
6 added Eide Bailly as our new financial auditor for approval  
7 of previous Board meeting. I look forward to working with  
8 them for the 2023 single audit. No action is necessary.

9 Section 10.2, new contracts. There are no new  
10 contracts.

11 Section 10.3, contract amendments. No new  
12 contract amendments.

13 Section 10.4, contract solicitation  
14 modifications. None at this time.

15 Current solicitations, the Center of Excellence  
16 Travel Concierge, the evaluation committee met and selected a  
17 potential vendor. Those negotiations will be starting here  
18 in the next week. More information will be available once we  
19 complete those negotiations.

20 The Oncology Management Program, we expect to  
21 have that RFP released here within the next month.

22 Any questions?

23 CHAIRMAN ROBB: Board Member Kelley, you have  
24 your hand raised. Do you have a question on the current  
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1 item?

2 MEMBER KELLEY: Sorry, no, I don't.

3 CHAIRMAN ROBB: Okay, thank you.

4 Any other Board member questions? Seeing none,  
5 we'll close Agenda Item Number 10. We'll move on to Agenda  
6 Item Number 11, public comment. Public comment will be taken  
7 on this agenda item. So we have public comment in Carson  
8 City.

9 MR. ERVIN: Good morning still. Kent Ervin,  
10 E-r-v-i-n, past president of Nevada Faculty Alliance. It  
11 really wasn't that hard to find this location, but I had a  
12 flat tire on the way, a little late.

13 Good morning, Chair Robb, and, committee members.  
14 I did get to phone in but in response to some of the previous  
15 agenda items. Mr. Braun, at UMR, indicated that there's  
16 still a UMR advocate for PEBP participants. Our members  
17 clearly don't know how to get in touch with that person so  
18 who is it and how do PEBP participants get access to them?

19 On the oncology and Center of Excellence RFP's, I  
20 truly hope that there are processes in place to determine  
21 whether those -- those programs, when they are put in place,  
22 that they fulfill their promises made as far as both  
23 providing better services and money saving for the system.

24 Otherwise, we are just going out and creating new programs  
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1 that vendors like but not necessarily that help our  
2 participants and sometimes can even provide higher hurdles to  
3 getting help with our health care needs. So just those two  
4 extra items. Thank you very much.

5 CHAIRMAN ROBB: Thank you. I appreciate you  
6 being here.

7 We have a couple of comments online.

8 MR. HOPKINS: One moment, Chair Robb. I'll get  
9 up the slide again.

10 For those that have joined for public, your name  
11 or the last four digits of your phone number will be  
12 announced and you'll be advised you've been unmuted. Please  
13 slowly state and spell your name for the record and proceed  
14 with your comments. As a reminder for those on the phone,  
15 please press star six to unmute. Due to time considerations,  
16 each caller will be limited to three minutes.

17 Mr. Unger, you have permission to speak. Please  
18 slowly state and spell your name for the record.

19 MR. UNGER: Doug Unger, D-o-u-g U-n-g-e-r,  
20 President UNLV Chapter Nevada Faculty Alliance and Chair  
21 Government Affairs Committee. Thank you to the Board and  
22 representatives of UMR for the discussion about UMR customer  
23 service.

24 I'm following up because I want to make a point,  
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1 hoping that UMR representatives are listening that there is a  
2 difference in tone between having dealt with HealthSCOPE and  
3 now dealing with UMR. What I'm hearing from our constituents  
4 is that when they deal with UMR on an appeal or a possible  
5 denied claim, they are treated like deadbeats. It is  
6 extremely discourteous, the treatment that they're receiving,  
7 and also that UMR's communications to health care providers  
8 really treats the patient as though the patient is deficient  
9 and not as though there might be a mistake or the claim is  
10 being reconsidered or something is being reprocessed.

11 I would most respectfully like to request of the  
12 representatives of UMR that they have an internal meeting to  
13 really discuss the tone with which they are addressing Nevada  
14 state employees when we raise issues. I've been on the  
15 receiving end of this myself and was, you know, quite noted  
16 the difference between HealthSCOPE and UMR and the tone of  
17 the communications.

18 Thank you very much for this meeting and the  
19 frank discussion and thanks for all the progress you're  
20 making in your representation of Nevada state employees.  
21 Thank you very much.

22 CHAIRMAN ROBB: Thank you.

23 MR. HOPKINS: Thank you. Caller with last four  
24 digit 0891, please slowly state and spell your name for  
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1 record if you wish to make public comment.

2 MS. LAIRD: Good morning, Chair Robb, Vice Chair  
3 Barnes and Interim Executive Officer Glover. My name for  
4 record Terry Laird. I'm the executive director of RPEN, the  
5 Retired Public Employees of Nevada. RPEN is a nonprofit,  
6 nonparticipant member based organization with around 7,500  
7 members statewide. I support the comments made at the start  
8 of the meeting by Mr. Unger and Mr. Ervin with the Nevada  
9 Faculty Alliance. RPEN worked alongside the Nevada Faculty  
10 Alliance and other members from our public employee coalition  
11 at the 82nd Legislative Session. And we're happy to see  
12 state employees' wages and benefits improved to make them  
13 more competitive.

14 We were also happy to see life insurance for  
15 actives and retirees return to pre-COVID levels. However, we  
16 were not satisfied that other PEBP benefits, especially  
17 long-term disability was not addressed.

18 After hearing the discussion today about filling  
19 the Executive Officer vacancy, it would seem that that will  
20 be a difficult process again due to issues of executive pay  
21 restrictions PEBP apparently still faces. We hope PEBP will  
22 be able to fill the vacancy rather sooner than later and find  
23 someone who knows the issues PEBP faces, as well as someone  
24 who can be compassionate to the problems members in PEBP

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1 face, particularly Medicare retirees and the exchange who  
2 continually have ongoing problems via benefits and apparently  
3 no longer have an advocate since Stacy Nelson no longer works  
4 with PEBP.

5 Also since 2015, RPEN has offered PEBP a voice  
6 through our quarterly newsletter, the RPEN Review. The PEBP  
7 column called Health Matters has been written by former  
8 Executive Officer Haycock and Rich, giving PEBP retirees on  
9 Medicare Exchange updates at PEBP, like open enrollment that  
10 they might not have access to because PEBP's internal  
11 newsletters are listed online only. And as you know, many  
12 retirees unfortunately still do not have internet access for  
13 one reason or another.

14 We hope the next Executive Officer will be  
15 willing to take advantage of this to keep your members in the  
16 know who might not have the information otherwise.

17 Thank you for your time.

18 CHAIRMAN ROBB: Thank you. That concludes public  
19 comment. We move on to Agenda Item 12. We're adjourned.  
20 Thank you.

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1 STATE OF NEVADA, )  
2 CARSON CITY. ) ss.

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I, KATHY JACKSON, Official Court Reporter for the State of Nevada, Public Employees' Benefits Program Board, do hereby certify:

That on Thursday, the 27th day of July, 2023, I was present on a teleconference for the Public Employees' Benefits Program, Carson City, Nevada, for the purpose of reporting in verbatim stenotype notes the within-entitled public meeting;

That the foregoing transcript, consisting of pages 1 through 68, is a full, true and correct transcription of my stenotype notes of said public meeting.

Dated at Carson City, Nevada, this 2nd day of August, 2023.

KATHY JACKSON, CCR  
Nevada CCR #402

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**PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD  
ZOOM/TELEPHONIC MEETING NOTICE AND AGENDA**

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**PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD  
ZOOM/TELEPHONIC MEETING NOTICE AND AGENDA**

**July 27, 2023**

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**PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD  
ZOOM/TELEPHONIC MEETING NOTICE AND AGENDA**

**July 27, 2023**

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**PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD  
ZOOM/TELEPHONIC MEETING NOTICE AND AGENDA**

**July 27, 2023**

<p><b>10.1 (1)</b> 62:5 <b>10.2 (1)</b> 62:9 <b>10.3 (1)</b> 62:11 <b>10.4 (1)</b> 62:13 <b>100 (2)</b> 40:12;48:23 <b>11 (2)</b> 26:11;63:6 <b>12 (6)</b> 10:21;17:3;18:3; 30:4;53:4;67:19 <b>13,000 (1)</b> 53:4 <b>14 (1)</b> 49:10 <b>150 (1)</b> 48:24 <b>167 (1)</b> 42:14 <b>17 (1)</b> 40:2 <b>18 (1)</b> 19:3 <b>194 (1)</b> 40:1 <b>1st (1)</b> 8:14</p> <hr/> <p style="text-align: center;"><b>2</b></p> <hr/> <p><b>2 (1)</b> 6:7 <b>200 (2)</b> 24:24;49:1 <b>2015 (1)</b> 67:5 <b>2022 (2)</b> 18:3;32:22 <b>2022-23 (1)</b> 17:3 <b>2023 (9)</b> 5:1;7:7;25:13; 39:21;48:3,3,17,17; 62:8 <b>2024 (1)</b> 9:21 <b>2025 (1)</b> 10:8 <b>204,000 (1)</b> 48:21 <b>21 (1)</b> 14:13 <b>219 (1)</b> 45:8 <b>22 (1)</b> 29:17 <b>23 (1)</b> 29:18 <b>27 (1)</b></p>	<p>5:1 <b>27th (1)</b> 5:4 <b>281.420 (1)</b> 12:12 <b>287 (1)</b> 47:6 <b>287.172 (1)</b> 20:13</p> <hr/> <p style="text-align: center;"><b>3</b></p> <hr/> <p><b>3 (2)</b> 12:4;13:9 <b>30 (2)</b> 49:11;56:24 <b>30th (2)</b> 10:17;52:22 <b>31 (2)</b> 48:3,17 <b>31st (2)</b> 26:6;35:15 <b>3427 (1)</b> 5:5</p> <hr/> <p style="text-align: center;"><b>4</b></p> <hr/> <p><b>4 (1)</b> 13:9 <b>4,582 (1)</b> 24:18 <b>4.5 (1)</b> 49:12 <b>40 (1)</b> 8:16 <b>439 (3)</b> 43:8;47:3,8 <b>45 (1)</b> 56:24</p> <hr/> <p style="text-align: center;"><b>5</b></p> <hr/> <p><b>5 (2)</b> 14:5;20:11 <b>55 (1)</b> 37:18</p> <hr/> <p style="text-align: center;"><b>6</b></p> <hr/> <p><b>6 (2)</b> 20:12;24:3 <b>6,800 (1)</b> 24:17 <b>60 (2)</b> 40:12;56:24 <b>6837 (1)</b> 9:7</p> <hr/> <p style="text-align: center;"><b>7</b></p> <hr/> <p><b>7 (2)</b> 24:3;39:17 <b>7,500 (1)</b></p>	<p>66:6 <b>70 (1)</b> 40:12 <b>75 (2)</b> 16:9,10</p> <hr/> <p style="text-align: center;"><b>8</b></p> <hr/> <p><b>8 (1)</b> 39:19 <b>82nd (2)</b> 39:20;66:11 <b>874 (8)</b> 25:18;29:1;32:24; 36:1;37:2,2;38:16,20</p> <hr/> <p style="text-align: center;"><b>9</b></p> <hr/> <p><b>9 (2)</b> 7:10;47:23 <b>9:00 (1)</b> 5:4 <b>91 (1)</b> 51:12 <b>92 (1)</b> 49:10 <b>95.5 (1)</b> 51:13 <b>99 (1)</b> 49:10</p>		
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