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In The Matter Of:

STATE OF NEVADA PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD

July 31, 2025

Capitol Reporters
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1	CARSON CITY, NEVADA; THURSDAY, JULY 31, 2025; 9:00 A.M.
2	-000-
3	
4	CHAIR GRIMMER: Good morning, everyone. This
5	is the Public Employee Benefit Program Meeting on July
6	31, 2025, at 9:00 a.m. We're conducting this meeting
7	here in Carson City, Nevada. I'd like to call the
8	meeting to order. And since our last meeting, we have
9	had three new members. They are Jim Wells, Keiko Duncan
10	and Blaine Harper.
11	And, Staff, will you please call the roll.
12	EXECUTIVE ASSISTANT CRANE: Good morning,
13	everyone. Starting roll. Joy Grimmer?
14	CHAIR GRIMMER: Here.
15	EXECUTIVE ASSISTANT CRANE: Jim Barnes?
16	MEMBER BARNES: Here.
17	EXECUTIVE ASSISTANT CRANE: Janell Woodward?
18	MEMBER WOODWARD: Here.
19	EXECUTIVE ASSISTANT CRANE: Laura Rich?
20	MEMBER RICH: Here.
21	EXECUTIVE ASSISTANT CRANE: Jim Wells?
22	MEMBER WELLS: Here.
23	EXECUTIVE ASSISTANT CRANE: Blain Harper?
24	MEMBER HARPER: Here.
25	EXECUTIVE ASSISTANT CRANE: Chris Viton? I CAPITOL REPORTERS (775) 882-5322

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1
    think I see him, but --
 2
                MEMBER VITON:
                               Here.
                                       Sorry.
                EXECUTIVE ASSISTANT CRANE: And Keiko Duncan?
 3
                MEMBER DUNCAN:
 4
                                Here.
                EXECUTIVE ASSISTANT CRANE:
                                             Thank you.
 5
6
    Jennifer McClendon is absent today, but we do have a
             Please remember to state and spell your name for
 7
8
    our transcriber.
                      Thank you.
                CHAIR GRIMMER: Okay. We will move onto
 9
10
    Agenda Item Number 2: Public comment. Public comment
11
    will be taken during this agenda item. No action may be
    taken on any matter raised under this item unless the
12
    matter is included on a future agenda as an item of which
13
    action may be taken. Public comments will be taken under
14
    advisement but will not be answered during the meeting.
15
16
    Comments will be limited to three minutes per person.
    And I see we have someone here in Carson City, so we'll
17
18
    begin with you. Thank you.
19
                MS. LAIRD:
                            Thank you. Good morning to all.
20
    My name for the record is Terry Laird. I'm the Executive
21
    Director at RPEN: Retired Public Employees of Nevada.
22
    Founded nearly 50 years ago, we are a nonprofit
    non-partisan organization with 17 chapters statewide and
23
24
    nearly 7,000 dues-paying members. We welcome PEBP now
25
    under the umbrella of the all new Nevada Health Authority
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as well as any new members sitting on the Board today along with former Board Members, though we do have a few concerns as PEBP moves forward with the Nevada Health Authority.

RPEN's mission through the years of our service has been to protect the pensions and healthcare benefits earned by our members through their years of dedication while working; many benefits that were promised to be there when they retired. Since the transition to the Medicare Exchange many years ago, most of our members are comfortable with it though it wasn't easy in the beginning. They were given a choice of going online to make their choice is something that many retirees still are not comfortable with.

Since I became Executive Director of RPEN in 2016, we revamped our member newsletter to allow a forum for PEBP through its Executive Officer to write a column at their discretion whether it was during open enrollment or some other event that retirees should be made aware of.

In the beginning, former Executive Officer

Damon Haycock appreciated the opportunity and Member

Misticone, and unfortunately over time and with new

executive officers arriving, the columns didn't seem as

important and then I took to printing the PEBP Board

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meeting notes as a former broadcast journalist myself in the last year via benefits Chris Garcia has also taken advantage of this opportunity, and we are hopeful the new Executive Officer selected today will want to take advantage of this forum as well especially in light of the changes ahead for PEBP and the Health Authority.

State employees. We do have quite a few active participants at RPEN who are still working. Regarding the Carson-Tahoe Hospital issue with UnitedHealthcare. Earlier in year, the PEBP Board voted to extend that contract with Carson-Tahoe until December 2025. However, we have since learned this decision was rescinded and that Carson Tahoe is telling clients they don't accept PEBP insurance. We don't see the Carson-Tahoe contract within Item 11.4 under the status of contract negotiations either today, so we will be anxious to hear about anything during this meeting that may arise in regard to this troublesome issue. Thank you.

MR. ERVIN: Ted Ervin: E-R-V-I-N, for the Nevada Faculty Alliance, the Statewide Association of Professional Employees at Nevada's public colleges and universities.

First let me give a warm welcome to the new Board Members: Dr. Keiko Duncan, Dr. Blain Harper, Chris CAPITOL REPORTERS (775) 882-5322

Viton and Jim Wells. We look forward to your service and maximizing State employee and retiree benefits within the physical constraints of funding revenue. We'd also like to thank Michelle Kelley, Bepsy Strasburg and Theresa Carsten for their past service on the Board as well as wish a happy second retirement to outgoing Executive Officer Celestena Glover. Thank you to Nik Proper for stepping in as Interim EO. We also thank the two candidates for the Executive Officer position for applying, and we look forward to hearing your visions for PEBP.

With the transition to the new Nevada Health Authority or SB 494, there are many opportunities but also challenges for PEBP. This new board will have the task of discerning where services can be leveraged by collaboration within the Health Authority and when the unique nature of PEBP requires its own direction for the benefit of employees and retirees. You have hard work to do and difficult decisions to make.

The Nevada Faculty Alliance represents our constituents: Professional Employees of the Nevada System of Higher Education through advocacy, analysis, and our institutional memory of what has worked and has not worked in the past. We are available to support Board members and answer questions.

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We are very concerned about two situations 1 2 that need immediate attention from PEBP. First as mentioned, a permanent solution must be found with 3 keeping Carson-Tahoe Health in-network for the many State 4 employees in Carson City and the surroundings. 5 6 progress is being made? If CTH and UMR cannot cooperate, it may be time to go out for bids for different medical 7 8 network and third-party administrator providers. Second, as of the June 30th budget report in Item 6.2.1, cash reserves have fallen tens of million 10 11 dollars below the actuarial mandated IBNR, catastrophic 12 and HRA reserves. What is the plan and timeline to replenish the reserves while maintaining planned 13 14 benefits? Finally, we have reviewed the master plan document revisions in Agenda Item 8. They make sense and 15 16 we support approval. Thank you very much. CHAIR GRIMMER: Thank you. Okay. 17 Seeing no 18 further public comment here in Carson City, can we go 19 online. One moment, Madame Chair. 20 PEBP STAFF: Ιt 21 looks like we have about nine in the lobby. CHAIR GRIMMER: 22 Thank you. If you would like to call in to 23 PEBP STAFF: provide public comment, please dial 6699006833, and when 24 25 prompted to provide a meeting ID, please enter CAPITOL REPORTERS (775) 882-5322

842264718199 and then press pound. When prompted for a participant ID, please press pound. Joining the Zoom meeting as an attendee is for making public comment only. If you do not wish to make a public comment, please leave the Zoom meeting now so that you're not accidentally called upon. Please feel free to watch the YouTube live stream on the PEBP YouTube channel. The link for the live stream is located on the agenda.

For those who have joined for public comment, your name or the last four digits of your phone number will be announced. You will be advised you have been unmuted. Please slowly state and spell your name for the record and proceed with your comments.

Amy Pason? Please slowly state and spell your name for the record if you wish to make public comment.

MS. PASON: Amy Pason: A-M-Y P-A-S-O-N, and I'm representing the Nevada Faculty Alliance. I have submitted written comment but I wanted to highlight some of the things in the written comment.

First, PEBP is headed into a new era under
the Nevada Health Authority, and we are excited about the
possibilities of being able to provide better healthcare
for all of our Nevadans under this new system. We wanted
to also appreciate the work that was done during session
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on SB 494, especially talking with Stacie Weeks to be able to amend sections that related to the PEBP and certainly to the Board membership here. We are grateful that we were able to clarify the independence of the PEBP Board through some of those amendments. As all of you that are sitting on the Board, you represent State employees of different groups, and you know best about how to the plan affects your employees that you represent and the different impacts and needs that we have for health in our State. And so we hope that you always keep in mind that as you are making decisions about our plans.

We also appreciate the inclusion in SB 494 to be able to collect data and report on the healthcare costs for retirees. This was a study and some identical language that was part of AB 188 that was unfortunately vetoed by the Governor at the end of session. But although AB 188 that was about restoring retiree health benefits to our State employees, even though that was vetoed, we hope that this Board continues to keep retiree health benefits in mind as part of your overall decision making and continue to explore ways to restore retiree health benefits especially for those who are hired after 2011.

This is not just the right thing to do for our retirees that have already served the State, but this CAPITOL REPORTERS (775) 882-5322

is also a mechanism to retain our current State employees who often have to think about whether or not to seek employment elsewhere maybe to local governments or other states to places that provide healthcare benefits in retirement.

And finally, whoever is chosen as the Executive Officer, we look forward to and we encourage that Executive Officer to continue to have open lines of communication with advocacy stakeholder groups such as NFA and encourage the EO to meet with those stakeholder groups. We look forward to collaborating with the new Board members and the new Executive Officer as we work to make sure that Nevadans are healthy. Thank you.

PEBP STAFF: Thank you. Caller with the last four digits 4108, please press star six to unmute and please slowly state and spell your name for the record if you wish to make public comment.

I'll circle back to caller Chris Syverson.

Please slowly state and spell your name for the record if you wish to make public comment.

MS. SYVERSON: I do not wish to make public comment at this time.

PEBP STAFF: Thank you.

24 PEBP STAFF: Douglas Unger, please slowly
25 state and spell your name for the record if you wish to
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1 make public comment.

MR. UNGER: Doug: D-O-U-G U-N-G-E-R,

3 immediate past president UNLV Chapter Nevada Faculty

4 Alliance and a member of the UNLV Employee Benefits

5 Advisory Committee. Thank you, Chair Grimmer and the

6 PEBP Board for your service and consideration.

Concerning Agenda Items Numbers 4 and 5, the interviews of two candidates followed by the recommendation for the Governor's office of one to be appointed as the new PEBP Executive Officer, we thank the two candidates and look forward to positive development for PEBP's transition into the new Nevada Health Authority under new administrative guidance.

We are also grateful that the Governor and legislature are acting this week, which is about as swiftly as possible, I believe, to complete the PEBP Board appointments according to the new process set out in NRS 287 before these crucial decisions are made. It feels as though we almost have a complete PEBP Board, and that's very comforting.

Not on the agenda today but much on our minds, is Governor Lombardo's veto of AB 188 which passed the 83rd Legislature with bipartisan support. A bill intended to raise contributions to retiree HRA's of \$1 per month per year of service capped at 20 years and as CAPITOL REPORTERS (775) 882-5322

well, moderately raise the limit that a State retiree can save up in an HRA for future medical procedures or emergencies. Reasons detailed by the Governor's message for his veto are allegedly insufficient appropriations to cover quote, "The program's health reimbursement reserve requirements," unquote. Also, that implementation allegedly quote, "Increases the program's administrative workload," unquote. State employees stakeholder groups disagree with these assessments as reported to the Governor in fiscal notes attached to the bill.

In the interest of fairness to State employee retirees, we most cordially request of the PEBP Board and/or the new Nevada Health Authority to incur a modest expense for an independent actuary to revisit the accounting and report accurately on potential reserve requirements and administrative workload.

State employee retirees have not seen a raise to HRA contributions in almost a decade of ever-increasing costs. Such an actuarial report will encourage faith and confidence in PEBP's transition to the new Nevada Health Authority's administration and the positive changes that are hopefully on the way. Thank you.

PEBP STAFF: Thank you. Notetaker Kathy, you have been unmuted. Please slowly state and spell your CAPITOL REPORTERS (775) 882-5322

1 name for the record if you wish to make public comment.

Ian Hartshorn, please slowly state and spell your name for the record if you wish to make public comment.

MR. HARTSHORN: Thank you. My name is Ian M. Hartshorn: H-A-R-T-S-H-O-R-N. I'm a professor at the University of Nevada-Reno and a PEBP member speaking only as a member and on my own behalf.

I'm speaking today to encourage the Board to work diligently and in member interest to resolve the issues with PEBP coverage in the Carson-Tahoe Health System. The imminent loss of coverage is affecting me personally. I see a specialist at CTH with expertise in a condition that is not easily replaced. The upcoming loss of coverage has forced me to reschedule a surgery and basically rush it to ensure I don't have to pay out of pocket. Despite this, I'm lucky. The condition isn't life-threatening.

For some PEBP members in Carson City dealing with other conditions, not being able to access CTH could cause a life-threatening illness or force them into disastrous financial arrangements. For thousands more, it's a costly inconvenience that means more time off work and more time away from their families. I know members of this Board have been working on this issue. Thank you CAPITOL REPORTERS (775) 882-5322

- 1 for your service. I also know we have new Board Members.
- 2 I'm asking you to please familiarize yourselves with this
- 3 issue and work diligently on it.
- 4 If contractual obligations prevent a
- 5 reasonable settlement with Carson Tahoe Health, those
- 6 contracts need to be rewritten. In addition to your
- 7 fiduciary obligations, you have a moral one to our
- 8 members. Public employees in the State's capitol being
- 9 unable to access the largest health network in that city
- 10 is dangerous and unworkable. I hope you can resolve
- 11 these issues in a timely manner, and I thank you for your
- 12 time.
- 13 PEBP STAFF: Thank you. Jean McFarland, you
- 14 have been unmuted. Please slowly state and spell your
- 15 name for the record if you wish to make public comment.
- 16 Laura D., please slowly state and spell your
- 17 name for the record if you wish to make public comment.
- William Paul, you have been unmuted. Please
- 19 slowly state and spell your name for the record if you
- 20 wish to make public comment.
- 21 MS. TRIPPI: Hi. It's actually not William
- 22 Paul. It's going to be Dr. Dana Trippi. That's:
- 23 D-A-N-A T-R-I-P as in Paul, P as in Paul, I. Can you
- 24 hear me okay?
- PEBP STAFF: Yes, we can. I apologize for CAPITOL REPORTERS (775) 882-5322

that. That was the display name shown. Go ahead with
your comments.

DR. TRIPPI: Thank you so much. Good morning, esteemed members of the Public Employee's Benefits Program. I'm Dr. Dana Trippi. I'm an obesity specialist and also a clinician in your obesity care measurement program. Thank you for the opportunity to speak on behalf of the State employees living with obesity and cardiovascular risk.

I urge you to expand coverage to include GLP-1 medications for non-diabetic employees with established cardiovascular risks following the model of Nevada Medicaid. Cardiovascular risks or cardiovascular disease is the leading cause of death in the U.S., inflicting severe morbidity and mortality on our communities. Obesity is a key driver in this crisis fuelling chronic conditions like stroke, heart attack, heart failure.

GLP-1 medications offer a proven solution. A
2025 analysis by AON, which is spelled A-O-N, a top U.S.
consulting firm, found that GLP-1 users with obesity and
cardiovascular risks saw a 7 percent improvement in
medical spend growth by the second year. This was
excluding medication costs. This was driven by a
remarkable 44 percent reduction in hospitalizations for
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major adverse cardiovascular events which we call MACE which includes stroke, heart attack and heart failure compared to an matched controlled group over 24 months.

As a clinician, I see firsthand the clear correlation between obesity and other chronic debilitating diseases. For example, in coronary heart disease, that population, out of that population, 80 percent of those are going to be overweight or obese. So GLP-1 medications such as Wegovy are a critical tool to break that cycle improving health and outcomes and reducing long-term costs.

Nevada Medicaid already covers these medications for similar populations, again recognizing their clinical and economic value. State employees do deserve the same access. By aligning with Medicaid's approach, you are ensure equitable care and empower employees to manage their health effectively. The evidence is very clear. Investing in GLP-1 medications, it reduces hospitalizations. It lowers medical spend growth and enhances quality of life.

I do respectfully ask the Board to prioritize this coverage expansion in your health plan. Together, I know we can reduce that burden of cardiovascular disease, support our workforce, and create a healthier, more sustainable future for Nevada. Thank you very much for CAPITOL REPORTERS (775) 882-5322

1 your time and consideration.

PEBP STAFF: Thank you. Chris Syverson, you have your hand up?

MS. SYVERSON: Thank you, Nik. Hi, this is Chris Syverson, CEO of Nevada Business Group on Health, and thank you, Board, for allowing me to comment.

There have been many comments on the contract between UnitedHealthcare and Carson-Tahoe Hospital. I just wanted to remind the Board that Nevada Business Group on Health does contract with Carson-Tahoe Health, and that we would be able to write our contract into UnitedHealthcare and be the contractor for Carson-Tahoe Health. If more information is needed, I believe that Carson-Tahoe Health has been in contact with the contracting members. Thank you.

PEBP STAFF: Thank you. Caller with the last four digits: 9199. Please press star six to unmute and please slowly state and spell your name for the record.

MS. OPFERMAN: Good morning, Chair and Members of the Board. My name is Tess Opferman. That is spelled: O-P-F-E-R-M-A-N, and I am speaking on behalf of the acting retirees. I apologize not being able to be there in person this morning.

First, I know that there are a number of new
PEBP Board Members in the room, so I just want to welcome
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you to the board. I look forward to working with you over the coming months and years to put some much needed change in place.

First I wanted to say a big thank you for Stacie Weeks for working with us on SB 494. We got some changes in that bill that we very much appreciated. One of the things that was added to SB 494 was the ability for PEBP to produce a report about the costs faced by Medicare retirees. We look forward to working with this board with you all on producing that report so that we have a really good sense of the costs faced by Medicare retirees in terms of their Medicare coverage and also look at their HRA rates.

Those rates have not been increased in many years. They are receiving \$13 per month per year worked. We feel strongly that that needs to be increased but we also realize there may need to be some data to back that up and feel strongly that the report produced by PEBP will help to give us a better understanding of those numbers and expenses faced by the Medicare retirees.

We were disappointed that AB 180 was vetoed by the Governor. That bill had a number of provisions in it that we felt would be very beneficial to our PEBP retirees, but we understand that was vetoed and so therefore, we look forward to working with this board and CAPITOL REPORTERS (775) 882-5322

with a new Executive Director to make sure that our Medicare retirees get their coverage throughout their retirement. With that, I look forward to hearing the rest of the meeting. Thank you very much.

PEBP STAFF: Thank you. We're going to try caller last four digits 4108 again. Please press star six to unmute if you wish to make public comment.

Madame Chair, that concludes public comment.

CHAIR GRIMMER: Thank you. Okay. We will close Agenda Item Number 2 and go on to Agenda Item Number 3: PEBP Board disclosures for applicable board meeting agenda items. Deputy Attorney General Radhika Kunnel.

DAG KUNNEL: Good morning, Madame Chair.

Good morning, everyone. My name is Radhika Kunnel,

Deputy Attorney General, for the record.

This agenda item is to allow me to make a disclosure regarding conflicts of interest on behalf of the Board members who are eligible for Public Employee Benefits Program, PEBP benefits. Pursuant to NRS 2801A.420, on behalf of the Board members who are eligible for PEBP benefits or whose families are eligible for PEBP benefits, I offer this disclosure that they will be voting on those items that may affect the benefits available to them or their family members. The law does CAPITOL REPORTERS (775) 882-5322

- 1 not require abstention from voting merely because the
- 2 board member or their family member is eligible for PEBP
- 3 benefits.
- At this time, I invite any member of the
- 5 Board who has any additional disclosure to make it now.
- 6 Thank you.
- 7 CHAIR GRIMMER: Okay. Seeing no additional
- 8 disclosures being brought forward, I'll close Agenda Item
- 9 Number 3 and move on to Agenda Item Number 4: Applicant
- 10 interviews for position of Executive Officer of PEBP.
- 11 Applicants to be interviewed. We are estimating it will
- 12 be approximately one hour. And do we have our first
- 13 interviewee?
- 14 PEBP STAFF: Madame Chair, we'll take a quick
- 15 break and get them here, so everyone hang on tight. Be
- 16 ready in a few minutes. Thank you.
- 17 (Recess.)
- 18 CHAIR GRIMMER: The first applicant is
- 19 Theresa Carsten.
- MS. CARSTEN: Good morning.
- 21 CHAIR GRIMMER: Good morning. I'll start
- 22 with the first question. Could you please describe your
- 23 qualifications as they relate to the provisions of NRS
- 24 287 regarding the minimum qualifications of the Executive
- 25 Officer.

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MS. CARSTEN: So I have a Bachelor's degree from the University of Nevada-Reno in psychology, so that meets, I believe, the health sciences requirement. And then I believe it asks for seven years of experience pertaining to contract management business administration. In my previous role as Chief of Managed Care and in my current role as Deputy Administrator, I have a combined experience of about seven years and six months of contract management oversight of managed care entities which the just Medicaid's language for the health insurance programs for the low-income population of Nevada and oversight of actuarial services as well.

CHAIR GRIMMER: Thank you.

MEMBER BARNES: Jim Barnes asking. The position of PEBP Executive Officer reports to the Nevada Health Authority Director and statutorily receives direction from the PEBP Board, is accountable for the PEBP budget, has obligations to plan participants, and is also responsible for the PEBP staff. How would you create a positive working environment in the agency and develop a plan design that addresses stakeholder needs and wishes in a market with continued cost increases?

MS. CARSTEN: I think it's important for staff to feel supported and encouraged. I think for myself, I always encourage honesty with my employees and

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coworkers. I think it's important for staff to feel safe to express free-thinking ideas and not feel like they're going to be judged for that, so creating an environment in which they feel supported for their ideas and work. Ι think also celebrating big and small accomplishments helps staff feel supported, and I think also creating an environment where mistakes are made are not the biggest thing in the world, right. So we always learn from success, but I think we can't fail to remember that sometimes our biggest lessons come from failure. goal obviously not being that we want a bunch of failures, but to also recognize that as you're growing and learning, sometimes you don't always get it right. So I think that's important for a work environment.

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As far as working on plan designs with stakeholders, I think it's very important to work with the PEBP Board as well as getting more participation from the PEBP members themselves. I know under the Nevada Health Authority, there are goals that include PEBP, and so working with the Department's community engagement leader to make sure that PEBP's goals and objectives are aligned with the new health authorities I think would be really helpful.

One of the things that I would do in relationship to stakeholder engagement is kind of work CAPITOL REPORTERS (775) 882-5322

with the team on identifying what's working, what isn't working, what's required and do a gap analysis on that. I think where I work, some of the members have expressed to me that the gap is there's just not time in the day for them to participate and give feedback because they work during the day, and so looking at ways to engage members that maybe might be outside of work hours workshops, listening sessions, things of that nature.

MEMBER BARNES: Thank you.

MEMBER WOODWARD: Good morning. Janell Woodward. Describe your experience managing an organization that relies heavily on the use of vendors for providing statutory required services including health insurance, if applicable, in your current or previous roles.

MS. CARSTEN: So while I've been at Medicaid,
I've primarily worked with our managed care contracts,
and they have several regulations and federal laws, so
I'm familiar with those. In addition to our managed care
contracts, we have a contract with what's referred to as
an external quality review organization, and they are
responsible for assisting us in making sure that we are
meeting compliance and performance metrics, and so I've
overseen that contract for quite some time as well.

And then lastly, we have multiple contracts CAPITOL REPORTERS (775) 882-5322

for services with our actuary, one of them being the rate setting procedure that happens annually as well as they work on our cost efficiency reports for our labor programs.

MEMBER WOODARD: Thank you.

MEMBER RICH: Laura Rich, for the record.

Describe your experience with healthcare cost containment measures and member management with respect to healthcare containment.

MS. CARSTEN: So in my position at Medicaid, one of the various things that we do is look at utilization reports, cost trend reports, data on high-cost utilization services like ED visits, high-cost pharmaceuticals, and then we use that data to kind of drive our decisions around how can we contain costs or make decisions to lower costs in certain circumstances.

asked why more of our mothers were not accessing
long-acting reversible contraception after birth. And
when we reached out to stakeholders in the hospitals,
what we were told was: Well, you don't pay for it.
We're like: We do pay for it. And the feedback that we
got was we pay the daily rate for the birth, but we're
not paying for the supply and insertion of the LARC. So
when you think about that, that's numerous moms leaving
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1 the hospital without that contraception. And when moms have close births, then that can lead to complications 2 So we've changed our reimbursement structure. 3 later. And I remember one of my staff saying well, that's going 4 5 to make us spend more money on less money. And the idea of placing a LARC device that possibly can last about 6 five years and preventing very low birth weight baby from 7 8 being in the NICU for multiple months, we explained to the staff how that's the cost analysis on the cost 9 10 drivers that we were using. So I think just using that 11 information to do data-driven decisions is helpful. 12 And then we work with our actuary on several different risk mitigation strategies. Our MCO's are 13 14 contracted to drive chronic disease management programs, so there's several other examples, but that's the one 15 16 that came to mind. MEMBER WELLS: Good morning. Jim Wells. 17 18 What is your leadership style with your staff? And give 19 an example of how you've adjusted your leadership style 20 when an objective was not being met or you were 21 persuading someone to your view. MS. CARSTEN: So I think leadership style 22 really has to meet the situation and the particular staff 23 member or team that you're working with where you're at. 24

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My work right now is primarily with staff that have

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high-level skills and abilities, and so I'm used to providing an assignment, delegating work and a timeline and expecting the results. But sometimes that doesn't happen and you have to adjust your style to address the concerns that you have.

And so just recently, one of my teams was responsible for a project that I was notified by a different staff member was about three weeks behind target.

And so what I did was I got with the staff.

I brought them in, asked them some questions that would lead them to identify that they were missing steps in their process. And really what they came back and said was: We don't think we understood the assignment. And I said: You know, when you don't understand something, you need to ask for clarity. So we set some expectations about what they could except from their supervisors and what we could expect from them, coached them a little bit on, you know, utilizing your tools and your partners to get your project back on track.

And so I think that really took the

leadership style from the beginning of the project

assignment from like a delegate of like authority

assignment to more of a coaching and bureaucratic

process, right. Like here are the steps that you have to

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take to meet the policies and procedures to get us to the timeline for the project to be completed.

MEMBER HARPER: Blaine Harper, for the

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For the last two jobs you've held, take me record. through one, when you left why did you leave? And two: When you joined the next one, why did you choose it? MS. CARSTEN: That's a great question. 2017, I was working as a health program manager for the Division of Public and Behavioral Health, and the staff in Medicaid contacted me to explain to me that their chief at the time was resigning to take a new position and they asked if I would consider coming back. I really enjoyed my previous time with Medicaid and managed care, and in looking at the position, it was a promotional opportunity, so I applied and obtained that position. that's why I left the Division of Public and Behavioral Health.

And then the current position I'm in, I was asked in February of '23 to cover the position in an interim level and through legislative session. So working with the administrator at the time, because I was nervous to leave a position and become unclassified because I think all classified people that have fear. So and she said: Please consider taking this on a permanent basis. You're doing so well, the staff are doing so CAPITOL REPORTERS (775) 882-5322

well, and I really need somebody with a strong benefit coverage history that is good at directing this managed care benefit. And so I accepted that and we've been cruising along ever since.

MEMBER VITON: Good morning. Chris Viton, for the record. Describe for us your goals for the first six months, 12 months and 24 months if you're selected for the position.

MS. CARSTEN: So as a current member of the executive leadership team for the Nevada Health Authority, I recently participated in the leadership summit that was held, and what occurred at that meeting was the director of the Department walked us through some goals for the Health Authority, and each of the team members went around on those goals and tried to develop specific strategies for each of their agencies: PEBP, Silver State Health Exchange, Medicaid, just to name a few. And as part of that process, we were required to come up with short-term, mid-term and long-term goals for specific strategies.

And so I just bring that here because I don't have specific six, 12 and 24-month goals for PEBP, but what I would say is that I think PEBP is going to be working closely with the Department to make sure that their goals align with the Department's vision, and I CAPITOL REPORTERS (775) 882-5322

would be eager to be part of that process and make sure that that alignment occurred.

I know for the first 90 days, if I was selected, I would focus on, you know, understanding staff's skills and abilities, roles and responsibilities, looking at the vendor contracts. Does that language, can it be improved upon to better serve Nevada and PEBP members. Also, I think that's going to be a necessary step to meet the needs of the Nevada Health Authority because one of the goals there is to align the State purchasing strategy. I'm very interested to see how that will be coordinated, but I think those would be my first couple of steps working in accordance with, in coordination with the Nevada Health Authority to get the most that PEBP can out of that new setup.

MEMBER DUNCAN: Good morning.

MS. CARSTEN: Good morning.

MEMBER DUNCAN: Tell us about a time when you made a significant mistake in your work, how you corrected it and what you've learned from the experience.

MS. CARSTEN: Mistake correction? So the example that comes to mind is when I was working at the Division of Public and Behavioral Health, I had a grants project analyst on my team. However, their supervision and management was split, right. There was a program CAPITOL REPORTERS (775) 882-5322

side and a fiscal side. And so the program side of that position was really led by me, and then the fiscal side of that component was overseen and supervised by Northern Nevada Adult Mental Health Services fiscal ASO. And I was told towards the end of close to budget closeout period that there was a significant overage in our budget and that NNAMHS could not reconcile it and they were having trouble reviewing the documents provided by the grant projects analyst and were concerned that this overage was going to be a big deal at budget closeout.

So I met with the grant project analyst, I collected the contract and budget logs, walked through those, found a couple -- more than a couple duplicative invoice entries as well as an error in one of the calculations of the formulas in the worksheet and was able to work with NNAMHS to show them where these errors were. And really, it became from like a \$60,000 overage down to like \$1,500 which was much more manageable.

So I would say even though it wasn't my specific mistake, I think my mistake was in thinking that I could lead a program without knowing all of the pieces of it, especially the budget component. And so I worked with the fiscal team, the ASO over there and said: You need a new process. I can't have a program if I don't have a budget, so I will work with the grants project CAPITOL REPORTERS (775) 882-5322

analyst, review and oversee the logs that are turned in and then work with you to check off and reconcile the obligations that then become expenditures and then we'll make sure that the budget balances. And so I think what I learned is sometimes you're not assigned an activity, but it doesn't mean you shouldn't have eyes on the activity.

CHAIR GRIMMER: Joy Grimmer, for the record.

Tell us about a time where you were tasked with

implementing significant program or policy change despite

resistance from others. What specific actions did you

take to accomplish the task and overcome the resistance?

MS. CARSTEN: So Nevada Medicaid was given legislative authority to expand managed care from the urban areas to the rural and frontier areas of Nevada after 27 years of us operating managed care. So there was a big collapse, right. And so primarily managed care has always been in urban areas. And so when the rural hospitals, critical access hospitals and the county managers understood that we had been granted this legislative authority to move forward on this project, there was a lot of apprehension that we were hearing from them.

So as a division, we decided it would be best if our administration and some of our managed care staff CAPITOL REPORTERS (775) 882-5322

created what we called the Rural and Frontier Managed

Care Tour. And so we were -- our goal was to go to each

of the critical access hospitals, tour them, provide

feedback and information and sit down listening session

of what your concerns are, are there fears that we can

immediately dissuade or are there things that we need to

work on and get back and fix and bring back, you know,

updates to you.

And when the director of the Department of Health and Human Services heard that that was our plan, he said: This is a great time to send every division out there, so our tour grew and each administration sent somebody from each division. So we had child welfare there, welfare and supportive services, aging and disability. And the feedback that we got from almost every one of the hospitals and counties that participated was: This is like a one-stop shop of answers that we've been looking for for decades.

And so really once we were able to provide,
you know, responses and resolutions to their concerns as
well as give them information on what managed care is,
it's not a big scary thing. And they do have
requirements in this contract that are going to require
them to invest in our communities. What are your
community's health needs priorities? What can you ask of
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them as part of these community reinvestment dollars so that, you know, this benefits your county and accessibility within your county.

And that really helped. We got a lot of positive feedback from that. Everybody was left with names and telephone numbers and email addresses of people that they said they'd been looking for for 25 years. And so I think, you know, nothing gets solved overnight, and they didn't build Rome in a day, but I think it really strengthened the access with our rural partners.

MEMBER BARNES: Jim Barnes, for the record.

Ethics are a key factor for leaders of public service.

Tell us about a time when your ethics were challenged at work and how you dealt with it. What specifically will you do to ensure high ethical standards in the Public Employees Benefits Program and the protection of the public trust and fiscal stewardship?

MS. CARSTEN: So as far as ethics is outlined in the Nevada Revised Statute, I don't have an example of a challenge specific to those instances. I will say that throughout my career, you always feel challenged in your role with a scenario of whether you feel something is right or wrong. I think that's just living of life, right. Like everybody gets that.

I think one of the experiences that comes to CAPITOL REPORTERS (775) 882-5322

mind for me is when I came back to Medicaid, I had a vendor call me and say, you know, we were asked to do some work for Medicaid. The team doesn't report to your team, but it got put in our contract, and we've been paid for it, but we never completed the work. And I was like: Well, that's odd. What happened there?

Turns out that for this vendor to complete the work, what they needed was data from the Division that the Division was going to get from an outside source, and the team that was responsible for it kept communicating that the data wasn't available. So the vendor's concern was that it was towards the end of the year and they had to close out their books and they that money on their books for something that they didn't complete. So first of all, honest vendor. Love that. That could have been really bad if they didn't self-disclose that.

So what I did was I worked with our fiscal team to let them know that we did in fact pay money for projects that had not been completed. But I also knew that I had work that needed to be done that was federally required for something that ironically did not end up in the budget deal the previous biennium, and it was an independent review for a new plan that we had onboard.

So what we did was we talked about, you know, CAPITOL REPORTERS (775) 882-5322

do we need from a fiscal perspective to have them return the \$60,000 so then we can expend it on a different project or can we revise through an amendment process and documentation on fiscal's end and the vendor's end to amend and say that this \$60,000 was more towards this project that they're going to start now and then the remaining balance of it being applied at the next start of the fiscal year.

And so in working with administration and the contract vendor through that, we were able to come to an agreement to move the money. And then I said to administration like it's great that we didn't spend money, but we didn't get like that's taxpayer funding like we can't spend money that we don't get something for, so I'm glad that we were able to identify it and move it, but the largest pieces, how did that happen? So we worked with all of the leaders of the people that were involved and we created a process and a training for them so that they really understood like we can't pay taxpayer funding for services that are not received, and there are supposed to be processes in place for that accountability.

And I think what happened is we just had a group of people at that time that were meeting a project and not meeting money, and sometimes we need to train our CAPITOL REPORTERS (775) 882-5322

1 staff that projects are money and we have to be in alignment on all of those requirements. 2 3 MEMBER BARNES: Thank you. MEMBER WOODARD: Janell Woodward, for the 4 5 Currently, PEBP provides a consumer-driven 6 health plan option and health maintenance organization in Southern Nevada and exclusive provider organization in 7 Northern Nevada. How would you go about addressing these 8 -- assessing these programs and their effectiveness 9 10 currently with respect to coverage and fiscal 11 sustainability? And how would you use these findings to 12 improve options for PEBP members? So I think I talked a little MS. CARSTEN: 13 bit in the beginning about reviewing the contract 14 language and requirements. I know as a previous member 15 16 of the PEBP Board, there's a lot of data online related to utilization reports and benefit coverage. And so I 17 18 think one, when you say assessing the effectiveness of 19 the needs, I think really, who decides that, right? Like members have to -- we have to have feedback from members 20 21 on what's working for them and what's not working for them. And first, we have to get them to the table. 22 And I recognize, you know, my time on the 23 24 Board was short, but members really only showed up when things weren't working and they were in dire straits. 25 CAPITOL REPORTERS (775) 882-5322

And I think yes, we absolutely want to address those issues, but we want to address the needs of the members that, you know, don't understand their insurance, aren't accessing and utilizing their insurance for preventative care because they don't understand how their insurance works.

So I think there's a lot of things that can be done in assessing the programs and the different types of coverage. I also realize and recognize, you know, this program is a little bit -- a lot different than the one that I currently operate as a self-insured funded program. You have to pay for the claims as they come in, and so making sure that the information that you are getting from our actuary and claims data information is going to be really important.

And then I think also, as we were
participating in the leadership summit, PEBP staff, you
know, really did describe the differences in the
different programs and how the concern, right, of if
we're able to use one contract for mass purchasing power,
how are we going to account for all of those differences.
So I think it's going to be really important to work with
the Board, work with the members and work with lawmakers
to understand how all of these different things are going
to impact the goals to get us to better coverage and more
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sustainable coverage for the all Nevadans.

MEMBER RICH: Last but not least, Laura Rich for the record. Is there anything else that you'd like to share with the Board about your application and interest in the position? And if you're appointed with the Director of Nevada Health Authority, when would you be available to start?

MS. CARSTEN: So let me answer your questions and then I have questions for you guys. So I just want to say I would be very honored to be selected for this position, but I am -- I love our State employees and our retirees, and I think that in the last three years of Medicaid, three of our staff have passed away. And I just think it's really important to make sure that we have quality coverage for our staff and that they understand how to utilize it so that they can live healthy and long lives.

And then because of that, if I'm not the best candidate, no harm, no foul. I'm perfectly fine where I am, although I would love to learn new things and be of use. But I really do think it's important to pick the best candidate because we've got a lot of big changes coming through the Health Authority, so we're going to have to have strong people lead through that.

And then in relationship to starting time, I CAPITOL REPORTERS (775) 882-5322

1 do have annual leave. I'm leaving the country from August 13th. I'll return the 25th to work. 2 discussed with my Medicaid administrator, you know, if I 3 was selected for this position, I don't know what would 4 be a good time for her, and she has basically said that 5 if I can be available for phone calls and support through 6 the transition of replacing my position then, you know, 7 8 next week, you know. I know decisions aren't made that fast. 9 So I think as far as time is concerned, as 10 11 long as you don't expect me to show up while I'm out of 12 the country, then I will be here. I do have kind of two questions, compound 13 questions. What would you like to see as a Board 14 continued, changed or new ideas from a new Executive 15 16

Officer and what skills and abilities would be needed to implement what you're looking for?

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MEMBER RICH: Laura Rich, for the record. think being that I was previous to Celestena Glover, I was the Executive Officer, so I can appreciate the position. I think that the Nevada Health Authority provides a lot of potential opportunities, and I think that, you know, PEBP has been in kind of a status quo type situation for many years now, and I think these opportunities would be great.

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You know, we don't know what those opportunities are, but having someone that can come in and be willing to disrupt things and to really challenge what is in place today and not just accept well, this is the way the State does things is very -- I would appreciate that personally. I think it's necessary, you know, in the agency. I see the utilization report. see the budget report, right. Things are just getting more expensive. Healthcare is more expensive. And I did appreciate what you had said. People don't understand their insurance. They really don't. And while the highdeductible plan is probably the most efficient of our plans, I really do think people don't use it. It's efficient because people don't use it because it's expensive for them, right, for a good portion of them, right. You have to spend that deductible. And for our State employees who can't afford that because they're so, you know, they're living paycheck-to-paycheck. when you've got to work out \$2,000 or \$3,000 before your insurance even kicks in, a lot of people just don't go to the doctor, right. And then when they do, it's very, very complicated. I can tell you I was the Executive Officer of PEBP and was on the CDHP and broke my hand and, you know,

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I was probably the person best position to navigate my

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healthcare. And I still had to go into the UMR office
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    and ask: Why are these claims being processed this way?
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    Why is this being processed that way? And I had that
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    luxury, but most people do not. And so I do appreciate
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    your comments about, you know, helping members and
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    navigating insurance because it's complicated and we
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    don't make it easy not just PEBP but --
                MS. CARSTEN:
                              Insurance in general.
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                MEMBER RICH: -- insurance is general is just
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    not easy.
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                MS. CARSTEN:
                              Thank you.
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                MEMBER RICH:
                              Do you have any other
    questions?
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                              No, that that's it. Thank you.
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                MS. CARSTEN:
                PEBP STAFF: One moment.
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                          (Recess.)
                CHAIR GRIMMER: Thank you for being here
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    today. We're going to take turns asking questions, so I
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    will start with the first one. And for the record, we
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    have Holly Luna here as an applicant.
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                Could you please describe your qualifications
    as they relate to the provisions of NRS 287 regarding the
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    minimum qualifications of the Executive Officer.
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                                  So first, I believe --
                MS. LUNA:
                           Sure.
    thank you for allowing me to come and join in this
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opportunity for the Executive Officer position. And I
believe that my qualifications are that I've had almost
20 years of public service experience, and the first
position that I had -- good morning, Mr. Wells -- I
worked as a CFO for the Douglas County School District,
so I do know Mr. Wells from that.

At my time at the school district, I managed the departments of budget and finance as well as the self-insured health insurance programs and the worker's compensation programs. While I was there, I also managed the capital and bond financing programs. And additionally in that capacity, I managed seven departments, and so about 110 plus employees.

And then since then, I have also worked at the Airport Authority in capacities of the Director of Contracts and Procurement. In that position, I managed multiple contract negotiations and the solicitation processes, sometimes very complex processes for construction. And in my current capacity as the project controls director for the MORA program which is a billion-dollar infrastructure at the airport, I am managing executive summaries, dashboards and financial summaries for key stakeholders.

CHAIR GRIMMER: Thank you.

MEMBER BARNES: Jim Barnes, for the record. CAPITOL REPORTERS (775) 882-5322

1 Good morning. Good morning. 2 MS. LUNA: The position of PEBP 3 MEMBER BARNES: Executive Officer reports to the Nevada Health Authority 4 5 Director and statutorily receives direction from the PEBP 6 Board, is accountable for the PEBP budget, has 7 obligations to plan participants, and is also responsible 8 for the PEBP staff. How would you create a positive working environment in the agency and develop a plan 9 10 design that addresses stakeholder needs and wishes in a 11 market with continued cost increases? MS. LUNA: That is a very in-depth question, 12 and I think it's deserving of a great answer, so I hope I 13 14 can provide that. I think the first is that I would want to 15 16 work with the director and with the PEBP Board of understanding kind of the near and immediate goals of 17 this transition from PEBP as a stand-alone into an 18 19 integrated position, and I would want to have obviously 20 the first is that we'd want continuity of leadership. 21 it's coming in understanding the groundwork, understanding what the current priorities are not wanting 22 to shift those immediately, right. 23 We need to have the continuity and 24 uninterruption as you transition leadership but would 25 CAPITOL REPORTERS (775) 882-5322

also want to look -- as you'd indicated the financial stewardship, it would be understanding what the shared contracts as we go forward with the whole Nevada Authority versus a stand-alone PEBP, working to see what the solicitations as you'll do as a combination what that can provide, whether that's through the benefits program, the pharmaceutical. Those contractual obligations will make a very large difference for PEBP itself.

Obviously with the budget constraints, we're
-- I'm going to have to get clear narrative from the
director and the Board and perhaps have conversations
with legislators as well as to what the intent was and
how to move forward. So I want to prioritize, you know,
stabilizing the current plan environment while ensuring
some operational resilience and being able to move
forward.

I don't want to come in and dismantle or disrupt the current staff. I want to build on what exists. And I understand that there's got to be great institutional knowledge amongst PEBP as well as with the folks that, you know, Director Weeks with the Nevada Health Authority and the other programs that will be pulled into there. So I want to foster a knowledge in the current team environment so that they have ownership and have autonomy and feel respected.

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1 MEMBER BARNES: Thank you.

MEMBER WOODWARD: Good morning. Janell Woodward, for the record. Describe your experience managing an organization that relies heavily on the use of vendors for providing statutory-required services including health insurance, if applicable, in your current or previous roles.

MS. LUNA: Could you repeat it again? I just want to make sure I heard it correctly.

MEMBER WOODWARD: Sure. Describe your experience managing an organization that relies heavily on the use of vendors for providing statutorily-required services including health insurance, if applicable, in your current or previous roles.

MS. LUNA: Thank you. So in my previous role as the CFO for the Douglas County School District, as I'd indicated, managed both the self-insured health insurance program as well as the worker's compensation programs.

And so both are required.

And so with that, the self-insured health insurance program, we managed contracts through a broker for both the administration of the program because it was self-insured and with the worker's compensation, we worked with insurance carriers. In both, we had the stop loss insurance that we needed to negotiate. And amongst CAPITOL REPORTERS (775) 882-5322

all of that, it wasn't as if it was stand-alone me making these decisions. We had a self-funded health insurance committee that was utilized both union representatives as well as district representatives and of course we had a broker that provided dedicated plan suggestions and benefit programs.

On the worker's compensation side, that was more directly with working with a broker of choice and utilizing actually other school district resources as well to understand what they were doing and how they were combating certain pricing complications. And so I think those would be the what I managed in my prior position.

MEMBER WOODARD: Okay. Thank you.

MEMBER RICH: Laura Rich, for the record.

Describe your experience with healthcare cost containment measures and vendor management with respect to healthcare cost containment.

MS. LUNA: So I think that there's a number of things that you can look at. Obviously, one of them that is very complicated is the prescription costs. And because it is not a transparent system the way that it is currently set up. And so that one is very difficult to manage, but I also feel like that is where when we're talking rebates that that is something that is where you could see additional price decrease to the plan user.

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When it comes to the healthcare costs, the medical costs, one of those is -- one of the main drivers there is obviously plan benefits. And so you have to take a look at your plan document. And there are things that are required now with the Affordable Healthcare Act, and there are things that are not required. And so you have to take a look through a lens where you are doing a plan benefit analysis and really digging into the detail of what that plan document is allowing you to offer and applying that consistently as well as looking at, you know, your plan users and your members and understanding if you do make a change, how that impacts those members. But I would say that your plan document is a major driver of your healthcare costs and as are prescription.

And obviously, when you have a very large single-user medical costs, you know, I understand that there's a lot of increased cancer users' expenses right now. And so, you know, that's just taking a look at your stop loss as well and ensuring that you can get the best stop loss contract.

MEMBER WELLS: Good morning. Jim Wells, for the record. What is your leadership style with your staff? Give an example of how you've adjusted your leadership style when an objective was not being met or you were having difficulty persuading someone to your CAPITOL REPORTERS (775) 882-5322

plan.

MS. LUNA: Thank you for that question. My leadership style is to provide a backdrop where I am available and ready in the event that you need my assistance. I really prefer an autonomous workforce where, you know, the folks that are in these positions are there for a reason. They've been hired in due to their expertise and background and knowledge, and that my style of leadership is one where I would encourage you, where I would again be the backdrop if you have questions, concerns, that I would be a resource for you. I would be collaborative in working and resolving through problems, specific challenges.

I think one of the things that is a useful tool as a leader is to ask questions versus just being primarily responsive to your question, you know, allowing you to kind of work through that process and provide alternatives yourself.

As far as a particular instance where I may have had to change that, if you have someone who might be reluctant to make that decision or to provide input, it could be by choice, it could be by lack of willingness, or it could be by lack of, you know, background or knowledge.

So as an instance, I had an employee who was CAPITOL REPORTERS (775) 882-5322

reluctant to do public presentations even though that was part of the position, and it wasn't because she wasn't outgoing. It was merely a matter of this person being uncomfortable in doing so, and so it was a matter of kind of digging into that and understanding what was the reason for the lack of willingness to do that. And after providing job shadowing opportunities in which she was not the front and center of the responsibility and she was allowed to move into the responsibility over time, she's since been very successful and has been complimented by people in public appearances and speaking engagements.

MEMBER HARPER: Blaine Harper, for the record. What are the last two jobs you've held? Take me through one: When you left, why did you leave? And two: When you joined the next one, why did you choose it?

MS. LUNA: Great question. So I have not left my current position, so I won't have a conversation with that. But I joined as the Chief Financial Officer at Douglas County School District had indicated that I needed to move into a different segment of my life. I'd had a child and I wanted to move from the Bay Area. I had never worked in public sector and was very interested in it, and my background and extensive financial

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knowledge translated well into that position, and I

served there for 11 years.

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I ended up resigning and I moved temporarily to Montana for some personal and family reasons. At the end of that same year -- I was there almost 11 years. Αt the end of that same year, I took on the role of contracts and procurement at the Airport Authority, and I chose that position because it gave me an opportunity to work in contracts and solicitations. I think back in the day, I might have wanted to be an attorney, and so having that access to contracts is still a very fascinating role for me to be able to dig into language and verbiage and to look out for the best interests of the entity that I work for and getting the best bang for the buck, if you will, and problem solving solutions. I really very much appreciate the contracts and solicitation side of the house.

I will tell you that in my current position,
I was appointed to the position of the controls MORA
Project Controls Director by the president CEO, and I was
selected for that position because of my financial acumen
and my ability to communicate well and thoroughly and be
responsive. It's a billion-dollar infrastructure
program. It's going to happen over the next four to five
years. It's a very small group of people doing a very
huge lift. And I feel that my background and my
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leadership style, the president and CEO felt that that was a very good fit, and so I was appointed to that position, and I remain in that position to this day good.

MEMBER VITON: Good morning. Chris Viton, for the record. Could you describe your goals for your first six months, 12 months and 24 months if you're selected for the position.

MS. LUNA: I was going to ask the question at the end of the meeting about what the PEBP Board and the Director wanted for that. So in the meantime, what I'll do is I'll describe without that knowledge, how I would approach that.

In the first six months, my intent would be to glean information. It would be a lot of meetings and cooperative conversations with the various key stakeholders. That would include the PEBP Board. That would include Director Weeks. That would include legislators who facilitated AB 494 and really digging into what are the opportunities and the immediate challenges that we need to address immediately in the first six months.

It sounds to me from everything that I have read is you already are underway with some very large changes of your core and the implementation. I do have a background of ERP implementations as well, and so that CAPITOL REPORTERS (775) 882-5322

would be of interest to me to make sure that that continues and that that is a successful implementation. It sounds like HR and payroll is you're in the thick of it and it needs to be facilitated, so I think the first six months is a lot of gathering of information, listening.

And then in the next the following six months, which would take you through a year, would be looking to implement some of those changes. If there are quick wins, categorizing quick wins versus long-term goals, help facilitate those quick wins, whatever those might be.

where the real rubber is going to meet the road with regards to the combination and integration of PEBP into the Nevada Health Authority and looking at those solicitations and contracts and seeing where we are going to be best served from the combination and the integration of PEBP, whether that be having the shared contracts and reaping the benefits of lower administrative costs, having the shared benefit network so that we have greater access and lower costs to our members, better healthcare access, having, you know, potentially smarter budget and forecasting where you can have enhanced actuarial forecasting and financial

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modeling for a sustainable plan funding, and then really just strategic data sharing and information amongst the various organizations that are going to be feeding into the one Nevada Health.

I think that that real work is it's going to take time to build the momentum, so we need to separate what we can look at as very short-term, near-term wins and get those under your belt. I think that if you can show not only your team, our team, but the greater Nevada Health Authority, their team, that you're able to successfully implement some small changes and move torwards that integration, but that helps build momentum and that people are more willing and more have a determination to meet those longer-term goals that might be a little bit harder to integrate and proceed with.

MEMBER DUNCAN: Good morning. Keiko Duncan, for the record. Tell us about a time when you made a significant mistake in your work, how you corrected it and what you learned from the experience.

MS. LUNA: A significant mistake in my work.

I could think of one. As the CFO for the Douglas County

School District, it was not -- I think it was about two

years in is when the Great Recession hit and we really

started to see significant forecasts of decadence to the

K-12 funding from the State of Nevada. And as probably

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everyone is aware, it's very difficult to steer a governmental ship, right. And so school district is very reliant on State funding, and one of the things that we needed to do was to have conversations about what to reduce and where and how to facilitate those reductions.

And so one of the things that I would say was a significant mistake on the front end was I had asked for, you know, various costs associated with different initiatives, if you will, within the school district, and I did not verify those costs and I ran with those costs. That did have significant input later on as we were, you know, challenged on certain things about the cost of ex versus Y or the pros and cons, and I did have to go back and review each of those costs. I did that personally. And I think what that proved to me was to do some trust but verify moving forward.

CHAIR GRIMMER: Joy Grimmer, for the record.

Tell us about a time where you were tasked with

implementing significant program or policy change despite

resistance from others. What specific actions did you

take to accomplish the task and overcome the resistance?

MS. LUNA: That's a great question, and it was I actually volunteered at the Airport Authority in my past position as the Director of Contracts and

Procurement. I volunteered to project manage the ERP CAPITOL REPORTERS (775) 882-5322

implementation which is ERP is enterprise resource
planning. It's the financial system. It also integrated
the HR system.

The way that the Authority chose to implement the system was kind of an unfortunate set of circumstances. They implemented the HR first and then implemented the finance which is a little difficult to go back into when you take a look at a system that's really built upon a poor backbone and structure of a financial chart of accounts. So it really would make more sense to do charter accounts, financials first and then bring in the HR. That's not how it rolled out. So HR was implemented first. We then stepped in to do the financial implementation.

Where it gets to the point where people were reticent to change, it just is. It's a very large change. You've been on a system for a very long time. You're moving to a new system. You don't get a choice as the individual user of the system or as a leader even of a department, say finance or budgeting. They did not get a choice in that, so there was resistance to the change.

And how I worked through that resistance was we built a system of what we would call super users, and we took leads from each of the departments that were affected and impacted and we brought them into the CAPITOL REPORTERS (775) 882-5322

implementation specifically. They sat, if you will, at a roundtable, although it was during COVID so we did it all virtually during Teams process, and they participated in the setup and the structure.

There were certain things that we had to do to make the system work or to provide guardrails, if you will, that we had never had before in the financial system, but they sat in on those decisions and they were able to see the inner workings and the process and how we went about making decisions. They were participants in the decisions. And that change manage style of bringing people into the fold and having them participate in the implementation, it went a long way. They had an ownership of the outcome.

So when that rolled out, which was successfully done on budget and on time, when it rolled out, they had ownership of each of those individual models, and they became also the benefit of having them as a super user is they became essentially an owner of that module. People were able to contact them for questions, and they knew it from the day one when we went live. They were able to take those questions and move with them. Certain ones still had to kind of percolate up and you had to come back to the implementation team or go back to the vendor for some significant help if there CAPITOL REPORTERS (775) 882-5322

was some, you know, a lurch somewhere in the system. But by and far, they were capable, they understood the process, they knew how the decisions were filled in and made, and they were capable of answering questions moving forward.

MEMBER BARNES: Jim Barnes, for the record.

Ethics are a key factor for leaders in public service.

Tell us about a time your ethics were challenged at work and how you dealt with it. What specifically will you do to ensure high ethical standards in the Public Employees Benefits Program and the protection of the public trust and fiscal stewardship?

MS. LUNA: That is a key component of any public service position not just the Executive Officer.

I can tell you that as the CFO for Douglas County School District, at one point, there was a significant discussion by a parental group on the effects of radon in schools, and we had a number of schools at Lake Tahoe that were specifically impacted by this.

And so we chose to do full disclosure, and we took great expense of having all of our schools tested.

We brought in outside experts clear up until, you know, I believe there was a representative from the State of Nevada Health Agency at some point in there as well. I can't remember the gentleman's name off the top of my CAPITOL REPORTERS (775) 882-5322

head, but we did full disclosure and we did not attempt to bury any conversation, to bury any results.

If there were high-radon readings, which we did have, we created a protocol and we had to do remediation. One actually, it was very significant in that we had to perform mitigation efforts. My memory might be a little off, but I want to say it was within two to three weeks of school starting, and that would have obviously had significant interruption or disruption to not only that school but obviously all of parents and children.

And so the ethics piece of this is the full disclosure. It was if you asked a question, we were going to answer it. If you did not believe us, we were going to get you the resource and have someone else, you know, take us out of the picture if for some reason you thought that we weren't providing you with a credible answer.

And so I think as whether it's, you know, me as the Executive Officer or individual that's working in the PEBP office, I think highest of ethics is very much appropriate and required. And the expectation is that's how I would lead. Honestly and integrity are integral to every single public service position. We are paid through taxpayer-funded dollars, and we need to be CAPITOL REPORTERS (775) 882-5322

accountable to taxpayers.

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And specifically, when we're talking in this particular program with members' benefits and, you know, retiree's benefits, that's personal. That's very That's not just a widget. personal. It's not just another number. It's personal. And I think that having the first step forward with honesty and integrity is I'm I'm not going to win everybody over. Right? You're going to have disagreements with people. But when you can provide data-driven decisions that reflect why we made a choice, that's something else for me on the ethics which to me is linked to honesty and integrity, is you'll never hear me just say yes. You'll never hear me just say no. You're going to hear me say: Yes, and here's You're going to hear me say: No, and this is why. why. It's accountability and providing full disclosure.

MEMBER BARNES: Thank you.

MEMBER WOODWARD: Janell Woodward, for the record. Currently, PEBP provides a consumer-driven health plan option and health maintenance organization in Southern Nevada, an exclusive provider organization in Northern Nevada. How would you go about assessing these programs and their effectiveness currently with respect to coverage and fiscal sustainability? And how would you use these findings to improve options for PEBP members? CAPITOL REPORTERS (775) 882-5322

MS. LUNA: If I recall in my reading, it sounds like these have, you know, low interest or participation. And so if I've read that wrong, I apologize. But I'm going to go off of what I think I've read.

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So with that, you don't have the current sustainability built within those plans, and so you do need to either look at what are the drivers of why we're not having plan participation. Is that that there is not sufficient explanation? I do know that when you have those types of plans that people are reticent to join I'm very aware of what a PPO does. I'm very aware them. of what an HMO does, but am I really aware of how that impacts me on high-deductible plans? Do I really understand the ins-and-outs? So could it be a matter of education? My guess is education has probably been offered and that you just have perhaps a lack of participation. People really are very scared of change, right, if I've always had a PPO plan. I'm scared of stepping over and going to a different type of plan.

So what I would do is we'd have to have conversations about what does that look like to provide a sustainable plan? Do you have to change perhaps some of those benefits? Is there a way to bring those folks that are on that plan into the fold of a different plan and CAPITOL REPORTERS (775) 882-5322

1 then eliminate that plan.

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That's not something that you do lightly. It's not something you just wave a magic wand and solve a 3 problem. You do have to have a considerable information, 4 but I do believe in making data-driven decisions as well as having conversations and understanding, you know, is it a lack of reticence of people coming and joining that plan? Is it something that you could interest those plan members to go elsewhere into a different plan.

> MEMBER WOODARD: Thank you.

MEMBER RICH: Laura Rich, for the record. Is there anything else you'd like to Last question. share with the Board about your application and interest in the position? And if you're appointed by the Director of the Nevada Health Authority, when would you be available to start?

MS. LUNA: Thank you for that. I feel like I've hopefully provided you with sufficient background. I have financial acumen. I have experience with budget forecasting. I have experience with ERP implementation. I have experience with working with teams of people, so I can talk about that experience, but I think what I want to talk about is why this opportunity really intrigues me.

> I feel that you are clearly in a state of CAPITOL REPORTERS (775) 882-5322

flux and change, that there is an enormous amount of change that is probably already underway and that will be underway over the next several years, and I am not uncomfortable with change. I embrace change. I'm a change agent. I do that not lightly. I don't make changes for changes purposes just to make a change. I think one of the things for me I believe it was -- and I'm going to refer to my notes because I did write this down. There is a person, Admiral Grace Hopper, a U.S. Navy officer. She is attributed with the saying, "The most dangerous phrase in the language is: We've always done it that way."

And I think given that the transformative changes that are already occurring or are about to occur that perhaps PEBP and PEBP staff can't continue to do it this way. And so for me, I have strengths in the areas of change management and effective communication and collaborative leadership, and I believe those are all things that are needed for this position. And I believe that I could be that candidate for you. And I would welcome the opportunity to join with your team.

As far as when I would be able to start, I have a bit of a project that I'm underway right now, and so I would like the ability to put a period at the end of the sentence for that. I don't want to leave my current CAPITOL REPORTERS (775) 882-5322

1 employer hanging. That could take several weeks. But I would think I'd be able to be onboard by the end of 2 September if an offer was made. 3 CHAIR GRIMMER: Thank you. Joy Grimmer, for the record. Did you have any questions for us? 5 MS. LUNA: Well, one of them you kind of 6 turned it around on me, so but I would like to still have 7 8 the opportunity to ask that question which is: What does success in this role look like to you as the PEBP Board 9 at six months, 12 months? 10 11 MEMBER RICH: Laura Rich, for the record. Ι 12 think in my opinion, there's a lot of change happening within PEBP and in the new structure of the State with 13 14 the Nevada Health Authority. So I think short-term, you know, probably 15 16 looking at the, you know, six months to next year is working with Stacie Weeks and her team to really identify 17 18 opportunities to potentially take this program in, you 19 know, maybe not in another direction but improvements, figuring out how we can, you know, get to that 20 21 potentially low-hanging fruit that we haven't really been 22 able to tackle. And then long-term, major changes potentially 23 24 that, you know, may be taking this program in a different 25 direction potentially leveraging, you know, the Medicaid CAPITOL REPORTERS (775) 882-5322

population in a way -- or not the Medicaid population but as a buyer in the state, as a purchaser of healthcare and leveraging the volume of people that we have in that population together how we can, you know, work together with Medicaid to develop strategies that help both the PEBP program and Medicaid in terms of, you know, the State in general and really just identifying and I think you touched on some of that, you know.

Pharmacy is big. Pharmacy is if you look at the utilization, I mean, it's just year-over-year, it is skyrocketing and figuring out how we can work together as a State to tackle that and how, you know, how we can bring those costs down.

So I think really for me, success is partnering with those other pieces of the Health Authority to figure out where PEBP fits in and to figure out where, you know, what we can do to collaborate and make this program a better program for the State employees and retirees. Thank you.

CHAIR GRIMMER: Does anyone else have anything they'd like to add? Joy Grimmer, for the record. Okay.

MEMBER WOODWARD: Janell Woodward, for the record. This is from a little different angle but, you know, the Public Employees Benefit Program, it's about CAPITOL REPORTERS (775) 882-5322

the public employees. It's not all about the dollar.

And so I think that when we have a limited budget, you know, this is the money we have to work with and nothing more, we need to -- success to me would be that we're able to or you're able to come up with ways to give the biggest bang for the buck, I guess, you know, do the best for our employees.

State employees typically make less money than even a city or county employee and of course our federal counterparts as well. The benefits are a big thing, you know, so you're serving the public and, you know, you may not make much money, but maybe you have good health insurance or you have, you know, and that's it's not a this is an issue across the board for everybody in every business and across the board not just State government or local government.

But I would love to see that success of doing the best we can with what we're given and come up with ways to what can we do differently than what we've done in the past. I've heard that saying that you gave many times, so not what we've always done in the past, but what can we do going forward to come up with some great ideas and look at the opportunities that we have with the change.

MS. LUNA: Thank you. CAPITOL REPORTERS (775) 882-5322

CHAIR GRIMMER: Any other questions?

MS. LUNA: I do. One more, which is what level of collaboration or communication does the Board expect from the Executive Officer through the year? You obviously have scheduled Board meetings, but could you provide to me some sort of insight? And every Board member is going to be different, and I get that, but what would be the expectation of the Board as a whole or individually?

MEMBER RICH: So Laura Rich, for the record.

Previous to I was two Executive Officers previously. And
I think in general, you have to use your own judgment as
to when it's appropriate to bring in the Board.

I know I was the Executive Officer during

COVID, so there were a lot of opportunities to, you know, really kind of give the Board a heads-up as to kind of this is -- and things were happening so quickly that we couldn't do it through Board meetings, and so I would give updates every once in a while. This is what's happening. This is, you know, what potentially the Governor's office is, you know, decisions that are being made and impacting PEBP. We'll have to be talking about this at the next Board meeting, etcetera, etcetera just so that Board members didn't show up or get their Board packet a week in advance and be blindsided by it. So I CAPITOL REPORTERS (775) 882-5322

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    think it's just using best judgment as to when it's
    appropriate to pull in the Board. You know, obviously,
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    the details I don't think it's necessary and the Board
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    members all have their own jobs and their own rules, and
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    so, you know, it's really using the best judgment, I
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    think.
                CHAIR GRIMMER: Anyone else have anything?
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    Thank you.
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                MS. LUNA:
                           Thank you. Appreciate your time.
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                PEBP STAFF:
                             Madame Chair, do you want to
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    take a break?
                CHAIR GRIMMER: Let's take a short break.
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                            (Recess.)
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                PEBP STAFF: We're back.
                                Thank you. Joy Grimmer, for
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                CHAIR GRIMMER:
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    the record. We will close out Agenda Item Number 4 and
    go to Agenda Item Number 5: Discussion and possible
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    action regarding recommendation to the Director of the
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    Nevada Public Authority and the Governor regarding the
    appointment of the Executive Officer of the Public
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    Employees Benefit Program. This is for possible action.
    And do we have any discussion from the members?
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                MEMBER WELLS: Jim Wells, for the record.
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    Frankly, I am excited that we had two candidates who I
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    think either one of them could do the job.
                                                 I was a
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little bit nervous. When this job posts, you don't always have -- sometimes you have one candidate to come 2 forward and to have two of this caliber, I think we're 3 really lucky. And irregardless of where the one we don't 4 5 select, I would hope that the State works hard to find a position for the other one in a managerial role because both of them, I think, deserve it. And where the State 8 is today, I think that there's more than one opportunity for either one of these individuals. I will say that I lean a little bit towards

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Theresa more because of her two things. Kind of one: Her experience as a participant. Two: Her experience with Medicaid and the managed contracts and the Health Authority in general kind of going through that legislative session and her experience kind of as the part of the executive team over the Health Authority leads me to kind of favor her slightly. But like I said, two great candidates. Couldn't be more happy.

CHAIR GRIMMER: Does anyone else have any discussion?

MEMBER RICH: Laura Rich, for the record. Ι echo Mr. Wells 'thoughts. I think they were both really great candidates. One comes with a lot of fiscal experience, and I think that would be great, but at the same time, I do think that Theresa is a -- she's been CAPITOL REPORTERS (775) 882-5322

- 1 knee deep in the MCO and healthcare world and understands
- 2 it on a deeper level, I think. So I think I would tend
- 3 to kind of think maybe that she was a slightly better
- 4 candidate because of that.
- 5 CHAIR GRIMMER: Any other discussion from the
- 6 Board?
- 7 MEMBER DUNCAN: If I may. Keiko Duncan, for
- 8 the record. I would definitely echo those two comments.
- 9 I do know that in the current state, fiscal
- 10 responsibility is very important, especially with these
- 11 budgets. I appreciated your comment about doing more
- 12 with less I believe it was, right. I think that
- creativity is going to be very important with whomever
- 14 steps into this role.
- I would agree that Ms. Carsten with more
- 16 healthcare plan experience is very important. I think
- that world of working through people-driven decisions
- 18 alongside data-driven decisions, I think she definitely
- 19 represented that very well, and I would certainly lean
- 20 towards her as a candidate, as the best candidate.
- 21 CHAIR GRIMMER: Thank you. Does anyone else
- 22 have anything?
- 23 MEMBER BARNES: Jim Barnes, for the record.
- 24 I'm in agreement. I think they're both excellent
- candidates. I would probably lean towards Theresa too CAPITOL REPORTERS (775) 882-5322

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    just based on her experience.
                CHAIR GRIMMER:
                                Thank you. Is there anything
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    further or does anyone wish to make a motion?
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                MEMBER WELLS: Yeah, I'll make a motion to
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    recommend Theresa Carsten to the Director and Governor
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    for appointment to the Executive Officer of PEBP.
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                CHAIR GRIMMER: Thank you. Do we have a
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    second?
                MEMBER WOODWARD: Janell Woodward. I'll
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    second.
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                CHAIR GRIMMER: Okay. Thank you. Having a
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    motion and a second. Is there any further discussion?
    Seeing none, all of those in favor, signify by saying
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    aye.
                            Aye.
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                THE BOARD:
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                CHAIR GRIMMER: All of those opposed? Okay.
    Motion passes. We will close Agenda Item Number 5 and go
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    on to Agenda Item Number 6: Consent Agenda. Consent
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    items will be considered together and acted on in one
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    motion unless an item is pulled to be considered
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    separately by the Board.
                Are there any items, other Agenda Item 6 that
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    the Board would like to pull for further information?
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                MEMBER BARNES: Yes. Jim Barnes, for the
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             I'd like to pull 6.2.1.
    record.
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CHAIR GRIMMER: Are there any other items?
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    Okay. Seeing none, do we have a motion to approve all
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    items under Consent Agenda except for 6.2.1?
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                MEMBER RICH: I'm make the motion -- Laura
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    Rich, for the record -- to approve all items under the
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    Consent Agenda discussion item.
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                CHAIR GRIMMER:
                                Thank you. Do we have a
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    second?
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                MEMBER BARNES: Jim Barnes, for the record.
    I'll second that.
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                CHAIR GRIMMER:
                                Thank you. Is there any
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    further discussion? Okay. Seeing none, I'll call for
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    the vote.
               All of those in favor, signify by saying aye.
                THE BOARD: Aye.
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                CHAIR GRIMMER: All of those opposed? Motion
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    passes.
                Who do we have here to present on Item 6.2.1?
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                MS. WEYLAND: Michelle Weyland, for the
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    record.
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                CHAIR GRIMMER:
                                Thank you.
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                MEMBER BARNES:
                                Jim Barnes, for the record.
    I had a question. I was wondering if you could tell us
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    where PEBP is regarding the reserves as of June 30th,
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    2025.
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                              Michelle Weyland, for the
                MS. WEYLAND:
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record. As of reserves of as of June 30th, 2025, we are below recommended levels. We are aware of that. That was part of the biennium budget bill to bring in additional premiums and subsidy to bring our reserves back up.

The problem -- the reason we are below is due to the fact that the expenses were medical, dental and our claims have been so high that we are currently \$37 million dollars over our budgeted authority for this year, so we have had to do work programs that have reduced the reserves which was part of the calculations when we were building the budget last fall.

MEMBER BARNES: Okay. Thank you.

MEMBER RICH: Laura Rich, for the record. I just have an additional question on that. So that's at we're talking third-quarter levels, right, so this is I know the utilization was another quarter report. What do you anticipate? What are you forecasting in terms of claims? How much over budget? And then also, knowing that that's going to roll into the next budget here and will likely fall onto State employees in the term in the form of rate increases, is there any plan to mitigate that between now and then? And that may be a Segal question if they're on.

MS. WEYLAND: To answer your first question, CAPITOL REPORTERS (775) 882-5322

1 that \$37 million does include all FY '25 expenditures expected through the end of fiscal year, so I had final 2 numbers by then. 3 MEMBER RICH: Okay. Good. It's not as bad 5 as I thought. Okay. 6 MS. WEYLAND: It's not great, but no. Then 7 as for mitigation, yes, that is for the long-term 8 strategy that does need to be discussed with the new leadership of Nevada Health Authority, with our 9 actuaries, with their actuaries and with the Governor's 10 11 office. I was waiting for Mr. Wells. Absolutely. MEMBER WELLS: This is Jim Wells, for the 12 13 record. What were the actuarial established reserves for the FY 25 for the IDNR, catastrophic? Right now you're 14 showing them at 33.5, 30.8, and a little over nine. 15 16 that what the actuaries gave you or is that after 17 you've --18 MS. WEYLAND: No, that's after several work 19 programs. I would need to get that those recommended 20 numbers to you. I don't have them right at my 21 fingertips, but I should have them to you before the end 22 of the day. MEMBER WELLS: Was some of that included in 23 24 the legislatively approved budget to the re-establish the

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reserves?

1 MS. WEYLAND: Yes, sir, it was. Michelle 2 Weyland, for the record. MEMBER WELLS: That's what I thought. 3 Thank 4 you. 5 CHAIR GRIMMER: Thank you. Any further 6 discussion? Okay. Seeing none, is there a motion to 7 approve Item 6.2.1: Quarter 4 budget report? MEMBER BARNES: Jim Barnes, for the record. 8 9 So moved. 10 CHAIR GRIMMER: Okay. Do we have a second? Janell Woodward. I second. 11 MEMBER WOODWARD: 12 CHAIR GRIMMER: Okay. Seeing no further discussion, I'll call for a vote. All of those in favor, 13 14 signify by saying aye. 15 THE BOARD: Aye. 16 CHAIR GRIMMER: All of those opposed? Motion passes. We'll close Agenda Item Number 6 and go the 17 18 Agenda Item Number 7: Executive Officer Report, Nik 19 Proper, Interim Executive Officer. This is information and discussion. 20 21 Nik Proper, for the record. EO PROPER: be providing a brief update on two transitions that PEBP 22 is going through. Today is July 31st, so in 31 days, the 23 Health Authority, so it went into effect on July 1st. 24 25 And PEBP staff has been work working very closely with CAPITOL REPORTERS (775) 882-5322

leadership, and there's been some internal changes with PEBP such as moving HR services from DHRM to Nevada Authority HR, creating new email domains and new division numbers, town hall meetings for PEBP staff and for all Division staff for late June and July with Director Weeks explaining the intent and goals of the program.

And last week, I attended a two-day Nevada
Health Authority leadership summit with actual Board
members Ms. Duncan and Ms. Rich. It was actually a great
opportunity for everybody to get to know people that I
would normally never work with in Medicaid, so I thought
it was just a great opportunity to enhance the mission
and just see where we're going next. So I want to give a
big shout-out to Director Weeks and everybody at the
Health Authority for a successful rollout of the first 31
days.

The second transition that we're working with is with OPM and the ERP system relating to interface files. October 1st is the HRM go-live for PEBP's payroll concerns, and so current a file's been created. We're in a testing environment, and no issues as of yet. So again, this is for October go-live and just in the testing phase, but everything is looking good where we're at. I'm available for any questions on these topics or next agenda, whatever the Board prefers.

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CHAIR GRIMMER: Thank you for that. Are there any questions or discussion?

MEMBER WELLS: A question. This is Jim
Wells, for the record. A couple of people mentioned at
the beginning of the meeting Carson Tahoe. Where are we
at this point? I mean, have they pulled out really
telling people they don't have coverage? Where are we?

EO PROPER: Nik Proper, for the record. That was news to me. I've talked to other people and I'm in communication with Director Weeks as we speak, and that was news to her, so we are reaching out to Carson Tahoe for verification if they have cancelled before the end of the year and if they are telling people that. Because if so, then we're a completely blind sighted. That was really not acceptable if that is the case. The next few weeks with Nevada Health Authority leadership and Carson Tahoe to work on remediating this issue, but I can't give you any specifics, obviously, but we're definitely in talks, so thank you for asking that.

MEMBER WELLS: As thanks.

CHAIR GRIMMER: Any further discussion?

Seeing none, we'll close Agenda Item Number 7 and go to

Agenda Item Number 8: Discussion and possible action on

recommended plan, design and master plan document changes

for plan year 2026. Leslie Bittleston, Quality Control

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1 Officer.

QA OFFICER BITTLESTON: Thank you. Leslie Bittleston, Quality Control Officer. You will hear an update from Brandee a little later in the meeting about the legislative updates. So this document will address some of those legislative updates. We are not prepared yet to present everything, so I will be coming at a later present meeting with more plan updates. So this today will go over just some of the plan updates.

Number one on page one, this was requested by UMR staff: Behavioral interventions. The language that you see crossed out is the old language, and the new language is in red for behavioral interventions.

Basically, the old language removed or the new language removed visit limits and clarified what behavioral interventions are for individuals with obesity and risk factors for cardiovascular disease. So the updated language is in red. That change has already been completed and effective July 1st, so it is in the master plan documents as presented on the web site.

Number two, going on to page two: Eating disorders. This is a component of the behavioral interventions requested by UMR staff. We wanted to ensure that an eating disorder was included in the mental health disorders that are covered under the plan, so we CAPITOL REPORTERS (775) 882-5322

1 added just a couple of small words. The words in red are new language. The words in black are existing language. 2 So we just added an eating disorder and licensed 3 dietitian for the medical professional that treats eating 4 disorders. As with the first behavioral interventions, 5 6 this change has already been completed in master plan 7 documents. Going down to middle of page two, the 8 9 following change will be effective January 1st of 2026. This will be part of the update you will hear from 10 Brandee in a little while. Genetic counseling. 11 This is from SB 189 passed, 2025. Genetic counseling provides 12 guidance and information relating to genetic disorders. 13 It must be provided by a licensed healthcare provider who 14 specializes in that field. So that will be an 15 16 enhancement that will be effective January 1st, 2026. Moving to the bottom of page two, this is a 17 18 mandatory IRS change. This raises the CDHP deductible 19 and -- excuse me -- out-of-pocket maximums. That is a 20 typo. We are not changing out-of-pocket maximums. 21 are only changing deductibles for in-network. And as you can see, it is being raised to \$1,700. It's a \$50 22 increase for individuals, being raised to \$3,400, which 23 is a hundred-dollar increase for family members. 24 That change will be effective July 1st of 2026. 25 CAPITOL REPORTERS (775) 882-5322

The HSA, going over to the top of page three, the HSA contribution limit. This is also a mandatory IRS requirement. It is increasing to \$4,400 for an individual, \$100 increase and going up to \$8,750 for a family, which is a \$200 increase. This change will be effective July 1st, 2026.

Moving on to the middle of page two, we have some enhancements that we are presenting to the Board for approval for July 1st, 2026. The first one is speech therapy. Speech therapy, we are removing -- oh, looks like we have a typo. We are raising the age from 19 to 26, and we are including stuttering and stammering in the treatments. We have estimated that the increase to the plan will be no more than \$50,000 a year for this change or enhancement, I should say.

Autism Spectrum Disorder, this next one is as a result of SB 257 from 2025. This revises the definition of Autism Spectrum Disorder in our NRS and also expands the treatment of Autism Spectrum Disorder. Currently, in NRS, these treatments are available up to age 22. There is no change to that, but this red language is new language that will go into the MPD's effective July 1st of 2026. Okay. Going on to the next one, or did I miss one?

OE PROPER: Nik Proper, for the record. CAPITOL REPORTERS (775) 882-5322

QA OFFICER BITTESTON: Oh, I missed the wigs. 1 I'm so sorry. I'm like I know I missed 2 Excuse me. Sheesh. My apologies. 3 something. Going back to number two: Wigs. Currently, 5 we cover wigs for those who have been diagnosed with 6 cancer and are undergoing chemotherapy. A couple of years back, it was presented to the Board that alopecia 7 8 is something that should be included in wigs, so we did an analysis on how much it would cost the plan to include 9 wigs for those that have been diagnosed with alopecia and 10 11 determined that it would be less than \$5,000 roughly per 12 year to include alopecia as a diagnosis for wigs. So the new language will read same as above. The red is new 13 14 language. The black is existing language. So patients undergoing chemotherapy or have been diagnosed with 15 16 alopecia may be eligible for one wig, any type, synthetic or not, per plan year up to \$350. That change will be in 17 18 effect if approved July 1st of 2026. Thank you for 19 pointing out my --20 Okay. Going onto page number four: 21 Behavioral health visits. This is in response to the UMR third-quarter audit observation, which you will hear from 22 Joni Amato in just a few minutes. 23 24 So behavioral therapy, the way that the MPD

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And

describes behavioral therapy is by visit currently.

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it has been brought to PEBP's attention that sometimes, a member may have more than one therapy session in the same day with the same provider but different types. For example, a member may have an individual session, and then 30 minutes later may have a group session that is at the same location on the same day with the same provider. So we wanted to clarify within the MPD's that this is not per day. It is per session and per session type. So if the individual does have an or if the member has an individual therapy session on day ex, they are required to pay a co-pay for that. And if they have a group therapy session on that same day, that is also a \$30 So this is just a clarification based on the co-pay. previous or the UMR third- quarter audit, which you will hear about in the just a minute.

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We are not going backwards with this. We are going to make this change effective July 1 of 2026. This is to allow UMR to update their system and all of the edits within their system to ensure that these payments and co-pays are being collected as intended.

Going onto the next one: Provider

qualification for obesity care management. As you can

see, there is some crossed-out language and some new

language in red. In the past, there were or currently,

there is outdated boards and references to certification

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1	programs that are no longer appropriate, so we updated
2	the language to allow UMR to bring in providers for this
3	program that may include physicians, nurses or anybody
4	with a specific type of training. And it's over and
5	above current training but specializing in obesity
6	management including diagnosis, treatment and the
7	management. So it allows UMR to kind of expand their
8	provider pool for this program.
9	And that is all for today's presentation. As
10	I said, I will have more at future board meetings. The
11	recommendation is to approve as presented and allow staff
12	technical adjustments as necessary when plans when
13	documents are updated.
14	CHAIR GRIMMER: Thank you. Are there any
15	questions from any of the Board members? Seeing none, is
16	there a motion to approve and allow staff to make
17	additional adjustments?
18	MEMBER RICH: This is Laura Rich. So moved.
19	CHAIR GRIMMER: Do we have a second?
20	MEMBER BARNES: Jim Barnes, second.
21	CHAIR GRIMMER: All of those in favor,
22	signify by saying aye.
23	THE BOARD: Aye.
24	CHAIR GRIMMER: All opposed? Motion passes.
25	We will move on to Agenda Item Number 9: CAPITOL REPORTERS (775) 882-5322

1 Discussion and acceptance of Claim Technologies Incorporated audit findings for State of Nevada Public 2 Employees' Benefits Program plans administered by UMR for 3 the period of October 1, 2024 through December 31st, 4 Joni Amato. And this is for possible action. 5 6 MS. AMATO: Good morning. For the record, 7 Joni: J-O-N-I. Amato: A-M-A-T-O. The scope of the 8 third quarter of 2025 UMR audit included all claims processed during the period of January 1, 2025, through 9 March 31, 2025, and it included all medical and dental 10 11 claims paid during that period. During that period, there was approximately 12 \$71.8 million dollars paid and it included approximately 13 238,000 claims. The audit included the quarterly 14 performance guarantee validation, 100 percent electronic 15 16 screening with the 50 targeted samples, a statistically valid stratified random sample of 200 claims. 17 18 In our auditor's opinion, UMR's performance 19 and overall accuracy maintained its level at 99 percent. Financial accuracy and claim turnaround time within 14 20 21 days and 30 days all decreased just slightly this quarter when compared to the prior quarter results. 22 performance guarantees for the measures of financial 23 24 accuracy, overall accuracy and claim turnaround time within 14 days were all met. The metric for claim 25 CAPITOL REPORTERS (775) 882-5322

1 turnaround time within 30 days was not met, and a penalty is due for the third quarter in the amount of \$13,963.67. 2 CTI also reviewed the quarterly UMR 3 self-reported performance guarantee results for all of 4 5 the 27 quarterly guarantees, and they found that all of 6 those were met. The random sample audit identified two 7 8 financial errors due to incorrect discount application and one claim that was paid in error that was paid 9 10 outside the timely filing period for the plan. Based on 11 the targeted screening sample, we recommend review of the 12 results to focus on potential recovery and process improvements in the categories identified with errors, 13 for example duplicate payments, incorrect provider 14 discounts and some plan exclusions. I'm happy to take 15 16 any questions you all might have. CHAIR GRIMMER: Thank you for that. 17 18 is there any questions? Are there any questions? 19 Seeing none, is there a motion to approve Agenda Item Number 9? 20 21 MEMBER RICH: Laura Rich, for the record. Ι move to approve Agenda Item Number 9. 22 MEMBER BARNES: Jim Barnes, for the record. 23 I second that motion. 24 Any further discussion? 25 CHAIR GRIMMER: CAPITOL REPORTERS (775) 882-5322

Seeing none, all of those in favor, signify by saying aye.

THE BOARD: Aye.

CHAIR GRIMMER: All opposed? Okay. Motion passes. We will go on to Agenda Item Number 10:
Discussion and possible action of Pharmacy Benefit
Manager Market Check. Richard Ward from Segal.

MR. WARD: Hi. Good morning. I'm sorry that I'm not able to attend in person. Thank you for the opportunity to participate virtually. I look forward to joining future meetings in person.

Looking at so this reviews the current contract pricing in the Express Scripts' contract, the pricing guarantees with what's available in the market to measure how competitive the pricing is and then solicit a proposal from Express Scripts to move the PEBP contract pricing closer to or equal to what the market has the best that the market has to offer.

Our analysis in the proposal is for plan year 26, but if it's approved soon, if new terms are approved soon by PEBP and the Board, then Express Scripts will be able to apply this improved pricing retroactive July '21.

Normally, we're having this discussion in March, at the March 4th or the May 4th meeting, but right now in the industry, the emergence of biosimilars is changing the CAPITOL REPORTERS (775) 882-5322

rebate landscape and really complicating things. So there are a number of drugs like Humera that are widely used or have been widely used that are heavily rebatable that now have or will soon have biosimilar alternatives which are not generally rebatable, so the average rebate per script is changing within the industry and accommodating that within a competitive contract structure with appropriate pricing guarantees is more complicated now than it has been in prior years. So this process took longer this year than it has in prior years, and we appreciate the collaboration with Express Scripts this year on this year's review.

So Market Check is, as I said, we compared current pricing with what the market has to offer and how we determined what the market has to offer is that we select other peer entities which are comparable by demographics, geography, the program composition and benefit levels. And in this peer group, it's mostly other western states and includes contracts that are with a range of PBM's, so we're really getting a good variety of peer experiences in the industry.

We take a focus on net costs. And I'm going to direct us to page 244 of the packet which is page two of our report where we summarize the net drug spent netted discounts and then admin fees and consider rebates CAPITOL REPORTERS (775) 882-5322

to get to the total net cost. And that's really what our focus is. It would be okay to have less-aggressive discounts or less-favorable discounts in exchange for better rebate terms or vice-versa, so we're taking a full cost here. And while rebates are a significant component of the value of the net pricing guarantees, we're not chasing rebates for the sake of maximizing rebates.

That's notable here because in the top line of this table, the current contract terms are already more favorable from a claims discount perspective than the benchmark average: \$128 million versus \$134 million. So the current pricing guarantees or discounts are already more competitive or more aggressive than we generally see in the market.

And then skipping down three rows to rebates, at just below \$43 million that that first column compared to almost \$51 million in rebates, that's where the current contract is less competitive. And so we worked with -- we solicited a proposal from ESI to improve contract pricing terms. And as a result, we have an improved schedule of pricing guarantees for both discounts and for rebates that moves about halfway between the difference that we see between the bench market average and the current contract terms.

So just looking at the bottom row here, the CAPITOL REPORTERS (775) 882-5322

- 1 bottom rows, the current pricing is about 4.7 percent
- 2 below a competitive benchmark or about \$3.1 million and
- 3 the proposal from Express Scripts is about a 2.4 percent
- 4 improvement or about a \$1 and a half-million-dollar
- 5 improvement.
- And we in our opinion, this is a good, fair
- 7 offer given the changes in the market and the timing, and
- 8 it is our professional recommendation to accept this
- 9 proposal. And I'll pause there to see if there are any
- 10 questions or discussion.
- 11 CHAIR GRIMMER: Are there any questions from
- 12 the Board Members? Okay. Seeing none, does anyone wish
- 13 to make a motion or do you wish to table this to the next
- 14 meeting?
- 15 MEMBER RICH: This is Laura Rich. I think
- 16 that we should make a motion or I want to make a motion
- 17 to approve the new favorable contract pricing as advised
- 18 by Segal.
- 19 CHAIR GRIMMER: Thank you. Do we have a
- 20 second?
- 21 MEMBER BARNES: Jim Barnes. I second that.
- 22 CHAIR GRIMMER: Okay. Any further
- 23 discussion?
- 24 MEMBER WELLS: Yes. This is Jim Wells.
- 25 Richard, I think you said something about if we approve CAPITOL REPORTERS (775) 882-5322

1 this timely, it will be retroactive. And I thought you said to July of 2021. Is that what you said? 2 I apologize if I misspoke. What I 3 MR. WARD: meant to say and what I should have said if I didn't say 4 5 it is July 1st, 2025, so before the full 12-month period 6 of plan year 26. MEMBER WELLS: Okay. That makes more sense. 7 8 And it still looks to me as if we are on that table on the second page, the market we're still below -- we're 9 10 still above what our peers are paying in our region. 11 MR. WARD: That is correct, the peer average. 12 But there is a range of terms associated with that And so while we're not showing a range here, 13 average. the total value of the current contract terms is fairly 14 close to the range of net value that we see within the 15 16 benchmark group. And it can be challenging to negotiate a renewal when there's not -- when it's not an open bid 17 18 process that you would have with an RMP. So it's not as 19 competitive an environment, I guess. 20 MEMBER WELLS: And so looking at the table on 21 page three, you kind of give that range. So I'm taking it that's kind of where that range came from that's 22 giving your average in the table on page two? 23 24 MR. WARD: Correct. And that's looking at it on a line-item basis, so some of the peers or one line 25 CAPITOL REPORTERS (775) 882-5322

1 item -- a given peer for a given line item might be at the low end, but they may be at the high end for another 2 line item, and then we take the total value for that. 3 It's all about moving MEMBER WELLS: Yeah. I will tell you my only concern with this if 5 you look at the table on page three is the reduction in 6 discounts for the brand. Brands are where all of the 7 8 expenses are. I mean generic do go up but not nearly as We're getting some better discounts on the generic 9 fast. stuff, but I think a little bit of concern about the 10 11 production of brand discounts. That's just my personal 12 opinion. Thank you for that. Any CHAIR GRIMMER: 13 further discussion? We'll take a vote. All of those in 14 15 favor, signify by saying aye. 16 THE BOARD: Aye. CHAIR GRIMMER: All of those opposed? 17 Motion carries. 18 Okay. We'll close this item and move on to 19 20 Agenda Item Number 11: For presentation and possible 21 action on the status and approval of new PEBP contracts, contract amendments and solicitation. Michelle Weyland. 22 CFO WEYLAND: Michelle Weyland, for the 23 Section one lists the current contracts as of 24 record. today which includes the newly-executed contracts for 25 CAPITOL REPORTERS (775) 882-5322

Extend Health, Willis, Towers, Watson and also Health Plan of Nevada. No action is necessary. No new contracts to discuss at this time. Contract amendments, as discussed, Express Scripts, we would like to move forward with the amendment to include the plan year 26 Market Check letter, incorporate updated pricing for the Hinge health program and also add additional authority for plan year '26 as the increased costs. We are running out of authority in the contract.

We would also like to extend and diversify dental, our dental network for one year to give us time to work through some of our other RFP's and other contract negotiation items. And then we need to revise the EideBailly, the state outside auditor's contract as the State financial audit is so far behind, they are just now curing up the SFY '24 audit. So the funds that were approved for plan year or fiscal year 25 need to be moved forward to '26 to expend for the State fiscal year 24 audit.

Staff recommends approval of these contract amendments as stated above. Current status of the solicitations with the eligibility enrollment has been awarded to the winning vendor. Negotiations are ongoing. We are working with leadership at Nevada Health Authority to move forward with that. And the rest of the RFP's are CAPITOL REPORTERS (775) 882-5322

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    currently pending based on the need to get guidance from
    our new leadership. Any questions?
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                MEMBER DUNCAN: Keiko Duncan, for the record.
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                As a new board member, maybe I missed some
 4
    Excuse me.
 5
    conversations, but why is the fiscal year 24 audit late?
 6
                MS. WEYLAND: You will need to speak to the
    controller's office and EideBailly about that.
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                MEMBER WELLS:
                               So this is Jim Wells, for the
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             The controller's office has been behind for I
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    record.
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    think this is the third consecutive year, and they
11
    continue to fall further and further behind in the
    schedule for the State's master audit. And so because
12
    the State's master audit has not been done, there's no
13
    reason to pull in individual audit from the individual
14
15
    requirements.
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                MEMBER DUNCAN: Makes sense.
                MEMBER WELLS:
                                They keep telling me -- well,
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    they told me before I left that the intent was to be on a
19
    normal cycle not this fiscal year but next.
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                              Thank you, Mr. Wells.
                MS. WEYLAND:
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                MEMBER DUNCAN: Yes, thank you.
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                CHAIR GRIMMER: Any further discussion?
    we need to take a motion to --
23
24
                MS. WEYLAND: Well, there was one
    recommendation, so yes.
25
                 CAPITOL REPORTERS (775) 882-5322
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CHAIR GRIMMER: All right. Do we have a 1 2 motion to approve this item? MEMBER WELLS: This is Jim Wells. I'll make 3 a motion the approve the contract and amendments that 4 5 were outlined in Agenda Item Number 11. 6 CHAIR GRIMMER: Okay. Do we have a second? 7 MEMBER BARNES: Jim Barnes. I second the 8 motion. 9 CHAIR GRIMMER: Thank you. Is there any 10 further discussion? Okay. Seeing none, all of those in 11 favor, signify by saying aye. 12 THE BOARD: Aye. CHAIR GRIMMER: All of those opposed? 13 Motion passes. We will close Agenda Item Number 11 and 14 go on to Agenda Item Number 12. And I have been asked to 15 16 turn this over to the Deputy Attorney General. DAG KUNNEL: It is my understanding that this 17 18 agenda item is noticed for an election, election to the 19 Chair position of this Board. Is that correct, Madame Chair? 20 21 CHAIR GRIMMER: That is correct. 22 DAG KUNNEL: Perfect. So pursuant to the rules of order and NAC's, the procedure is to identify a 23 presiding officer which can be you or your designee and 24 then open the floor for nominations for the position. 25 CAPITOL REPORTERS (775) 882-5322

1 Just to highlight, only the voting members can vote on It would be all Board members from PEBP. 2 After the nomination process, Madame Chair, 3 the Chair for this election process would close the 4 5 nominations. Depending on upon the number of nominations, it would either be an uncontested or a 6 contested election. If it is an uncontested election, 7 8 Madame Chair of the Board election process can proceed to taking a vote on the election. If it is a contested one, 9 10 the procedure involves allowing all nominees to make 11 their case or make a statement to the Board prior to proceeding to the Board, and the nomination does not have 12 13 to be seconded. And at the end of the voting process, Madame 14 Chair and the Chair of the election will then declare the 15 16 winner or the elected who will become the Chair moving forward for this Board. 17 18 CHAIR GRIMMER: Okay. Thank you. 19 DAG KUNNEL: Thank you. I will act as the Chair for 20 CHAIR GRIMMER: 21 the election. I would like to make a motion to elect Jim 22 Wells as a Public Employees Benefit Program Chair. Are 23 there any other? 24 MEMBER WOODWARD: I'd like to make a motion for Joy Grimmer. I'd like to nominate. 25 CAPITOL REPORTERS (775) 882-5322

- CHAIR GRIMMER: Any other nominations? 1 Discuss? Okay, Board members. We can discuss. 2 let us know if we cannot discuss an item. 3 DAG KUNNEL: Madame Chair, if I may interrupt This is Radhika Kunnel. So if we have two 5 6 nominations, as I see, so the next step would be to allow 7 them to make their case, each of them to make their case. 8 Would you like to close the nomination process first? First, would you like to close the nomination process? 9 And after that, I'll give them an opportunity to make 10 11 their case on the election. 12 CHAIR GRIMMER: Do we want to close the nomination process? Is there a motion to close the 13 14 nomination process? MEMBER RICH: I'll move to close the 15 16 nomination process. Laura Rich.
- 17 CHAIR GRIMMER: Okay. Do we have a second?
- 18 MEMBER HARPER: Blaine Harper, for the
- 19 record. I second.
- 20 CHAIR GRIMMER: Thank you. Okay. All of
- 21 those in favor of closing the nominations, signify by
- 22 saying aye.
- THE BOARD: Aye.
- 24 CHAIR GRIMMER: All of those opposed? Motion
- carries. Okay. Joy Grimmer, for the record. I will go CAPITOL REPORTERS (775) 882-5322

- 1 first. I would like to say thank you for my nomination,
- 2 but respectfully decline and put my vote in favor of
- 3 Mr. Wells.
- 4 MEMBER WELLS: I was going to do the same
- 5 thing. No. I appreciate the nomination from the Chair
- 6 and would be willing to accept it if that's the will of
- 7 the Board.
- 8 CHAIR GRIMMER: Okay. Thank you. Do we have
- 9 a motion to approve Mr. Wells as the Board Chair for
- 10 PEBP?
- 11 MEMBER RICH: I'll make a motion to approve
- 12 Jim Wells as the Board Chair. Laura Rich.
- 13 CHAIR GRIMMER: Do I have a second?
- 15 CHAIR GRIMMER: Okay. Any further
- 16 discussion? Seeing none, all of those in favor, signify
- 17 by saying aye.
- THE BOARD: Aye.
- 19 CHAIR GRIMMER: All of those opposed? Okay.
- 20 Motion passes. We will close Agenda Item Number 12 and
- 21 move on to Agenda Item Number 13: Public comment.
- 22 Public comment will be taken during this agenda item.
- 23 Comments are limited to three minutes.
- 24 Do we have anyone for public comment here in
- 25 Carson City? Okay. Seeing none, do we have anyone CAPITOL REPORTERS (775) 882-5322

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    online?
                             Madame Chair, I'll get them
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                PEBP STAFF:
3
    right now.
                CHAIR GRIMMER:
                                 Thank you.
                PEBP STAFF:
                             To join the Zoom meeting as an
 5
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    attendant is for making comment only. If you do not wish
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    to make a public comment, please leave the Zoom meeting
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    now so you're not accidentally called upon. Please feel
    free to watch the YouTube live stream on the YouTube
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                For those who have joined for public comment,
    your name and last four digits of your phone will be
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    announced. You'll be advised you've been unmuted.
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    Please slowly state and spell your name for the record if
16
    you wish to make comment.
                Caller with the with last four digits 4108,
17
18
    please press star six to unmute. Please slowly state and
19
    spell your name if you wish to make public comment.
20
    one more time. Caller with the last four digits 4108.
21
    Please press star six if you wish to make public comment.
22
                Madame Chair, that is all we have for public
23
    comment.
24
                CHAIR GRIMMER:
                                 Okay. Seeing no further
    public comment, Joy Grimmer, for the record.
                                                   I will
25
                 CAPITOL REPORTERS (775) 882-5322
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1
    close public comment and we will adjourn. Thank you for
 2
    everyone's time today.
 3
                  (The meeting concluded at 11:51 a.m.)
                                 -000-
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                   CAPITOL REPORTERS (775) 882-5322
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1	STATE OF NEVADA,)
2	WASHOE COUNTY.)
3	
4	I, NICOLE J. HANSEN, Official Court Reporter for the
5	State of Nevada, Public Employees' Benefits Program Board
6	Meeting, do hereby certify:
7	
8	That on the 31st day of July, 2025, I was
9	remotely present at said meeting for the purpose of
10	reporting in verbatim stenotype notes the within-entitled
	<pre>public meeting;</pre>
11	
12	That the foregoing transcript, consisting of pages 1
13	through 101, inclusive, includes a full, true and correct
14	transcription of my stenotype notes of said public
15	meeting.
16	
17	Dated at Reno, Nevada, this 1st day of
18	August, 2025.
19	
20	
21	NICOLE J. HANSEN, NV CCR #446
22	RPR, CRR, RMR
23	
24	
25	CAPITOL REPORTERS (775) 882-5322

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