

In The Matter Of:
BENEFITS PROGRAM BOARD
TELEPHONIC OPEN MEETING

January 19, 2017

Capitol Reporters
208 N. Curry Street

Carson City, Nevada 89703

Original File 1-19-17.txt

Min-U-Script® with Word Index

1 PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD

2 TRANSCRIPT OF PROCEEDINGS

3 TELEPHONIC OPEN MEETING

4 MONDAY, JANUARY 19, 2017

5 CARSON CITY AND LAS VEGAS, NEVADA

6
7
8 The Board: PATRICK CATES, Chairman
9 DON BAILEY, Co-Chair
10 CHRIS COCHRAN - Member
11 ROSALIE GARCIA - Member
12 CHRISTINE ZACK, Member
13 ANA ANDREWS - Member
14 JIM WELLS - Member
15 TOM VERDUCCI - Member
16 LEAH LAMBORN - Member

17
18 For the Board: DENNIS BELCOURT
19 Deputy Attorney General

20
21 For Staff: DAMON HAYCOCK
22 Executive Officer
23 LAURA RICH
24 Chief Operating Officer
CELESTENA GLOVER
Chief Financial Officer
KARI PEDROZA
Executive Assistant

25
26 Reporter by: CAPITOL REPORTERS
27 Certified Shorthand Reporters
28 BY: KATHY JACKSON
29 Nevada CCR #402
30 123 W. Nye Lane, Suite 107
31 Carson City, Nevada 89703

32 (775) 882-5322
33 CAPITOL REPORTERS (775)882-5322

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

INDEX

AGENDA ITEM	PAGE
1. Open Meeting; Roll Call	5
2. Public Comment Public comment will be taken during this agenda item. No action may be taken on any matter raised under this item unless the matter is included on a future agenda as an item on which action may be taken. Persons making public comments to the Board will be taken under advisement but will not be answered during the meeting. Comments may be limited to three minutes per person at the discretion of the chairperson. Additional three minute comment periods may be allowed on individual agenda items at the discretion of the chairperson. These additional comment periods shall be limited to comments relevant to the agenda item under consideration by the Board. Persons making public comment need to state and spell their name for the record at the beginning of their testimony.	6
3. Consent Agenda (Patrick Cates, Board Chair) Consent items will be considered together and acted on in one motion unless an item is removed to be considered separately by the Board.	14
3.1 Approval of the Action Minutes from the November 17, 2016 PEBP Board Meeting.	
3.2 Acceptance of the PEBP Chief Financial Officer quarterly reports for the period ending September 30, 2016.	
3.2.1 Budget Report	
3.2.2 Utilization Report	
3.3 Acceptance of the annual PEBP Appeals and Complaints Summary for submission to the Division of Insurance	
3.4 Acceptance of the Casey, Neilon & Associates Audited Financial Statements of PEBP for Fiscal Year 2016 CAPITOL REPORTERS (775)882-5322	

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

INDEX

AGENDA ITEM	PAGE
4. Overview of PEBP's portion of the Governor's Recommended Budget (Celestena Glover, Chief Financial Officer)(Information/Discussion)	21
5. Presentation on self-funded claims trend experience and projections of the composite rate trend for Plan Year 2018 (July 1, 2017 - June 30, 2018). Stephanie Messier, Aon Hewitt)	27
6. Discussion and possible action to ratify the evaluation committee's decision to award contracts for Health Maintenance Organization administration services to Hometown Health Plan and Health Plan of Nevada effective July 1, 2017 - Request for Proposal 3265 (Damon Haycock, Executive Officer)	42
7. Discussion and possible action continued from the November 17, 2016 meeting regarding proposed plan design changes for Plan Year 2018, including but not limited to the following. (Damon Haycock, Executive Officer)(All Items for Possible Action)	62
7.1 Possible reductions to life insurance benefits (affects CDHP, HMO and Medicare Exchange participants).	98
7.2 Possible decreases to CDHP HSA/HRA employer contributions.	137
7.3 Possible implementation of a near-site Clinic and update on feasibility study.	76
7.4 Opportunity to revisit changes approved at the November meeting.	207
8. Discussion and possible action regarding the 2017 Legislative process and potential Board position recommendations and direction to staff about bills that may impact PEBP. (Damon Haycock, Executive Officer)	179
9. Executive Officer Report (Damon Haycock, Executive Officer)(Information/Discussion)	207

CAPITOL REPORTERS (775)882-5322

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

INDEX

AGENDA ITEM	PAGE
10. Discussion and possible action regarding Towers Watson's OneExchange's Service Improvement Plan. (Chris Garcia, Towers Watson's OneExchange)	225
11. Public Comment Public Comment will be taken during this agenda item. Comments may be limited to three minutes per person at the discretion of the chairperson. Persons making public comment need to state and spell their name for the record at the beginning of their testimony.	234
12. Adjournment	238

1 THURSDAY, JANUARY 19, 2017, CARSON CITY, NEVADA

2 -oOo-

3 CHAIRMAN CATES: Okay. Let's call the meeting to
4 order. This is the meeting of the Public Employees' Benefit
5 Program, January 19th, 2017.

6 Let's go ahead and do role call.

7 MS. PEDROZA: Ana Andrews.

8 MEMBER ANDREWS: Here.

9 MS. PEDROZA: Chris Cochran?

10 MEMBER COCHRAN: Here.

11 MS. PEDROZA: Don Bailey?

12 MEMBER BAILEY: Here.

13 MS. PEDROZA: Rosalie Garcia?

14 MEMBER GARCIA: Here.

15 MS. PEDROZA: Leah Lamborn?

16 MEMBER LAMBORN: Here.

17 MS. PEDROZA: Tom Verducci?

18 MEMBER VERDUCCI: Here.

19 MS. PEDROZA: Jim Wells?

20 MEMBER WELLS: Here.

21 MS. PEDROZA: Christine Zack?

22 MS. ZACK: Here.

23 MS. PEDROZA: And Chair Cates?

24 CHAIRMAN CATES: Here.

CAPITOL REPORTERS (775)882-5322

1 MS. PEDROZA: We have a quorum.

2 CHAIRMAN CATES: Thank you.

3 Next agenda item is public comment. Before we
4 start that, I just want to talk about public comment a little
5 bit. I will enforce the three-minute rule. This agenda item
6 for public comment is for anything that is not otherwise
7 agendized as an action item. When we get to the action
8 items, we will take public comment.

9 At the last meeting, I took comment at the
10 beginning of the agenda item. I think I would like to change
11 that. This meeting, go ahead over the item, have a
12 discussion, take public comment and then take motions. I
13 think that will give people an opportunity to hear some
14 perspective of the Board before they provide public comment.
15 So I'm hoping that will be acceptable to the public.

16 So let's go ahead and start with public comment.
17 Any public comment here in Carson?

18 MS. LOCKARD: Good morning, Mr. Chairman, and
19 members of the Board. I am Marlene Lockard, L-o-c-k-a-r-d,
20 and I'm representing the Retired Public Employees of Nevada.

21 I have a couple of items and I'll wait for the
22 appropriate agenda item for some comments. I did want to put
23 on the record that RPEN is very concerned with the
24 introduction that we see of SB80, and I did not see that
CAPITOL REPORTERS (775)882-5322

1 specifically on the agenda but hope that there is more time
2 to talk about that proposed legislation.

3 And with respect to that, we also noted that in
4 the proposed budget that was released by the Governor on
5 Tuesday night that the Board required continuing education
6 and travel was eliminated and at this point, we can only
7 assume that is in anticipation of SB80 being approved by the
8 legislature.

9 We think it's very important for all of the Board
10 members to have continuing education and to stay current on
11 these very difficult and complicated insurance issues that
12 you deal with everyday. So we're concerned about budget item
13 in SB80, and I think my other comments can wait to the
14 appropriate agenda.

15 CHAIRMAN CATES: Thank you.

16 MR. ERVIN: Good morning. My name is Kent Ervin,
17 K-e-n-t E-r-v-i-n. I'm representing Nevada Faculty Alliance
18 today, a statewide organization of NSHE proxy. My comments
19 are for the record. I'll defer my comments on the action
20 items.

21 I want to give one overview. When you're
22 considering plan design changes in general, please consider
23 our most vulnerable employees, who are those with lower
24 incomes and those who have chronic conditions and max out
CAPITOL REPORTERS (775)882-5322

1 their out of pockets right away every year. Part of PEBP's
2 mission statement says your goal is to protect members from
3 medical related catastrophic financial loss, end quote.

4 Well, at UNR and I assume it's similar around the
5 state, about 15 percent of our full time employees have
6 salaries below the threshold for Medicaid for a family of
7 four. That's \$33,000. For those employees, an out of pocket
8 of \$7,800 is a catastrophic financial loss, and I don't see
9 how you can get around that.

10 So if a major goal of the program is to not have
11 to protect our employees from medical financial catastrophes,
12 you really need to think about those people when you're
13 setting deductibles and the out of pocket maximums.

14 Then I will skip to Agenda Item Four which I
15 don't think is an action item, the budget report. I had -- I
16 found it kind of confusing to go through it so I was hoping
17 to get a nice explanation. The Governor's State of Address
18 indicated that funds are being provided to maintain health
19 benefits, again inflationary costs, so it's hard to
20 understand why the November cuts that were approved by the
21 Board relative to current benefit levels are part of that
22 budget.

23 And so -- and just what is the projected
24 employee -- employer contribution of subsidy per employee.

CAPITOL REPORTERS (775)882-5322

1 It's unclear from that report and the others if new funding
2 is covering the inflation cost, more money coming into the
3 program, why are benefits necessary given that excess
4 reserves are still being generated, so we need explanation on
5 that.

6 Thank you for all of the hard work you do on
7 behalf of state employees, including Nevada Faculty. Thank
8 you very much.

9 CHAIRMAN CATES: Thank you.

10 Any other public comment in Carson City?

11 There's two seats. You both can sit down.

12 MR. BRENNAN: Thank you, Mr. Chairman, and
13 members of the Board. My name is Roger Brennan. I'm the
14 vice president of the AFSCME retiree chapter here, and I come
15 to speak in opposition to one of the so-called enhancements
16 listed on the last page of this handout which reads, pardon
17 me, requiring Medicare retirees to pay for the health
18 reimbursement arrangement and life insurance administrative
19 costs.

20 One of the few things that you do for Medicare
21 retirees is pay for this. We don't get the full benefits
22 that other retirees get. We feel, many of us, that we've
23 been treated like forgotten stepchildren. We're just kind of
24 there, and you just kind of do this for us, but you don't

CAPITOL REPORTERS (775)882-5322

1 really do much of anything for us. We don't impact you in
2 any way. We're just there.

3 And Senate Bill 513 of the last legislative
4 session appropriates to you in this year of the biennium
5 every month \$451.15 for premium assistance and for insurance
6 for retirees, and the same bill limits what you pay back to
7 us for our supplemental coverage to \$240. If you have
8 20 years of service, the average is probably closer to 200 to
9 \$210. I'm guessing. I don't know for sure. Now, there's a
10 big difference between what you're given allegedly for us,
11 that's what the bill says, and what you give back to us.

12 And, you know, we have to deal with Towers
13 Watson, who is an out of state insurance broker over the
14 phone. A lot of times it doesn't work well. A lot of our
15 members are very very old and they don't understand insurance
16 anyway. They have been public employees for their careers,
17 and insurance has been provided for them. They have never
18 had to shop for it. And a lot of the old people,
19 particularly single ones don't understand it and have trouble
20 communicating, and you don't give us any service in that
21 area, even though I think you should.

22 So what I'm here to say is we don't think it's
23 fair that you make us pay whatever those costs are. I don't
24 think they are much. I think the original contract with, I

CAPITOL REPORTERS (775)882-5322

1 think it was Extend Health, I can't remember the name of the
2 group, you paid them \$3.50 a month to handle the paperwork
3 and issue the checks, I believe that's what it was. Probably
4 could have got it for nothing at the time but that's okay
5 and then the life insurance, I don't know what it costs. But
6 in any case, we object to having to pay for these things.

7 And we have a representative who has had a health
8 situation of her own that has been before you before,
9 Priscilla Maloney, and we will be more active this time. We
10 will be before you more often, I believe, and we will also be
11 ready to speak and work at the big forum starting next month.
12 We've already begun that process. We've already contacted
13 some legislators, and we're going to continue to do so, but I
14 wish you would consider that issue and reconsider it because
15 we don't think it's equitable for you to take that money away
16 from Medicare retirees, many of which don't have much of
17 retirement anyway. Thank you.

18 CHAIRMAN CATES: Thank you, sir.

19 More public comment in Carson City?

20 MS. YASMER: Good morning, Mr. Chairman, and
21 members of the Board. My name is Kathleen Yasmer,
22 Y-a-s-m-e-r.

23 And I sent a letter a month ago into PEBP just
24 with it coming to my attention that the Medicare Part B
 CAPITOL REPORTERS (775)882-5322

1 subsidy or premium credit as it's called is still at \$104.90
2 and yet last year there was an increase from Medicare to
3 that, and there's another increase this year, and so that
4 premium credit has not kept up. It's still back at the
5 original rate it was when I started receiving Medicare Part
6 B.

7 And I just sent a letter. I don't know if a copy
8 of the letter was forwarded on to the Board or not, but it
9 just addresses this that I'm -- I don't think it's come to a
10 lot of people's attention because Medicare begins their new
11 year in January, but the state begins their new year in July.
12 So you don't see your paperwork side by side.

13 And so for me, I certainly did not notice it last
14 year, but this year I noticed it and it's a big -- you know,
15 it makes a difference. Every little bit counts. So if you
16 would like a copy of my letter, I would be glad to share it
17 with you. Otherwise, I would hope that the Board might
18 consider looking at that and seeing if we can't get that, I
19 think it's called a subsidy or premium credit up from the
20 104.90 to what we're now paying which is the 134 every month
21 to Medicare.

22 Thank you for your time.

23 CHAIRMAN CATES: Thank you. If you would like to
24 leave your letter with the recording secretary, I would
 CAPITOL REPORTERS (775)882-5322

1 encourage you to do so.

2 MS. YASMER: All right. Thank you.

3 CHAIRMAN CATES: Thank you.

4 Anymore public comment in Carson City?

5 Seeing none, is there any public comment in Las
6 Vegas?

7 MEMBER GARCIA: Yes.

8 MS. CAMPBELL: Hi. My name is Therese Campbell.
9 I'm a member of RPEN, and this is my first PEBP meeting. So
10 I'm just here to kind of gather information for my -- for my
11 own education and say that just given the fact that the
12 political climate may change a lot, we don't know yet, I'm
13 just -- I'm concerned because I don't want to see any
14 reduction of any of the benefits that people in the PERS
15 system receive.

16 So, like I said, I'm just here to represent RPEN,
17 along with two other members of RPEN that are here today, and
18 I thank you for your time and all your hard work. That's all
19 I have to say.

20 CHAIRMAN CATES: Thank you, and welcome to the
21 meeting.

22 MS. CAMPBELL: Thank you.

23 CHAIRMAN CATES: Is there more public comment in
24 Las Vegas?

CAPITOL REPORTERS (775)882-5322

1 MEMBER GARCIA: Not today. Thank you.

2 CHAIRMAN CATES: Okay, very good.

3 With that, we'll close Agenda Item Number Two and
4 move onto Agenda Item Number Three, which is the consent
5 agenda. This includes 3.1, approval the action minutes from
6 the November 17th PEBP Board meeting, acceptance of --

7 3.2, acceptance of the PEBP chief financial
8 officer quarterly reports for the period ending
9 September 30th, 2016.

10 3.3, acceptance of the annual PEBP appeals and
11 complaint summary for submission to the Division of
12 Insurance.

13 3.4, the acceptance of the Casey Neilon &
14 Associates audited financial statements for the PEBP -- for
15 PEBP for fiscal year 2016.

16 This is a consent agenda. Are there any members
17 that would like to hear anymore details on these reports?

18 MEMBER COCHRAN: Mr. Chair?

19 CHAIRMAN CATES: Yes, sir.

20 MEMBER COCHRAN: This is Chris Cochran in Las
21 Vegas.

22 I just would like to make a comment slash
23 response on the Item 3.2.2 regarding the utilization report
24 and the self-funded plan utilization report for the plan year
CAPITOL REPORTERS (775)882-5322

1 ending September 30th.

2 So just to make sure for my edification, this is
3 the closeout report for plan year '15, '16, and it indicates
4 in this report that our costs went down. Am I reading that
5 correctly that there was a seven percent reduction in payouts
6 regarding our plan which would have resulted in the potential
7 surplus that we had at the end of the year? I'm also
8 questioning that because I think when I look at the budget
9 item for the Governor's proposed budget, it reflects a
10 reduction of \$13,000,000 for funds not used.

11 MS. GLOVER: This is Celestena Glover for the
12 record.

13 This report is actually the first quarter of plan
14 year '17, the plan year we're currently in, and it's
15 comparing the first quarter in this plan year to the first
16 quarter in last plan year.

17 MEMBER COCHRAN: I see, okay. All right. So
18 we're still down -- we've seen a five-year trend in the first
19 quarter going down, correct?

20 MS. GLOVER: Correct.

21 MEMBER COCHRAN: So which is -- and it's
22 understandable that the claims paid out would be going down
23 because of our high deductible plan that people are paying
24 out of pocket before it's being get into PEBP, but it does
CAPITOL REPORTERS (775)882-5322

1 send a message that our payments have gone down over the last
2 five years and continue to go down.

3 And, again, if I'm not mistaken, I do think I
4 read in the proposed budget that there was a reduction in
5 our -- that we had \$13,000,000 left over in our budget,
6 correct?

7 MS. GLOVER: Correct. So the \$13,000,000 was
8 based on a projected excess reserves that the Board looked at
9 in November to determine which of any enhancements they
10 wanted to approve, and so the 13 was left after that.

11 MEMBER COCHRAN: Okay. Just to be clear, so we
12 did nothing on that \$13,000,000 or did we use that
13 enhancement because the proposed budget for next year
14 indicates a reduction of \$13,000,000.

15 MR. HAYCOCK: So for the record, Damon Haycock.

16 Excellent questions, Dr. Cochran. Hopefully this
17 illuminates a little bit better. The savings that were
18 projected from last plan year, fiscal year that the total was
19 that 24.9 million dollars that the Board started with to make
20 decisions on enhanced benefits for plan year '18 and plan
21 year '19, the Board report provided in November and continued
22 in today's discussion include the recommendations to spend
23 just over half of that.

24 So there was approximately 6.7 million dollars
CAPITOL REPORTERS (775)882-5322

1 that you guys had allocated in your decisions that were made
2 back in November, and we're recommending another today six
3 and a half, 6.7 million dollars to spend about 13.4 million
4 dollars of that 24.9.

5 So there will be some potential excess reserves
6 available to continue some or all of the enhanced benefits
7 approved this year into plan year '19. And when we go over
8 that report, I'll come back to this discussion and give a
9 little bit more detail as to how the math, where we started
10 and then, of course, where you guys ended up at and where you
11 start today.

12 But the important part of the utilization report
13 for the first quarter is that although costs appear to be
14 down comparing this quarter versus the quarter last plan
15 year, it is way too early in the plan year to tell how the
16 experience will turn out. And as you mentioned very
17 accurately, the participants pay a significant more portion
18 of their healthcare as they are trying to satisfy that
19 deductible and then add onto their cost sharing.

20 So the plan doesn't begin to pick up the bulk of
21 those costs for many of our participants until the later half
22 of the year with the exception of those that hit their out of
23 pocket max or deductible early due to chronic issues or other
24 issues. I hope that answers your questions.

CAPITOL REPORTERS (775)882-5322

1 MEMBER COCHRAN: Yeah, I mean, I think I picked
2 up on that, but I do want to just make it clear that this is
3 a five-year trend that we've seen. And, in fact, if I read
4 that report correctly, this was even the best quarter that
5 we've had among the five years, best quarter in terms of not
6 having to pay out as much in claims, if I saw that
7 information correctly.

8 But, you know, so comparison to previous years
9 where we've had that first quarter trend drop off, we have
10 also had surpluses in those years. So I just -- I think that
11 we need to be keeping this in perspective in terms of looking
12 at our allocations going forward. That's the end of my
13 comments.

14 CHAIRMAN CATES: Thank you.

15 Any other comments from the members on this
16 consent agenda?

17 Seeing none, this is an action item. Is there
18 any public comment? We're on Agenda Item Three. We are
19 taking public comment. We are taking it on Agenda Item Three
20 which is the consent agenda, the utilization report. Okay,
21 thank you.

22 Seeing no public comment, I'll entertain a
23 motion.

24 MEMBER ANDREWS: Mr. Chair?
 CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: Yes.

2 MEMBER ANDREWS: Ana Andrews for the record.

3 I wanted to ask a question about Item 3.4, which
4 is past part of three. Is that okay?

5 CHAIRMAN CATES: Sure.

6 MEMBER ANDREWS: My recollection is, correct me
7 if I'm wrong, that we did not have Casey Neilon presenting
8 their audit. It had to be postponed; is that correct?

9 MS. GLOVER: Celestena Glover for the record.

10 Yes, it was postponed to today. We were -- they
11 were still working on it during the last meeting, so it
12 wasn't ready at that point.

13 MEMBER ANDREWS: Okay. So then I have a question
14 because there is a letter dated December 22nd from PEBP
15 signed by you, Tena, and it's about responding to the results
16 of the compliance letter. Can you tell us what happened with
17 that compliance letter?

18 MS. GLOVER: This is Celestena Glover for the
19 record.

20 So as they were doing their transaction testing
21 and we were looking at our various accounts where we pay
22 claims, we noticed a discrepancy in the number of checks that
23 were going out. It took us some time to figure out what had
24 occurred.

 CAPITOL REPORTERS (775)882-5322

1 So in their report -- in Casey Neilon's
2 reporting, they had indicated that we needed to update our
3 procedures to essentially put in place mechanisms to identify
4 earlier in the process when we may or may not have a problem.

5 So we -- I've done that. I've created some
6 additional steps within our reconciliation process to include
7 in this case, it was HealthSCOPE, talking to them. There
8 were some process changes that we weren't aware of and so
9 getting that information, adding it to our process so we can
10 more better identify if we come across something that doesn't
11 look normal where we can -- we'll call whichever vendor is
12 appropriate to get them involved in the process to determine
13 what is going on sooner.

14 MEMBER ANDREWS: Okay. So these steps are now
15 being taken?

16 MS. GLOVER: Correct.

17 MEMBER ANDREWS: And that's how those problems
18 are being handled?

19 MS. GLOVER: Correct.

20 MEMBER ANDREWS: Thank you.

21 CHAIRMAN CATES: Any other questions, comments,
22 motions?

23 MEMBER COCHRAN: Mr. Chair, I move we accept the
24 consent agenda item, consent agenda.

CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: Thank you.

2 Do we have a second?

3 MEMBER BAILEY: I second that.

4 MEMBER COCHRAN: This is Chris Cochran.

5 MEMBER BAILEY: Don Bailey.

6 CHAIRMAN CATES: Thank you. We have a motion and
7 a second to accept the reports. All those in favor, say aye.

8 (The vote was unanimously in favor of the
9 motion.)

10 CHAIRMAN CATES: I'm sorry, any discussion? Any
11 opposed? Motion carries.

12 I forgot my procedural rules there for a minute.

13 Okay. So let's move on to -- that was Agenda
14 Item Number Three. Let's move on to Agenda Item Number Four,
15 overview of the PEBP's portion of the Governor's recommended
16 budget.

17 MS. GLOVER: Good morning. Celestena Glover for
18 the record.

19 So this morning before you is the biennial budget
20 for fiscal year 2018 and 2019. As we typically do during the
21 spring and summer months, we develop our budgets based on
22 what the Board has requested an agency needs. We submitted
23 the agency request budget on September 1st per requirements,
24 and what is before you is the results of our request in

CAPITOL REPORTERS (775)882-5322

1 comparison to the Governor's office recommended budget.

2 In the recommended budget, we did note that our
3 biennial budget is 957.2 million dollars which is
4 approximately a 1.4 percent decrease over the current
5 biennium which was at 970.5 million dollars. Our budget does
6 include our required reserves for incurred but not paid and
7 catastrophic reserves. The decrease in our budget is in part
8 due to the decrease in our health reimbursement arrangement
9 reserves and in our excess reserves.

10 Part of building the budget, we have to make some
11 enrollment projections and assumptions where we believe
12 enrollment will be for both employees and retirees. The next
13 page of my report shows where we started when we projected
14 enrollment in 2015 and where we believe we are going to end
15 up by the time 2019 closes out.

16 We are noting that we're expecting about a two
17 percent, two and a half percent increase for the first two
18 years which includes '17 and '18 and then a slight increase
19 into '19.

20 Our subsidy, there's been a lot of talk about the
21 subsidy for both active employee group insurance which we
22 refer to as AEGIS and the retired group insurance which we
23 refer to as RGI. The table in my report reflects the total
24 dollar amount that has been approved. We are not yet at a
CAPITOL REPORTERS (775)882-5322

1 point where we are looking at what the final monthly
2 assessment will be.

3 Part of the government budget is to now go before
4 the legislature and discuss and explain why we requested what
5 we've requested, and those numbers will change. As more
6 information comes in, we'll update enrollment projections.
7 We will update rates until we get to a point where we have a
8 legislatively approved budget. So the numbers that you see
9 here may change. They may go up or down. The likelihood is
10 they will not go up.

11 You see that we're showing 68.75 million dollars
12 in subsidies over the biennium as an increase over the
13 current biennium. That number includes general fund.
14 There's been discussion about a 22,000,000 dollar number that
15 is the general fund piece of this. Our funding comes from a
16 number of sources so this reflects the funds we get from
17 everyone.

18 As I said, this number will change during the
19 process, so don't hang your hat on this being Tena said it's
20 \$68,000,000 or it may not be that high.

21 Other assumptions we take into account are the
22 medical inflation. For this biennium or for the biennium
23 coming up, we use 3.1 percent for medical in the first year,
24 3.6 percent in the second. Our RX or pharmacy inflation at
CAPITOL REPORTERS (775)882-5322

1 seven percent each year and dental at two percent in each
2 year, that is part of what makes up our rates and whatever
3 our administrative costs are added to the rates at that
4 point.

5 We have the fully insured cost inflation. Both
6 the HMO's are listed here, 17.3 percent for the southern HMO
7 and 5.4 percent for the northern HMO. We still are blending
8 rates. So what that number comes out to will really depend
9 on the final blend when all is said and done. We expect no
10 increases for life insurance or long term disability as far
11 as what we currently pay in rates.

12 Budget enhancements, we did not ask for any
13 specific budget enhancements as far as the agency, no new
14 equipment, no new programs. What we did include in the
15 budget were the Board approved enhancements, and these are
16 the items from the November meeting that were approved by the
17 Board at that time, and then we did submit a budgetary BDR to
18 eliminate the requirement for continuing education for our
19 Board members. This will go through the legislative process
20 too so whether this is a done deal or not, it's too early to
21 tell.

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

23 CHAIRMAN CATES: Any questions from the members?

24 MEMBER VERDUCCI: Tom Verducci for the record.
CAPITOL REPORTERS (775)882-5322

1 I just want to point out in Item B, section two,
2 Item B, increasing the CDHM co-insurance rates 75-20 and I
3 believe that should be 75-25 to total 100.

4 And I also wanted to ask a question on the fully
5 insured cost inflation. What would be the reason that the
6 HPN, HMO inflation is so high at 17.3 percent?

7 MR. HAYCOCK: So for the record, Damon Haycock.

8 Thank you, Mr. Verducci. If you're willing to
9 wait on that response, we'll go over the HMO ratification
10 report, talk a little bit about it from a high level. And
11 then members from both of the HMO's are here to answer
12 specific questions the Board may have. I think you might get
13 a better answer from them directly.

14 MR. VERDUCCI: Thank you.

15 CHAIRMAN CATES: Any other questions or comments
16 from the members?

17 MEMBER GARCIA: This is Rosalie Garcia.

18 I do have a general question and that is what is
19 the cost of the continuing education as it is presented in
20 our budget?

21 MS. GLOVER: This is Celestena Glover for the
22 record.

23 \$16,045 and each year was removed from our budget
24 if this is approved.

CAPITOL REPORTERS (775)882-5322

1 MEMBER GARCIA: Thank you.

2 MEMBER COCHRAN: Can I ask a follow-up question
3 on that, Mr. Chair? This is Chris Cochran.

4 CHAIRMAN CATES: Yes, please, go ahead.

5 MEMBER COCHRAN: How well have we used that
6 continuing ed money over the years?

7 MS. GLOVER: This is Celestena Glover for the
8 record.

9 How well is relative. We do not have -- all
10 Board members do not necessarily get the continuing education
11 that is required based on their work schedules and other
12 obligations they have. Typically, we have probably about
13 half the Board actually goes to some events somewhere, either
14 Salba (phonetic) or International, attend some conference and
15 then, of course, the executive officer is required to have
16 his continuing education.

17 MEMBER COCHRAN: Okay. That's --

18 MEMBER GARCIA: This is Rosalie Garcia.

19 Just, again, a follow-up, of that 16,444, is that
20 all continuing education or is it travel?

21 MS. GLOVER: This is Celestena --

22 MEMBER GARCIA: Or a combination?

23 MS. GLOVER: This is Celestena Glover.

24 That is just the continuing education and the
CAPITOL REPORTERS (775)882-5322

1 travel associated with that. That is not Board travel to
2 Carson, to come to meetings or vice versa.

3 MEMBER GARCIA: Perfect, thank you.

4 CHAIRMAN CATES: Any other comments from the
5 members?

6 Seeing none, this is not an action item so we'll
7 go ahead and close Agenda Item Number Four, and we'll move on
8 to Agenda Item Number Five, presentation on self-funded
9 claims, trend experience and projections of the composite
10 rate trend for plan year 2018.

11 MR. HAYCOCK: For the record, Damon Haycock.

12 For those down in Las Vegas, we're just getting
13 set up here with the technology so Aon can present it and
14 show it on the screen down south, so they will be another
15 minute.

16 For the record, this is Damon Haycock.

17 We're having technical difficulties in
18 transmitting the presentation down south. Everyone should
19 have it in their packet from the Board. We'll have Aon just
20 walk through it as if it wasn't presented on the screen. We
21 apologize to any of the public who can't see it but there
22 should be additional packets down in Las Vegas or at least
23 one that you guys can share, but it's 12 pages. I think Aon
24 should be able to get through it pretty quickly.

CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: The paper presentation is fine.
2 Let's just go on.

3 MS. MESSIER: For the record, Stephanie Messier
4 with Aon Hewlett, and I also have my colleague, Steven Caulk,
5 who is on our national trend team.

6 We're going to walk you through some of PEBP's
7 historical trend numbers that you've seen, and then I'm going
8 to turn it over to Steve and he's going to walk you through
9 what we're seeing nationally, how is PEBP comparing to
10 national norms, how is Nevada doing compared to national
11 norms and where do we expect to see your prospective trend
12 rates going forward moving into the March rate setting time
13 period.

14 We don't have anything on rates today. Again,
15 this is just a precursor to talk about your historical trend
16 numbers, where do we expect your trends to start moving in
17 the future based on things happening in the healthcare
18 industry, as well as nationally.

19 So moving past the agenda part of our
20 presentation, we'll just jump right in. Page three just goes
21 to your historical plan design and how it impacts your trend.
22 As you know, there was some significant changes made to the
23 plan in plan year '15, just to go ahead and spend down excess
24 reserves. So those are just listed there, and there was no

CAPITOL REPORTERS (775)882-5322

1 plan changes made in plan year '16.

2 Moving on to slide number four, here we are
3 showing you your historical pricing trends versus your actual
4 experience, and this is combining medical, pharmacy and
5 dental all in one. Once again in prior years, we've shown
6 these numbers and you will notice from last year's
7 presentation, the historical numbers have been updated a bit
8 as claims continue to roll in even two years, three years
9 ago. We still see some claims coming in so those numbers do
10 change a little bit from prior numbers.

11 The first bar that we're showing is our
12 prospective pricing trend that we set at the time we would
13 have done the March period before we set the rates for the
14 upcoming plan year, so that's what we were kind of expecting
15 to see when we put together your rates. It doesn't include
16 any kind of plan design changes.

17 So the next blue bar would have been if we knew
18 plan enhancements were coming, you'll notice in plan year '15
19 while we put the pricing trend at 2.9 percent because of the
20 plan design enhancements, we were expecting an increase in
21 utilization and increase in plan spent because the plan is
22 now picking up more of the cost as deductible was lowered and
23 the HSA funding was increased.

24 The final bar that you're seeing is your actual
CAPITOL REPORTERS (775)882-5322

1 trend. That's post plan design changes. That's really
2 looking at on an incurred basis the prior 12 months to the
3 next 12 months, what were your total claims and how did those
4 change from one year to the next.

5 So you'll notice in plan year '14, you had a low
6 trend of 2.2 percent. With the plan design enhancements of
7 plan year '15, the changes to pharmacy, dental and medical
8 caused you to see about a 10.9 percent increase to total
9 claims cost. And then in plan year '16, you so far looked
10 like it was coming in at very good year minus .15 percent.

11 Any questions or do you want me to wait until the
12 end? I just want to make sure the Board is tracking with
13 numbers.

14 CHAIRMAN CATES: Anybody has questions, feel free
15 to speak up.

16 MEMBER ANDREWS: Ana Andrews for the record.

17 So that last plan year '16, is it safe to assume
18 that's just the first quarter of the plan year?

19 MS. MESSIER: No, I'm sorry, that is the full
20 12 months, with about three months payment run out. So we'll
21 still see some claims coming in, and we're trying to complete
22 it based on what we think is going to not be the full plan
23 year but it is the full plan year ending '16, June 2016.

24 MEMBER ANDREWS: Thank you.
CAPITOL REPORTERS (775)882-5322

1 MS. MESSIER: You're welcome.

2 Moving on, all right, the next slide just takes
3 what we just walked through and separates out those three
4 items. So you can see from the medical perspective what
5 happened to the medical plan. Again, you had a lower year in
6 plan year '14, that larger spike in plan year '15. And so
7 far for plan year '16, it looks pretty similar to what you
8 saw on an overall basis. Obviously, medical is a big portion
9 of your total spend when it comes to those three items. And
10 so, therefore, you're looking at that minus 1.7 percent
11 number.

12 But one important thing to note I think both for
13 Steve and I, we typically don't see our clients in this much
14 volatility in their trend from one year to the next.

15 Okay. The next slide, slide number six is your
16 historical pricing trend for actual experience for your
17 pharmacy plan. Here you'll see a little bit different
18 pattern. You have a very large spike in pharmacy claims for
19 plan year '14, that's the 17.8 percent number you see on the
20 slide there. It moderated a little bit in plan year '15. I
21 think you were still seeing some of those Hep C drugs coming
22 through.

23 And plan year '16, you experienced a very good
24 year. I think you saw a decrease in the Hep C utilization
CAPITOL REPORTERS (775)882-5322

1 that you saw from the prior plan year '15 so you were
2 actually seeing another negative number so far for plan year
3 '16.

4 Again, it might change some of those, the long
5 tail claims still start coming in, but this is what we're --
6 best guess as to where you'll end up with plan year '16 that
7 ended in June.

8 Okay. And then finally moving on to dental, here
9 you have a few more bar on the graph. We like to split out
10 your Medicare Exchange folks who are able to get onto your
11 dental plan, but they are not covered under medical and
12 pharmacy, so you'll see an additional couple of bars there
13 that represent. Purple is your active 365 population, their
14 actual trends and then the Medicare Exchange folks are kind
15 of almost in that white bar. You'll see in general they
16 track fairly similarly.

17 Plan year '15, you saw that large increase in
18 your annual maximum on the dental plan, so that's why you saw
19 quite a large trend that year, and then it's reverted to more
20 normal numbers. We typically see trends for dental between
21 two to four percent and that's kind of where you've been for
22 '14, as well as '16.

23 Any questions before I turn it over to Steve to
24 talk more about how you're doing compared to others?

CAPITOL REPORTERS (775)882-5322

1 Okay. Seeing none, Steve.

2 MR. CAULK: This is Steven Caulk, C-a-u-l-k for
3 the record.

4 On page eight, we try to put your experiences in
5 some context across what we see in the industry. We list
6 five different surveys of trend. The first being the Aon
7 Hewlett, our internal database of employers. Towers --
8 Towers Watson in concert with Natural Business Group on
9 health releases and annual survey, as does Mercer and Kaiser,
10 Kaiser Family Foundation and finally PricewaterhouseCooper
11 rounds up our five what we call the main surveys that we see
12 in the market place.

13 Through the last three years, all of the surveys
14 really consolidated in that three to five percent range in
15 terms of what we see on a post plan design change basis in
16 the market place. You can see in each of the years, there's
17 a little noise between the surveys, but they are all
18 consistently within that range.

19 We listed PEBP experience as the far right bar in
20 each of the charts consistent with the past. You do see some
21 volatility and in particular, while most employers are
22 putting in plan design changes that lessen benefits, the
23 enhancements that PEBP put in are actually going to increase
24 your trend in particular in 2015.

CAPITOL REPORTERS (775)882-5322

1 The one metric that we would really focus on if
2 you're really trying to measure yourself against industry
3 benchmarks is a three-year CAGR, and the CAGR represents a
4 compound annual growth rate, and what this does is tries to
5 smooth out some of your short-term fluctuations. So any
6 given policy year, we would expect some volatility around
7 your actual medical and pharmacy cost but by looking at it
8 from a longer term perspective, it helps to normalize the
9 benchmarks.

10 So in the three-year basis, the PEBP experience
11 is at 3.7 percent which is in line with the national
12 benchmarks but in particular, that 3.7 also includes a plan
13 design enhancement. So if you were to include that in
14 normalizing for that, you're actually preferable to the
15 national benchmarks. We will see that more direct on page --
16 the next page, page nine.

17 We also look from a historical perspective, we
18 work with the S and P Dow Jones Company in publishing a
19 medical claims index. This is a little different from the
20 other surveys in that it is normalized for an allowed trend,
21 so it really does not reflect the impact of plan design
22 changes as much.

23 And the other nice thing about this index is we
24 can look at Nevada state in particular and not just be
 CAPITOL REPORTERS (775)882-5322

1 influenced by the national trends. So Nevada is going to
2 have a different medical trend over time. The chart
3 highlights in the blue line. The national trends you can see
4 are pretty consistent in moving up. Whereas, the black line
5 of Nevada is a lot more volatile in terms of the trends over
6 time.

7 On the far right box, we list S and P national
8 Nevada trends comparing to normalized PEBP benchmark where we
9 adjust out the plan design changes. And so on a -- over the
10 last three years, the national benchmark ran at 4.7 percent.
11 The State of Nevada was 2.9 percent and PEBP was 2.8 percent.
12 So you're running very closely with the Nevada benchmark and
13 in terms of overall claim trends.

14 As we project forward, when we try to zero in on
15 a trend in our projections, we really consider a lot of
16 factors that are going to influence medical cost going
17 forward and we list in terms of some of the macro factors
18 that we see in the industry.

19 One of the big forces is terms of the provider
20 pricing power. You would be particularly influenced in the
21 rural areas if providers put a monopoly of pricing power.
22 It's something that tends to drive cost up. There are
23 different academic studies that correlate the market share of
24 particular provider groups with their pricing power in the

CAPITOL REPORTERS (775)882-5322

1 industry. Health fair and articles and others have looked at
2 this closely, and so that's going to have some influence on
3 trend, as is a lot of the pharmacy pricing which is all going
4 to be tied in to what happened with the last election.

5 So depending on the outcome of some of the
6 regulatory changes, that will have an outsized influence, of
7 course, on your medical cost in the next few years, and I
8 know there's a lot of debate and discussion going on that.
9 It's going to be too early to really narrow in on a precise
10 number at this point.

11 Page 11, wanted to give a perspective on some of
12 the different points of view of trend at different
13 perspectives in terms of what's built into a trend number.
14 If you look across from left to right, if you just want to
15 look at medical service, going to a doctor or visit to the
16 hospital, year over year, there's going to be some element of
17 cost inflation built into that, the same service year over
18 year, what does that increase? And that tends to be the
19 lower, the least or the smallest piece of the trend buildup.
20 It's two to three percent. We're illustrating a three
21 percent here in terms of what just the standard charges go up
22 on a year to year basis.

23 The two other pieces that add onto the unit cost
24 inflation would be utilization. So are you using more

CAPITOL REPORTERS (775)882-5322

1 services? Are people going to the doctor more? And then
2 also a mix of severity issues. So if you have large claims
3 that take a lot more intensive care at the hospital or
4 doctor's office, that will also lead into your trend rate.

5 And so building those three components together
6 of what we call an allowed trend which is before impacts to
7 the plan and the plan changes, if you keep your plan design
8 changes or your plan design similar from year over year, the
9 plan is actually going to pick up more of the cost if there's
10 not a consistent allocation of cost between the member and
11 the plan.

12 Finally, the last two levers are a lot of things
13 that we look at in terms of helping to mitigate cost, the
14 improved negotiations. I know PEBP is continually looking to
15 work on delivering the best value to its members and
16 negotiating through the provider and pharmacy community and
17 working through those contracts.

18 Page 12 illustrates where we would look at our
19 trend projection for the plan year '18. Right now our
20 internal perspective and guidance on trend would be an
21 allowed trend if you look at the chart of somewhere between
22 five and seven percent, and we certainly refine that based on
23 client specific elements but would expect that to be the
24 range that would be appropriate.

CAPITOL REPORTERS (775)882-5322

1 When we survey our insurance carriers, the
2 insurance carriers are a few points higher than that and that
3 usually reflects more of a fully insured risk pool where we
4 see higher trends in general. And we also note when we look
5 in the market, five to seven range is very consistent with
6 what the market is expecting as well.

7 Any questions?

8 CHAIRMAN CATES: Mr. Wells?

9 MEMBER WELLS: Thank you, Mr. Chairman.

10 Just one. So for the last three plan years,
11 we've had the exact same plan design so FY '15, '16 and '17.
12 On the -- on the Consumer Driven Health Plan, our rates have
13 been nearly flat. How common or uncommon is that across the
14 country, those two pieces?

15 MS. MESSIER: I would say the fact that your
16 rates have been flat or your experience has been flat is
17 quite uncommon. I do have some clients seeing low numbers,
18 two to three percent, but to see a zero percent number I
19 would say is fairly rare.

20 Steve, do you have additional?

21 MR. CAULK: Yeah, I would say in your experience
22 based on the metrics and national is better than average, but
23 we are in a historical period of low trend. The last three
24 years have been -- been lower than what most of the market

CAPITOL REPORTERS (775)882-5322

1 has been predicting.

2 MEMBER WELLS: So you talked about -- are most of
3 your clients seeing plan design changes or are they
4 consistent with the plan design and increasing premiums or
5 are they -- which way are they going? Are they increasing
6 the premiums? Are they reducing their plans?

7 MS. MESSIER: I would say I see -- sorry, this is
8 Stephanie Messier again for the record.

9 I would say I see -- it's fairly equal. I have
10 some clients who are aggressively changing the plan and
11 producing benefits year after year in order to keep premiums
12 flat, and I also have some that are, you know, increasing
13 premiums, pushing costs onto their employees, picking up more
14 costs to themselves as they are seeing an increase in medical
15 cost year over year.

16 CHAIRMAN CATES: Any other questions from the
17 members?

18 Go ahead.

19 MS. LAMBORN: Leah Lamborn for the record.

20 So do any of your trend analysis take into
21 consideration healthcare reform, the impact of healthcare
22 reform and possibly access to care and being able to get in
23 to see doctors, could that be a reason for -- how is that
24 impacting the trends?

CAPITOL REPORTERS (775)882-5322

1 MR. CAULK: Yeah, sure, so when we survey
2 employers, there is still a lot of hesitancy. For instance,
3 on access to care near on that marks many ACO's. They are
4 very limited engagement in terms of moving towards that.
5 Most employers, especially large are looking for a broader
6 network, so that's been either as a choice, an option for
7 employer -- employees to choose into versus wholesale
8 replacement.

9 In terms of going forward strategy, it certainly
10 is something that employers have been considering and
11 debating on the best way to approach that but for right now,
12 the last three years have not been significantly impacted by
13 a lot of movement in terms of something like a mirror
14 network, but we certainly see that employers are considering
15 that and looking at the best strategy to approach.

16 Does that answer?

17 CHAIRMAN CATES: Go ahead, Tom.

18 MR. VERDUCCI: Tom Verducci for the record.

19 With our cost being flat over the last three
20 years, are we seeing a substantial increase in the surplus
21 program gains from having this strong management of funds and
22 if you could elaborate on that, that would be great.

23 MR. CAULK: Right.

24 MS. MESSIER: I would say each year as part of
CAPITOL REPORTERS (775)882-5322

1 the rate-setting process, we definitely look at your prior
2 years of experience. So if you've had a more favorable year
3 than we initially expected, returning your experience
4 forward, that's where your plan basically gets reset.

5 So then your baseline that we're setting the
6 rates based off of, if it came in more favorable, we'll reset
7 it to where you came in at, and then we'll still look to
8 future years, again, because things like Hep C drugs come out
9 or regulatory changes that are coming out. We're still
10 trying to make sure the plan is going to be financially
11 prepared for what may be happening in the industry, but
12 that's kind of where it gets reset. We definitely don't keep
13 moving that forward knowing that you have had more favorable
14 experience. Does that make sense?

15 MR. VERDUCCI: It sure does. But as an
16 additional question, for plan size, what is the typical
17 reserves? Is it -- do we have excess reserves? Should it be
18 tapped into more? What would be your opinion on that?

19 MS. MESSIER: I would say historically and part
20 of your duties, policies and procedures, you've had a
21 95 percent competence center built into an IB&P. Now, not
22 all of my clients put that sort of caveat in there. Some of
23 them do put a margin in, and some of them want more of our
24 best guess for like an IB&P reserve number.

CAPITOL REPORTERS (775)882-5322

1 In addition to an IB&P, you also have a
2 catastrophic reserve. I would say not all of my clients have
3 that but certainly I would say given the history of the plan
4 and the financial difficulties of the past, that was put in
5 place to make sure based on my knowledge of who happened back
6 then that the PEBP Board did not have to go back to the
7 Governor and ask for more money to sort of bail out the plan.

8 So you have additional financial protection that
9 I don't see with all of my clients, but I think that's part
10 of your history is why you're kind of set up the way you are
11 today.

12 MR. VERDUCCI: Thank you.

13 MS. MESSIER: You're welcome.

14 CHAIRMAN CATES: Any other questions, comments
15 from the members? Thank you.

16 We'll go ahead and close this agenda item, and we
17 are now on Agenda Item Six, discussion and possible action to
18 ratify the evaluation committee's decision to award contracts
19 for health maintenance organization, administration services
20 to Hometown Health Plan and Health Plan of Nevada effective
21 July 1, 2017.

22 Damon?

23 MR. HAYCOCK: Thank you, Mr. Chairman. For the
24 record, Damon Haycock.

CAPITOL REPORTERS (775)882-5322

1 Before I get too far into this report, I want to
2 call up the administrator of the purchasing division of the
3 department of administration, Jeff Hague. He and his staff
4 were very integral in this process, and he's going to give a
5 little bit of background. This process, working with him was
6 immensely helpful to PEBP, and we can't thank purchasing
7 enough for the endless hours that were put into this specific
8 request for proposal. I joke and when I say I spent more
9 time on this one than I have all of the other ones in the
10 last 12 years but it's probably true.

11 So with that, I want to turn it over to Jeff
12 first, and then we'll get into the meat of the report.

13 MR. HAGUE: Thank you, Mr. Haycock. Jeff Hague
14 for the record from the state purchasing division.

15 I won't repeat the very thorough ratification
16 report that Mr. Haycock put together, but I do want to share
17 with the Board that this was about a year long process. We
18 were very purposeful to ensure that we adhere to the
19 procurement measures outlined in statute, but we also were
20 very purposeful to ensure that we addressed the concerns from
21 members of this Board, from participants of these plans and
22 from our vendor partners as resulted in our last attempt at
23 the solicitation.

24 So we set forth in a very deliberate process that
 CAPITOL REPORTERS (775)882-5322

1 began in June of last summer with pre-solicitation meetings
2 with all of the vendors. We met with them really with two
3 purposes in mind. One, we wanted to clearly explain to them
4 what the goals and objectives of the PEBP were as it resulted
5 in this solicitation. We wanted to share with them the cost
6 pressures that the state was up against leading into this
7 solicitation, and we wanted to share with them that we to the
8 extent possible were looking to gain parity between the north
9 and the south in this solicitation.

10 We also wanted to be very purposeful to take the
11 opportunity to learn from the vendor community in this space
12 as it relates to their best practices, not only with PEBP and
13 State of Nevada but with our other partners, as well, to
14 ensure that we were taking an opportunity to learn from them,
15 to make sure that we were addressing them, their concerns in
16 the solicitation and we were really putting our best foot
17 forward. I think those meetings were very productive. I
18 hope our vendor partners will communicate that to you as
19 well.

20 We finalized the solicitation. We released it.
21 It was on the street for about two months. So we had an
22 average number of questions through that period, nothing
23 alarming.

24 Upon receipt of the proposals, we held vendor
CAPITOL REPORTERS (775)882-5322

1 presentations with the evaluation committee. Those were very
2 thoughtful presentations. It was an opportunity for our
3 vendor partners to engage directly with the evaluation
4 community and share the specifics of their proposal.

5 The committee, the evaluation committee which was
6 comprised of two members of this Board was very purposeful,
7 took careful consideration in the deliberation of their
8 proposals, the scoring and evaluation of those. And as a
9 result, we issued a notice of intent to Hometown Health and
10 Health Plan of Nevada to award the HMO contract to those two
11 providers.

12 Went entered into negotiations with those two
13 partners. We, again, conveyed the cost pressures that the
14 state was under and we -- we in due diligence collectively
15 worked to put the best solution forward for the state and the
16 participants of this plan.

17 And we come before you today asking for
18 ratification of the decision of that committee. I think it
19 was a good recommendation. I think it's in line with the
20 direction that we receive from this Board and what we've
21 heard from the members and the participants of this plan as
22 to what they are looking for from these providers.

23 I just in closing, Mr. Haycock, and,
24 Mr. Chairman, would like to thank Ms. Ana Andrews and
CAPITOL REPORTERS (775)882-5322

1 Mr. Verducci, the rest of the evaluation committee. This was
2 a significant time commitment. It was not an easy
3 solicitation. I'm grateful for your careful consideration
4 and the time that you dedicated to this.

5 I would also like to thank Marcy Trosher, the
6 purchasing officer that was responsible for this procurement.
7 She's passionate about this subject matter for very good
8 reason. She did an excellent job. And lastly, Mr. Haycock,
9 you and your team were precisely the partners that we need to
10 deliver the solution to the state. So I'm grateful for an
11 extraordinary amount of time that you personally and your
12 staff committed to the solicitation.

13 I'm happy to answer any questions you may have.

14 MR. HAYCOCK: So for the record, Damon Haycock.

15 I think I'm going to go through this report if
16 you guys or the Board is willing and will indulge me, we can
17 take questions if Mr. Hague will stay here and then if there
18 are questions for him, we'll go to him first. And then if
19 there are questions to the awarded vendors, we have
20 representation from both Hometown Health and Health Plan of
21 Nevada here in audience that have been noticed that they
22 might be asked questions by this Board and are prepared to
23 answer them.

24 So thank you, Jeff, for going through all of this
CAPITOL REPORTERS (775)882-5322

1 great overview. I can skip half of my report which is
2 helpful. There's a couple of things that I want to key in on
3 starting on the first page is the scoring criteria, right,
4 that was something that we wanted to ensure that was in line
5 with what the Board was looking for.

6 We had the typical scoring criteria that is in
7 most of our, if not all of our procurements, the experience
8 of the vendor, compliance with the terms, expertise and
9 availability of their personnel. And then we move into to
10 ours, the statewide proposal for network providers. We knew
11 that that was a very important statement, very important
12 ideal to the Board, to many of our members, an open access
13 plan. That, again, leads to that parody discussion that
14 Mr. Hague has eloquently stated where we didn't want to have
15 a different benefit structure from north to south as these
16 plans are part of the overall compensation provided to
17 employees and retirees at the state.

18 Also, if there was an opportunity for outside of
19 Nevada medical care, we knew that was important and brought
20 up at the last iteration of this proposal. Additional
21 processes to improve healthcare in Nevada, our vendors do
22 more than just provide us with healthcare. They improve
23 healthcare collectively and singularly throughout the state.
24 And I'm sure if you watched the news, you've seen what, not
CAPITOL REPORTERS (775)882-5322

1 only what the two awarded vendors have accomplished but
2 others that had also bid. We wanted to provide some
3 opportunity to value that through this process and then
4 ultimately the reasonableness of cost.

5 As Mr. Hague stated, you know, we were very
6 purposeful in discussing the cost strategies that we needed
7 to attempt to adhere to based on the instructions we received
8 back in the spring of last year in regards to how we were to
9 develop our budgets for this next biennial session. And so
10 at that time, we were still under the five percent cut and
11 flat budget instructions, and we wanted our proposing vendors
12 to understand what our limitations were.

13 So those were built into the criteria, as well
14 as, of course, the adherence to the PEBP provided plan design
15 in order to ensure that we had a similar of a plan from north
16 to south. If we couldn't get one singular statewide vendor
17 that we would marry up or partner up multiple vendors in
18 multiple regions but we wanted them to have again the same
19 plan design at a minimum so we could address the parody and
20 equality issue north to south.

21 Financial stability, no one wants to work with a
22 vendor going under, of course, and then we valued their
23 presentation and gave them the opportunity to explain to us
24 what they do well.

CAPITOL REPORTERS (775)882-5322

1 That evaluation committee met in November and the
2 reason why some of the or some of the reasons why the
3 committee had selected both of our incumbents were that they
4 were -- you know, they had proven ability to partner with
5 PEBP and provide excellent service to PEBP and our
6 participants, that they did comply with a PEBP preferred
7 plan, that they had availability of providers and services
8 across all Nevada counties. When you married them up
9 together, that there would be no disruption to PEBP
10 participants.

11 And here I'm going to divert from the report for
12 a moment and discuss three of the ideals that we've been
13 affectionately using around the agency lately that I think
14 really summarize a lot of the decision making that we're
15 recommending to our Board is we want things to improve
16 access, quality and affordability. And so if we're going to
17 tamper with one of those ideals, it needs to be made up
18 greatly with the others.

19 And so -- so telling folks that they would have
20 to pick new providers that may not be available to them,
21 there has to be a good reason for it, and for the most part
22 it has -- it has to be affordable, and it has to be of the
23 highest quality. But this way, there was no disruption to
24 the PEBP participants, and the proposed costs for combining
CAPITOL REPORTERS (775)882-5322

1 these two regional vendors were less than one singular
2 statewide vendor for the same plan benefit design.

3 So from a fiscal perspective, we were going to
4 receive and we are going to receive through this contract,
5 hopefully that you ratify today, a singular plan design from
6 two vendors instead of one singular plan design from one
7 vendor which we would have had to pay more for, and we would
8 have had to disrupt somebody. Had we awarded to one of the
9 vendors and not the other and given them a statewide
10 solution, we would have disrupted the other group of people
11 potentially. So that was the basis behind the decisions made
12 by the evaluation committee.

13 What I've included here on page two at the
14 bottom, leading into page -- leading into page three is,
15 again, the Board approved PEBP, the preferred plan benefit
16 design, and this was a chart that was provided back in June,
17 but we reprinted it here just to state it again for those who
18 may not have attended that meeting more solid for the Board
19 that this is what PEBP landed on and in an attempt to bring
20 again that parity and equality between folks participating in
21 HMO services across the state.

22 You'll see it more closely resemble the Hometown
23 Health Plan, not that we favor Hometown Health over Health
24 Plan of Nevada, but we knew that when we were open up access
CAPITOL REPORTERS (775)882-5322

1 in southern Nevada that there would be a cost associated with
2 that, and I think you saw that referenced already in the
3 budget report Ms. Glover gave and that we'll talk a little
4 bit more about as we get into estimated rates.

5 But opening up access means the cost controls
6 that vendor has is now -- is now not being applied at that
7 same level. And so if you technically in a more basic manner
8 if you want more, you have to pay more for it. Somebody has
9 to pay more for it, and so the cost will increase, and it's
10 something I believe our former Board Chair had talked about
11 earlier when I started with the agency, and that's something
12 we knew we would have to deal with.

13 But you can see that we tried to mitigate those
14 cost increases by putting some additional cost controls on
15 co-pays or on pharmacy benefits fully knowing that costs are
16 going to increase, and this is as close of a singular plan
17 design that we felt that we could get away with the provider
18 networks and the type of vendors that we have in the state
19 today.

20 Key elements of this plan, as I mentioned, same
21 design, no primary care physician referral required, and
22 there was some cost containment strategies built into
23 specialty pharmacy drugs, that 40 percent co-insurance rate.
24 However, not all things turned out to be cheap or affordable

CAPITOL REPORTERS (775)882-5322

1 for everybody. Rate increases for the preferred plan benefit
2 design, right, we -- as Mr. Hague said, we held pre RFP
3 development meetings, and we were very purposeful.

4 I know that is probably the fourth time you heard
5 that today, but we were very purposeful, now fifth, in
6 discussing the cost issues that we did not want to
7 necessarily absorb knowing that there was no guarantee that
8 state employees would receive any additional funding this
9 year, thank you to the Governor and his recommended budget
10 for the cost of living adjustments announced this week, but
11 at the time we didn't know those were coming, and we did not
12 want to further reduce the compensation to the employees or
13 the retirees.

14 And so we had those conversations but every
15 proposal submitted included cost increases, every one of
16 them, some in the double digit percentages for this preferred
17 plan benefit design in each region and across the state as a
18 whole. So when we selected the winning vendors, you know,
19 the following anticipated, I bolded it and highlighted it,
20 underlined it, starred it, these rate increases will occur in
21 plan year '18. These are not the final rates. We will come
22 back to the Board in March after we get a little more
23 information on our administrative costs through the
24 legislative process because that is an additional cost that

CAPITOL REPORTERS (775)882-5322

1 may affect the cost of these contracts as far as the overall
2 ending rates.

3 But you'll see here, and we broke it down
4 strictly to the participant share, because that's what at the
5 end of the day really matters to our membership, how much are
6 they going to have to pay. You'll see they are starting on
7 page three, it's highlighted what the difference is in
8 dollars, but the percentages are anywhere between seven and
9 nine percent, even up to ten percent for participant and
10 spouse on the non-state retiree tier, and so these are not
11 small increases, and we recognize that, and it wasn't that
12 the committee picked the most expensive incumbents or most
13 expensive vendors, these were what the rates were coming in
14 to PEBP for this contract period.

15 And we realize that, you know, there's very few
16 people that I know that are excited about paying more for
17 their healthcare, right? And so we had built in an option
18 into their request for a proposal in hopes that we would get
19 a minor increase or even flat rates to allow for those
20 individuals that wanted to pay more to have a buy up plan.
21 That was the intent of the language in the request for
22 proposal.

23 What we ended up using that option for was
24 basically a buy down plan because we knew that not everyone
CAPITOL REPORTERS (775)882-5322

1 could afford these and although we did a survey that many
2 folks said that they would be willing to pay more for their
3 health benefits, not everyone said they would and to ask
4 people who can't afford it to cover for the majority who
5 can't afford it, we felt would be unfair.

6 And so working and negotiating diligently with
7 the two vendors through the negotiation process, we were able
8 to come up with another singular plan design offered in
9 most -- well, I don't want to say most, offered in some of
10 the counties in northern Nevada and the same counties in
11 southern Nevada that are -- that the current incumbent offers
12 their plans to PEBP to is this alternative plan benefit
13 design, and you'll see it at the bottom of page four into
14 page five.

15 You'll see different -- different co-pays for
16 primary care and specialist visits, urgent care. You'll see
17 the large increase to the ER costs and the hospital
18 admissions and outpatient surgeries. The pharmacy stay
19 roughly the same, but the rates are much -- are much lower,
20 and I'll get into that a little bit, but let's talk a little
21 bit about the service areas.

22 One of the issues with the service areas is that
23 in order to leverage the cost containment strategies of our
24 vendors, they needed to leverage their contracted providers,
CAPITOL REPORTERS (775)882-5322

1 and there are certain contract providers that work directly
2 for them, and there are certain contract providers that are
3 outsourced to them.

4 Obviously, the cost for folks who work directly
5 to or for these vendors have a lesser -- lesser operating
6 cost to their bottom line so they are able to leverage that
7 cost containment strategy to our membership.

8 Unfortunately, the sheer size of the counties
9 that are offered in northern Nevada versus the counties in
10 southern Nevada as far as geography goes, it was difficult
11 for our northern Nevada vendor to maintain that cost
12 containment strategy throughout all of the rural counties.

13 So you'll see on the bottom page five that there
14 is the standard offering that will be available as it has
15 been for the last so many years from Hometown Health through
16 their standard preferred plan benefit design but their
17 ultimate plan benefit design is only going to be offered in
18 certain counties and that was the -- that was the
19 negotiation. That was the compromise that had to be
20 leveraged to get those costs down, and we recognize that it's
21 not going to be available to every one of our employees and
22 retirees across the state, but we felt it was the best we
23 could do to get these rates down and mitigate some of these
24 increased HMO costs.

CAPITOL REPORTERS (775)882-5322

1 One thing that's important before I switch from
2 page five is one of key elements of this alternative plan
3 benefit is that it's a closed access model. It's a
4 gatekeeper model. So primary care physician referral is
5 required and if anything is more illustrative than this, look
6 at the rates between the closed model and the open model and
7 you'll see basically what you're paying for open access.

8 And so on the next page, you will see that what
9 the rate increases will look like on that but to level set
10 the amount of potential participants effected by this
11 alternate design, if all of the members, and this is an --
12 you know, this is a complete hypothetical but if all members
13 of the Hometown Health HMO plan today were to move on to this
14 alternate plan, there would be about 600 people that wouldn't
15 be eligible based on where they live.

16 So we can recover about 93 percent of them
17 through this process, but there's still that 7.8 percent of
18 individuals that this plan will not be available to when they
19 go to open enrollment come May 1st.

20 Now, let's talk about rate increases for
21 alternate plan benefit design. You'll see much less. You're
22 talking one to two percent across the board, almost three
23 percent for that participant and spouse group on the
24 non-state retirees, anywhere from \$2 all the way up to 28,
CAPITOL REPORTERS (775)882-5322

1 depending on where you're at but much more affordable on the
2 other plan for folks on a limited income and don't have the
3 ability to pay those increases.

4 And so is this perfect? Is this the perfect
5 solicitation with the perfect results, no, definitely not.
6 One of the things that I wanted to tee up a little bit today
7 is that, you know, although we had excellent service and
8 assistance from Nevada State Purchasing, there was an
9 opportunity that we may have been able to, if we had more
10 flexibility entertain a multitude of plan types to get us to
11 where we needed to get to, and that's extremely difficult to
12 put into, that flexibility into a standard procurement
13 because then it's open to interpretation. It's open to legal
14 ramifications, and it's harder to defend the integrity of the
15 RFP when you have a lot of open-ended questions.

16 And so I'm not sure if this -- I mean, this
17 worked well. We ended up getting down the road, and we
18 appreciated all of the assistance from everyone, but I don't
19 know if it's 100 percent optimal if we missed any
20 opportunities had there been a different process for us to
21 select fully insurance province.

22 But with that last statement, our recommendation
23 to the Board today is to ratify the evaluation committee's
24 recommendation that contracts be approved with Hometown
CAPITOL REPORTERS (775)882-5322

1 Health and Health Plan of Nevada to provide these HMO
2 services beginning July 1st, 2017. And with that, Mr. Hague,
3 myself and members from the HMO vendors are here to answer
4 any questions.

5 CHAIRMAN CATES: Questions from the members?
6 Go ahead.

7 MEMBER VERDUCCI: Tom Verducci for the record.
8 Damon, would your recommendation ratify the
9 recommendation from the evaluation committee, would the
10 language here include offering the alternate benefit plan
11 design along with the preferred plan design or do we need to
12 modify the language where you suggested recommendation?

13 MR. HAYCOCK: For the record, Damon Haycock.

14 My recommendation includes the contract as
15 negotiated which includes both plan benefit designs offered
16 simultaneously.

17 MEMBER VERDUCCI: Thank you.

18 CHAIRMAN CATES: Other questions?

19 MEMBER WELLS: Mr. Chairman?

20 CHAIRMAN CATES: Mr. Wells?

21 MEMBER WELLS: Damon, can you tell me on the
22 table on the one that starts at the bottom of page five where
23 it says current plan year 2017 members, is that column all of
24 the people who live in those counties because I didn't

CAPITOL REPORTERS (775)882-5322

1 remember us having 8,000 people in the HMO, and so I'm trying
2 to get a feel for true disruption because we're talking about
3 just using Elko County 265 people but if we don't have 8,700
4 people on the HMO are there really -- is it really disruption
5 for that particular county?

6 MR. HAYCOCK: So for the record, Damon Haycock.

7 Thank you, Mr. Wells, that's an excellent
8 question. This was -- first, it was provided to us by
9 Hometown Health but I believe and I'm 99.9 certain that the
10 members include, not just the paying participants but also
11 their family members as well, I have our current enrollment
12 figures right now for total for Hometown Health HMO right
13 now, but they have about, close to 4,500 subscribers or
14 paying participants and another almost 4,000 dependents. So,
15 yeah, it's close to that number as far as covered lives,
16 8,650.

17 MR. WELLS: Thank you.

18 CHAIRMAN CATES: Other questions?

19 MEMBER BAILEY: I have one, Mr. Chair. For the
20 record, Don Bailey.

21 Damon, you mentioned in your conversation there
22 that we're going to go back in March and are we going to
23 review this because of the cost and the Governor's budget?
24 Will this be reviewed and do we have to address the issue

CAPITOL REPORTERS (775)882-5322

1 again?

2 MR. HAYCOCK: So for the record, Damon Haycock.

3 Thank you, Vice Chair Bailey. At this point, we
4 anticipate if the Board approves or ratifies this contract
5 today that they will go before the board of examiners next
6 month I believe on February 14th, and then these are locked
7 in until we need to make any amendments for any other issues
8 that are unknown to us. It's my understanding that it will
9 be on that agenda.

10 And so these numbers, these increases have
11 already been built into the Governor's recommended budget you
12 saw from Tena's report that the percentage increases,
13 although I didn't show apples to apples here. These are the
14 blended. This is if we were to blend them today, those are
15 already built in there and accounted for with the Governor's
16 recommended budget for the first year.

17 MEMBER BAILEY: Thank you.

18 MEMBER GARCIA: Mr. Chair, this is Rosalie
19 Garcia.

20 CHAIRMAN CATES: Go ahead.

21 MEMBER GARCIA: Were we able to address service
22 needs for participants within the state boundaries open
23 access? For instance, our Clark County residents being able
24 to utilize perhaps Hometown Health for their dependents if
CAPITOL REPORTERS (775)882-5322

1 they are going to UNR?

2 MR. HAYCOCK: For the record, Damon Haycock.

3 I know our current contract has a reciprocity
4 clause within there, and I have to verify with the vendors if
5 we still have that. I know it was in there before for some
6 of those specific reasons you have just asked right there.

7 MEMBER GARCIA: So we're not sure right now? We
8 don't know if a Clark County resident would be able to go up
9 to Washoe and utilize Hometown Health and vice versa, Washoe
10 resident coming down and going to UNLV would not necessarily
11 have medical services down here, routine, understood, is that
12 correct, we don't know yet? That is possible?

13 MR. HAYCOCK: I'm going to anticipate,
14 Ms. Garcia, that today we may end up needing a break and when
15 we do, I will talk with our two HMO vendors here today and
16 get you an answer and return back to the Board.

17 MEMBER GARCIA: Thank you.

18 CHAIRMAN CATES: Other questions?

19 MEMBER VERDUCCI: If you're ready, Mr. Chairman,
20 I'm ready to propose a motion.

21 CHAIRMAN CATES: Actually, this is an action
22 item. Before we take a motion, how about some public
23 comment?

24 MS. MALONEY: Good morning to the group.
CAPITOL REPORTERS (775)882-5322

1 Priscilla Maloney.

2 I'm representing the AFSCME retirees or we're
3 still in the morning, but I did get a text due to a family
4 emergency. The lobbyist for the advocacy, Advocate Kevin
5 Grant cannot be here this morning. So I'm kind of having to
6 juggle two separate set of concerns.

7 Let me just suggest that and these rather are
8 50,000 foot comments that are applicable both to this and
9 Agenda Item Seven that when we are talking and people I think
10 do get confused about this, about increased healthcare cost
11 about whether it's for an active member or retired member,
12 they are thinking of the aggregate of the effect of both a
13 rate increase and a plan design change, so we're talking
14 about both those things today and they are separate
15 analytically.

16 In the mix, we also have and this is, of course,
17 good news that the information this morning and I'm simply
18 quoting from the Nevada Appeal Newspaper report on this that
19 the Governor's budget includes 20 million or so dollars to
20 PEBP for the purpose and, again, the exact phraseology, I got
21 it in my other device was something to the extent of to
22 offset the effect of medical inflation, as I understand it,
23 which affects both of these systems, plan design and rate
24 increase.

CAPITOL REPORTERS (775)882-5322

1 So all I'm suggesting today is that both on
2 behalf of the retirees and the actives that we keep in mind
3 that when the Governor gave the State Address and suggested
4 that for the actives, they were going to get a four percent,
5 two percent each biennium increase. In a really crude
6 simplest form, if you've got a 40,000 dollar a year salaried
7 employee and that person gets a two percent increase for this
8 biennium and so they are roughly looking at a 800 dollar a
9 year raise and we have both plan design changes and rate
10 increases that together end up being an increase in
11 healthcare cost, and I don't dispute any of it. I'm not a
12 climate denier. I understand medical inflation and the other
13 reasons that Aon projected in their last presentation the
14 trends that we're looking at for increased medical cost for
15 the state.

16 But if we're talking about an aggregate result on
17 that individual employee and their family of maybe in the
18 neighborhood of two to 300 or \$400 a year depending on plan
19 design and rates that are applicable to their individual
20 choice on their plan, that 800 dollar a month raise is
21 seriously mitigated, and I would just like to keep the Board
22 -- have the Board keep that in mind as we go forward in the
23 discussion today, and that's all I'm going to say on this
24 agenda item if that's all right.

CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: Thank you.

2 MS. MALONEY: Thank you.

3 CHAIRMAN CATES: Go ahead.

4 MS. LOCKARD: Good morning again. Marlene
5 Lockard representing RPEN.

6 I just want to put on the record that once again
7 with respect to our orphan issue, this is yet an additional
8 increase for all of them when to our disappointment the
9 orphan issue was not submitted to the Governor with a
10 budgetary fix for the orphan issues so this increase
11 exacerbates their situation. Thank you.

12 CHAIRMAN CATES: Thank you.

13 More public comment up north?

14 MR. ERVIN: Kent Ervin, E-r-v-i-n, representing
15 the Nevada Faculty Alliance. NSHE has faculty in every
16 county in the state of the continuing education programs and
17 our statewide efforts, and so in particular the service
18 levels and the rural areas are important to us.

19 And so I understand the parameters but it's
20 distressing that those people in those counties, also Great
21 Basin College, was Elko, not sure about Elko, but Elko
22 County, people in those counties that are not going to be
23 covered by the preferred plan or would have to go into the
24 preferred plan not be covered by the alternative plan, I just

CAPITOL REPORTERS (775)882-5322

1 looked at the cost for a family of -- a family tier of 79 per
2 year of \$7,969, that's before you ever go to a doctor.
3 That's the premium cost that's projected.

4 You know, that's very much approaching the total
5 out of pocket cost for the same family of four on the PPO
6 plan which with the premiums minus the HSA's that we're
7 talking about and then the out of pocket maximum is around
8 \$9,000.

9 So my question that I think the Board really
10 needs to consider is what will be the adverse selection of
11 the people who are now in the HMO moving over to the PPO or
12 to the alternative but in those counties would have to be the
13 PPO, how will that affect the other rate setting and cost
14 experience and so forth of those plans? Thank you.

15 MS. BOWEN: Good morning. My name and my words
16 for the record, my name is Peggy, P-e-g-g-y space Lear
17 L-e-a-r space Bowen, B-o-w-e-n.

18 I'm somewhat saddened. I appreciate all of the
19 work that you have done but it does not -- in my opinion,
20 listening and reflecting on all of the things that I've seen
21 and been at the meetings, it does not seem to reflect that
22 this Board by what they submitted to the Governor and actions
23 they wanted to take and some things they wanted to recommend
24 really has a strong advocate for this Board's continued

CAPITOL REPORTERS (775)882-5322

1 existence.

2 And that you might be marking time, and I didn't
3 get the feeling of how important you are to we the people,
4 your participants. You are our voice. And when you submit
5 or talk about submitting bill draft requests and budget
6 requests and what you think is going to come about for
7 Governor and you leave out the concerns that the Governor had
8 and the legislature had pertaining to all of PEBP and the
9 cost of doing business, when you revert back to an older plan
10 that the legislature last session rejected and use that as
11 the basis of your going forward, including the fact that you
12 had the employer, and we have to remember the State of Nevada
13 in the sense of doing the state's work for one and all, and
14 the State of Nevada as employer are two different entities
15 with different responsibilities in the sense of all of
16 Nevada's work doesn't get done if it doesn't have employees.

17 And one of the benefits in lieu of salary has
18 been that you had, and I use the past tense, an outstanding
19 insurance program, both for active and retirees. And when
20 you have people on your Board who have made it abundantly
21 clear that they thought the State of Nevada should never ever
22 insure retirees or the Board, their -- their kids and things
23 like that that the State of Nevada should not be in the
24 retiree insurance business as his -- as Mr. Wells that has

CAPITOL REPORTERS (775)882-5322

1 stated for the record his gut level belief and everyone is
2 allowed to have their beliefs.

3 But once that belief was made known, this Board
4 needs to reflect on any actions that are brought forth and
5 any motions that are brought forth by that retiree that
6 that's his background and that's what he believes and so be
7 it, but is that the Board's belief?

8 And it's time this Board -- and I respect,
9 appreciate and thank you for all your work and effort but if
10 all your work and effort is sent over to a Governor or a
11 legislative body with a sense that, well, they are defying us
12 once again. We already told them where we stand, I'm talking
13 about the legislature, and this is what we need and this is
14 why we need not to be in a flat rate or a five percent
15 lessening of our budget because of the needs that I would
16 appreciate you stating as a fact as a Board, as an entity
17 that you're responsible, that you have a purpose to exist,
18 and your purpose is to be our voice.

19 And I thank you very very much for being here on
20 a cold and snowy, icy day. Thank you.

21 CHAIRMAN CATES: Thank you.

22 Any other public comment in Carson City?

23 MS. HART: My name is Ruth Hart, H-a-r-t. You
24 have seen me before, and I usually don't say much, and I'm
CAPITOL REPORTERS (775)882-5322

1 ashamed of myself because no one has ever fought for
2 diabetics.

3 I've been a diabetic since 1994. Not all
4 diabetics have insulin. I've been insulin dependent for the
5 last 20 years. I'm 85. I pay my insurance. I love Hometown
6 Health, but the last two years, and this is the third coming
7 up, insulin is not covered. I say that I could probably get
8 help if I made less money. I have my pension from 27 years
9 at the University, and my husband just passed away, and I get
10 his social security. I lost mine. I get his.

11 Anyway, there's such a thing as being in the gap.
12 Once you're in the gap, there is no real coverage. I could
13 get insulin for \$440 a month. I can't afford that. So I
14 never hear anybody speak up for the diabetics that are in
15 your plan, and I didn't know if you knew the circumstances, I
16 can die, I probably will die but it's too bad that if I had
17 cancer, it would be covered but because I'm a diabetic, I
18 don't have the money to get my medicine.

19 So I speak on behalf of many diabetics,
20 especially the insulin diabetic. Thank you.

21 CHAIRMAN CATES: Thank you. Anymore public
22 comment in Carson?

23 Public comment in Las Vegas?

24 MEMBER GARCIA: Yes, we do.
CAPITOL REPORTERS (775)882-5322

1 MEMBER COCHRAN: Yes.

2 CHAIRMAN CATES: Go ahead.

3 MR. UNGER: Yeah, I'm Douglas Unger, at large
4 representative of the executive committee of the UNLV Faculty
5 Senate.

6 And I would like to say that looking over this
7 HMO plan, based on surveys that we conducted of our
8 approximately seven to 800 members who use the HMO, it's in
9 the ballpark of what they basically reported to us via the
10 survey that they wanted more of an open access plan with a
11 relatively small increase in rates.

12 So I would like to thank Mr. Haycock and the
13 Board for working to achieve that and also to achieve a
14 leveling out of the blended rates between north and south so
15 that we actually have a similar plan in the south compared to
16 the north which is also reflective of what our constituents
17 desire. So the plan looks to be pretty much in the ballpark
18 of what our faculty asked for. It's pretty close.

19 I have a question and then a concern that will
20 also interface with my colleague from the Nevada Faculty
21 Alliance up north. My question which I hope the
22 representatives of Hometown Health and Health Plan of Nevada
23 will answer later is about the pharmacy tier four specialty
24 drug change.

CAPITOL REPORTERS (775)882-5322

1 My question is as the new plan is implemented,
2 will there be significant changes in the lists of specialty
3 drugs? The one comment I've had from members of our faculty
4 is that some small number admittedly members reliant on high
5 cost specialty drugs for chronic illnesses or who have
6 members of their family who are reliant on specialty drugs
7 for chronic illnesses are going to have a difficulty now
8 paying for those specialty drugs and especially in cases when
9 there is no other option.

10 Hence, they are talking about switching over to
11 the self-funded plan as a result of that particular provision
12 in the new plan design. I wanted to know if the Board and
13 Mr. Haycock have really looked at that number of plan members
14 who are reliant on high cost specialty drugs who will be
15 kicked out of the HMO and go on the self-funded plan.

16 So one is a question, will that specialty drug
17 list change significantly from one plan year to this new
18 preferred design plan?

19 And the second question is has the Board really
20 looked at how many members who are reliant on high cost
21 specialty drugs will kick over to the self-funded plan. So
22 thanks very much for all your work and thank you for
23 answering the question at some later time.

24 CHAIRMAN CATES: Thank you.
 CAPITOL REPORTERS (775)882-5322

1 Is there any other public comment in Las Vegas?

2 MEMBER GARCIA: No additional.

3 CHAIRMAN CATES: Seeing none, I'll bring it back
4 to the Board. Any additional comments from the Board?

5 Go ahead, Tom.

6 MEMBER VERDUCCI: Yes, Tom Verducci for the
7 record.

8 I just wanted to ask Damon if we could come back
9 to the 17 percent increase in the Health Plan of Nevada cost
10 for plan year 2016 back in Item Four.

11 MR. HAYCOCK: For the record, Damon Haycock.

12 I will give you 100,000 foot view and then I'm
13 going to rely upon my folks from Health Plan of Nevada to get
14 you a little further in the weeds, but we have had contracts
15 in the past with Health Plan of Nevada where we have put
16 annual renewal caps, and there has been actuarial analysis
17 performed and became credible by our own actuaries that said
18 that sometimes those caps did not present an opportunity for
19 Health Plan of Nevada to truly realize their cost.

20 And so over -- over a few years, and I can't
21 quote which ones at this point, that there should have been
22 maybe a 12 percent increase or a 14 percent increase, but we
23 had a ten percent cap, and they honored their agreement. And
24 so with that potential loss of premiums to cover their

CAPITOL REPORTERS (775)882-5322

1 increasing costs, this may be a riding of the ship, but
2 that's an opinion. I would like to call upon members of
3 Health Plan of Nevada to answer that question specifically.

4 MR. DOLAN: Good morning, Mr. Chairman, and
5 members of the Board. I'm Paul Dolan. I'm the account
6 manager for the PEBP plan with the Health Plan of Nevada.
7 Joining me up front here is Michelle Walker, our director of
8 key accounts for the PEBP plan.

9 To back up a little bit to what Damon said, there
10 is some history there regarding the caps. That's not what
11 contributing to the 17 percent as much as back when the
12 contributions gain was first decided to be blended, that was
13 voted in. Health Plan of Nevada experienced significant
14 membership loss every year since then, and so that left
15 behind some of the higher risk members.

16 Both our actuaries and Aon actuaries had observed
17 that to some extent that our risk factor now on our per
18 member costs are now higher with the shrinkage of the
19 membership that migrated back into the self-funded plan. So
20 that's what contributing to the past couple of years of
21 larger increases than historically HPN has been able to renew
22 in the single digits.

23 MS. WALKER: And Michelle Walker.

24 I would add a third item to that as -- you know,
CAPITOL REPORTERS (775)882-5322

1 as Paul said, the decreasing membership, the risk factors of
2 the members that have stayed, as well as the increase in
3 pharmacy utilization that we have seen on the members and in
4 our plan. So I think those three along with, you know,
5 Damon's high level comments is definitely, you know, I would
6 say a force factor in kind of the 17 percent that was put
7 out.

8 Any other questions?

9 MR. DOLAN: Tom, does that answer what you were
10 looking for?

11 MEMBER VERDUCCI: Yes, it does. Does that
12 coincide with other plans that you have? Have you seen that
13 type of increase in the 17 percent level or is that somewhat
14 higher for Nevada?

15 MR. DOLAN: In the prescriptions, we have
16 definitely crossed the board. It is amplified a little bit
17 with PEBP because of that shrinking covered lives.

18 MS. WALKER: It's a little higher than our
19 experience.

20 Sorry, Michelle Walker.

21 MEMBER VERDUCCI: Thank you very much. That was
22 helpful.

23 CHAIRMAN CATES: Go ahead, Jim.

24 MEMBER WELLS: Thank you, Mr. Chairman.
CAPITOL REPORTERS (775)882-5322

1 How much of this is attributable to the opening
2 of the access?

3 MR. DOLAN: Open access --

4 MS. WALKER: Minimal.

5 MR. DOLAN: -- very minimal, a percent maybe at
6 the most.

7 MEMBER WELLS: Thank you.

8 CHAIRMAN CATES: Okay. Any other questions,
9 comments from the members?

10 I'll entertain a motion.

11 MEMBER LAMBORN: Sorry, Mr. Chair.

12 CHAIRMAN CATES: Go ahead.

13 MEMBER LAMBORN: Leah Lamborn for the record.

14 I would just like to put on record that I want to
15 abstain from the vote, this particular vote.

16 CHAIRMAN CATES: Okay. Any other comments? Any
17 motion?

18 Go ahead, Tom.

19 MEMBER VERDUCCI: Okay. Tom Verducci for the
20 record.

21 I would like to make a motion that we adopt the
22 staff recommendation to ratify the evaluation committee's
23 recommendation, the contracts be approved with Hometown

24 Health and Health Plan of Nevada to provide health

CAPITOL REPORTERS (775)882-5322

1 maintenance organizations, services beginning July 1, 2017.

2 MEMBER WELLS: Second.

3 CHAIRMAN CATES: Seconded by Mr. Wells. We have
4 a motion and a second.

5 Any discussion on the motion?

6 Go ahead.

7 MEMBER WELLS: Thank you, Mr. Chairman.

8 I would like to congratulate the PEBP staff and
9 the purchasing staff. I think they did a fantastic job on
10 this particular procurement, and coming up with the secondary
11 alternative plan option I think was job well done.

12 CHAIRMAN CATES: Yeah, I would concur. Thank
13 you.

14 Any other discussion on the motion?

15 Seeing none, I'll call for the vote. All those
16 in favor of the motion, say aye.

17 (Majority of the vote was in favor of the
18 motion.)

19 CHAIRMAN CATES: Opposed?

20 Motion carries unanimously.

21 MR. HAYCOCK: One abstained.

22 CHAIRMAN CATES: Oh, I'm sorry, one abstained.

23 Let's take a ten-minute break. So we'll

24 reconvene at, let's make it 11:00 o'clock straight up that we
CAPITOL REPORTERS (775)882-5322

1 will reconvene. Thank you.

2 (Whereupon, a brief recess was taken.)

3 CHAIRMAN CATES: Let's call the meeting back to
4 order. Let's see, where are we at? We're on Agenda Item
5 Number Seven, discussion and possible action continued from
6 the November 17th, 2016 meeting regarding proposed plan
7 design changes for plan year 2018.

8 Damon?

9 MR. HAYCOCK: Thank you, Mr. Chairman. Damon
10 Haycock.

11 MEMBER ZACK: Excuse me, Damon.

12 MR. HAYCOCK: Sorry, go ahead.

13 MEMBER ZACK: I'm sorry. Christine Zack for the
14 record.

15 I had a question. Would it be possible to take
16 this out of order and to do 7.3 first? And the reason is
17 because if there is a recommendation to do the clinics, that
18 would impact the amount of reserve money available because my
19 understanding is that we would be using the reserve funding
20 -- fundings to develop the clinic and so it could potentially
21 impact on the vote on 7.1 and 7.2, as well as 7.4.

22 CHAIRMAN CATES: Yeah, sure, let's go ahead and
23 start with 7.3.

24 MEMBER ZACK: Thank you.
CAPITOL REPORTERS (775)882-5322

1 MR. HAYCOCK: For the record, Damon Haycock.
2 I'm going to skip into the report to page six
3 which discusses near the top the Consumer Driven Health Plan
4 near-site clinic update. One of the things I do want to
5 level set for this conversation is the intent not to say what
6 the result but the intent of a potential near-site or onsite
7 clinic was for an implementation in plan year '19. So if the
8 Board still likes that runway and wants to implement a
9 clinic, it would be expending reserves in the second year of
10 the biennium, not for this initial implementation. We
11 couldn't get a clinic up and running between now and July 1.
12 So there's a lot of acquisitions of property and rentals or
13 leases and staffing and ramp up and what have you.

14 But moving on, our actuary consultant Aon Hewlett
15 developed three feasibility studies as requested for
16 near-site clinics in Carson City, Reno and Las Vegas, Nevada
17 respectively. They are attached to this report as
18 attachments B, C and D. Attachment A was a request I think
19 by Mr. Ervin who wanted to know what the total cost of our
20 current plan enhanced benefits were, and so I made sure that
21 was in this report as a discussion piece, but that has
22 nothing to do with -- well, it doesn't quite have much to do
23 with near-site clinic.

24 I've put a synopsis over pages, page six and
CAPITOL REPORTERS (775)882-5322

1 seven. If we go through the actual analysis, it's about 200
2 pages and if you want, we can, but my we'll call executive
3 summary is that in Carson City, there were three options
4 looked at. Option one was to make no changes to the current
5 plan design, basically add this clinic onto the current
6 Consumer Driven Health Plan model, that there was a positive
7 five-year net present value and depending on which one of the
8 outcomes, there's a cash flow break even in your one through
9 three.

10 And they offered up three outcomes, least likely,
11 most likely, what was the other one, there was, oh, likely
12 and good cases, right. And so -- so there's -- there's
13 startup costs that we would have to as Ms. Gates said utilize
14 excess reserves to pay for.

15 So in the first option on the Carson City study,
16 there is \$617,000 in startup costs, that being absorbed into
17 the one year operating cost is about \$924,000 just to get it
18 off and running.

19 As far as option two which to provide another
20 plan, and so some of these clinics that are implemented
21 across the nation actually develop a standalone plan to
22 funnel participants into these clinics and maximize its
23 potential. It assists in the referrals out. You can set up
24 a specific health reimbursement arrangements that

CAPITOL REPORTERS (775)882-5322

1 incentivizes folks to use the clinic, but it would be its own
2 kind of standalone plan, similar to the makeup as we just
3 ratified or the Board just ratified the HMO plan having two
4 side by side plan. This would be option two, another side by
5 side option.

6 That again has a positive five-year net present
7 value and only the likely and good cases. Depending on the
8 outcome, the cash flow breaks even in either year one, two or
9 four, again just over \$600,000 in startup costs and about one
10 million dollars in year one to operate.

11 Option three, we asked Aon to look at, well, do
12 we need to operate five days a week, eight hours a day? Can
13 we maybe operate at a smaller scaled back hours, and scaling
14 back to only 32 hours, you result with a five-year net
15 present value. Again, cash flow somewhere in either year one
16 or year two, depending on the case and then just under
17 600,000 startup and about \$750,000 just to operate the first
18 year.

19 In Reno, there were four options. They were
20 looking for options to -- to try to make this thing break
21 even. It's difficult due to the population of employees that
22 exist in Reno to necessitate a standalone clinic.

23 Option one, again, has that no updates to the
24 current plan design. A five-year net present value only in
CAPITOL REPORTERS (775)882-5322

1 the likely and good cases. Depending on the outcome, it will
2 take three to four years to break even, about \$425,000 in
3 startup costs and just over \$650,000 for that first year.

4 Option two is that a similar option is the same
5 throughout the process, throughout the feasibility state.
6 Option two is to segregate or carve out a new plan for that
7 clinic specifically. Again, positive five-year net present
8 value and likely in good cases depending on the outcome, cash
9 flow breaks even near two or four, two to four, excuse me and
10 \$426,000 startup costs. Again, just over \$650,000 to operate
11 the first year.

12 Then they split up option three which is reduced
13 hours and they gave two versions, a 32-hour version and a
14 24-hour version. Positive net present value only likely in
15 good cases. Cash flow break even year two or four, just
16 under 400,000 in startup and \$572,000 for the first year,
17 that's with the 32-hour version, and the 24-hour version
18 drops the startup cost to 257,000 and 364,000 in year one to
19 operate.

20 Las Vegas clinic had three options again. The
21 same no update option number one. The current plan design
22 just added as another provider. It breaks even potentially
23 in year one to three. \$926,000 in startup costs. 1.2
24 million to operate the first year. The second option, again,
CAPITOL REPORTERS (775)882-5322

1 is the carve out option with new HRA plan, positive five-year
2 net present value and only the likely in good cases.
3 Depending on the outcome, cash flow breaks even in years two
4 through and 926,000 again is startup cost 1.5 million to
5 operate in year one.

6 And option three has those reduced 32-hour
7 operation and that has that positive five-year net value and
8 only likely in good cases depending on outcome, it's break
9 even year two or four. \$821,000 for startup cost and 1.3
10 million year one operating costs.

11 So to get to PEBP's recommendation on this
12 specific item, the feasibility studies for all of these
13 locations, they all have startup costs that do have potential
14 value over a five-year period and cost anywhere from 600,000
15 to 1.2 million a year to operate.

16 Now, the initial break even, depending on what
17 clinic is operating at what locations and if you get the
18 likely or unlikely or best case scenario, which option, you
19 know, will break even within the first, you know, four years.

20 What PEBP believes -- what we believe is that the
21 timing of starting up one of these things and operating these
22 clinics is not appropriate today and it's not because these
23 clinics are a bad idea or that they won't provide value but
24 that the initial funding we believe has more value in trying
CAPITOL REPORTERS (775)882-5322

1 to save as many of the enhanced benefits that are on the
2 table today that for cuts.

3 And we feel that creating a new provider
4 basically, a new clinic, although, long term I think may be
5 the right answer, that this is not the right time to start
6 it, and that I would like to see how this year ends. Do we
7 have a repeat of a negative trend? Do we actually have what
8 you saw from Aon earlier where we go high, go low, go high,
9 go low? Where are we going to end up at? And it's too early
10 to tell on this year's experience to determine if we're going
11 to realize additional excess reserves.

12 And so to earmark excess reserves for this means
13 we have to take it from somewhere else, and the last two
14 options that we have presented today are the HSA, HRA
15 enhanced funding and the life insurance benefits. And so --
16 so if we're looking at keeping reserves for these and to
17 really move forward with one of these, we have to recognize
18 that we will be taking -- potentially taking away from an
19 otherwise already experienced and utilized enhanced benefit
20 over the last three years.

21 And with that, I will take questions on this one
22 specifically. Thank you.

23 CHAIRMAN CATES: Questions from the members?

24 Tom?

CAPITOL REPORTERS (775)882-5322

1 MEMBER VERDUCCI: Tom Verducci for the record.

2 Damon, how much would this save in the first year
3 in terms of what was proposed at the last Board meeting and
4 adopting these recommendations?

5 MR. HAYCOCK: For the record, Damon Haycock.

6 That's a multifaceted answer, depending on which
7 clinic and in which option implementation, but there's only a
8 couple of options that the good or likely case that may
9 actually break even the first year. So we can say that we
10 can spend \$1,000,000 to run one of these and we think we will
11 save a whole 200,000 or whatever the number is, but you're
12 not really saving that money if your initial expense was
13 higher than what you netted back in those savings.

14 This is more of a mid to long term decision and
15 not what can we turn around and get a return on investment
16 the first year.

17 MEMBER VERDUCCI: Thank you. And, you know, what
18 I'm hearing from the employee groups, Nevada Faculty, RPEN is
19 they would rather see these dollars spent enhancing their
20 current benefits, deductibles, life insurance, and to me that
21 would be the wiser use of the funds.

22 MEMBER COCHRAN: Mr. Chair?

23 CHAIRMAN CATES: Go ahead.

24 MEMBER COCHRAN: Yes, this is Chris Cochran in
CAPITOL REPORTERS (775)882-5322

1 Las Vegas.

2 Just a little curious because, I mean, I'm
3 inclined to agree where the conversation is going. I'm a
4 little unclear in terms of when we look at operating costs
5 for example, it's very sketchy to me. We don't have much
6 information as to what are these operating costs? What do
7 they include? Are we paying for clinicians here or are these
8 going to be, you know, or are these just the operating cost
9 of the facility.

10 So just for the -- so I know exactly what we're
11 talking about, could I get a little more clarification on
12 what is involved in operating costs?

13 MR. HAYCOCK: So for the record, Damon Haycock.

14 Thank you, Dr. Cochran. I was attempting to not
15 rewrite what was already in the feasibility studies, but I'll
16 give you an example. This starts on page 17 and 18 of the
17 Carson City option one feasibility study, but we'll go to
18 startup first, and then I'll answer your operating expenses.

19 The startup includes build out and renovation,
20 payroll and benefits for folks to get on board before they
21 open, furnishings, equipment, supplies, dues, licensing and
22 permits, information systems, hardware and software so you
23 can send over electronic records and what have you, any
24 miscellaneous costs for staff, recruitment, training,
CAPITOL REPORTERS (775)882-5322

1 implementation, any promotion or communication up to the
2 membership and those types of costs. And so on that option
3 one when I said it was 617,000 on page 17 of the feasibility
4 study, that's the exact number there.

5 As far as operating expenses, they include for,
6 you know, like acute, they break it down into acute and
7 primary care, payroll and benefits, training and development,
8 staff replacement for those that turn over, the specific
9 insurance requirements for professional and general
10 liability, dues, licensing and permits, those medical
11 supplies that all clinics must have, equipment maintenance,
12 professional services, if you're going to, you know, farm out
13 your labs or diagnostics, information systems, hardware and
14 software. Again, that's that continuing cost for electronic
15 and medical records or EMR, data line, promotion and
16 communication.

17 It's like you're building something from scratch
18 and you got to pay for all of those costs every month to keep
19 the lights on and to keep people employed so they can
20 continue to see the patients that they serve. And those
21 costs have some amortization in them, especially the startup.
22 You'll see that they break out the initial startup costs and
23 they amortize it on a five-year process. That's how you'll
24 realize it in accounting, but you're still out the \$600,000

CAPITOL REPORTERS (775)882-5322

1 in startup cost anyway that you're going to pay. So you have
2 to have the cash on hand.

3 And then there's general and administration
4 management fees. We don't believe PEBP has the staff on hand
5 to physically pick up and go work in a clinic or the
6 expertise and licensing to do so, so we would have to
7 outsource that. So there is a company that would require
8 similar to our other vendors to administrate that clinic and
9 manage it.

10 Does that answer your questions, Dr. Cochran?

11 MEMBER COCHRAN: I suppose. I guess what I'm
12 thinking about is I'm just a little concerned that even what
13 has been reported here for operating costs may be low,
14 particularly when we consider personnel costs and clinical
15 costs, funding the people to operate these facilities, we're
16 talking -- I'm assuming we're talking about either physicians
17 or nurse practitioners or physician assistants or whatever
18 which are not cheap in this day and age, especially if you're
19 going to have enough to see a volume to make this
20 self-supporting.

21 But, you mentioned there -- is there an
22 attachment that I can look at? Is there someplace -- did we
23 have this material sent to us?

24 MR. HAYCOCK: So for the record, Damon Haycock.
CAPITOL REPORTERS (775)882-5322

1 In an effort to not send a box of materials to
2 every Board member, it is posted on-line. There should be
3 one there in Vegas.

4 MEMBER COCHRAN: Okay.

5 MR. HAYCOCK: I don't know if it was printed. I
6 apologize for not -- again, these studies weren't small, and
7 so they replicated the study, three different -- three to
8 four times for each location, and it's pretty massive with
9 geocoding and everything else, and I can get you one, and I
10 apologize you don't have one in front of you right now,
11 Dr. Cochran.

12 MEMBER COCHRAN: No, if I -- Ms. Garcia just
13 presented it with -- has it on-line available so I'll take a
14 look at it. If I had known that was there, I would have
15 looked at it more closely. All right, thank you.

16 CHAIRMAN CATES: Any other questions or comments
17 from members?

18 Let's see, this is an action item. Is there any
19 public comment on this item?

20 MR. ERVIN: Are you doing all of seven or just --

21 CHAIRMAN CATES: We are just doing 3.3.

22 MR. HAYCOCK: Four.

23 CHAIRMAN CATES: We're just talking about these
24 clinics.

 CAPITOL REPORTERS (775)882-5322

1 MR. ERVIN: Okay.

2 MS. BOWEN: My name and my words for the record,
3 Peggy Lear Bowen.

4 CHAIRMAN CATES: I'm sorry, your microphone was
5 not on.

6 MS. BOWEN: My name and my words for the record
7 Peggy Lear Bowen. I'm concerned about these clinics and
8 especially in their locations. When we are initially hearing
9 about these clinics, we were hearing about them maybe being
10 in more rural areas where they didn't have such medical
11 access and things like that.

12 But I have to tell you that if they are
13 equivalent to urgent care in our present system that in the
14 four times I've visited urgent care, I have been referred to
15 after the billing for urgent care took place to go to the
16 hospital to deal with what was going on.

17 And so what I'm concerned about in this situation
18 is that you're setting up another level of expending money
19 without benefitting those who really need the benefit on the
20 idea that maybe they can go to this -- this type of clinic
21 and deal with colds and things like that.

22 And the concern is that for the overall bang for
23 your buck that what you're looking at is maybe a situation
24 where your buck not only gets a bang. It gets a deficit and
CAPITOL REPORTERS (775)882-5322

1 adds to the cost of healthcare and especially when you put it
2 in major areas like in -- in Carson City, Reno and Las Vegas,
3 we were talking about transporting from Tonopah, Pahrump,
4 wherever where they didn't have as much medical options and
5 stuff like that to get the help they needed instead of just
6 trying to call the help nurse or the hotline nurse. Those
7 things are already in place and supplied by hospitals at
8 least in northern Nevada at no cost to PEBP.

9 And so if you just want me to talk to somebody
10 and do it that way or do you really want to have another
11 branch of medical provision that is actually providing
12 something that I can't get within the community I'm living.
13 Thank you.

14 CHAIRMAN CATES: Thank you.

15 Any other public comment on this item in Carson
16 City?

17 Any public comment on this item for Las Vegas?

18 MEMBER GARCIA: Not in Las Vegas.

19 CHAIRMAN CATES: Okay. We'll entertain a motion.

20 MEMBER BAILEY: Mr. Chair?

21 CHAIRMAN CATES: Go ahead.

22 MEMBER BAILEY: For the record, Don Bailey.

23 I suggest the Board take the PEBP's
24 recommendation to delay this subject matter pertaining
CAPITOL REPORTERS (775)882-5322

1 particularly to 7.3.

2 CHAIRMAN CATES: Okay. We have a motion. Do we
3 have a second?

4 Tom?

5 MEMBER VERDUCCI: I second the motion.

6 Tom Verducci for the record.

7 CHAIRMAN CATES: Okay. We have a motion and a
8 second.

9 Any discussion on the motion?

10 MEMBER WELLS: I have one question.

11 CHAIRMAN CATES: Go ahead.

12 MEMBER WELLS: Mr. Chairman, one of the comments
13 or one of the comments that Mr. Haycock made and one of the
14 ways it looks like in the -- in the studies is we're
15 outsourcing this to have somebody do it, I would like to see
16 who could do it without us having to start it up.

17 So I think Ms. Zack has referenced in the past
18 that there are people who out there who do these or will kind
19 of stand them up for us without us having to be involved with
20 all of the startup costs and hiring and all that stuff. I
21 would be interested in seeing if we can get this without
22 having us putting in the upfront cost and what we can get for
23 price, both a management fee type price, as well as a per
24 visit price based on some of the information that was in the
CAPITOL REPORTERS (775)882-5322

1 reports.

2 MR. HAYCOCK: For the record, Damon Haycock.

3 MEMBER ZACK: Mr. Chair?

4 MR. HAYCOCK: Sorry, go ahead, Christine.

5 MEMBER ZACK: Thanks, Damon. Christine Zack for
6 the record.

7 I actually requested that already, and so I have
8 not seen the full feasibility study but at least one prior
9 Board meeting, maybe more than one, I had requested that we
10 look at using existing providers to do exactly what Jim just
11 suggested. So I'm wondering is this in the study that I have
12 not read yet or has that not been done?

13 MR. HAYCOCK: For the record, Damon Haycock.

14 I'll try to answer both Director Wells and
15 Ms. Zack's question and comments. First, we can definitely
16 have a company that or a series of companies that have
17 operated these in multiple locations, give us a price. We
18 can do a request for information to see if there's an
19 interest in providing these types of services which can
20 include local partners, Ms. Zack.

21 When I say outsource, it doesn't have to be out
22 of Nevada source. It means out of PEBP source. So we don't
23 believe we have the internal expertise to operate and manage
24 one of these clinics. Similarly to the HMO fully insured
CAPITOL REPORTERS (775)882-5322

1 products, we outsource those to them, and we outsource our
2 TPA, our third party administrator paying claims to
3 HealthSCOPE.

4 The idea here was a little higher level to give
5 some general costs and expectations that somebody would have
6 to adhere to if they were to build one of these things from
7 scratch. But at no time were we disregarding the utilization
8 of our current or future partners within the State of Nevada
9 and all of the excellent services that they provide the
10 provider community to our participants.

11 And so this isn't an either or, it's an all
12 encompassing, and we can utilize the state process to request
13 like we've done I think in the past for other services, a
14 request for information on who is interested and what do they
15 think they can do to meet this need, and we can bring that
16 back to the Board with recommendation. The Board can approve
17 if funding is available the exact model they would like us to
18 implement, and hopefully that answers both of your questions.

19 MEMBER ZACK: Christine Zack again for the
20 record.

21 But I guess I'm confused because it was -- it was
22 several Board meetings ago, in fact, I remember joking that
23 clinics aren't even defined in the NRS, only rural clinics
24 are, and I definitely had asked that we look at using
CAPITOL REPORTERS (775)882-5322

1 existing providers and putting -- doing a feasibility study
2 not just on PEBP undertaking this on their own but partnering
3 with existing medical providers. So I just want to be clear,
4 that has not been done yet.

5 MR. HAYCOCK: So for the record, Damon Haycock.

6 Our -- our consultant Aon did not specifically
7 reach out to certain vendors and request their proposals for
8 how to solve this problem, that is correct.

9 If we were to pursue that, again, we wanted to --
10 perhaps we didn't do it the way that you had asked, and I
11 apologize, but we wanted to give an overview of what these
12 traditionally looked like and how they meet the cost
13 structures of the state and then what -- you know, what could
14 be some expectations.

15 The individual who led this, if you remember,
16 Mr. McDonald from Aon, he said to us repeatedly, this is the
17 first step in a multi step process. It's not -- we take this
18 and build, but we talk about it and then there's further
19 analysis performed. But if there isn't resources to move
20 forward, that that usually ends the conversation, but there
21 will be some costs and if it's not borne by PEBP, it will be
22 borne by our providers that we partner with, right, and so
23 that's something that we're going to have to pay for.

24 And I'm more than willing to go through the state
CAPITOL REPORTERS (775)882-5322

1 procurement process and see what we have to determine if
2 there are those local providers that we can partner with, but
3 we've actually been already doing that in a clinic type
4 environment where you brought to UNLV or we're in the process
5 of bringing the UNLV clinic, onsite clinic as one of our
6 provides. We ensure that we had the UNR one. We're working
7 with UNLV to be part of that move forward process with the
8 school of medicines clinic being opened up in Las Vegas. We
9 want to definitely partner with them and being able to access
10 and provide support.

11 So I think we're doing what you asked for anyway
12 in a different prospect or perspective but like I said, we
13 can definitely see who's interested and do it the state
14 procurement way to determine who wants to participate in this
15 solution. Would that help?

16 MEMBER ZACK: Again, Christine Zack for the
17 record.

18 Sure I think the feasibility study isn't
19 complete. I think if we haven't taken this second step of
20 looking for community partners that may be interested in
21 putting a clinic in the Grant Sawyer building in Las Vegas,
22 then it's still open. It isn't complete, and we should
23 complete the study before closing it or tabling it for
24 another year.

CAPITOL REPORTERS (775)882-5322

1 MR. HAYCOCK: So for the record, Damon Haycock.

2 My only response is that was the intent. We had
3 a timing issue because two, actually four of the partners
4 that could have participated with us were part of the open
5 procurement process that you guys just ratified today, and so
6 we really couldn't reach out to -- we wanted to make sure
7 that we didn't perceive any conflict of interest in trying to
8 utilize this opportunity with either our current providers or
9 the other providers in the state to look at that, excuse me,
10 that were going to bid on our RFP.

11 So, again, we're not recommending we table this
12 for a year either. We're recommending that we bring this
13 back as we determine more resources and we can take those
14 next steps.

15 CHAIRMAN CATES: Go ahead.

16 MEMBER WELLS: Thank you, Mr. Chairman.

17 One of the things I might suggest that looking at
18 it is working with the purchasing division to look at an RFQ
19 process. There's nothing that says that we to have one
20 provider of these -- of these on or near-site clinic. We can
21 do an RFQ and frankly contract with --

22 MR. HAYCOCK: Whoever.

23 MEMBER WELLS: -- several or dozens of them or
24 however many people want to respond to the RFQ, and then they
CAPITOL REPORTERS (775)882-5322

1 are going to bear the cost which, frankly, we're going to pay
2 for anyway looking at the management fees. That's basically
3 the process the management companies, we're just putting them
4 with a little more stake in it.

5 Actually, I think I would work on drafting an RFQ
6 and maybe bringing the RFQ back to the Board at the next
7 meeting at the end, and then get that out on the street and
8 see how many we can get, implement. I mean, that way you
9 don't have to put aside any up front dollars. It's basically
10 up to the respondent to say how they are going to stand it
11 up, where they are going to stand it up and make that
12 profitable for them, and then we can maybe even implement
13 them within a year because basically all you would be doing
14 is setting the -- the per visit rate under the current plan.

15 CHAIRMAN CATES: Any other comments on the
16 motion?

17 So the motion as it stands is to accept PEBP's
18 recommendation which includes to -- for PEBP to bring this
19 idea back for further consideration. I don't think the
20 comments that I heard are inconsistent with that. Unless the
21 motioner would like to amend the motion, I think we should
22 probably proceed with the vote on the motion as it stands.

23 MEMBER BAILEY: I do.

24 MEMBER ZACK: Mr. Chair?
 CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: Yes.

2 MEMBER ZACK: Christine Zack.

3 Could I make a motion to amend the motion to
4 include a continuation of the study to look at the community
5 partners?

6 MEMBER BAILEY: I was going to do a follow-up. I
7 think we should go through purchasing and do an RFP.

8 CHAIRMAN CATES: Don, why don't you just amend
9 your motion.

10 MEMBER BAILEY: To say that?

11 CHAIRMAN CATES: Yes.

12 MEMBER BAILEY: Okay. For the record, Don
13 Bailey.

14 I amend the motion that we go through state
15 purchasing to address the near-site clinic issue through the
16 state purchasing division and RFP.

17 UNIDENTIFIED SPEAKER: RFQ.

18 MEMBER BAILEY: That amends my motion.

19 CHAIRMAN CATES: I wouldn't specify RFP, if I
20 may.

21 MEMBER BAILEY: Okay. I withdraw RFP. Just PEBP
22 work with purchasing on going to near-site clinics and see
23 what we can achieve for our membership.

24 CHAIRMAN CATES: So --
CAPITOL REPORTERS (775)882-5322

1 MEMBER BAILEY: I probably got her totally
2 confused now.

3 CHAIRMAN CATES: Just to make sure it's clear,
4 you're accepting PEBP's recommendation with the caveat that
5 you just stated that they work with purchasing?

6 MEMBER BAILEY: Exactly.

7 CHAIRMAN CATES: Do you accept that?

8 MEMBER VERDUCCI: I second that motion.
9 Tom Verducci for the record.

10 CHAIRMAN CATES: Okay. Now we have an amended
11 motion.

12 Any further discussion on the amended motion?
13 Seeing none, I'll call for a vote. All those in favor, say
14 aye.

15 (The vote was unanimously in favor of the
16 motion.)

17 CHAIRMAN CATES: Opposed? Motion passes.

18 Okay. So that was 7.3, so let's move back up to
19 7.1, possible reductions in life insurance benefits.

20 MR. HAYCOCK: Mr. Chairman, for the record, Damon
21 Haycock.

22 I'm going to read the or go through a little bit
23 of the history of how we got to where we are at and then
24 we'll go right into that item just because I think it's
CAPITOL REPORTERS (775)882-5322

1 important to restate it for the record and for the public who
2 may come back and review the enhancements already approved.

3 But back in November, at the November 17th, 2016
4 Board meeting, we provided Board recommendations, and the
5 Board approved utilizing excess reserves for the enhanced
6 deductibles for the Consumer Driven Health Plan to take it
7 from the base plan of 1,900 to 1,600 for an individual and
8 the base plan of 3,800 down to 3,200 for family. This
9 increases the current enhanced benefit by \$100 for an
10 individual and \$200 for a family.

11 The enhanced 80 percent, 20 percent co-insurance
12 levels for the Consumer Driven Health Plan were held in place
13 at those levels. That we -- or the Board approved to
14 continue the enhanced maximum dental benefit level at \$1,500,
15 that they defer making decision on the utilizing and excess
16 reserves for the life insurance maximums that what we're here
17 to talk about today, the approved utilizing excess reserves
18 to fund a portion of the annual vision exam costs. It was at
19 100 percent. Now there is a 25 dollar co-pay for the
20 participant, deferred making a decision on the enhanced HSA
21 or health savings account, health reimbursement arrangement
22 which we are here to talk about today.

23 The Board did reject utilizing excess reserves to
24 fund a new vision hardware benefit, approved implementing HRA
CAPITOL REPORTERS (775)882-5322

1 rollover caps on the Consumer Driven Health Plan and Medicare
2 Exchange at a 5,000 dollar maximum which will be assessed at
3 the end of the plan year, end of plan year 2018, approved
4 implementing a new requirement for Medicare Exchange
5 participants to pay their life premiums at today's rates of
6 \$2.83 per month and the HRA administration fees of \$2.75 per
7 month, approve the implementation of new controls on the cost
8 of hearing aids that we'll bring back in a master plan
9 document discussion in March. Rejected, eliminating the
10 requirement of Medicare Exchange participants to remain on
11 that Exchange in order to receive those HRA contributions.

12 Our current policy requires Exchange retirees to
13 enroll and remain on the Exchange to receive the employer
14 contribution or subsidy and, therefore, the policy has not
15 changed.

16 I took no action on implementing a new second
17 opinion doctor benefit on the CDHP per PEBP's recommendation,
18 that we will work with our current utilization management,
19 case management vendor to explore that opportunity. Took no
20 action and received an information update on the development
21 of the near-site clinic which we've given an update today,
22 and we now have a new set of marching orders to work with
23 purchasing and to continue the feasibility study and report a
24 little more robustly on the use of partners.

CAPITOL REPORTERS (775)882-5322

1 My sincere apologies, Ms. Zack.

2 And then approve utilizing excess reserves to
3 fund a new preventive drug program on the CDHP. That drug
4 program would constitute the avoidance of a deductible and
5 allow immediate cost sharing, and that we need to add cost
6 controls which we have an update, we will talk about later
7 today when we get to 7.4, but we have an update on some cost
8 controls we think that not only will help the plan to save
9 money but help the participants as well. So there's a little
10 teaser.

11 The total amount of the decision made were
12 approximately 6.7 million dollars of that 24.9 million dollar
13 excess reserve figure.

14 We were asked or there was public comment about
15 the fact that there wasn't a total figure of what would it
16 cost to keep everything. That's attachment A to this report.
17 You'll see it's just under 30 million dollars, so figure
18 about 30 million dollars, give or take, depending on
19 utilization is what it would cost to keep the plan as is
20 today with everything that you have today. This is that
21 Consumer Driven Health Plan.

22 So moving on to the life insurance, again, at the
23 November 17th Board meeting, we provided a cost breakdown.
24 We reprinted it here for ease of discussion in those 1,000
CAPITOL REPORTERS (775)882-5322

1 dollar increments, and we have done some revisions based on
2 current population projections. We, in fact, looked at the
3 Governor's recommended budget on what we move that population
4 to and made a couple of adjustments, so the numbers have
5 changed slightly, but I think you'll still get the gist. In
6 order to maintain the entire benefit today, it will cost PEBP
7 we anticipate approximately \$6,000,000.

8 That's to cover all participants, that's not just
9 on the Consumer Driven Health Plan. These are folks on the
10 HMO plan. These are folks on the Medicare Exchange. PEBP
11 provides the life insurance benefit to all participants, not
12 just the Consumer Driven Health Plan.

13 I know this isn't -- this isn't going to be a
14 great -- a great response, but PEBP still believes that at
15 this time that the enhanced benefit is not -- is not
16 appropriate, and it's not that we don't believe in life
17 insurance and we don't want to provide additional life
18 insurance to our membership. This is the only benefit that
19 PEBP offers that I know of that if we take it away from you,
20 you could still go back and get it.

21 So if we increase your deductible, there is no
22 option when you sign up for our plan that says would you like
23 to buy up that deductible, would you like to buy up
24 co-insurance? Would you like to pay a little bit more so you
CAPITOL REPORTERS (775)882-5322

1 can get more HSA fund? No, those are set in stone. Those
2 are do or die affects that go with them that you either get
3 it or you don't.

4 When it comes to this life insurance working
5 diligently with the standard, they have offered the ability
6 for folks to buy that back up without evidence of
7 insurability and that's the key part at the group rate. So
8 you don't have to pay any -- you don't have to go to the
9 doctor and make sure that you're healthy enough to have life
10 insurance to buy it back up to the level in which we are
11 offering it today, and that's not something to look lightly
12 at. That's an opportunity that the standard has partnered
13 with PEBP to provide an ability to recuperate this benefit.

14 And I know it does shift the cost onto the
15 participant, but it's one of those costs that the participant
16 has a mechanism to pay for, not the other enhancements that
17 you guys have already approved that they don't have a
18 mechanism to change. And so our recommendation on life
19 insurance is to -- is to reduce it back to the original 2012
20 base plan because they have limited resources, and we want to
21 ensure that we provide as many of these benefits over a
22 two-year period and not just provide them next year and then
23 have to cut them dramatically the year after.

24 With that, I'll stop and take questions on this
CAPITOL REPORTERS (775)882-5322

1 item.

2 CHAIRMAN CATES: Any questions or discussion from
3 the members?

4 MEMBER VERDUCCI: The one concern I have on this
5 item is that a participant can believe they have \$25,000 in
6 life insurance. They don't renew the premiums continue and
7 they pass on and now they have \$10,000 of life insurance
8 benefits and, you know, create a catastrophe. Part of this
9 board, we have to protect any type of catastrophic situation
10 that could happen in the future.

11 Where I would be supportive of this is
12 understanding the means of communicating to each member how
13 they would go about making a positive election to pay those
14 premiums. Would it be done at a health fair in May or would
15 there be, you know, e-mail blast and mailings and just so
16 someone doesn't slip through the cracks and we're in a
17 catastrophic situation in the future where they thought they
18 had benefits but did not.

19 MR. HAYCOCK: So for the record, Damon Haycock.
20 Thank you, Mr. Verducci.

21 And I think the answer is all of the above, that
22 they will have representation at our health fairs. They will
23 have information that they will draft and send out on our
24 behalf. We will announce at the end of this meeting in the
CAPITOL REPORTERS (775)882-5322

1 next, I don't know, give me three or four business days, I'll
2 put together a newsletter that will go out to the entire
3 state that says what were the results of the November and
4 January Board meeting so everyone has clear eyes on what's
5 moving forward.

6 That one is going to be long. I apologize for
7 the novel, but I think it's worthy of enough information and
8 not just a down and dirty table that we send out to
9 everybody, but we will -- we will pepper the community, the
10 participants with communication, and it's one of those things
11 that I know that we need to get better at collectively as
12 health plans across the nation that member engagement is that
13 next level of what we need to be better at, and we're working
14 on communication styles and communication mediums are forever
15 changing. We want to maximize the use of all of them.

16 So we will have a robust communication of all of
17 these changes. It's not business as usual like it was for
18 the last three years where people thought, okay, what's the
19 rate look like? I know what benefits I'm getting. So not
20 just on the life insurance but every other decision that has
21 been made by this Board needs to be articulated repeatedly to
22 our participants so that they don't slip through, and it's
23 something near and dear to PEBP, and we will make sure that
24 we put it out probably more than what the participants want

CAPITOL REPORTERS (775)882-5322

1 to receive.

2 MEMBER VERDUCCI: Thank you, Damon.

3 CHAIRMAN CATES: Other questions, comments from
4 the Board?

5 MEMBER COCHRAN: Mr. Chair?

6 CHAIRMAN CATES: Go ahead.

7 MEMBER COCHRAN: In Las Vegas, this is Chris
8 Cochran.

9 In buying up on the insurance, so the way I'm
10 reading this table indicates that if the base amount costs
11 PEBP \$5.66 per month, if I want it pay another \$9 there about
12 a month, I can buy up to the 25,000 dollar plan. Is that --
13 is that what we're saying here?

14 MR. HAYCOCK: So for the record, Damon Haycock.

15 That is not 100 percent accurate, Dr. Cochran.
16 This is when the -- the agency, PEBP, the state would pay to
17 keep everybody in that group to pay for increases. And so,
18 again, if you wanted to go from the base amount to the
19 highest amount what we are paying today, PEBP is covering
20 that through excess reserves.

21 Everybody has the ability to purchase up their
22 health or excuse me, their life insurance, but I believe
23 there are some -- some stipulations within that purchase,
24 like if there's any age banding or requirement along those
CAPITOL REPORTERS (775)882-5322

1 lines.

2 MEMBER COCHRAN: And so that was -- so that was
3 my next question. So in other words -- because what it's
4 showing here in the table is that the monthly premium is
5 \$14.15 a month for the 25,000 dollar benefit. And for the
6 10,000 dollar benefit, it's \$5.66 per month. So when you say
7 buy up, the implication initially to me is that if I want to
8 get that 25,000 dollar benefit, I just need to pay an
9 additional \$9 but what -- but what you have added here is
10 that there are age adjustments that may reflect exactly how
11 much that -- what that life insurance benefit may be. So
12 that as a result, I may actually be paying significantly more
13 because of my age group than someone who is younger than me
14 would pay for that same 25,000 dollar benefit. Am I hearing
15 you right?

16 MR. HAYCOCK: For the record, Damon Haycock.

17 That is correct. I hate to use the word
18 significant because it's relative to the purchaser but, yes,
19 there is differences that will be applied to the buy up
20 process, just like there is today on the voluntary side.
21 This rotates this benefit from a base benefit to -- the
22 additional amount becomes a volunteering benefit and it
23 applies to the voluntary rules.

24 The only relief is that there is no evidence of
CAPITOL REPORTERS (775)882-5322

1 insurability, and so this table wasn't designed to help the
2 Board decide on how much they want participants to buy up
3 their health or their life insurance, excuse me. This table
4 was designed to help you determine if you as a, board want to
5 buy up their life insurance through the utilization of excess
6 reserves.

7 But if you were to purchase life insurance on the
8 open market today, there is a plethora of stipulations that
9 exist free to obtain that similar to the cost structures on
10 vehicle insurance, how many accidents you had and moving
11 violations and what's your age and gender and those types of
12 things those are going to apply to life insurance but just
13 kind of an example.

14 MEMBER COCHRAN: Okay. Well, I get that, but
15 it's kind of a misrepresentation for us to say you have the
16 option to buy up on this where you don't on the health
17 insurance plans that we're doing.

18 So because it's not -- you know, there are
19 caveats. We could do this at a certain rate for all
20 employees at this rate or you can do it individually and
21 you're going to have age adjusted rates and health risk taken
22 into consideration which may, in fact, make that 25,000
23 dollar plan or that extra \$15,000 that you want to get for
24 many of our members unaffordable.

CAPITOL REPORTERS (775)882-5322

1 Thereby, you know -- and, I mean, so you can
2 purchase any kind of life insurance in the open market. I
3 can -- you know, I can request quotes from anyone and not go
4 through this process. It sounds to me it's about the same
5 and, in fact, might even save money if I look at the outside
6 market to try to get the same level of benefit to supplement
7 this \$10,000 that I would if I had -- if I had to purchase
8 this through this plan on my own.

9 MEMBER GARCIA: Mr. Chair, this is Rosalie
10 Garcia.

11 CHAIRMAN CATES: Go ahead.

12 MEMBER GARCIA: I was just wondering if we have
13 an estimate as to how this elimination would affect the
14 employees' premium, the overall health insurance premium.

15 MR. HAYCOCK: So for the record, Damon Haycock.

16 Right now, the reduction of this does not affect
17 the employees' or retirees' premium because the inclusion of
18 it doesn't affect the employees or retiree premium today
19 because it is paid out of excess reserves, and so this is an
20 add on that we are recommending you shift the \$6,000,000 to
21 cover other enhanced benefits.

22 And, Dr. Cochran, to respond, your -- I think
23 you're close to the mark. However, evidence of insurability
24 that, you know, what's your health risk, is that evidence of
 CAPITOL REPORTERS (775)882-5322

1 insurability does not occur for the buy up up to the amount
2 we're providing today, the age does.

3 So, you know, if you don't have evidence of
4 insurability out in the open market today, then you won't be
5 provided an opportunity to purchase up to \$25,000 or it will
6 be maybe an exorbitant amount. So you're not going to have
7 to go to your doctor to get clear to buy up to the amount we
8 give today.

9 The voluntary above that may have some of that in
10 there but to restore benefits to what we have offered today,
11 the only issue I believe that will financially affect is the
12 age of the individual and so, no, it doesn't.

13 MEMBER COCHRAN: I get that. I can -- I can see
14 what Alex Trabeck has to offer me on television and try to
15 supplement my insurance that way, but I'm just pointing out
16 that, you know, it's -- I guess, you know, that this is going
17 to have an effect on a number of people who may be counting
18 on this life insurance benefit. Nobody is going to get rich
19 off my passing on the benefit, whether it's \$10,000 or
20 \$25,000 but, you know, I'm just -- I am concerned for those
21 folks who think of this as the very valuable benefit.

22 MEMBER ANDREWS: Mr. Chair?

23 CHAIRMAN CATES: Go ahead, Ana.

24 MEMBER ANDREWS: Ana Andrews for the record.
CAPITOL REPORTERS (775)882-5322

1 So at the risk of being redundant, I just want to
2 make sure that I have this clear and get confirmation from
3 PEBP. So currently for employees, the state -- the PEBP is
4 paying 4.5 million in premium to have them at the enhanced
5 benefit of 25,000 and on the retiree side, PEBP is paying 1.4
6 for the 12.5, and those monies are being paid out of
7 reserves. State employees or state retirees are not paying
8 any premium for that.

9 So if we were to go back to the 2012 coverage,
10 then the state, PEBP would pay 1.8 million in the case of
11 employees at the 10,000 and 588,000 plus on the 5,000
12 coverage. So the savings is the savings that Damon has been
13 talking about which is the 6,000,000 and that 6,000,000 would
14 go into reserves that we can use for other enhancements that
15 members might prefer over this. Am I understanding that
16 correctly?

17 MR. HAYCOCK: Yes, so for the record, Damon
18 Haycock.

19 And I want to re-clarify my math because I took
20 the total amount to the plan but the first \$10,000 is
21 covered, right, by the administrative low built into our
22 rates. So people are paying for the base coverage. They are
23 just not seeing it as a direct line item in their premiums.
24 Our premiums include the coverage for dental, the coverage
CAPITOL REPORTERS (775)882-5322

1 for life, the coverage for medical and pharmacy and any all
2 of those costs are built into it.

3 The difference between what we're paying the
4 10,000 rate and the 5,000 rate, up to the 12,500 rate and the
5 25,000 dollar rate is the actual amount that PEBP is paying
6 out of excess reserves today. And so, yes, this is a
7 decision on do you -- it's more like 4.3 and 1.3, so it's
8 more like 5.6, but do you want this money to go towards other
9 enhanced benefits or do you want to take away from may be set
10 aside for plan year '19 and hope for the best and hope we
11 have another great year and maybe we increase our excess
12 reserves to cover this.

13 But as of today, we don't have any indicator that
14 says that 25,000,000 dollar excess reserve number is going to
15 grow. It may. We don't have enough information for this
16 year. We don't know what's going to happen next year. We
17 don't know if cutting benefits is going to lower utilization
18 and create new reserves or as if they sit down at UNLV,
19 Dr. Unger, if we are going to have people migrating away from
20 the HMO plan off the CDHP plan then utilization goes up, and
21 there's a lot of questions that we don't have answers to, and
22 that's why PEBP recommended we don't spend the entirety of
23 the excess reserves for next year and buy ourselves a little
24 bit of buffer in case issues we are not made aware of today.

CAPITOL REPORTERS (775)882-5322

1 And so, yes, the Board today can say, well, we
2 think it is a great benefit. We want to fund it, and we will
3 fund it, and it will come out of that number. Instead of 12
4 or \$13,000,000 going into plan year '19 today, it will be
5 down to six or seven, and then we have to decide next or next
6 November we're in 2017, but this November how you want to
7 spend the remaining excess reserves for plan year '19. Does
8 that clarify?

9 MEMBER ANDREWS: It does. It does. Thank you.

10 MEMBER ZACK: Mr. Chair, Christine Zack, I have a
11 question.

12 CHAIRMAN CATES: Go ahead.

13 MEMBER ZACK: So I just wanted to make sure I'm
14 clear, we cannot vote in favor of keeping both the life
15 insurance enhanced benefit and the HSA, HRA funding enhanced
16 benefit with only 11 and a half million left in reserves, is
17 that correct, because the cost will exceed 11 and a half
18 million. So it's a consideration that if we were to vote in
19 favor of keeping the enhanced life insurance, then there's no
20 money left to even talk about HSA, HRA funding. Am I reading
21 that correctly?

22 MR. HAYCOCK: For the record, Damon Haycock.

23 No, that's not -- you're readying it correctly,
24 but that's not the result. We have 25,000,000. You spent
 CAPITOL REPORTERS (775)882-5322

1 6.7. We're recommending 6.7 today for a 13.4 million dollar
2 total a year spent. So there's still the 11,000,000
3 afterwards.

4 You can -- if you want reserve or earmark the
5 money for this -- this enhanced benefit and then reduce the
6 amount you have going into plan year '19 but, no, it will not
7 exceed the total reserve amount.

8 MEMBER ZACK: I see that now. Thank you for the
9 clarification.

10 CHAIRMAN CATES: Any other comments from the
11 members? Seeing none, I'll open it up for public comments.

12 MS. LOCKARD: Thank you, Mr. Chair. I'm Marlene
13 Lockard representing RPEN.

14 I would like to put this in perspective and we're
15 talking about cutting back enhancements. What we're really
16 talking about is cutting back restored benefits, and I think
17 that's very important to put in perspective that in 2011 when
18 all of the cuts were made and then items were added back
19 incrementally since then, they were called enhancements, but
20 what they really are restored benefits.

21 RPEN strongly opposes the reduction in these life
22 insurance costs, and we are formally requesting that the
23 Board rescind their action at the November meeting and
24 whereby it was approved to charge retirees the \$2 a month for
CAPITOL REPORTERS (775)882-5322

1 the life insurance cost and the administrative costs as was
2 testified to earlier.

3 When you do the research and the whole history of
4 how we got to where we are, when Medicare retirees were
5 removed from the state system, Medicare retirees left in the
6 system approximately ten to 11 plus million dollars in the
7 system when retirees left. That more than compensates for a
8 small amount of administrative costs and the small amount for
9 retiree life insurance.

10 Over a proposed period of time, the retirees have
11 seen the reduction in those kind of benefits, plus then
12 incremental increases for reduced benefits. And as we talk
13 about the state as the Governor said in the State of the
14 State, climbing back out of the recession the cuts to
15 benefits in 2011 to both actives and to retirees have not
16 been restored, period.

17 And with respect to buying up on this life
18 insurance, there is real discrimination against the age
19 branding and the costs are discriminating against certain
20 employee, aged employee, plus the retirees. So I am asking,
21 pleading with this Board that you do not approve this
22 recommendation and that you rescind your action on the cost
23 of the November meeting. Thank you.

24 CHAIRMAN CATES: Thank you.
CAPITOL REPORTERS (775)882-5322

1 MS. MALONEY: So Priscilla Maloney on behalf of
2 the AFSCME retirees.

3 And as I want to say, like a broken record, me
4 too on everything that Marlene Lockard has put out and also
5 reference that was my executive vice president of the AFSCME
6 retiree executive board who spoke Roger Brennan, who is a
7 former, for those of you who don't know, a former six time
8 assemblyman, as well as had a private concern involving being
9 an insurance broker, so he knows a little bit about
10 insurance.

11 Again, this time, I did manage to pull up the
12 specific quote from this morning's or last night's Nevada
13 Appeal summation of at least the overall policy positions of
14 the Governor's expressed desires on the budget for the
15 biennium, and I would just like to remind the Board one more
16 time, it says -- the final paragraph says beyond that, the
17 proposed budget pumps 20.6 million into the Public Employees'
18 Benefit Program to cover inflationary costs and ensure that
19 those -- those health benefits aren't reduced or their costs
20 shifted to state workers, that really says it all.

21 Everything that Ms. Lockard just said, and,
22 again, maybe I should roll back and say make no mistake on
23 behalf of the AFSCME retirees, we understand that the staff
24 have struggled mightily to find the least painful plan design
CAPITOL REPORTERS (775)882-5322

1 changes that they could possibly figure out and keep within
2 their budget.

3 And so having said that, acknowledging what
4 Mr. Haycock pointed out, even if something seems like an
5 incremental small amount like the \$2.83 a month for the
6 administrative cost for the life insurance premium on the
7 Exchange through Towers Watson is my understanding is the
8 vendor that takes care of that.

9 There -- our other 50,000 foot concerns about
10 that, as you've heard for months, there have been concerns
11 about the level of service that our retirees get from Towers
12 Watson. So this is a little bit more salt in that wound. I
13 understand they have an improvement plan. I understand it's
14 even on the agenda to go through some of that today.

15 The small incremental costs and then I'm also
16 wearing of the hat of the active advocate today because he
17 couldn't be here, again, like I said, when you combine plan
18 design changes, plus potential rate increases, that two
19 percent biennium colus starts to get for the average worker
20 maybe making between 30,000 and 40,000 a year salary. That
21 amount starts to get chipped away at, nickeled and dimed at.

22 And I don't know, I did appreciate attachment A
23 that it has it very clearly, this is what it will cost to
24 keep things where they are, the 29,000.000 and given that

CAPITOL REPORTERS (775)882-5322

1 it's not PEBP's fault that there's a statement in the press
2 from arguably their assessment of what the Governor said that
3 there's 20,000,000 on the table as of today that wasn't there
4 five days ago.

5 So, again, let's all just keep these thoughts
6 that I'm sort rambling around in mind as I go forward. I do
7 agree with Ms. Lockard. It symbolically means a lot to
8 retirees that \$2.83 to see that action rescinded and to keep
9 the life insurance benefits at their current -- current level
10 as opposed to this new reduction.

11 CHAIRMAN CATES: Thank you.

12 MS. MALONEY: Thank you.

13 MR. ERVIN: Kent Ervin, Nevada Faculty Alliance,
14 E-r-v-i-n. Thank you very much.

15 This goes back to Dr. Cochran's point and I look
16 to you on the PEBP if you're a 70-year-old retiree and want
17 to add back \$5,000 which would even get up to the 12,500
18 because they don't have that kind of increment, it would cost
19 \$18 a month versus the, I would have to flip back to that,
20 about \$4 a month that PEBP is getting.

21 Now, of course, that's the difference between
22 insuring everyone in the group versus individuals and a way
23 giving this contract to the standard is just giving them an
24 in but to say it's not a benefit or that you can buy back at
CAPITOL REPORTERS (775)882-5322

1 group rates, it's not a group rate anymore. It's an
2 individual age bended rate. The guarantee issue is very
3 important but so you -- you can get that, you know, what you
4 can get.

5 But the value to the employees is, you know, if
6 our retirees are counting on that ten to \$12,000 to plant
7 themselves or for their, not themselves, their loved ones to
8 plant them when the time comes, then it's a much different
9 cost to do that individually than it is for the whole plan.

10 So I realize and there's going to be tradeoff's
11 here, and we seem to be taking these individually in a
12 certain order. So maybe you ought to discuss the whole, all
13 of the tradeoffs first. But at least having, you know, the
14 cost of a funeral is an important benefit and cheaper for
15 PEBP to do that than individuals. Thank you.

16 CHAIRMAN CATES: Thank you. More public comment
17 in Carson City?

18 MS. BOWEN: My name and my words for the record,
19 Peggy Lear Bowen, P-e-g-g-y L-e-a-r B-o-w-e-n.

20 I want to compliment you for reaching this point.
21 We were at this point in November when you were talking about
22 benefits and whether you were going to look into enhanced
23 benefits for vision and what about hearing and the life
24 insurance policy and you -- your conversation on the record
CAPITOL REPORTERS (775)882-5322

1 was one of going in a certain direction when Mr. Wells was
2 asked for his input. I believe Mr. Bailey encouraged him for
3 his input during that meeting. That was the perception I
4 had.

5 And at that point in time, Mr. Wells said he
6 really wasn't going to say anything and then he did, and what
7 it came down to that if you're -- and this is a bad sort of
8 closed quote from Mr. Wells, was that if he didn't agree with
9 that what you did, he could change the numbers. And he was
10 asked by the other representative, I think it was Ms. Garcia
11 to, maybe wrong person, to explain why he said what he said
12 and then it was explained how he is the budget director for
13 the state.

14 And then if the numbers weren't acceptable, he
15 would just change them and make them acceptable for going
16 into the budget. I don't know if the budget's director is
17 authorized to do that sort of thing, to change the numbers by
18 groups unilaterally or however they want to go about it. Go
19 to the Governor's office and their budget people work with
20 what's going on.

21 What I do know is that the tenor of the topics
22 and what was to be done changed dramatically at that moment
23 and it went from talking about enhancements or, and I agree
24 totally with Ms. Lockard, restoration of benefits, that we

CAPITOL REPORTERS (775)882-5322

1 have been doing without because of the changes in the plan,
2 and basically it's been privatization of the plan.

3 The selling of A and B Medicare folk to a group
4 in Utah to be administered when Mr. Wells was asked can we
5 undo this in 2011, and I know that was asked because I asked
6 it. And his response was maybe. Well, I'm going to
7 reinterpret the maybe to no. Once you sold something, you
8 can't go back and get the car back again. You sold it, and
9 you can't make changes to the car because it belongs to
10 somebody else, unless you get some new agreement.

11 And what my concern is today is that we have an
12 insurance plan for actives and for retirees that reflect the
13 taking care of the health benefits and we participate in
14 paying premiums and the state participates in their fashion
15 and that it comes together as part of the State of Nevada
16 taking care of state workers, present and retirees.

17 And it matters not to me anymore about whether or
18 not you're non state or state person, the orphans. I
19 developed that term in the legislature when I said I felt
20 like an orphan and that caught fire and nobody has been able
21 to change it, including me. But my point is that nobody who
22 is given service for this state and investment meanings
23 should ever be treated like anything less than a worker for
24 the state that had benefits, should keep benefits or restore

CAPITOL REPORTERS (775)882-5322

1 benefits.

2 And if you were encouraged to come into this plan
3 because they hoped by taking the retirees, they later get the
4 actives which the school districts did not do in other
5 entities that you still have this group as your group that
6 you made a commitment to, and we've made a commitment to by
7 also participating by the payment of premiums anywhere for
8 150 a month to almost 700 a month, depending on the year or
9 the plan.

10 Please keep in mind that Nevada is an employer,
11 that we are employees and that the contract is issued or the
12 agreement is issued on common trust, and we're trusting you
13 to do the right things and remain our voice and don't submit
14 things that are any less -- that make you appear any less
15 than our voice so that you're maintained and that the
16 benefits are restored as we would work to do that when we
17 were brought into this plan in 2011 and please -- 2011, 2012,
18 when the plan came into play, and please do what we have said
19 we need to do and the idea to cut --

20 CHAIRMAN CATES: You need to wrap up. You're on
21 four minutes.

22 MS. BOWEN: -- is unconscionable.

23 Thank you very much for your patience.

24 CHAIRMAN CATES: Anymore public comment in Carson
 CAPITOL REPORTERS (775)882-5322

1 City?

2 Is there public comment in Las Vegas?

3 Go ahead.

4 MR. UNGER: Yes, Douglas Unger, U-n-g-e-r, at
5 large representative of the executive community of the UNLV
6 Faculty Senate. I would like to restate a position based on
7 the statement I made at last November's Board meeting. To
8 please maintain the current 25,000 dollar for active and
9 12,500 dollar level of life insurance as they are currently
10 offered.

11 The reason I ask you to do this is a
12 compassionate one. I would like to remind you I cited a few
13 research surveys in November that indicates that more than a
14 quarter of senior citizens over 65 years of age nationwide
15 have made no adequate plans for their deaths and among people
16 under 50, about two-thirds have no plans whatsoever and are
17 severely underinsured or have no life insurance.

18 I don't suspect that State of Nevada employees
19 are really much different than national averages and until we
20 find out, it would be easy to do a study or survey with
21 Nevada state employees and find out what level of insurance
22 we are actually carrying to really see what the impact they
23 are taking this kind of insurance benefit away from employees
24 would do.

CAPITOL REPORTERS (775)882-5322

1 Please do think about what \$25,000 does,
2 especially for a younger employee, employee spouse or
3 significant other who has suffered the shock of a death.
4 It's enough at least to pay for immediate emergencies and to
5 maintain a mortgage and real estate insurance on an average
6 house for nine months to a year or long enough for that
7 person to make the right kind of plans after a death.

8 I'm particularly concerned not about people in my
9 age bracket who are more aware of our mortality and have
10 probably gone out and bought life insurance and have made
11 plans. I'm more concerned about my younger colleagues and
12 younger state employees who just flat out don't think about
13 their own mortalities.

14 So I would like you to think about keeping this
15 benefit. It's a true benefit. It does what a benefit should
16 do. I appreciate my colleagues in the Nevada Faculty
17 Alliance and those who are representing AFSCME and the state
18 retirees and join with them in asking you to maintain this
19 benefit. It's a real benefit and a compassionate benefit,
20 and I think it should be maintained.

21 CHAIRMAN CATES: Thank you.

22 Any additional comments in Las Vegas?

23 MEMBER GARCIA: Yes.

24 CHAIRMAN CATES: Go ahead.

 CAPITOL REPORTERS (775)882-5322

1 MS. BERKO: Good afternoon. Thank you. Debra
2 Berko for the record, D-e-b-r-a B-e-r-k-o on behalf of AFSCME
3 Actives Local 4041.

4 We would like to just put on the record and
5 remind the Board who has worked diligently on these tough
6 issues that due to retention, that is a benefit. It has not
7 been restored as other people have testified. The younger
8 folks coming in do look at that as a true benefit and part of
9 their compensation package.

10 \$25,000 is just enough to have an average funeral
11 today. I can speak from experience. I buried my husband
12 seven years ago today and it was more than that. We're from
13 back East so I had to ship him and I didn't even count in the
14 cost of that. That was an additional \$3,000. That was seven
15 years ago.

16 So, again, we want to see restoration of benefits
17 that have been taken away since 2011, and we just wanted that
18 on record. Thank you for your time.

19 CHAIRMAN CATES: Thank you.

20 MEMBER GARCIA: We have one more.

21 CHAIRMAN CATES: Go ahead.

22 MR. WASDEN: I'm Dr. Jason Wasden, W-a-s-d-e-n.
23 I'm the chair of the administrative faculty committee at
24 UNLV, a member of President's Advisory Counsel, a member of
CAPITOL REPORTERS (775)882-5322

1 the Benefits Advisory Committee and a member of the UNLV
2 Faculty Senate. I'm very involved in the university, and I
3 talk to people all of the time about the benefits and what is
4 going on.

5 One personal thing I'll tell is both my daughter
6 and my wife went for a vision exam. What I told them, it was
7 covered at 100 percent. We walked away paying the \$80. So
8 your 25 dollar co-pay which I would have paid \$130 of that
9 visit. And those are fees that are actual. They are part of
10 the exam. The exam was covered, but there were additional
11 fees, so something to keep in mind.

12 As far as reducing the HSA and HRA contribution,
13 my understanding from our conversations today and from what I
14 read is the CDHP plan has had flat growth for the past three
15 years. I too talked to people yesterday and told me that
16 they may move from the HMO to CDHP plan due to what's being
17 presented in the decisions that are made at this meeting
18 which is why I would not like to see a decrease in the CDHP
19 or HSA or HRA's contribution because they are going to be
20 having to come forward at the beginning of the year with as
21 much as \$3,000 for a prescription and other things that
22 granted will be reduced throughout the year, but it's going
23 to be a huge burden on them, and they are making \$40,000 or
24 less.

CAPITOL REPORTERS (775)882-5322

1 That being said, I thank you for your time. I
2 appreciate all that you do. I know these are hard decisions,
3 and we'll have to see what the future holds. Thank you.

4 CHAIRMAN CATES: Thank you.

5 Any additional public comment in Las Vegas?

6 Seeing none, I'll bring it back to the Board.

7 Any additional comments or questions from the Board?

8 Anybody like to make a motion?

9 MEMBER ZACK: Mr. Chair, Christine Zack.

10 CHAIRMAN CATES: Go ahead.

11 MEMBER ZACK: I'm just wondering why we haven't
12 considered a compromise position? I mean, there are
13 different levels that we can do and it would give folks
14 another year to plan. For example, you could reduce the
15 employee level to 15,000 and the retiree to 10,000 which
16 would at least then arguably give them enough for a funeral.

17 CHAIRMAN CATES: Okay. Any other comments?

18 Tom?

19 MEMBER VERDUCCI: Tom Verducci for the record.

20 I just wanted to point out that those are some
21 very compelling arguments to keep to life insurance. We've
22 heard from NSHE Faculty, RPEN, AFSCME, and I would like to
23 see those -- the life insurance benefit restored if it is
24 within the financial budgetary restraints of this program.

CAPITOL REPORTERS (775)882-5322

1 MR. HAYCOCK: For the record, Damon Haycock.

2 I don't want to appear to be the Grinch or the
3 Scrooge that doesn't want to provide benefits because that is
4 definitely not my position, but I did want to state that
5 there is money today, and there may not be money tomorrow,
6 and do you want to solve your problem today and in ten
7 months, do you want us to talk about eliminating again or do
8 you want us to start to define what this plan needs to look
9 like long term?

10 One of the things that I was told at the recent
11 interim retirements and benefits committee is that they --
12 one of the assembly -- one of the assembly folks there said
13 we would really like you to just land on a number please and
14 not keep changing it up or down. It's difficult for people
15 to make end of life decisions and planning.

16 And, you know, whatever it is, we understand
17 there's restraints and there's constraints on funding, but
18 please come up with a number and stick with it, and so I'm
19 here to pass that message along but recognize that it isn't
20 about should people have life insurance or what level they
21 should have. It's about do we have the funding for it.

22 And one of the things that you've heard
23 repeatedly today is that an article that was posted in the
24 Nevada Appeal about a figure of 20.6 million dollars provided
CAPITOL REPORTERS (775)882-5322

1 to offset inflation. Nowhere did I read in that article
2 where the chief of staff said this is to offset the enhanced
3 benefits or restored benefits because excess reserves are
4 dwindling.

5 Inflation is going to occur regardless if you
6 approve life insurance at an enhanced benefit. So that
7 money, that money is to offset the natural inflationary
8 costs. So when PEBP developed a budget back in September, we
9 were told to develop a flat budget. And as Mr. Wells said at
10 the last meeting, we didn't because we carved inflation out
11 of it, but we probably were supposed to have found a way to
12 absorb that inflation and through the Governor's budget, he
13 was able to restore that inflationary funding to us.

14 And so it's to cover the cost -- increased cost
15 to healthcare. It's not to fund enhanced benefits. Those
16 enhancements were paid for the last three years by a bucket
17 of money that was gained in the first three years of this
18 plan, and this Board made a decision three years ago to fully
19 expend those now and my understanding in response to outcry
20 of reserves and a concern of the legislature.

21 So we have extra reserves now that we didn't plan
22 on having at all and instead of looking at these as, you
23 know, this is a good thing, that I'm glad we have some
24 efficiencies, it's we need to maintain these benefits
CAPITOL REPORTERS (775)882-5322

1 regardless if we can do it for two years, as long as we can
2 do it this year and if that's the decision, PEBP will
3 implement, and we will go ahead and make that occur.
4 Recognize in ten months, we will be back to you saying this
5 is what is left and now you have to make the harder decision.

6 CHAIRMAN CATES: I have a question for you,
7 Damon. The retiree group and the employee group, are the
8 rates dependent on both of those groups being together? For
9 instance, could we retain the benefit for retirees and reduce
10 it for employees or are they all considered collectively in
11 the rates that we're paying?

12 MR. HAYCOCK: For the record, Damon Haycock.

13 I think I'm going to ask Cassandra to come up and
14 answer that question. I think I know the answer but I don't
15 want to misstate it.

16 Ms. Ward: Cassandra Ward for the record,
17 Standard Insurance Company.

18 So the rates on the life insurance as to comply
19 with your administrative rules is a composite rate for both
20 actives and retirees. I would want to just double check with
21 the underwriter that we would maintain the current rate, but
22 I feel fairly confident that that would be the case if you
23 decided to take some different action, retain the 12.5 on the
24 retiree but reduce the actives to say 20 or something of that

CAPITOL REPORTERS (775)882-5322

1 sort.

2 There will be some considerations because of the
3 volume. Obviously, you're putting more liability retirees
4 and risk liability, you're disrupting. Historically, those
5 benefits have always been -- the retirees have historically
6 always been half of what actives have.

7 CHAIRMAN CATES: Thank you.

8 Any other questions, comments from the Board?

9 MEMBER BAILEY: Yes, Mr. Chair.

10 CHAIRMAN CATES: Go ahead.

11 MEMBER BAILEY: For the record, Don Bailey.

12 I feel very strongly that our membership has
13 stood by us a long time over a number of years, has supported
14 the administration quills, and I really think we really need
15 to listen to our members.

16 I agree with Tom, we have a strong suit of people
17 out there and a large number of people out there that I think
18 we need to listen to. I think we have in the past three
19 years, and we have enhanced your benefits, but you also were
20 told that they could go in reverse, and now some of them have
21 to go in reverse because of our fees and finances we have
22 left but on the other hand, on the insurance and on those
23 type of categories, I think this Board really needs support
24 of our membership and their will. And their will is that we

CAPITOL REPORTERS (775)882-5322

1 consider revisiting our November meeting and rescind maybe
2 something that we already passed in November.

3 My only question, Mr. Chair, is our legal
4 counsel, can we do anything like that as a Board? I don't
5 have the answer to that. I mean, if we go back and consider
6 changing something we did in November, are we on the legal
7 plateau to do that as a Board?

8 CHAIRMAN CATES: Agenda Item 7.4 gives us the
9 opportunity to revisit the changes that were approved in
10 November, so it's agendized.

11 MEMBER BAILEY: Okay. So we can wait until that
12 particular issue then?

13 CHAIRMAN CATES: Yes.

14 MEMBER BAILEY: And address it, okay. I can see
15 that.

16 CHAIRMAN CATES: Any other comments from the
17 Board?

18 MEMBER COCHRAN: Mr. Chair?

19 CHAIRMAN CATES: Go ahead.

20 MEMBER COCHRAN: This is Chris Cochran again in
21 Las Vegas.

22 I just want to be, you know, clear. You know, I
23 have heard some very compelling arguments by testimony from
24 our members regarding this particular benefit. I --

CAPITOL REPORTERS (775)882-5322

1 personally this was not one that I would look at at
2 necessarily wanting to keep at the risk of some of the other
3 benefits, but I think that the members have made some
4 compelling arguments.

5 I do believe that this discussion about
6 restoration of benefits versus enhanced benefits, I think
7 that there is some argument to be made. I think that having
8 this benefit that people can know, of course, understanding
9 for all of our members that even if we were to go to the full
10 insurance benefit of say \$25,000 for current employees, that
11 that is no guarantee that that will still be there in five
12 years. We could still face the same type of situation that
13 we are facing.

14 I just want to also, you know, discuss this in
15 lieu of our proposed budget under Item Number Four where we
16 are looking at currently having somewhere in the vicinity, if
17 I'm not mistaken, if we continue with the staff's proposal,
18 we're going to have approximately 11 to \$13,000,000 in
19 surplus from -- from the current year which is pretty close
20 to what the Governor's reduction for us for next year calls
21 and that does concern me a little bit. The proximity of the
22 these two numbers since we are looking at around \$13,000,000
23 in excess reserves and a difference in the Governor's budget
24 of approximately that much.

CAPITOL REPORTERS (775)882-5322

1 So, you know, I think that we should try to do as
2 much as we can to keep the benefits as close as we can but,
3 you know, at a certain point, we're going to have to make
4 sure that we are very clear. And to Damon's point, if we
5 have issues that we face down the road, I mean, we do have
6 catastrophic reserves for that purposes is my understanding.
7 I don't know, you know, if that's been an allowable expense
8 down the road or not.

9 But we did hear Aon Hewlett talking earlier today
10 about how most organizations don't have that type of
11 catastrophic reserve available for them. So we do have those
12 catastrophic reserves in case something else comes down the
13 road. And I don't know the process right now, if we want to
14 look at this in terms of Ms. Zack's recommendation that we
15 look at some sort of a compromise, which I could support or
16 restoring the full benefit, which I could also support
17 because it seems to me that even if we restored the full
18 benefit under the insurance, we're still going to have money
19 left over in reserves.

20 So -- but I do want to have clarification on how
21 much we would have left in reserves and, you know, if we
22 restore this at various levels.

23 MR. HAYCOCK: For the record, Damon Haycock.

24 Dr. Cochran, if you look at the far right column
 CAPITOL REPORTERS (775)882-5322

1 on both of those, you'll see what it costs per thousand. So
2 you -- it's basically pay to play, right? It's 182,000 and
3 change for every thousand dollars of increased benefit on the
4 employee side, and it's 117 or almost 118,000 for every
5 thousand on the retiree side. So we just multiply that by
6 how many, and I can do that here on my phone, but you tell us
7 how much you want to offer, and we'll tell you what the total
8 is and what that will reduce the remaining reserves by, and
9 we can do that right here if we need to do that.

10 MEMBER WELLS: Mr. Chairman, there's been some
11 comments about restoration versus enhanced benefit, and I
12 just want to make sure that the Board is clear, restoration
13 of the pre 2011 is \$20,000 for actives and 10,000 for
14 retirees. That was what was produced in 2011. The 25,000
15 enhancement and the 12,500 enhancement was a 2015 change, but
16 that is not restoration of pre 2011 benefits.

17 CHAIRMAN CATES: Thank you for the clarification.

18 Any other comments from the Board?

19 Does anybody dare make a recommendation?

20 I would just like to say this is a tough one, and
21 I'm glad I only vote in the case of a tie as chairman, so.

22 MEMBER GARCIA: Mr. Chair, this is Rosalie
23 Garcia.

24 CHAIRMAN CATES: Go ahead.

CAPITOL REPORTERS (775)882-5322

1 MEMBER GARCIA: I would like to make a motion
2 that the Board not proceed with staff's recommendation to
3 eliminate the enhanced benefit for the life insurance
4 program.

5 CHAIRMAN CATES: Just to clarify, so that would
6 maintain the current level of benefits, correct?

7 MEMBER GARCIA: That's correct.

8 CHAIRMAN CATES: Okay. Do I have a second for
9 that motion?

10 MEMBER VERDUCCI: Tom Verducci for the record. I
11 second that motion.

12 CHAIRMAN CATES: Okay. We have a second and a
13 motion.

14 Any discussion on the motion?

15 Okay. We'll take a vote. All those in favor of
16 the motion, say aye.

17 (The majority of the vote was in favor of the
18 motion.)

19 CHAIRMAN CATES: All opposed?

20 MEMBER WELLS: No.

21 MEMBER LAMBORN: Nay.

22 CHAIRMAN CATES: We have two nays. Motion
23 carries.

24 Okay. It's now 12:30. I think we should
 CAPITOL REPORTERS (775)882-5322

1 probably break for lunch. I think we have a little longer to
2 go here. Let's do 1:45 and make sure everyone has enough
3 time to eat lunch and get back.

4 We are in recess until 1:45.

5 (Whereupon, a lunch recess was taken.)

6 CHAIRMAN CATES: Let's call this meeting back to
7 order. Let's see, we are now on Agenda Item 7.2, possible
8 decreases in CDHP, HSA, HRA employer contributions.

9 MR. HAYCOCK: Thank you, Mr. Chairman. Damon
10 Haycock for the record.

11 At the November 17th Board meeting, we provided
12 the cost breakdown in 100 dollar increments for the enhanced
13 HSA and HRA funding. We, again, revised these figures based
14 on estimated participant count. Once we revised or was part
15 of the Governor's recommended revisions to our budget, we
16 also revised population which we do all of the time anyway to
17 get a more accurate collection of the need.

18 You'll see the cost at \$400. For the participant
19 is about \$9,000,000 is what that would cost to provide the
20 current enhanced benefit of 400 additional dollars and going
21 down three, two and one respectively. And if we were to
22 provide additional enhanced benefits to the dependent count
23 at \$100 per dependent times the total amount of dependents we
24 anticipate having, that's another 1.8 million dollars.

CAPITOL REPORTERS (775)882-5322

1 Put them together, you got almost \$11,000,000.
2 That number hasn't changed. Year after year outside of just
3 the increase in population and that's what would occur if you
4 wanted to keep the same benefit that existed today.

5 We proposed that -- initially we thought we may
6 have to propose a reduction in the base amount, that we are
7 not proposing reduction in the base amount. So the original
8 \$700 per person and another \$200 per dependent max three is
9 the same as it's been since I believe 2012, and so that isn't
10 changing but the enhanced amount, we're recommending just to
11 meet budgetary needs would be a reduction to \$100 to \$300.

12 And in this report, you'll see that we would like
13 to attach a series of small but important requirements to
14 receive this funding to address a definite need within our
15 program. We have -- initially back in November, we thought
16 about doing a match and we decided that that didn't seem to
17 be received too well, and we're okay with that. So we can
18 push that to the side but trying to preventive set of
19 requirements really improves a few things.

20 It allows participants to receive this funding
21 after they have gone, at least seen the doctor once a year,
22 had their associated lab work, had a one single dental visit
23 and got their teeth cleaned once, I mean, very minor amount
24 of preventive care, but at those opportunities is where

CAPITOL REPORTERS (775)882-5322

1 people can see if they are on the path or a trajectory to
2 other issues, and hopefully it prevents them from
3 experiencing those issues and having to pay for those as well
4 as the health plan.

5 Also, at the December interim retirement benefits
6 committee, we were asked to afterwards address, I have a
7 report that needs to go to them tomorrow, to address what are
8 we doing about the low preventive benefit utilization, and
9 we've reported every -- every year here at PEBP what the
10 utilization is on those preventive services and the last time
11 we reported, I think it was in November, the utilization for
12 the year, yeah, at the November meeting, we showed that it
13 was -- it was less. I think it was around 35 percent of
14 people actually going to the doctor once a year and getting
15 that preventive exam.

16 And what's really important is that doesn't cost
17 the participant any money. The four things that we're asking
18 to be tied to this enhanced HRA funding is 100 percent paid
19 for by the plan. We're not asking to change that. We just
20 want people to hopefully be incentivized to get the
21 preventative care that our plan has been providing for years.

22 Now, with that in mind, the initial
23 recommendation that you'll read here says that we believe in
24 providing that base amount of 700 and 200 as we have for

CAPITOL REPORTERS (775)882-5322

1 years and that reduction down to a 300 dollar amount tied to
2 certain wellness and preventative screenings.

3 However, with the decision that was made prior to
4 our break, the financial stability and long term solvency of
5 our ability to provide enhanced benefits, you know, may mean
6 that this is not a benefit that we should be recommending
7 continued because they just chewed away at excess reserves
8 for plan year '19.

9 So to be honest, and I'm sorry, normally I'm more
10 direct about this, I don't really know what PEBP's
11 recommendation is on this at this point because I think it's
12 a good thing to do. It's the right thing to do. I just
13 don't know if we want to expend all of our excess reserves in
14 plan year '18 and not have really anything left in plan year
15 '19 and come back here again and say, well, we're cutting it
16 all.

17 So at this point, you know, if we're going to
18 provide enhanced HSA, HRA funding, my recommendation is that
19 we tie those enhanced dollars to preventative screenings and
20 those preventative -- those four preventative requirements
21 because that will help everybody get the care that they need.
22 I just don't know if we have the funding left to support it.

23 And with that, I will turn it over to the Board.

24 CHAIRMAN CATES: Thank you, Damon.
 CAPITOL REPORTERS (775)882-5322

1 Questions and comments from the members?

2 MEMBER LAMBORN: I have a question.

3 CHAIRMAN CATES: Go ahead.

4 MEMBER LAMBORN: Leah Lamborn for the record.

5 So with the preventive, attaching that criteria
6 to the HSA funding where they are receiving all those
7 preventive services, what would that do utilization?
8 Because if I recall, we had that at one time, and then it
9 seems like that went away and utilization trend we had seen
10 also remained flat. So I'm concerned that there would be an
11 additional cost and don't get me wrong, in the long run over
12 funding, certainly it would be a savings in the long run
13 because you're getting preventive care but for the short-term
14 which is our budget, what kind of impact would that have on
15 utilization?

16 MR. HAYCOCK: So for the record, Damon Haycock.

17 The preventive care visits are significantly less
18 expensive than having to see a specialist, going into the
19 hospital, going into the emergency room, even seeing an
20 urgent care provider in certain locations, not in all. I
21 don't have exact figures on anticipation of what that would
22 be to the short term budget because we continuously throw out
23 our short-term budget deal with high cost claims, and how
24 many of those high cost claims or mid cost claims -- the high
CAPITOL REPORTERS (775)882-5322

1 cost claim is a claim costing over \$100,000 to PEBP, but how
2 many of those can we divert or push off or even eliminate if
3 people can just get the diagnosis in time to start addressing
4 it through less costly, less painful procedures and
5 treatments.

6 And so I believe it will help PEBP in the
7 short-term, not as much as it will in the long term, but we
8 want people to be able to have that opportunity and to,
9 again, incentivize them to see their doctor at least once a
10 year. I read an article yesterday that said, you know, no
11 one is saying that there's too much primary care across the
12 nation. No one is saying, gosh, we need to curb that primary
13 care utilization. It's killing the medical care across the
14 nation, no.

15 So this is just really pushing folks. Pushing is
16 probably a strong word. We're trying to influence and to
17 help people get the care they need before it becomes a high
18 cost catastrophic event, and we're not going to catch
19 everybody, and not everybody is going to participate, but
20 this also returns back to one of the value statements that
21 the Board has approved back in April and I think had before
22 which is personal responsibility is the cornerstone, right,
23 of our program.

24 So this places some personal responsibility for
 CAPITOL REPORTERS (775)882-5322

1 these folks to go and make sure that they are doing the right
2 thing and living the right way, and hopefully their doctor
3 can influence them on their lifestyle behaviors to help them
4 avoid some of these debilitating chronic disease conditions.

5 And so I believe that if -- honestly, if we could
6 and I'm not ready to open that can of worms today, but I
7 believe we should tie all of our HSA funding to preventive
8 care because we want people -- we want people to know what's
9 going on before it's too late, but I don't want to do
10 something that drastic in the first year and talk about that.

11 But if -- again, if there's funding available
12 that the Board wants to spend on enhancing these benefits, my
13 strong recommendation is that you tie them to preventative
14 care.

15 MEMBER LAMBORN: Again, Leah Lamborn, for the
16 record.

17 So then in your opinion, I think what I'm
18 hearing, it would pretty much pay for itself in the first
19 year. You're not even thinking the first year there would be
20 an impact because we could avoid other costs within that same
21 year. Is that your opinion?

22 MR. HAYCOCK: So for the record, Damon Haycock.

23 I can't be as bold to say my crystal ball is just
24 not foggy, but I will say that even if there is an increase
CAPITOL REPORTERS (775)882-5322

1 in claims on primary care, it's the right increase in claims
2 that PEBP should be paying.

3 MEMBER LAMBORN: So, and I agree with that.

4 My concern here is, and this was the area that I
5 was hoping to save some of that reserve because this is where
6 I would like to see it go actually. I mean, I agree, I
7 thought the wellness program was a great program formed. It
8 certainly forced me to go get my visits.

9 But if I'm doing the math here, it looks like we
10 really don't have any -- after the last decision we just
11 voted on, we don't have really any reserve for this. And if
12 I could just clarify to that, the \$11,000,000 that we had to
13 spare originally before I last spoke, that was only for one
14 year and we have two years to go through, so really we should
15 have split that reserve in half to cover the next biennium.
16 Is that a correct assumption?

17 MR. HAYCOCK: For the record, Damon Haycock.

18 It's close. Again, I hate to repeat it because
19 -- but it's important. We started with 24.9 million dollars
20 so say 25 to make it simple. We recommended with, and I'll
21 take out the last decision before lunch, but we recommended
22 if this HSA increase was approved at this level, the total
23 amount would have been something around 13.4 million, so it's
24 just over half.

CAPITOL REPORTERS (775)882-5322

1 We're looking at some programs to place into the
2 plan year '19 that we haven't really fully vetted yet, but
3 we're hoping will save money to make up in the plan year '19
4 year. We also don't know how trend will really turn out. If
5 we have a good experience here, then that number may increase
6 like we saw at the end of last plan year, but we definitely
7 wanted to keep it around half just to ensure we could
8 continue the decisions made November and today throughout the
9 biennium because let's not forget, folks, that when a change
10 is made to the plan in the off year or the non legislative
11 year, there is no mechanism for PEBP to go back to the
12 legislature and say, gosh, costs have increased. Can we
13 please get more subsidy. The subsidy or the contribution
14 that is approved by the legislature, it will be approved some
15 time, the end of May, Teena?

16 MS. GLOVER: May.

17 MR. HAYCOCK: And we have to live with that
18 number for two years even though we, the Board, approves
19 rates every year. That means any benefit that can be
20 experienced in the off year is a direct benefit to the
21 participant share of premium if it lowers premiums. However,
22 any cost that is experienced in the off year is the direct
23 cost that goes to the -- the participant premiums. So there
24 is no additional mechanism to offset, you know, a decision

CAPITOL REPORTERS (775)882-5322

1 that went bad.

2 And so by expending all of the reserves or the
3 bulk of those reserves today with no guarantee that those
4 reserves will be available in '19 means that if we do
5 continue these -- these benefits in plan year '19, the
6 participant is going to own all of it, and it's not going to
7 be cheap. So it's just to give -- and I know we're stuck on
8 this 11,000,000 dollar number and you're right, 13 -- 13.4 --
9 24.9 minus 13.4 is 11 and a half so that's that 11 and a half
10 but that 13.4 million dollars included the 6.7 for this HSA.
11 Now we've shifted the bulk of that over to the life
12 insurance, and so it's available, but then you'll leave
13 yourself with around three or \$4,000,000 for '19.

14 CHAIRMAN CATES: Any other questions, comments
15 from the members?

16 MEMBER LAMBORN: I have one more, I'm sorry, if I
17 may.

18 CHAIRMAN CATES: Go right ahead.

19 MEMBER LAMBORN: So I don't know if it's possible
20 but given what we've just discussed where we are with it, the
21 finances and knowing that we've already voted on the life
22 insurance, is it possible to -- basically, to me it looks
23 like we have to pick kind of one or the other because we only
24 have enough funding for so much.

CAPITOL REPORTERS (775)882-5322

1 Is it possible to present that out in a survey
2 and let the employees pick which one they would prefer?
3 Where would they prefer the funds to go?

4 MR. HAYCOCK: For the record, just about anything
5 is possible, Ms. Lamborn, we can. We do have to -- and I'm
6 going to defer a little bit to Mr. Wells here, but we do have
7 to continue to participate in the Governor's recommended
8 budget process. The session starts soon and to get the
9 response back in time for the Board to meet and make a
10 decision delays any budget amendment that we may need to make
11 to the legislature, and it doesn't send them a clear message
12 that we're going in one direction or the other, and we're
13 going to have to respond.

14 We have the first, the 31st, January 31st is our
15 first meeting in front of the legislative commission
16 pre-meeting on our budget and if we come to them, we're not
17 quite sure, it may send the wrong message.

18 MEMBER ZACK: Mr. Chair, Christine Zack in Las
19 Vegas.

20 CHAIRMAN CATES: Go ahead.

21 MEMBER ZACK: So I guess I'm confused because I
22 started off the last conversation asking so there's not
23 enough money in reserves to do both of these items because I
24 also prefer going with the preventative wellness and

CAPITOL REPORTERS (775)882-5322

1 healthcare and connecting it to the HRA, HSA accounts.

2 And, I guess, in a way I was right because these
3 numbers are only reflective for a single year. And so if we
4 don't end up with any additional reserve amounts, it's 13.4
5 million over two years to continue the enhanced life
6 insurance benefits which would mean we wouldn't have enough
7 money to do that and the other recommendation.

8 So we discussed it and we were discussing the
9 life insurance. I asked if there was enough for both, and it
10 appears that there's not potentially, right? 6.7 times two
11 is 13.4 million dollars.

12 MR. HAYCOCK: So for the record, Damon Haycock.

13 MEMBER ZACK: Excess reserves are 11 and a half,
14 that's not enough.

15 MR. HAYCOCK: So let me try to, its the time of
16 money, and I'm going to try to make it a little less mirky.
17 The first -- maybe the first decision that could have been
18 made was we have \$25,000,000 of excess reserves. Do you want
19 to expand it all in the first year or do you want to split it
20 over two years because then that would help direct the rest
21 of the conversation.

22 Ms. Zack, you are correct, if the desire is to
23 split it over two years, then any decision that is made today
24 on enhanced benefits and any decision that is made on

CAPITOL REPORTERS (775)882-5322

1 enhanced benefits in November, if the desire is to maintain
2 those decisions and basically try and obligate a two-year
3 enhanced benefit, then, yes, you will run out of money at the
4 25,000,000.

5 We don't know if that 25,000,000 will stay
6 25,000,000. We had every intention of having close to no
7 million for next year had we been able to continue to expend
8 down the excess reserves as was initially planned and
9 accomplish in the first couple of the three-year plan to
10 expend them.

11 And so last year, you know, threw us for a loop
12 in a good way and we were able to realize more but more
13 importantly, and I don't know if I keep downplaying this, we
14 only have 24.9 million dollars of excess reserves not because
15 we managed to make them last year. It's because we got
16 really aggressive with our other reserve categories and made
17 some decisions at the Board level to reduce HRA reserves.

18 We were able to cut \$5,000,000 out of the
19 catastrophic reserve amount and through our great experience,
20 our incurred but not reported, our incurred but not paid
21 reserves went down lower than what we initially anticipated.
22 So we were able to beef up our excess reserves just to get us
23 to this conversation over the last two Board meetings.

24 So it's kind of a moving target but you are
CAPITOL REPORTERS (775)882-5322

1 correct, if the decision that I heard at the last -- the last
2 benefit for life insurance was a decision to approve it at
3 its current rate for plan year '18, not for necessary approve
4 it for plan year '19 and in November of this year, we will
5 bring back to the Board the opportunity to discuss plan year
6 '19 benefits as we do every year.

7 So my understanding, Ms. Zack, when you asked
8 that question, is there money, there's money for this year
9 that's upcoming, but you may not have money next year if you
10 plan to keep this decision moving forward. Does that make
11 better sense?

12 MEMBER ZACK: No, it's clear. I appreciate that.
13 I wish we still had some of the members of the public here to
14 actually hear that from you.

15 And, I mean, I just want to go on record saying
16 I'm completely opposed to reopening everything that we did in
17 November at the November meeting. I think the decisions we
18 made, we need to stick with but, you know, this conversation
19 obviously impacts how we move forward. So I appreciate it.
20 Thank you.

21 CHAIRMAN CATES: Any other comments from the
22 members?

23 I'll just say for my own comments, I'm very
24 concerned about the decision that was made in the last vote.

CAPITOL REPORTERS (775)882-5322

1 I understand the importance of life insurance to our members.
2 However, I think preserving the HSA benefits is more
3 impactful to more members, and I think we put ourselves in a
4 corner where we're not on a sustainable path.

5 We have one time reserves. I don't think the
6 plan experience going forward, my personal opinion, is going
7 to be what has been in recent history. We're in an economic
8 downturn, medical inflation was at an unusually low end in
9 historical terms, and I just don't think we're going to see
10 that going forward, and the idea that we're just going to
11 continue to have extra reserves to maintain these benefits is
12 unlikely.

13 Any other comments?

14 Anybody like to make a motion?

15 MEMBER GARCIA: Mr. Chair, this is Rosalie.

16 CHAIRMAN CATES: Yes.

17 MEMBER GARCIA: Would it be feasible to consider
18 the CDHP, HSA funding to be on reimbursement basis in 2019,
19 implement the plan in 2018 and then fund it in '19 when you
20 have a little better understanding of how much money we have?
21 That way we're not dedicating for two years, just the one
22 year effectively in '19. I don't know. Does it make sense?

23 MR. HAYCOCK: For the record, Damon Haycock.

24 Ms. Garcia, tell me if I understand your
CAPITOL REPORTERS (775)882-5322

1 suggestion that to put it in Damon's terms, not yours, to --
2 that you agree with the idea but not to implement it until
3 the second year of the biennium. So basically defer this
4 enhanced benefit to determine if there's funding for it
5 available in plan year '19? Am I misstating that? Did I
6 misunderstand you?

7 MEMBER GARCIA: No, that works. That works too,
8 yes.

9 CHAIRMAN CATES: So we would take away the
10 current enhanced benefit for a year and then potentially give
11 it back in the following year?

12 MEMBER BAILEY: That's what she's saying.

13 MEMBER GARCIA: No. What I was referring -- I
14 see what you mean. What I was saying was it's an
15 incentive -- incentive bias process that we're going for for
16 preventative services. So what if members did the process or
17 performed the requirements for the incentive in '18 and then
18 received the incentive funding in '19?

19 MR. HAYCOCK: So for the record, Damon Haycock.

20 Yeah, I want to paint a picture and tell me --
21 tell me how you feel about this, Ms. Garcia. I'm on the CDHP
22 next year. I perform all of my preventative services. I
23 then want my payment in plan year '19 and my CFO, Ms. Glover,
24 is on the HMO in '17 or in '18. She doesn't perform those
CAPITOL REPORTERS (775)882-5322

1 services and in '19, she says how come I don't get the same
2 benefit when I signed up for your Consumer Driven Health
3 Plan? And I think I can argue why that should occur, but I
4 think it's going to be a difficult sell to our membership,
5 especially for new hires who come on in plan year '19 and
6 don't have the same benefit that people that were available
7 in '18 to perform those preventative services.

8 And I would be -- I would suggest a careful look
9 at that implementation. We can at PEBP administer that but
10 we -- I would imagine there would be some fallout of inequity
11 in claims of discrimination on our new hires, coupled with
12 the fact that let's not forget new hires to the state since
13 January 1, 2012 are not going to get a retirement benefit to
14 their subsidy moving forward, and so it compounds the issue
15 for recruitment if they don't get this as part of their
16 compensation package for an entire year.

17 CHAIRMAN CATES: Any other questions, comments?

18 MEMBER GARCIA: So that would be no, it's not
19 feasible?

20 MR. HAYCOCK: PEBP does not recommend a course of
21 action, Ms. Garcia.

22 MEMBER GARCIA: Thank you.

23 CHAIRMAN CATES: Further questions, comments from
24 the Board?

CAPITOL REPORTERS (775)882-5322

1 Anybody care to -- before, would like to open it
2 up for public comment. Public comment in Carson City?

3 MR. ERVIN: Kent Ervin, Nevada Faculty Alliance.

4 I can't really claim right now that Nevada
5 Faculty Alliance is going to have a position down at this
6 level, but I do want to point out some things. The Governor
7 stated pretty strongly that he wanted to maintain benefits,
8 that's at least how I interpreted the speech and the quotes
9 in the paper, but it seems like we're going to get in a
10 situation where there's going to be reduction of benefit
11 which will offset the COLIs, so that's one thing.

12 As far as wellness, great idea, program, tied to
13 incentives, I like it better than the previous iteration.
14 However, that last program we had because of the way it was
15 implemented and it perceived as being punitive and perceived
16 in all kinds of ways by participants, it got canned by the
17 legislature.

18 So if you're going to go down this path, PEBP has
19 to do a good job to pull it off. You can't -- you can't mess
20 up because this would be a second chance to get that done
21 right, and so I have a lot of issues. You know, how many
22 forms do you have to fill out to get this benefit? Who's
23 going to administer that? Do you really want to bring in
24 dental which is a whole group of providers. All of those
CAPITOL REPORTERS (775)882-5322

1 kinds of questions would have to be worked out. On the other
2 hand, in principle, great.

3 But the other thing, and this is going to go
4 towards 7.4 because I can't separate them. Lowering the
5 deductible by 100 back to the 1,500 minimum that we have now
6 only costs \$740,000, whereas \$100 into HS -- every place, HSA
7 cost 2.2 million. So the factor is three difference.

8 Also, if you look at the plan document, it's very
9 clear about these are supplemental amounts that have been put
10 into the HSA and conversations you talked about this is a
11 fast way to get money back. Whereas, that \$1,500 is just,
12 that's the deductible for the plan. It wasn't specified as a
13 temporary thing.

14 I think there's a lot of value to keeping things
15 stable as was mentioned at the interim benefits committee.
16 Going back to 1,500, that costs only 740K. And then this 300
17 with an incentive is not going to cost 2.2 million because
18 not everybody will do it. Maybe it will cost a little bit
19 more, we don't know, because some people do get the \$300 and
20 go for services they wouldn't have otherwise. I don't know
21 how that balances out, but maybe you could go down that path.

22 So I strongly recommend going back, revisiting
23 the 1,500 dollar deductible. That affects people who are
24 using the need services this year. Where some of the \$100

CAPITOL REPORTERS (775)882-5322

1 amount is going into HSA just stay there. Great, we want to
2 encourage saving and all of that, but people can save on
3 their own. They can buy it back.

4 Whereas, the people who really need the
5 deductibles, who are lower paid employees, who have kids, who
6 are getting up to that \$2,600 individual deductible, that's
7 where we can I think have a bigger impact for the people who
8 really need it.

9 So, again, not necessarily NFA position because
10 that's too far down the weeks, but I would like you to think
11 about these things.

12 CHAIRMAN CATES: Thank you.

13 MS. BOWEN: Good afternoon. My name and words
14 for the record, Peggy Lear Bowen, P-e-g-g-y L-e-a-r
15 B-o-w-e-n.

16 Damon, you just hit the nail on the head for
17 perfection. You used the KISS stencil, keep it short and
18 simple. If you tell me one -- at least one annual visit to a
19 doctor that is handled -- that billing is handled and
20 everything is handled just like any other visit to the
21 doctor. If you tell me one visit to the vision specialist,
22 that's handled like any other visit to the vision specialist.
23 And one visit to the, well, you had four cleanings, I would
24 hate to see it reduced to one, maybe two. That's just Peggy

CAPITOL REPORTERS (775)882-5322

1 talking to keep the cavities away and the crowns away and all
2 of that other tooth replacement put away.

3 You keep it simple. You say one visit to the
4 doc. Two or four visits or however many to the dentist, one
5 to the vision doctor and the other one, mammogram, what was
6 the fourth item on the -- and then don't use the word
7 preventative -- I use the word preventative, not any of the
8 other terms that got mixed in and thrown into the verbiage at
9 the legislature.

10 The reason that this was changed at the
11 legislature was made abundantly clear by the legislators,
12 they wanted to offset the cost of the insurance premium to
13 the orphans. It had nothing else to do with much else, but
14 they were inundated with people with what was do the right
15 thing because it's the right thing to do and be fair, and
16 that's what that issue was about that legislative session,
17 and it's going to be brought up again this legislative
18 session.

19 And so if you put in a quick preventative plan
20 and tie the people to going to that preventative plan to get
21 whatever incentive you want to do, that's simple, why not
22 stick with it. What -- what was the fourth, mammogram? What
23 were the four areas you were mentioning?

24 MR. HAYCOCK: After your public comment, Peggy,
 CAPITOL REPORTERS (775)882-5322

1 I'll outline all four with an implementation.

2 MS. BOWEN: Oh, okay. Anyway, congratulations on
3 keeping it simple showing the legislature we're not doing a
4 wellness program because that really doesn't work well for
5 them but we are doing a preventative program that you asked
6 us to do and that's wonderful. Thank you.

7 CHAIRMAN CATES: Thank you.

8 Any other comment in Carson City?

9 Public comment in Las Vegas?

10 MEMBER COCHRAN: No, no comments.

11 CHAIRMAN CATES: Go ahead.

12 MR. HAYCOCK: So for the record, Damon Haycock.

13 I'll explain a little bit more what PEBP would
14 recommend if you incorporate enhanced HSA funds that I'll use
15 me as an example. Damon Haycock goes to the doctor once a
16 year to get his annual physical. The doctor then says I need
17 to get some lab work done, blood drawn, those are two things.
18 I need to set an appointment with my dentist once and during
19 that appointment, my dentist will look at my teeth, and then
20 my dental hygienist will come in and give me a teeth
21 cleaning. All four of those things are codes that get
22 transmitted to our third party administrators claims and once
23 those codes have come over in any given year that we
24 implement this for Damon Haycock, then that report comes from
CAPITOL REPORTERS (775)882-5322

1 our third party administrator to PEBP that says we need \$300
2 to put into Damon Haycock's HSA or HRA.

3 And so it is extremely simple, there is no sign
4 up, take questionnaires, you know, jump through hoops of fire
5 and roll through the grass. It's literally, you go through
6 what you would normally do and now you're incentivized to do
7 it a little bit more, and Damon Haycock doesn't pay for that
8 doctor visit, doesn't pay for those labs, doesn't pay for his
9 teeth cleaning and doesn't pay for the dental visit.

10 Now, if I go in there and there's something wrong
11 with me and they diagnose something is wrong with me and I
12 need to come back or he puts me on a treatment plan, well,
13 that's not preventive anymore. It's treatment and that won't
14 be covered, and it doesn't count towards this benefit. It
15 counts toward the standard benefits that are available
16 through our health plan.

17 So, again, it was meant to be simple and it was
18 meant to be fair to everybody. We didn't include mammograms
19 or colonoscopies because only certain folks are, you know,
20 required to get those or should get those based on age or
21 gender, and we didn't want to discriminate, so the four
22 simple things everybody can do, and that was the impetus of
23 this recommendation.

24 Thank you, Mr. Chairman.
CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: Thank you.

2 So, Damon, can you remind me where we're at on
3 the reserve after the Board's last vote, how much money is
4 left?

5 MR. HAYCOCK: Yeah, for the record, Damon
6 Haycock.

7 We spent 6.7 at the last in November. I am going
8 to correct one of my -- my calculations because, thank you,
9 Ms. Andrews, for pointing that out. We already do pay for
10 the minimum amount of life insurance. It's built into our
11 administrative load currently. We -- you know, we pay for it
12 for those on the Medicare Exchange into that load as well but
13 neither here nor there, that amount is covered. So when you
14 take out that base amount, you have about \$4,000,000 of a
15 decision that was just made. So now you're sitting at 10.7
16 of the 24.9.

17 CHAIRMAN CATES: Go ahead.

18 MEMBER LAMBORN: Sorry, so I'm confused. Is that
19 with the -- with or without the HSA?

20 MR. HAYCOCK: Thank you, Ms. Lamborn. Damon
21 Haycock for the record.

22 It's without the HSA. This is where you are from
23 all decisions made to this point in time.

24 MEMBER LAMBORN: Okay.
 CAPITOL REPORTERS (775)882-5322

1 MR. HAYCOCK: Now you have a six -- the original
2 recommendation by PEBP was a 6.7 million dollar expense to
3 enhance the HSA for \$300 for each participant, that was it.
4 It wasn't to include any dependent HSA. It wasn't because we
5 don't like dependents because we do. It's because we have a
6 financial situation but that -- you add the 6.7 on top of
7 that and you're at, what is it, 17.4?

8 MS. GLOVER: Yes.

9 MR. HAYCOCK: 17.4 million of about 25. That
10 leaves you with just under 8,000,000 or about seven and a
11 half going into '19. What I will say is think for a moment,
12 you only have seven and a half million now and that's the
13 decisions that you may have to make ten months from now.

14 MEMBER ZACK: Mr. Chair, Christine Zack from Las
15 Vegas.

16 CHAIRMAN CATES: Go ahead.

17 MEMBER ZACK: Damon, why can't we -- thank you.
18 Why can't we just accept generally the recommendation but
19 lower the contribution from \$300 to \$100, the enhanced
20 benefit, I'm sorry. The enhanced benefit, if you lower it
21 from 300 to 100, it would be a savings of four and a half
22 million dollars and that would then offset what's already
23 been done with the life insurance.

24 MR. HAYCOCK: For the record, Damon Haycock.
CAPITOL REPORTERS (775)882-5322

1 That is correct, correct math, Ms. Zack. You can
2 do that. You can -- you can reduce it down to the \$100. I
3 do want to say something just -- just for everyone's
4 information. There was a comment, thank you, Mr. Ervin,
5 about the 1,500 dollar deductible. Your HSA was not only
6 designed to give money back to the members but to allow them
7 to offset the cost of a high deductible, that first dollar
8 coverage.

9 And so that family, that single mother who has
10 the \$2,600 they have to satisfy, well, if she has, you know,
11 three kids, she got \$2,000 this year. So her deductible
12 effectively is only \$600. That's what we gave out. We gave
13 \$1,100 to the participant and another \$300 total per
14 dependent max three. So the most you can get an HSA, HRA
15 funding for this current plan year was \$2,000 and if you
16 needed to satisfy an individual 2,600 dollar deductible, you
17 don't have a high deductible anymore. You have a low
18 deductible. You have a 600 dollar deductible.

19 But now with the increase of \$100 to that
20 deductible and the potential of decrease of \$400 or \$300 to
21 the individual, well, now you have that swing. You have a
22 bigger swing on that deductible. So just keep that in mind
23 that people use that HSA money when they are not healthy and
24 need to go see the doctor or they should for preventative

CAPITOL REPORTERS (775)882-5322

1 but, again, you don't pay for that. When they need to go to
2 the doctor, they use their HSA funding for their treatment so
3 don't have to feel the bite of that high deductible on day
4 one.

5 So, yes, Ms. Zack, again, come full circle, we
6 can reduce it to \$100. It's 2.25 million. It will get you
7 back in line with spending half of the money, and PEBP will
8 expect the phone calls coming in tomorrow.

9 MEMBER GARCIA: Excuse me, this is Rosalie
10 Garcia.

11 CHAIRMAN CATES: Go ahead.

12 MEMBER GARCIA: I'm sorry, I was not following
13 that for some reason. PEBP's recommendation on page six to
14 me was that we maintain the 700 dollar individual amount and
15 the 200 dollar dependent amount and add \$300 in enhanced
16 funding. Are we only talking about the \$300 in enhanced
17 funding or are we talking about all of it?

18 MR. HAYCOCK: So for the record, Damon Haycock.

19 I apologize for adding too much information here.
20 You are absolutely correct. We're talking about the \$300.
21 The base is the base is the base. I just wanted to outline
22 it.

23 MEMBER GARCIA: So our members are not going to
24 lose that 700 dollar per individual or 200 dollar per
CAPITOL REPORTERS (775)882-5322

1 dependent max?

2 MR. HAYCOCK: Correct.

3 MEMBER GARCIA: Okay. So we're just talking
4 about the \$300 enhanced funding?

5 MR. HAYCOCK: Yes, ma'am.

6 MEMBER GARCIA: Thank you.

7 CHAIRMAN CATES: Any other comments from the
8 members?

9 MEMBER GARCIA: Rosalie Garcia again, I'm sorry.

10 CHAIRMAN CATES: Go ahead.

11 MEMBER GARCIA: So do we have enough in our
12 reserves for the next two years to be able to fund an
13 enhanced benefit as Christine just suggested of 100 or \$200?

14 MR. HAYCOCK: For the record, Damon Haycock.

15 Yes, you do. We feel confident that's our
16 recommendation as far as the overall bottom line expenditure
17 of excess reserves to keep the remainder after that decision
18 is made to -- to use in plan year '19.

19 It's the same six and a half million dollars that
20 we figured you needed to use. We were recommending it in HSA
21 enhancements, not in life insurance, but it looks like you
22 split it, if that's what you're going to do, and the money
23 comes out in the wash so, yes.

24 CHAIRMAN CATES: Further comments from the
CAPITOL REPORTERS (775)882-5322

1 members?

2 Go ahead.

3 MEMBER VERDUCCI: Tom Verducci for the record.

4 You know, based on the increase in life insurance
5 contributions, if we just made -- I do think it's a good idea
6 to split that 300 to 150.

7 MEMBER LAMBORN: Thank you, Mr. Chair.

8 I'm going to ask the Board, is there appetite to
9 go back and revisit the life insurance decision that we just
10 made to maybe compromise and bring it possibly to the level,
11 restore it back to the 20,000, I think that's where we
12 originally started from before there are any enhancements or
13 something in the middle so that we have a little extra money
14 to really split between the two?

15 CHAIRMAN CATES: I personally have an appetite
16 for that.

17 MEMBER ANDREWS: Uh-huh, me too.

18 CHAIRMAN CATES: I assume because we're still on
19 the -- I'm looking for legal counsel here, but I assume
20 because we're still on the agenda item, we could make a
21 motion to involve both of those decisions.

22 MR. BELCOURT: Dennis Belcourt. Yes, you can.

23 CHAIRMAN CATES: Thank you.

24 MEMBER VERDUCCI: Tom Verducci for the record.
CAPITOL REPORTERS (775)882-5322

1 Based on how the conversation has gone for the
2 last 45 minutes, I am very supportive of readdressing the
3 life insurance decision that was made.

4 MEMBER COCHRAN: I second that motion.

5 CHAIRMAN CATES: I think it was a comment, not a
6 motion.

7 MEMBER COCHRAN: Oh, I'm sorry, okay.

8 CHAIRMAN CATES: But I appreciate that.

9 Any other comment?

10 MEMBER ANDREWS: Mr. Chairman, I agree with
11 Leah's proposal to revisit the life insurance because I have
12 a feeling that the HSA funding is going to be more important
13 for the membership.

14 CHAIRMAN CATES: All right. I agree.

15 MEMBER GARCIA: This is Rosalie Garcia.

16 I have to disagree. I believe that the life
17 insurance benefit benefits all members. And the CDHP, HSA
18 funding only benefits certain members. However, I do agree
19 and very much like the idea of giving a reduced, enhanced
20 benefit to whatever we can afford.

21 MEMBER VERDUCCI: Tom Verducci for the record.

22 I do agree with what Rosalie just said.

23 CHAIRMAN CATES: Okay. Do we have any -- any
24 appetite to make a motion or do we want to discuss the level
 CAPITOL REPORTERS (775)882-5322

1 of the interest? We can keep talking or I'll entertain a
2 motion.

3 MEMBER GARCIA: This is Rosalie Garcia.

4 CHAIRMAN CATES: Okay.

5 MEMBER GARCIA: I would like to -- I'm going to
6 make a motion that we approve PEBP's recommendation in
7 enhanced funding for the HSA, HRA amount to -- to an amount
8 or a benefit amount that our funding can afford. So right
9 now I think that looks like to be \$150 for an enhanced
10 benefit.

11 CHAIRMAN CATES: Your motion is for a 150 dollar
12 enhanced benefit. Is there a second to that motion?

13 MEMBER VERDUCCI: Mr. Chair, Tom Verducci.

14 I do second that motion.

15 CHAIRMAN CATES: Okay. Discussion on the motion?

16 MEMBER ZACK: Mr. Chair, Christine Zack.

17 I respectfully suggest we need to tie the two
18 issues together rather than trying to take them separately.
19 I know that may complicate it a little bit. But if we're
20 going to reduce the amount of life insurance, we need to do
21 that in connection with the conversation about the HSA, HRA
22 accounts. So my personal preference is to see a motion that
23 ties both of them together and wraps this all up.

24 CHAIRMAN CATES: I would agree with that. I
CAPITOL REPORTERS (775)882-5322

1 couldn't support this motion, 150 dollar enhanced benefit
2 when it's currently 400 without vetting where we would be
3 with the life insurance. I personally can't -- I only vote
4 in tie breaks, but I personally can't support the motion. I
5 think they need to be tied together.

6 MEMBER COCHRAN: Mr. Chair, this is Chris
7 Cochran.

8 I just would like some assistance from staff on
9 this in terms of, I know we still have to vote on the motion
10 that's on the table, but I would agree that we need to have
11 all of this taken as a package so we know what everything is
12 going to cost and how we're going to pay for it and how much,
13 again, are we going to be left with any reserves. Do -- is
14 it our intention to be left with any reserves?

15 What I would like to look at is in terms of the
16 life insurance starting at, you know, perhaps what was --
17 what we -- what the original life insurance benefit was going
18 back to reduction in benefits, so going back to say \$20,000
19 and then phase in the -- see what it's going to cost in order
20 to phase an enhanced HSA and HRA's to that.

21 I do agree with -- with Ms. -- Ms. Garcia and
22 Mr. Verducci that the issue on the -- on the life insurance
23 pertains to all members, whereas the HSA and HRA accounts
24 only pertain to those members who have the CDHP.

CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: Thank you.

2 Further discussion? Go ahead.

3 MEMBER VERDUCCI: I would like to throw out the
4 idea -- Tom Verducci for the record.

5 For active employees, perhaps \$20,000 in life
6 insurance and the full 12.5 for the retirees. Did we look at
7 the enhanced benefit at \$10,000 for retirees versus 12.5,
8 we're only looking at a difference of a few hundred thousand
9 dollars. I see a substantial savings if we take the life
10 insurance from 25,000 and drop it down to 20,000.

11 MR. HAYCOCK: For the record, Damon Haycock.

12 We can figure out all of the math for you. We
13 can do it right here what that looks like. Let's also not
14 forget that the standard came up and said if you mess with
15 the mix, you may end up messing with the rates that these
16 numbers that we're currently paying, you know .000566 dollars
17 for every, you know, for every thousand, it -- or the rate,
18 it may change. It may change.

19 And so I would hate for us to come with one
20 assumption and then Cassandra come back and say, well, you
21 just lowered it for the employees and you left it the same
22 for the retirees. And Cassandra could come up here, and
23 correct me if I'm wrong, but the latest reports that I have
24 received are that the amount of money that comes in on the
 CAPITOL REPORTERS (775)882-5322

1 employee side is really what's paying for the amount of money
2 that's going out on the retiree side.

3 And so because you have an economy to scale more
4 employees to retirees, the actual death benefits for the
5 retirees are not being paid for one on the premiums the
6 retirees are paying. The actual premiums from the employees
7 are covering the death benefits for the retirees. So if you
8 reduce their benefits, it may -- you may or if you keep the
9 retiree benefit high and you reduce the premiums that go on
10 the employees because you've reduced the employee benefit, we
11 may have an issue on the rating.

12 MEMBER VERDUCCI: So if we left the life
13 insurance benefits the same as the vote that was taken prior
14 to lunch, what would that do to the HSA contributions?

15 MR. HAYCOCK: If you wanted to stick with having
16 about 11 and a half million dollars for plan year '19, you
17 would drop it to \$100, like Ms. Zack had said, and that would
18 get you in that ballpark. So we would have a 400 dollar --
19 so today, just to paint the picture, we provide \$400 of
20 enhanced HSA funding on top of the base for every participant
21 and another \$100 per dependent maximum three, so a family of
22 four gets another \$700 of HSA or HRA funding today, that
23 would be reduced to \$100 total.

24 They still get the \$700 and \$200 per dependent
CAPITOL REPORTERS (775)882-5322

1 max three, that base is still happening. They are still
2 going to get some first dollar coverage, but you can see some
3 of the differences that occurred.

4 If you were to reduce the enhanced benefit for
5 life insurance back to I think it was the pre 2015 number of
6 20,000 and 10,000, you would save about 1.4 million of that
7 4,000,000 dollar cost that you could put and roll it over to
8 the HSA, but it's still not quite enough to crest it to the
9 next \$200. You can probably get your 150 dollar number you
10 were looking for, Mr. Verducci, but that's kind of one of the
11 break points, but we can do the math if you guys want to fire
12 off any numbers and see what it looks like. We can tell you
13 what the total is pretty quickly.

14 MEMBER ZACK: Mr. Chair, Christine Zack in Las
15 Vegas.

16 CHAIRMAN CATES: Go ahead.

17 MEMBER ZACK: Thank you. Damon, so real quick
18 and I just did the math in my head, so for example, reducing
19 the enhanced benefit to \$20,000 for employees, \$10,000 for
20 retirees and \$200 for the enhanced benefit under the HSA, HRA
21 funding, that might balance things out via compromise
22 position.

23 MR. HAYCOCK: For the record, Damon Haycock.

24 It's a little higher. It's a little over
CAPITOL REPORTERS (775)882-5322

1 7,000,000 there. You know, we're talking a 400,000 dollar
2 difference but, yes, it's close. That 11.5 gets closer to 11
3 when you do that, but it would work.

4 MEMBER ZACK: Another option would be -- thank
5 you. Would be 15,000 for employees, 7,500 for retirees, and
6 I'm doing that based on the assumptions about the higher cost
7 for the retirees for life insurance.

8 MR. HAYCOCK: Yes, Ms. Zack, that would get
9 close. Sorry, I didn't mean to keep you on a delay. I can
10 get the math done.

11 MEMBER ZACK: It's all right. I'm doing the same
12 thing.

13 MR. HAYCOCK: You'll get closer to the 12,000,000
14 dollar mark that way but, yes, for benefits left over from
15 plan year '19.

16 MEMBER ZACK: Thank you.

17 CHAIRMAN CATES: Further comments on the motion?
18 Unless there's an appetite to amend the motion --

19 MEMBER BAILEY: Maybe we should repeat the
20 motion.

21 CHAIRMAN CATES: So the motion was to retain,
22 enhanced benefit funding for the HSA at \$150 for each
23 individual and that is it, correct?

24 MEMBER LAMBORN: Yes.
CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: So if there's no further
2 comments, I'm going to call for a vote on the motion. Again,
3 I personally don't support this motion.

4 MEMBER ANDREWS: Mr. Chair?

5 CHAIRMAN CATES: Yes.

6 MEMBER ANDREWS: Ana Andrews for the record.

7 I hate to do this, I'm trying to do the math as
8 we're all talking. So on the attachment A of the back of the
9 item, we have a chart that has the continuation of all
10 enhanced benefits which I'm assuming that's as they are right
11 now, correct, and all of those add up to 29.30 million
12 basically.

13 However, on page eight, we have that the starting
14 reserves are 24.9. So that would -- let's round it up to 25.
15 That tells me that to continue enhanced benefits as they are
16 right now, we're short 5,000,000, correct? So on that
17 attachment A, that we have all of these numbers, could we run
18 down those numbers as to how they stand right now with all of
19 the votes we've done to see where we're at? Do you have it?
20 So the column I need to look at, Jim, running total plan year
21 plan cost?

22 MR. HAYCOCK: For the record, Damon Haycock.

23 Ms. Andrews, the plan year '18 cost is the
24 summation of everything that you guys approved prior to
 CAPITOL REPORTERS (775)882-5322

1 today. What you don't see in there is the approval that
2 happened prior to lunch for life insurance, so you have to
3 put another \$4,000,000 into that. If you put \$4,000,000 into
4 that, you're currently sitting at 10.7, and then so I put in
5 italics what the decisions were today in our recommendation
6 if you approved them as is. So right now, you've expended
7 10.7 of 25.

8 The difference between attachment A and this
9 other thing is don't forget, there's some things you guys
10 approved in November that don't exist today, like the
11 preventative drug benefit, the HRA rollover caps that reduced
12 reserves. There's some pluses and minuses that occurred and
13 we're not -- no one has brought to the enhancement discussion
14 a Medicare Exchange supplemental one time -- one time. So
15 that almost 2.6 millions dollars that we put out this year is
16 not something that is on the table today at this point for
17 this discussion. So it's not quite apples to apples. It's
18 like apples to crabapples.

19 MEMBER ANDREWS: Thank you.

20 CHAIRMAN CATES: Any further discussion?

21 Okay. All in favor of the motion of providing
22 continued enhanced benefit of \$150 per individual for HSA,
23 all those in favor, say aye. Opposed?

24 (The motion was unanimously denied by the vote.)
 CAPITOL REPORTERS (775)882-5322

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

CHAIRMAN CATES: Motion fails.

Anybody else want to take another crack at this?

MEMBER VERDUCCI: Mr. Chairman?

CHAIRMAN CATES: Yes.

MEMBER VERDUCCI: Tom Verducci.

I know you're not allowed to put a motion together but if you were, what do you think it would say?

MEMBER BAILEY: We don't have a tie vote so you can do whatever you would like.

MEMBER VERDUCCI: On a serious note, what do you think would be the appropriate path to go on to by a resolution?

CHAIRMAN CATES: I think any motion we have clearly needs to include both the life insurance and the HSA enhanced benefit, and we need to arrive at a number that preserves another reserve that we're not going to project to go broke at the end of next fiscal year.

I personally would like to see as much of the HSA benefit preserved and if that comes at the sacrifice of the life insurance, that's regrettable, but we only have so much money to go around. My preference would be to preserve more of the HSA over the life insurance personally.

Go ahead.

MR. HAYCOCK: So for the record, Damon Haycock.
CAPITOL REPORTERS (775)882-5322

1 I am not nor can I make motions but if you were
2 to select a life insurance amount of \$20,000 for employees
3 and \$10,000 for retirees, the restored funding, I like that,
4 Marlene, we'll call that back to that level, and then provide
5 \$200 of enhanced HSA benefit, you would leave about 11.3
6 million dollars on table for plan year '19. It's not
7 necessarily optimal, but it gets you a little closer to half.

8 MS. HART: Do we still buy up from the retiree
9 money at these figures?

10 CHAIRMAN CATES: Further discussion?

11 MEMBER COCHRAN: Do we have a motion on the table
12 now?

13 CHAIRMAN CATES: No, we do not.

14 MEMBER COCHRAN: Oh, okay. All right. So if one
15 -- would this be an opportunity for one to make a motion?

16 CHAIRMAN CATES: Certainly.

17 MEMBER COCHRAN: Okay. So this is Chris Cochran.

18 I would like to move that we restore our life
19 insurance benefits to \$20,000 for active employees, \$10,000
20 for retiree -- retirees and enhance the HSA's at \$200 per
21 individual and I believe \$100 per family member. No?
22 There's a shake of the head on that. So only \$200 per
23 individual. That leaves us reserves of 11.5 million dollars;
24 is that correct?

CAPITOL REPORTERS (775)882-5322

1 MR. HAYCOCK: For the record, Damon Haycock.
2 That leaves about 11.3 and if you are making
3 11 --

4 MEMBER COCHRAN: 11.3 million?

5 MR. HAYCOCK: Yeah. If you are desirable, I
6 would ask to add the -- that the \$200 be tied to preventative
7 services.

8 MEMBER COCHRAN: Yeah, why not, exactly. But I
9 also want to say in this, this isn't part of the motion, that
10 on top of all of these reserves that we still have carrying
11 over now into year '19 that there may be future enhancements,
12 but that's an understanding that I would have based on these
13 reserves and anything, any additional surplus that we may
14 have as a result of this year, I'm not saying there are going
15 to be any, but I just want that clear from the perspective of
16 my motion.

17 CHAIRMAN CATES: Okay. Thank you for that.

18 MEMBER COCHRAN: So, anyway, you can delete from
19 the motion any extra contemporaneous comments but the basis
20 is the 20,000, 10,000 and 200 dollar HSA enhancements for --
21 with preventative services.

22 CHAIRMAN CATES: Okay, very good.

23 MEMBER COCHRAN: Prevention, okay.

24 CHAIRMAN CATES: We have a motion.
CAPITOL REPORTERS (775)882-5322

1 MEMBER COCHRAN: Put that in the right words.

2 CHAIRMAN CATES: I think you did fine.

3 We have a motion. Do we have a second?

4 MEMBER LAMBORN: Leah Lamborn, I'll second the
5 motion.

6 CHAIRMAN CATES: Okay. We have a motion and a
7 second.

8 Any discussion on the motion?

9 MEMBER ANDREWS: Mr. Chair, just one
10 clarification just for purposes how you say it, HSA, HRA?

11 CHAIRMAN CATES: Correct.

12 MEMBER ANDREWS: That's it --

13 MEMBER COCHRAN: I stand corrected.

14 CHAIRMAN CATES: Further discussion on the
15 motion?

16 MEMBER VERDUCCI: Yes, Mr. Chair. Also adding
17 the option to buy up to the 25,125.

18 MR. HAYCOCK: So for the record, Damon Haycock.

19 That is -- is already part of the offering. So
20 if you want to include in the recommendation, you can, but
21 it's understood through the standard that this will be
22 available for folks to buy up to the lost benefit level.

23 MEMBER VERDUCCI: Okay, perfect.

24 CHAIRMAN CATES: Just to clarify, my
CAPITOL REPORTERS (775)882-5322

1 understanding is not so much that it's a buy up, it would be
2 free to purchase insurance.

3 MR. HAYCOCK: Fair enough.

4 CHAIRMAN CATES: At whatever the market rate is.

5 MR. HAYCOCK: Uh-huh.

6 CHAIRMAN CATES: Further discussion?

7 MEMBER GARCIA: Rosalie Garcia.

8 I just wanted to make a statement that I
9 wholeheartedly disagree with reducing what we previously
10 approved and passed for our life insurance coverage.

11 CHAIRMAN CATES: Understood.

12 MEMBER GARCIA: Thank you.

13 CHAIRMAN CATES: I'll just add for my part, I
14 would like to have seen a little more HSA and little lower
15 insurance but that's the art of compromise.

16 If there are no further questions, I'm going to
17 call for a vote. All those in favor of the motion, say aye.

18 (The majority of the vote was in favor of the
19 motion.)

20 CHAIRMAN CATES: Opposed?

21 MEMBER GARCIA: Nay.

22 CHAIRMAN CATES: One nay. Motion carries.

23 Okay. Well, that was fun. I'm really looking
24 forward to the next one. Item Number Eight, discussion and
CAPITOL REPORTERS (775)882-5322

1 possible action regarding the 2017 legislative process and
2 potential Board positions, recommendations and directions to
3 staff about bills that may impact PEBP.

4 Damon?

5 MR. HAYCOCK: Thank you, Mr. Chairman. For the
6 record, Damon Haycock.

7 This is our legislative overview report. We
8 wanted to provide the Board with the knowledge to date at the
9 time of the writing of this report on any of the bills that
10 have been submitted with there is language that we can
11 discuss.

12 There's -- under the background, I won't --
13 because of the time, I won't go through how a bill is made,
14 but it's a really interesting process. And why I included it
15 wasn't just to fill up more pages on a report but for the
16 Board and for the public to understand that there are
17 multiple triggers that can change a bill where we would need
18 to come back and gain information or gain insight from the
19 Board to see if a position that was previously decided
20 changes.

21 These bills can have drastic changes through
22 their amendments and go from one direction to the other, and
23 we never want to at PEBP misrepresent the Board's ideas and
24 desires when it comes to this process.

CAPITOL REPORTERS (775)882-5322

1 It's very important that per the PEBP's Board
2 duties, policies and procedures that you as a Board have a
3 responsibility to take a position on any proposed legislative
4 matters affecting the program and direct us at the agency to
5 make that position known to the legislature.

6 So this is a teeing up of this process where then
7 depending on how many amendments happen to bills that you
8 have taken a position on will necessitate additional Board
9 meetings. Traditionally, those are done telephonically
10 because we know it's difficult to get everybody to an actual
11 meeting, but this occurs every biennium in multiple agencies
12 that report to boards, and I don't believe it's any different
13 here at PEBP.

14 What I would do here is skip to the bills that we
15 are tracking right now. This, of course, is not the sum
16 total. If you look at the bill draft request number that
17 starts on page five, we are tracking, you know, almost two
18 full pages of bills and this is not the sum total by far, but
19 we don't have any language yet, and so we don't know what
20 potential impact will be, so you may see these bills come
21 back. But the ones that we are tracking, one AD51 is --
22 Assembly Bill 51 now has been given a number. It's BDR
23 31-231.

24 It has more of an operational impact to PEBP, but
 CAPITOL REPORTERS (775)882-5322

1 we wanted to include it on this report. We won't include it
2 on anymore, but just so you get an idea that we're not just
3 tracking bills for Board input, we're also tracking bills for
4 PEBP operational change and impact. So, you know, it
5 transfers the authority of the state controller as the
6 collection agent for the state. So when we need to collect
7 past due amounts and we are not getting them from those
8 entities, we'll have to arrange our internal controls to go
9 to the office of finance, right, in the office of the
10 Governor. So we're tracking that. We don't need a position
11 on that necessarily, but I just wanted to give you an
12 example.

13 Another one is Senate, on page four, Assembly
14 Bill 83 which is BDR 571-159. This is the division of
15 insurance or DOI bill. That is large. It has a lot of
16 information. Thank you, Mr. Belcourt, and the Attorney
17 General's office for helping me go through and basically from
18 there their interpretation, and I'm inclined to take it, that
19 it amends DOI statute which is made applicable to PEBP by our
20 statute, but it really just eliminates the consultive role of
21 the state board of health concerning PEBP system for
22 resolving complaints.

23 The state board of health had a process where
24 they could help us resolve our complaints but traditionally
CAPITOL REPORTERS (775)882-5322

1 through our complaints and appeals process today, we don't
2 get it to the state board of health anyway. So when we have
3 a complaint, we manage it internally. Sometimes it goes to
4 the Governor's office of consumer health assistance, and we
5 get phone calls and e-mails from them.

6 They are also GovCHA. They are the entity that
7 performs the majority, if not all, of our third-party reviews
8 of appeals, and so we don't foresee this having much of an
9 impact to us but, again, we wanted to let you know we are
10 tracking it.

11 Senate Bill 50 though is BDR 40174 on page four
12 that authorizes a person of sound mind and 18 or more years
13 of age to execute an advanced directive, and we've dealt with
14 advanced directives before, but this one is specifically for
15 psychiatric care, so they appear to be expanding the advanced
16 directive policy for those things.

17 And, again, this is more of an internal working
18 with PEBP and its partners to make sure that when say our
19 utilization management team through our utilization vendors
20 is going to authorize treatment and care that if there is an
21 advanced directive for psychiatric treatment that -- that
22 that is taken into effect so those folks can make those
23 decisions on behalf of their loved ones

24 So, again, this will probably be the last time
CAPITOL REPORTERS (775)882-5322

1 you see this, it doesn't necessarily meet a PEBP position,
2 but we wanted to highlight how we're tracking specific bills,
3 and they may end up becoming part of a master plan document
4 recommendation but as long as they don't have any really
5 impact to how PEBP provides its benefits, we're probably not
6 going to bother you unless you want to see them.

7 But the elephant in the room is Senate Bill 80,
8 BDR 18-243 and it does restructuring of the Public Employees'
9 Benefits Program on organizational chart basis, as well as on
10 a board governance level. It's significant changes to PEBP,
11 the migration to the department of administration and new
12 authority to the PEBP Board.

13 And lucky for us today, the bill sponsor is
14 sitting to my left and is going to discuss Senate Bill 80.

15 CHAIRMAN CATES: Thank you.

16 Senate Bill 80 basically seeks to bring PEBP, as
17 well as deferred comp under the authority of the department
18 of administration. For those that aren't aware, I'm the
19 director of the department of administration. I am proposing
20 this bill. This is a Governor's policy bill. This is really
21 part of a broader set of initiatives aimed at boards and
22 commissions to bring boards and commissions more in line with
23 the rest of the state government.

24 For instance, I know there's legislation for the
CAPITOL REPORTERS (775)882-5322

1 OHV Commission to be brought under the department of
2 conservation and natural resources. There's also some
3 reforms being proposed for behavioral health boards to bring
4 them under DHHS, health and human services.

5 It's really an effort to regularize boards in the
6 actions that they take. One of the elements of this bill is
7 to eliminate PEBP's exception to state procurement law. I
8 know when the first round of HMO, RFP's went out, the Board
9 set aside recommendations of the technical committee, set
10 aside their own scoring criteria in order to arrive at a
11 decision. I personally had some problems with that.

12 So what -- the bill says that the PEBP Board
13 would become advisory and what that means is that the PEBP
14 Board would not have direct oversight of the program. The
15 executive director would not report to the Board. The
16 executive director would report to the director of
17 administration.

18 In my experience, and I have worked with various
19 boards and commissions, I think it's very problematic to have
20 an appointed body part time that much in the operating of an
21 agency. It also eliminates requirements for continuing
22 education, not because there isn't value in that but because
23 there aren't really other boards and commissions to have that
24 kind of requirement in statute.

CAPITOL REPORTERS (775)882-5322

1 I would say that as you look at other states,
2 there are various models for how they have health benefit
3 program. Many states, I don't remember if it's a majority,
4 but numerous states have that program nested with their HR,
5 their deferred comp, it is all part of that benefit package
6 that is offered to employees, and it's part of the obligation
7 that the state has to its retirees, and I think it's very
8 important that those programs be linked together and work in
9 coordination.

10 We've talked about how that is a state
11 responsibility and this Board can take actions that may not
12 be in line with that state responsibility. As Mr. Wells
13 talked about at the last meeting, he may have to make
14 decisions as state budget director that may contradict this
15 Board's actions and that is appropriate because ultimately
16 this is the Governor's budget, and these are public funds,
17 and he has to decide how to apply those funds. So having a
18 board that could potentially make decisions that are contrary
19 to that I think is problematic.

20 The intent of the bill and what is in the budget
21 does not make any significant changes to the structure of
22 PEBP itself. We would not move to make any staffing changes
23 in the next biennium. The current staffing would stay in
24 place and structured as is.

CAPITOL REPORTERS (775)882-5322

1 I will tell you that the department of
2 administration has a shared services model. In our
3 department, each of the divisions has their accounting done
4 by the administrative services division and the IT services
5 are provided by the enterprise IT services division. That is
6 something we would have to look at should this pass over the
7 next biennium for some potential changes in the next
8 following biennium. I think those changes would be minimal.

9 Oh, yes, I do want to say the language that you
10 see published right now was draft language that we put
11 together months ago. We have been working on some revisions.
12 We are currently negotiating with LCB legal on those
13 revisions. I can tell you that the gist of those revisions,
14 one is a change to the composition of the Board itself, a
15 fairly minor change, and that is to eliminate the local
16 government representative and replace it with an NSHE
17 representative.

18 The other change in the language, currently it
19 talks about bringing deferred comp and PEBP into a single
20 division with one administrator and the new revision, they
21 basically stay separate programs, and that's kind of the gist
22 of it.

23 With that, we'll open it up for discussion. Any
24 discussion from the members on SB80 or any other bill?

CAPITOL REPORTERS (775)882-5322

1 MEMBER GARCIA: Mr. Chair, this is Rosalie
2 Garcia.

3 CHAIRMAN CATES: Yes.

4 MEMBER GARCIA: With regard to SB80, I understand
5 some of the concerns which brought you to bringing it to
6 fruition. I'm kind of wondering though if some of those
7 concerns could not have been handled easier with respect to
8 changing or updating PEBP's policies and procedures. For
9 instance, with regard to the requirement of having to go
10 through state purchasing for our RFP's and going and
11 following through and complying with all of the regular state
12 requirements, could that have been handled or written into
13 our policies and procedures?

14 Also, would the recording, the direct report with
15 regard to the direct report of the executive officer, that
16 also could have been handled without the bill just by
17 changing the reporting structure for the executive officer.
18 So I'm kind of -- I think I'm kind of -- I am concerned that
19 you would not have a PEBP Board per se. I recognize it would
20 be an advisory, but I do feel that some of these issues could
21 have been handled within PEBP through their policies and
22 procedures. Although, cannot recall whether or not the use
23 of the purchasing department is written in NRS.

24 CHAIRMAN CATES: Actually, the exception for PEBP
CAPITOL REPORTERS (775)882-5322

1 is written in NRS. It's in NRS 333.

2 MEMBER GARCIA: Okay.

3 CHAIRMAN CATES: They have an exception with a
4 state procurement process, the only agency I believe that has
5 that exception, as well as the reporting structures also in
6 statute. Both the executive director and the quality control
7 officer report to the Board.

8 MEMBER GARCIA: Right, could that have been
9 addressed separately without the separation, excuse me,
10 without having to make the PEBP Board advisory?

11 CHAIRMAN CATES: It's all in statute. I don't
12 know how you can separate that. I mean, the Board has
13 authority because executive director reports to them and,
14 therefore, they can direct the executive director to take
15 whatever action they deem is appropriate. If the executive
16 director doesn't report to the Board, then the Board is
17 advisory is the way I see it.

18 MEMBER GARCIA: Okay.

19 CHAIRMAN CATES: If that makes sense.

20 And, you know, in my view, it doesn't diminish
21 the importance of the Board. The Board is the voice of the
22 public. It's the voice of our employees and our retirees,
23 and we'll continue to be that voice. It's a very important
24 part of this program and will continue to be.

CAPITOL REPORTERS (775)882-5322

1 I think an executive director that went against
2 the advice of their board would find themselves in hot water.
3 I know I as director, if the executive director was coming to
4 me with proposals that were directly contradictory to the
5 advice of their board, I would have a difficult time
6 supporting that.

7 MEMBER COCHRAN: Mr. Chair, this is Chris
8 Cochran.

9 Just a point of observation, removing the
10 authority of the Board of PEBP to work on the budgets to
11 submit the biennium budget and help in the development of the
12 plan design, for example, all of that work that we did here
13 today, it would be up to the discretion of the -- in this
14 case you to decide whether or not you wanted to accept the
15 recommendations that we have made.

16 And since the Board would no longer have that
17 authority to do that, I think you are going to -- we are only
18 advisory, you know, the decisions made by the Board will be
19 administered or ignored at the whim of the director. It
20 stands to reason by the way you've just mentioned the
21 structure which essentially takes, if nothing else, you know,
22 it's very much diminished which essentially takes the public
23 forum in terms of how the Board is trying to assist members
24 of the PEBP plan to hear their issues. You know, it's

CAPITOL REPORTERS (775)882-5322

1 just -- it's essentially just a passthrough.

2 So, you know, I mean, I would -- I would caution
3 the state to look at this in terms of whether or not this is
4 a way to have the separate forum to run this -- to run this
5 body. You know, I'm not -- you know, I'm not necessarily
6 sure where I stand in terms of whether I support this or not.

7 I know that the Board members on this Board put
8 in a lot of time. I think the Board members, many of the
9 Board members who sit on this Board might look at that time
10 much differently if they know that their decisions are not
11 necessarily going to be adhered to at the state level.

12 CHAIRMAN CATES: Thank you for your comment.

13 Any other comments?

14 MEMBER BAILEY: For the record, Don Bailey.

15 I do want to cover the purchasing. A few years
16 ago, we got into the purchasing and using purchasing and the
17 Board at that time approved and agreed that we should be
18 using purchasing division as an outsource and we did that.

19 So my only other concern as a citizen, more
20 citizen than Board member is the respect that this Board has
21 for the PEBP staff. They have done a marvelous job for this
22 Board, and we certainly hope that the administrator under the
23 administration would take that as a comment of being positive
24 for the staff. They worked long hours and do a remarkable

CAPITOL REPORTERS (775)882-5322

1 job and it's not much we have asked that they haven't had
2 information back to us at least by the next meeting, usually
3 before the next meeting. So I want to comment that they be
4 protected or they be considered to be protected in their
5 positions. That's all I have to say.

6 CHAIRMAN CATES: Understood. Thank you for that.

7 As I said, the proposal on the table doesn't make
8 any staffing changes to the PEBP Board in the next biennium,
9 and any changes that may come beyond that time frame would be
10 done after a lot of discussion and consideration. And part
11 of the reason why we didn't want to make any changes is
12 because it's -- it really needs to be vetted.

13 We don't want the program to be disruptive. We
14 don't want our members to be disrupted, and I think we need
15 to proceed cautiously and openly, and I'm glad that we are
16 finally at this point today because this has been in the
17 works and discussions with the Governor's office for a number
18 of months, but we are precluded from discussing that openly
19 until after the Governor's budget is released which now it
20 has been. So I have been anxiously awaiting public feedback
21 on this, and I think that will inform this initiative as we
22 go forward.

23 MEMBER ANDREWS: Mr. Chair?

24 CHAIRMAN CATES: Yes.

CAPITOL REPORTERS (775)882-5322

1 MEMBER ANDREWS: Ana Andrews for the record.

2 I seem to recall that back in the early '90s
3 that's how it was, and then something happened which I don't
4 know how many of us remember what happened and that's why
5 PEBP had to be taken out of that and the Board was formed and
6 all, and I think Jim might recall that. I just want to share
7 that with the Board members that might not know that this is
8 how it was. So in a sense, it's going back to the old model.

9 The other comment I wanted to make is that it's a
10 bill and as a bill, it will be scheduled for hearing and
11 those who are in favor or opposed to it you can go and
12 testify at the legislature and make your thoughts and
13 comments known. Thank you.

14 CHAIRMAN CATES: Yes, thank you, Ana, and I ask
15 for your thoughts and comments now as well. I mean, we're
16 currently working on some revised language with LCB and, you
17 know, if we need to take into consideration other thoughts,
18 we're certainly willing to consider that as this bill goes
19 forward.

20 Any questions, comments on this or any of the
21 other bills on the list? This is an action.

22 MR. HAYCOCK: Thank you, Chair Cates. Damon
23 Haycock for the record.

24 I have been asked about Senate Bill 80. I will
CAPITOL REPORTERS (775)882-5322

1 be asked again about Senate Bill 80. I will not stop being
2 asked about Senate Bill 80, and my response is supposed to be
3 the position of the Board. So if the Board is prepared to
4 make a decision, and I'm not saying that you have to, you can
5 take no position, but there are, as far as I know,
6 traditionally only four positions taken on any bill. You're
7 either for it. You're against it. You're neutral or you
8 take no position.

9 And so what language would you like me to respond
10 when I go in front of the higher BC or when I have to submit
11 forms or responses to legislative committees? At this point,
12 if somebody gets a hold me, what position would you like me
13 to relay?

14 MEMBER GARCIA: Mr. Chair, this is Rosalie
15 Garcia.

16 I -- I just wanted to make a comment and say that
17 for several of the Board members, it would be very difficult
18 to put them in a position where they would need to state
19 something contrary to what is believed to be their boss'
20 boss' boss' preference. So I don't know how to get around
21 that, I don't. You know, I'm open, but I just wanted to make
22 that comment. It's very difficult to put employees in a
23 contrary position, and I want us to be cognizant of that.

24 CHAIRMAN CATES: And I think that's a valid
CAPITOL REPORTERS (775)882-5322

1 concern. I work for the Governor. I won't be voting to
2 oppose this bill or even neutral. I'm supporting this bill.
3 Yeah, I understand the dilemma.

4 Any other comments before I take it out to public
5 comment? Public comment on this agenda item?

6 Oh, I'm sorry, go ahead, Tom.

7 MEMBER VERDUCCI: Tom Verducci for the record.

8 I want to point out I'm going to support it
9 either way. I'm here to do what is best for the
10 participants. I work in the private sector. I'm here as a
11 volunteer, and there's been a lot that's happened on this
12 Board prior to me joining it.

13 And, you know, my only concern would be that if
14 we had the department of administration as chair on the
15 committee and they are also, you know, the chief in charge of
16 the program that we have the chair then reporting to the same
17 position. So I see a little bit of a conflict there, but I'm
18 going to go either way on this. I'm too new of a member and
19 I'm going to support it based on what the majority of this
20 Board wants to do in terms of their position.

21 CHAIRMAN CATES: Okay. Thank you.

22 I don't know how relevant it is but I also point
23 out that I'm also on the public works board and manage the
24 public works board program.

CAPITOL REPORTERS (775)882-5322

1 I see no other comments from the members. Let's
2 open up it to public comment.

3 MR. ERVIN: Kent Ervin, Nevada Faculty Alliance.
4 I have a 4:15 in Reno so I'm not going to get in the
5 substance of the bill much.

6 We do agree that we need to have another NSHE
7 representative, NSHE participant I believe represent
8 36 percent of the active participants, but we have one member
9 out of ten, and then there's the non state active member that
10 hardly has any representation, so certainly that needs --
11 that's something that just it's time to happen so we
12 appreciate that.

13 I had the same concern that Mr. Verducci
14 mentioned about reporting structure. Certainly, there are
15 many ways different states do this. However, my
16 understanding what happened in the '90s and I was not fully
17 aware but it was in the department of administration with
18 political influence, shenanigans went on. It went broke, had
19 to be bailed out by the legislature, and the legislature made
20 a strong mandate of independent representative, and I believe
21 the RFP issues could be solved in an easier way. Beyond
22 that, you know, we'll have hearings and we'll see what
23 happens.

24 I do also think for the discussion here and what
CAPITOL REPORTERS (775)882-5322

1 Rosalie Garcia had to say, I do think it would be very
2 difficult with this Board to ask Damon Haycock to articulate
3 a position, but I would hope you would at least free board
4 members to testify on their own behalf at any hearings.
5 Thank you.

6 CHAIRMAN CATES: Thank you.

7 Any other public comment in Carson city?

8 MS. BOWEN: My name and words for the record,
9 Peggy, P-e-g-g-y Lear, L-e-a-r Bowen, B-o-w-e-n.

10 We have come full circle. The first circle where
11 we started with the employer speaking for the employees and
12 then the employees feeling that their words and thoughts and
13 concerns and desires were not heard, sort of like the fox
14 watching the henhouse, and please don't take that personally,
15 Mr. Cates.

16 CHAIRMAN CATES: None taken.

17 MS. BOWEN: Mr. Cates, I don't mean it
18 personally. I mean it in a member of process. You can't
19 possibly have a process. Take a health insurance company who
20 owns a hospital dictating on who gets to live or die and who
21 gets to go home and who gets what procedures based on a
22 hospitalist, after the emergency room has checked you out and
23 said what you needed. Then the hospitalist determines
24 whether or not you are admitted because if you're admitted,
CAPITOL REPORTERS (775)882-5322

1 then the insurance company pays and the person pays for that
2 admittance. Whereas, all of the rest of A and B Medicare
3 folk, maybe 20 percent and it's a lot cheaper for the
4 insurance company never to admit you to the hospital. And if
5 you reach a certain age, then you live long enough. Those
6 are things we deal with everyday under the present plan, but
7 at least we have you to come to to talk to about that.

8 Whereas, who do we talk to? Like you just said,
9 you're going to support your boss. And, quite frankly, I
10 think today was a perfect example of what happens when a
11 Board makes a decision that wasn't popular with the boss and
12 so stated on the record, you couldn't support, you couldn't
13 do, and we took a lunch break.

14 I'm not in belief of anything else that you're
15 good honorable people but to come back, I know in any other
16 organization I belong to, and I don't know what exact rules
17 you follow, but reconsideration takes a two-thirds vote, and
18 there has to be good substantial reason for that
19 reconsideration before the vote to reconsider is taken.

20 For you to have a change in heart on how you
21 handled your vote today and what you wanted, and the people
22 who are on the losing end of the vote before lunch were the
23 ones bringing it up and bringing it up and pounding it home.
24 And, quite frankly, when you have a gentleman on the Board
 CAPITOL REPORTERS (775)882-5322

1 who's head of the budget for the state and then you have
2 people sitting here going they not only because of the makeup
3 of this Board for the most part, they put their livelihoods
4 on the line. They put their jobs on the line. They put
5 everything they believe on the line to vote their conscience
6 and do the right thing because it was the right thing to do.

7 I believe we saw a perfect example after lunch of
8 what takes place when the boss is in charge, and that's
9 unfortunate, and it's not because you're mean or you're going
10 to fire somebody or you're going to do anything else. It's
11 the essence of your presence in the position that you have
12 also comes a great responsibility. And when a vote comes and
13 is taken and, boy, that was a hard vote, then you need to
14 move on, and there was no need to tie what was going on,
15 quite frankly, from my public perception to a remark about
16 how much you have, whether it to be 200, 300, whatever
17 dollars for the enhancements for people who might use a
18 preventative program. That meant very few people's need.
19 Whereas, the retirement program read everybody's needs.

20 And that's enough said, and I know I probably met
21 my three minutes but, ladies and gentlemen, right now if you
22 can't go home and sleep well tonight and your gut is telling
23 you something is wrong, it's because there is. And to turn
24 this into an advisory board, I've been on all kinds of
CAPITOL REPORTERS (775)882-5322

1 boards, separate and advisory, and I got to tell you, the
2 advice is worth what you pay for it.

3 Whereas, somebody who is in a position to make
4 the recommendation to get the job done, that's where the
5 power is. That's what is recognized and, quite frankly, to
6 recommend and, like she said, you could accomplish a great
7 deal of what you wanted, Mr. Cates, in existing verbiage, and
8 yet the law doesn't need to be changed because that was our
9 protection that we had a viable voice, not just a voice.

10 Thank you very much, and I hope you have a nice,
11 safe trip home.

12 CHAIRMAN CATES: Thank you.

13 MS. BOWEN: Thank you.

14 MR. REED: Mr. Chairman, members of the Board, my
15 name is Rex Reed. That's spelled R-e-x. It looks like the
16 light is on but then it could be my eyes.

17 CHAIRMAN CATES: There you go.

18 UNIDENTIFIED SPEAKER: You enunciated clearly.

19 MR. REED: Once again, Mr. Chairman, and members
20 of the Board, my name is Rex Reed. That is spelled R-e-x
21 R-e-e-d. We spell it correctly in our family.

22 So let me say that I did not really expect to
23 testify in this, but I've sat in an analogues situation here
24 as I've sat on a deferred compensation board. And the first
CAPITOL REPORTERS (775)882-5322

1 thing that popped into my mind when I heard what was
2 described as going to happen to the reporting is what happens
3 to the fiduciary responsibility and having said that, I think
4 you all understand what I'm getting at.

5 Let me just say that it would be my preference
6 that the fiduciary responsibility stay with Board members
7 themselves if I remain a retiree. If I sit on a board, I
8 prefer it to stay with the state. That's a different issue.

9 I do want to address what was said by my
10 predecessor at this witness table. I respect what you do
11 very highly. I know you deal with a difficult situation.
12 You have to balance unlimited demands with limited resources,
13 and I have to say I disagree again with the predecessor at
14 this witness table. I think you're doing a great job, and
15 you're trying to do the best you can, and sometimes the best
16 that we can do will disrupt and disturb other people, and I'm
17 not one of those, so thank you.

18 CHAIRMAN CATES: Thank you.

19 Any other public comment in Carson City?

20 Any public comment in Las Vegas?

21 MEMBER GARCIA: No public comment.

22 CHAIRMAN CATES: Thank you.

23 Go ahead.

24 MEMBER WELLS: Thank you, Mr. Chairman. I really
CAPITOL REPORTERS (775)882-5322

1 wasn't going to talk about this item but since it's come up a
2 couple of times, I'll clarify some history because I had been
3 involved with this program since it was not the Public
4 Employees' Benefit Program but was actually part of risk
5 management. Prior to 1999, it was part of the department of
6 -- well, it wasn't part of administration but it was part of
7 the risk management division, and it was -- there was a third
8 party administrator who wasn't paying claims correctly, and
9 there was some embezzlement, but the bigger part of it was
10 they were just not paying.

11 So when the actuaries went in to find out what
12 the liability was, the incurred but not paid liability was,
13 they actually couldn't determine what the liability was. So
14 the state's financial statement ended up with a qualified
15 opinion, meaning the auditor for the state, financial state
16 could not say with all do certainty that the financial
17 statements that they were auditing fairly represented the
18 position of the state because of the actions of the -- what
19 was then the part of risk management, and the advisory
20 committee was called the committee on benefits, and some of
21 you have heard Dr. Richardson comment a couple of times on
22 being the chair on committee of benefits. It was an advisory
23 committee at the time.

24 It had nothing to do with employee
 CAPITOL REPORTERS (775)882-5322

1 representation. It was -- it was purely as a result of the
2 lack of oversight of the third party administrator that the
3 Public Employees' Benefit Program was created. The intent
4 was to elevate the status of the program so that that
5 wouldn't occur again.

6 And keep in mind a couple of years later, there
7 was about \$50,000,000 put through two sessions, one session,
8 one special session to bail out the program as a result of
9 the fact that the third party administrator could not or did
10 not actually pay their bills correctly.

11 That's one of the reasons you see Bob Carr going
12 to HealthSCOPE benefits every quarter. That was one of the
13 things that the direct result of the problems that were
14 coming out of the old committee on benefits. And so the fact
15 that it's now being looked at going back into the department
16 of administration in my opinion, my personal opinion is it --
17 we have put a lot of protections in place for the actual
18 operation, the day to day operations.

19 It was part of the risk manager's job, so there
20 wasn't actually a standalone employee who oversaw it. It was
21 part of the risk manager overall duties. So they were
22 managing the health plan, as well as all of the other things
23 that currently Aon manages, and it was probably way too much
24 for one person without a descent size staff, and that's a

CAPITOL REPORTERS (775)882-5322

1 little bit of the history about where the Public Employees'
2 Benefit Program originated.

3 CHAIRMAN CATES: Thank you. Thank you for that.
4 Any other comments from the Board?

5 If anybody would like to make a motion of any
6 sort? I will point out that SBA is not the only bill on the
7 list, and I'm not going to comment one way or another. If
8 you guys want to make a motion, go ahead.

9 MEMBER VERDUCCI: Tom Verducci for the record.
10 I can see how this one flies. I would like to
11 make a motion that we take a neutral position.

12 CHAIRMAN CATES: Okay. Do we have a second to
13 the motion?

14 MS. LAMBORN: I second the motion. Leah Lamborn
15 for the record.

16 CHAIRMAN CATES: Okay. We have a motion and a
17 second. Any discussion on the motion?

18 MEMBER COCHRAN: Mr. Chair, this is Chris
19 Cochran.

20 CHAIRMAN CATES: Yes, sir?

21 MEMBER COCHRAN: I think if we're going to take a
22 neutral position, we don't need a motion. If there's no
23 motion coming forward, the action or inaction speaks for
24 itself.

CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: Okay. Well, we do have a motion
2 and a second on the table, so I guess we'll just have to play
3 that out.

4 Any other comment on the motion?

5 MEMBER WELLS: Yeah, Mr. Chairman. I won't
6 support a neutral motion. I have the same boss you do,
7 submitted this bill. I'm in support of SB80 as I am in AB83
8 and AB51 and several others. I think that if we were to
9 provide direction to Mr. Haycock, I think that we should
10 provide him protection to provide factual information and not
11 put him in a precarious position of trying to please two
12 people, the Board and the administration.

13 CHAIRMAN CATES: Okay.

14 MEMBER GARCIA: Mr. Chair, this is Rosalie
15 Garcia.

16 CHAIRMAN CATES: Yes, go ahead.

17 MEMBER GARCIA: At this -- at this point, I would
18 like to seek legal advice with regard to the Board members
19 who have a direct report to -- to the executive
20 administration of this bill. What do you guys think? I
21 would think that if we had to vote that the Board members who
22 are really closely affiliated or even loosely affiliated
23 would be kind of required to abstain.

24 MR. BELCOURT: Dennis Belcourt.
 CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: Yeah, go ahead.

2 MR. BELCOURT: I think the Board members who have
3 official positions with the state are on the Board because
4 they have official positions with the state, and so I don't
5 think it's a legal conflict of interest for them to vote
6 should they so choose to.

7 CHAIRMAN CATES: Okay. Any other discussion on
8 the motion?

9 We have a motion and second to take a neutral
10 position on, I'm sorry, was it just SB80 or was it on all of
11 the bills?

12 MEMBER VERDUCCI: SB80.

13 CHAIRMAN CATES: Okay. A neutral position on
14 SB80. Call for a vote, all those in favor say aye.

15 MEMBER VERDUCCI: Aye.

16 MEMBER LAMBORN: Aye.

17 MEMBER BAILEY: Aye.

18 CHAIRMAN CATES: Opposed?

19 MEMBER ZACK: No.

20 MEMBER GARCIA: No.

21 MEMBER COCHRAN: No.

22 MEMBER ANDREWS: No.

23 CHAIRMAN CATES: I'm not sure where that got us.

24 I heard four no's. The no's have it. Okay. Motion fails.

CAPITOL REPORTERS (775)882-5322

1 (Motion failed by majority of the vote.)

2 CHAIRMAN CATES: Any other discussion or motion?

3 I don't think we're getting one and that's fine.

4 That's fine.

5 I will just add that now that this bill is out
6 there that any organization that wants to come talk to me
7 about intent and your thoughts on it, I'm certainly available
8 to do that. Thank you.

9 Okay. Moving onto Agenda Item Nine -- oh, you
10 know what, I think I missed something. 7.4, I skipped right
11 over 7.4.

12 Let's take a ten-minute break.

13 (Whereupon, a brief recess was taken.)

14 CHAIRMAN CATES: All right. Let's call the
15 meeting back to order. So I realized that I skipped
16 inadvertently Agenda Item 7.4. I lost my agenda. Okay. So
17 we skipped over 7.4. Let's go back to that, opportunity to
18 revisit changes approved at the November meeting. So given
19 the totality of where we're at today with all of the votes we
20 heard in the last two meetings, we had an opportunity to take
21 another whack at it.

22 Do you want to go ahead?

23 MR. HAYCOCK: Yeah. For the record, Damon
24 Haycock.

CAPITOL REPORTERS (775)882-5322

1 Sorry, go ahead, Dr. Cochran. I didn't mean to
2 step on you.

3 MEMBER COCHRAN: I'm sorry, we didn't hear you
4 call the meeting back to order, so I was just going to ask if
5 the meeting was called back to order.

6 CHAIRMAN CATES: You know what, I apologize. I
7 had my microphone off. I got to remember to do that. Let's
8 start over.

9 Let's call the meeting back to order, and we are
10 returning to Agenda Item 7.4, which I accidentally skipped.
11 7.4, opportunity to revisit changes approved at the November
12 meeting.

13 Damon?

14 MR. HAYCOCK: For the record, Damon Haycock.
15 Thank you, Mr. Chairman.

16 PEBP doesn't have any additional recommendation
17 to go back and revisit or to re-vote on any of the prior
18 decisions made. We believe that the Board was very
19 purposeful and cognizant of what they wanted back then.
20 Hopefully, the ideas haven't changed from a fiscal impact.
21 The decisions made today on the two outstanding issues on
22 life insurance and HSA funding seem to align with the
23 availability of reserves for the next couple of years, so
24 PEBP is not recommending any -- any changes.

CAPITOL REPORTERS (775)882-5322

1 However, we do want to provide one update. I
2 know there was a little bit of concern about PEBP
3 implementing a preventative drug benefit and how to mitigate
4 those costs because we would be providing initial cost
5 sharing outside of the deductible so folks can get those
6 preventative and maintenance drugs on day one for a much
7 reduced cost of 20 percent co-insurance versus paying
8 100 percent until they meet their deductible unless they are
9 on a special program like diabetes and care management.

10 So we reached back out to our partners at Express
11 Scripts and they presented us with an option that cannot only
12 help assist the plan in maintaining cost containment but also
13 provide an opportunity for participants to save money even
14 more so on this preventative drug process, and so they have
15 provided us with information on a program called the Smart
16 90. It's their catch phrase.

17 And basically they are trying to incentivize
18 individuals to purchase their maintenance medicine on a
19 90-day basis, either through mail order or through
20 participating retail pharmacies in order to get the cost down
21 on those retail pharmacies because they already provide a
22 lower cost mail order program that they would narrow the
23 network to -- to only certain pharmacies.

24 Now, that initially sounds daunting, right? What
 CAPITOL REPORTERS (775)882-5322

1 happens? I don't have my pharmacy. How am I going to get my
2 medicine. So we had them do a geo-special type of analysis
3 and out of the 6,007 current members who are on maintenance
4 medicine through Express Scripts, it looks like all but 64 of
5 them would have a network pharmacy within five miles of their
6 closest pharmacy that they are using today if it was not in
7 network, so we're talking within a five-mile difference for
8 folks to switch pharmacies.

9 Now, we recognize fully that it isn't always a
10 fun process to switch pharmacies. However, one of the things
11 that I want to share is the potential savings that could
12 exist. Although, I don't want to build them into any budget
13 until we see them, but there is a potential of, you know,
14 somewhere just north of \$700,000 in total plan savings, but
15 equally important to us is there's potentially \$120,000 of
16 participant savings, and so that's going to these other
17 pharmacies ordering through the mail order to purchase these
18 drugs, these maintenance drugs, and you get savings because
19 the cost has gone down, and we get savings because the cost
20 has gone down, and we feel this is a win win across the state
21 for those participating in a Consumer Driven Health Plan.

22 It will require some potential inconvenience to
23 switch pharmacies, but we feel that the benefits outweigh the
24 disadvantage and we would like to after this meeting in the
CAPITOL REPORTERS (775)882-5322

1 next week or so as we draft up the decisions that were made
2 by the Board when we talk about the preferred drug benefit
3 announce this process so they have enough leeway, enough time
4 to get used to the idea that they may be purchasing their
5 drugs in 90 day increments from either a participating
6 pharmacy or mail order and that we can do this two or three
7 times, plus with notification going out from Express Scripts
8 to announce this program to assist PEBP maintain the cost of
9 this new benefit.

10 And we feel that this is -- is the best -- the
11 best way that we can accomplish providing that first dollar
12 coverage for maintenance medicine while also not creating a
13 massive or an extra liability to the state plan. And to give
14 you a comparison, we anticipated somewhere around five to
15 \$600,000 it would cost PEBP to implement the preferred drug
16 benefit. If we can save the \$700,000 on the back end by
17 narrowing the network a bit, we feel this will wash itself
18 out, and so the plan will break even, but it's the
19 participants that will save the \$120,000 on the projected
20 cost.

21 So we just wanted to provide that update and let
22 you know that we are cognizant of the request of the Board on
23 making cost controls, and we feel that the 1.1 percent of the
24 population that may have to go over five miles to a preferred
CAPITOL REPORTERS (775)882-5322

1 provider that we can work with those, either as one offs if
2 it's extensive or hopefully it's not too much farther and
3 that this will be a benefit for the participants as a whole.

4 And with that, I'll take any questions on this.

5 CHAIRMAN CATES: Questions? Go ahead, Ana.

6 MEMBER ANDREWS: Ana Andrews for the record.

7 Damon, are specialty drugs affected by that? Are
8 those 64 people 1.1 percent of the population affected by
9 that?

10 MR. HAYCOCK: So for the record, Damon Haycock.

11 It would be the standard maintenance medications.
12 I don't believe specialty drugs are a part of that deferred
13 list or any of these others. Those folks that still have to
14 get those, some of the infusion, some that are on hep C
15 treatments. It's not like we're going to ask them to get
16 that sent to their house, mail order or those type of things
17 necessarily. So, no, this is just for your normal
18 maintenance medications.

19 But I don't know if you saw there was a news
20 article last week or maybe it was earlier this week, my days
21 are running together. They were talking how to save money in
22 healthcare, and one of things they said was always go to a
23 network provider, and this is right on the news I think in
24 Reno.

CAPITOL REPORTERS (775)882-5322

1 And the other one was buy your medicines in
2 90-day -- buy your maintenance meds in 90-day increments
3 because you save, and so this is going to incentivize folks
4 to do that because they are going to be able to get the plan
5 benefit and the assistance.

6 Here's the drawback, for every care, there's an
7 equal and opposite stick. If you don't go to a preferred
8 provider, one of these preferred pharmacies and don't elect
9 to get it through the mail, you'll have to pay full price for
10 it. So we believe that folks will have an opportunity once
11 they go to the counter and they say what does this cost,
12 what, and hopefully we got enough information ahead of time.
13 Again, I would like to send the particulars of this program
14 out in the next week or so as a caveat to the preventative
15 drug list to show that we're cognizant of the cost
16 containment and to really line this up as one complete
17 program.

18 MEMBER LAMBORN: Leah Lamborn for the record.

19 So can you explain the downfall that if they
20 don't get it through the mail order, they have to pay full
21 cost?

22 MR. HAYCOCK: For the record, Damon Haycock.

23 If they don't receive 90-day maintenance medicine
24 through mail order or they don't go to one of the 623
 CAPITOL REPORTERS (775)882-5322

1 pharmacies in the State of Nevada that will be part of the
2 preferred network that they will not get the preferred price.
3 Think of it as a narrowing of the network. It's not that
4 we want to necessarily limit choice because we feel that
5 there's going to be a significant opportunity for folks to
6 meet this requirement, but we never want to compromise on
7 access to save the plan money unless it's going to save the
8 plan significant money.

9 This is more to actually save the participant
10 money while breaking the bank even on a new benefit. So we
11 think this is a win win for everybody. And, like I said,
12 these preferred providers are within five miles of the
13 non-preferred providers that people are seeing today for
14 5,943 people of the 6,007, so we're talking about 64 folks,
15 and we can work with them and hopefully it's not going to be
16 inconvenient.

17 MEMBER LAMBORN: Just to clarify -- again, Leah
18 Lamborn.

19 So when you say full price, you mean they are not
20 going to get -- it's whatever the usual and customary
21 charges, the pharmacy charges and not the discounted price
22 that PEBP negotiated with that pharmacy, is that --

23 MR. HAYCOCK: That is correct, they will not get
24 that preferred benefit from the preferred benefit list that
CAPITOL REPORTERS (775)882-5322

1 20 percent co-insurance by not going to this Express Scripts
2 preferred provider.

3 MEMBER LAMBORN: Okay.

4 MR. HAYCOCK: Yes, it's kind of influencing folks
5 to go to certain providers but understand that ultimate
6 choice is ultimate expense, right? If you want to go
7 anywhere and do anything, you're going to pay more than you
8 are if you only go to certain places. Now, we're not saying
9 everyone has to get in line at the single pharmacy in town,
10 but we are saying if you're willing to accept a little
11 inconvenience, we're going to drastically reduce your
12 maintenance med by 80 percent, I think that's huge, and
13 that's before the initial cost gets dropped because we're
14 using this provider network.

15 And so when I gave some examples at the last
16 Board meeting about what a certain type of drug would cost,
17 that didn't account for this type of thing. So those drugs,
18 the initial cost would drop, so the 80/20 split drops and the
19 participant benefits and the plan benefits so that would be
20 what occurs.

21 They would be able to go get these drugs from a
22 non-preferred provider, but they follow all of the
23 non-preferred provider situations that occur as they do
24 today. We're a PPO plan. You can go anywhere but if you
CAPITOL REPORTERS (775)882-5322

1 don't go to a network provider, it goes toward your out of
2 network deductible and your out of network benefits, and this
3 would be considered out of network because we have to try to
4 get people to want to go get these at these pharmacies.

5 And so, yes, it's a departure a little bit from
6 the ideology that we want people to have the ultimate choice
7 but as we've seen, choice can be expensive, and this is how
8 we feel we can mitigate those increased preventative drug
9 list costs.

10 MS. HART: Thank you.

11 CHAIRMAN CATES: Any other questions, comments?

12 MEMBER VERDUCCI: Tom Verducci for the record.

13 Damon, what would it take to look into this? Do
14 we go through any fee process? What would be the process to
15 implement something like that?

16 MR. HAYCOCK: For the record, Damon Haycock.

17 You telling me -- you not telling me no is really
18 what it will take. This is a clinical program offered by
19 Express Scripts that will offer it to us at no charge.

20 MEMBER VERDUCCI: Thank you.

21 CHAIRMAN CATES: Go ahead.

22 MEMBER LAMBORN: Thank you, Mr. Chair. Leah
23 Lamborn for the record.

24 So it's a cost of \$500,000, is that -- and then I
CAPITOL REPORTERS (775)882-5322

1 thought you said there's a savings of 700,000. So is that
2 500,000 dollar cost an initial startup cost or is that
3 operating cost every --

4 MR. HAYCOCK: For the record, Damon Haycock.

5 Good question, Ms. Lamborn. Before we knew about
6 this program, we anticipated that by absorbing the initial
7 80 percent of cost of preventative drugs that we would be
8 enhancing our benefit, our prescription drug benefit to our
9 participants, we want them to take their maintenance drugs.
10 We don't want them to split pills or decide not to take them
11 because they fear the larger deductible, and so we wanted to
12 push -- push folks or not push folks, that's unfortunate. We
13 wanted to hopefully influence individuals to take the
14 medicine that the doctor has prescribed for them on a
15 maintenance basis.

16 And so if you're on high blood pressure or you're
17 on hypertension medicine or asthma medicine, COPD medicine,
18 we want you to take those medicines. And even if we were
19 going to invest \$500,000, which was the idea back in
20 November, we thought it was a good investment to avoid some
21 of those catastrophic claims that occur when people don't
22 stay on top of their medicine.

23 This is just kind of a bonus. So if it's a
24 500,000 dollar anticipated cost to the plan over the whole
CAPITOL REPORTERS (775)882-5322

1 year in claims, now we're looking at reducing the cost of the
2 overall all drug itself to the point where -- where we're
3 going to look at saving on the other side about 700,000.
4 These are really preliminary numbers. We haven't tried this
5 program, either of them. So I hate to say, oh, we're going
6 to save all of this money and it's going to cost all of this
7 money with zero experience.

8 But if we believe our partners at Express Scripts
9 which I haven't been told that we can't, that they have lied
10 or that they have been wrong, then we should be 200,000 to
11 the gun and then -- and then the participants collectively
12 should be 120,000 to the gun.

13 MEMBER LAMBORN: Annually?

14 MR. HAYCOCK: Annually.

15 MEMBER LAMBORN: Thank you.

16 CHAIRMAN CATES: Are we good? Other questions,
17 comments on this item? Nobody is expressing any desire to
18 reexamine any decisions that were made at the last meeting,
19 so I'm assuming there's no motion. Hearing none, I think we
20 can close this item and move on.

21 Agenda Item Number Nine, executive officer
22 report.

23 MR. HAYCOCK: Thank you, Mr. Chairman. I'm sure
24 the audience is tired of me talking today, so I'll try to do
CAPITOL REPORTERS (775)882-5322

1 this quickly.

2 This is our standard or my standard report to the
3 Board and to the public and other stake holders on our
4 overall activities. At this time, we highlighted additional
5 call center statistics we gave you the first quarter. Here's
6 the second quarter. Some things to take a look at. I mean,
7 our abandonment rate is under one percent which is really
8 good.

9 Our average call duration is just over four
10 minutes so as you can tell, it's not, hey, can I just change
11 my password? Sure, we got it. It's done. We have some
12 involved calls where people have questions we can answer.

13 We have though about 115 walk-ins that occurred
14 over the period at 3.5 a day and so if you think about it, if
15 any of you looked at the work chart lately, we have nine
16 staff assigned to our member services unit, our call center
17 and three and a half walk-ins per day, depending on the
18 severity of the issues that they bring to PEBP, these
19 walk-ins, and I've sat on a couple of them, can last hours to
20 try to solve some of these very intricate problems and
21 processes, especially when we had to advocate on behalf of
22 say Towers Watson or with our third party administrator if
23 there's a potential appeal on a claim. These aren't quick
24 walk-ins, and so that's something we want to highlight.

CAPITOL REPORTERS (775)882-5322

1 You can see that, you know, over the entire
2 quarter, there was only 60 abandoned phone calls which is
3 really good. We answer about 150 calls a day and the big
4 thing though, it's one of those things that occurs more and
5 more and more, 2,767 e-mails we received, and those require
6 somebody to respond. I suppose we could stop responding and
7 those numbers would go down, but we want to be cognizant of
8 the customer service of our agency.

9 Which leads us to the next part of the report,
10 and I think some of that website utilization is pushing folks
11 to the contact section which is resulting in more e-mails and
12 those types of things. But since we relaunched our website,
13 I had the numbers from April through August at the last four
14 meetings. Here's September through December on average. You
15 can see that folks are using our website and that's in a
16 nutshell. 16,000 visits by 10,000 unique visitors over that
17 period of time. 53,000 page views. On average, they are
18 spending about three minutes on our website looking at least
19 three and a third pages.

20 It's being accessed by a desk top, mobile and
21 tablet. Look at the mobile number, 2,551 times someone
22 looked at our website on their mobile phone. So it's shown
23 that people are using some of the tools that we have
24 available, and we're very proud of that.

CAPITOL REPORTERS (775)882-5322

1 The top visited pages don't change. Of course,
2 they land on the home page, but folks want to see find a
3 provider, find a PPO provider. It's right there in big bold
4 on the front page and that's where they are going. They want
5 to know where they can receive the care that they need and
6 that's an opportunity and that's what we have embedded right
7 there on the home page and that's where they head to and, of
8 course, the contact us is the third largest utilized part of
9 our page.

10 So we're communicating. I know that,
11 Mr. Verducci, you ask all of time, and I think it's a great
12 question, how are we going to communicate to our participants
13 and our membership? This is only one median, but it's an
14 important one. And anytime we do things that are new,
15 anytime that we announce new processes, anytime we come up
16 with a tip or trick that we think would benefit our
17 population, we have a section dedicated to that right there
18 on the home page that people can click on and receive the
19 information. So those that like website information can get
20 it.

21 As far as weekly new retiree workshop pilot, we
22 are always trying to make the experience better for our
23 retirees. They are important to us at PEBP. And a lot of
24 our walk-ins today are I'm aging into retirement or I'm aging
 CAPITOL REPORTERS (775)882-5322

1 into Medicare, I'm not aging into retirement, excuse me, I'm
2 retiring, what do I do or I'm aging into Medicare, what do I
3 do? How do I enroll? What is the process? And we do send
4 out a lot of information and reminders, but people still come
5 in and want that personal experience.

6 Well, as you can imagine, nine folks running a
7 plan or running a call center, walk-ins coming in and doing
8 these as one offs, it becomes very time conducive, time
9 intensive. So what we are looking at doing is pilot a weekly
10 workshop. We would rather pull somebody out and have them
11 talk for an hour or two once a week than answer multiple
12 walk-ins. It's not that we don't want to take walk-ins, but
13 most of the questions are relatively the same, what is the
14 process, who do I call, how do I get enrolled in Medicare and
15 how do I enroll in Towers Watson OneExchange.

16 So we want to pilot this process and we're still
17 flushing out the program, but we want to come up with this in
18 the next couple of months and try it out to see if it will
19 relieve some of the pressures, especially during open
20 enrollment when other folks are trying to sign up for our
21 employee plans and our pre Medicare plans. We want to
22 present this so individuals have a place where they can sit
23 literally right in this room and get a presentation and be
24 able to answer and ask questions.

CAPITOL REPORTERS (775)882-5322

1 You saw on the contract today that you guys
2 ratified the HMO contract, that we also needed to develop an
3 amendment to the standard contract. We needed to increase
4 its authority by \$15,000,000. Why, why would we need to do
5 that. When we initially signed the contract, we thought we
6 had less population. It's actually all population based.
7 It's not because they raised rates or that they're increasing
8 services or decreasing anything. It's that they held rates
9 the same for the last two years. We're very appreciative of
10 that.

11 We just need to have enough authority to pay them
12 for the life insurance levels that we have enhanced over the
13 last three years, and so we are extending, not extending but
14 increasing the amount of authority that will go on, that the
15 board of examiners are meeting soon, February.

16 Thank you, Tena.

17 Budget development update, you heard it talked to
18 death today, right? We had the Governor recommended budget.
19 We are part of that process. It is important to know that we
20 work in tandem with the Governor's Finance Office on ensuring
21 that we are appropriately funded for the next biennium. We
22 sincerely appreciate all of the additional funding to handle
23 inflation and to mitigate any massive or drastic changes to
24 our health plan. At the end of today, hopefully either

CAPITOL REPORTERS (775)882-5322

1 tomorrow or early next week, I'll put together again what was
2 done, send it out to all of the Board and that will become
3 the meat of the newsletter I'll send out but I think when you
4 look at all of the decisions made, there wasn't really
5 massively drastic ones that we anticipated would occur three
6 years ago when we thought the excess reserves would be gone.

7 As far as information technology, I do want to
8 highlight this. It hasn't always gone as well as we had
9 wanted to but this year was different. We held our vendors'
10 feet to the fire, and we were able to appropriately develop
11 the information for W-2's so that way we wouldn't delay any
12 of those going out this year, and that we are on pace right
13 now to exceed the requirement to send out the 1095 forms,
14 those tax forms to show that you had health insurance. We
15 are trying to get them out by the 31st of this month. We
16 don't have to. The government has given us -- the federal
17 government has given us a longer period but we figured this
18 is our second year, why can't we. So we want to try to get
19 that out the same time people get there W-2's so they have it
20 to reference when they build their tax return.

21 So in conclusion, you know, you're going to hear
22 this a lot, but we remain dedicated to providing our high
23 level of customer service, continuing to offer in-person
24 education and outreach appropriately and effectively managing
CAPITOL REPORTERS (775)882-5322

1 our vendors and working with our partners to develop the
2 highest quality healthcare and affordable prices.

3 With that, Mr. Chairman, I'll take any questions.

4 CHAIRMAN CATES: Any discussion on Damon's
5 report? Seeing none, we'll close Agenda Item Nine and move
6 to Agenda Item Ten discussion and possible action regarding
7 Towers Watson OneExchange service improvement.

8 MR. GARCIA: Chris Garcia with Towers Watson
9 OneExchange.

10 Good afternoon PEBP Board. Again, we wanted to
11 come in front of you regarding our service improvement plan.
12 On page three of the document, we have our executive summary
13 update as of January 5th, 2017. The first item I would like
14 to talk to you about is our HRA on-site assistance --
15 assistance program. The OneExchange HRA assistance has been
16 alive for four months with the HRA team specialist available
17 to assist Nevada PEBP participants for one week per month and
18 that began back in September and the person, our HRA
19 specialist, actually is here in the PEBP office during that
20 week time.

21 For the month of December, the HRA team
22 specialist was joined by an HRA analyst for the week to
23 shadow and provide assistance. They were able to attend the
24 RPEN Washoe Chapter Christmas luncheon in Reno and provide a
CAPITOL REPORTERS (775)882-5322

1 expected, the majority of these changes were with Part D
2 plans or prescription drug programs. We had 475
3 participants, PEBP participants actually change from one
4 prescription drug program to another prescription drug
5 program.

6 You can see the breakdown for the other types of
7 changes that would have been allowed or been made during the
8 annual enrollment period. For example, you had participants,
9 96 participants made changes from one Medicare advantage plan
10 to another Medicare advantage plan, 35 from Medicare
11 supplement to another Medicare supplement, and then it breaks
12 down from Medicare supplement to Medicare advantage, 34
13 changes and Medicare advantage to medicare supplement was 29
14 changes.

15 We mentioned this, and we had similar stats in
16 the prior update that we provided back in November, but that
17 was a snapshot at that time. This is the complete and open
18 enrollment season.

19 We also have our call staff for the period of
20 October 15th through December 7th with a comparison to the
21 same period last year. I think this is where we're going to
22 see a lot of improvement from the prior open enrollment
23 season. The number of calls that we received increased from
24 8,314 in 2015 to 5,482 in 2016.

CAPITOL REPORTERS (775)882-5322

1 obviously, they are taking advantage of their HRA and
2 utilizing their funding, and they won't have any remaining
3 funding in the account.

4 The second communication project that we're
5 working on is an auto reimbursement reminder project. It's
6 designed to advise participants who are enrolled in plans
7 with OneExchange that have auto reimbursement as an option
8 but they have not selected to turn that option on.

9 When participants activate their auto
10 reimbursement functionality for their plans, their premiums
11 are received by OneExchange through a file from the carrier
12 and loaded to their HRA and that allows those participants to
13 actively or effectively utilize their funding from their HRA
14 account. That project is scheduled to begin this quarter.
15 It was delayed slightly due to concerns about call volumes
16 for the HRA side of our business, but we are working on
17 beginning that program this year, excuse me, this quarter.

18 That is the last update that I have. I'll be
19 happy to answer any questions the Board may have.

20 CHAIRMAN CATES: Questions or comments from the
21 Board?

22 Tom?

23 MEMBER VERDUCCI: Tom Verducci for the record.

24 Chris, are you starting to see reduction in the
CAPITOL REPORTERS (775)882-5322

1 number of complaints that have come in?

2 MR. GARCIA: I believe we have overall,
3 especially when you compare it to the last open enrollment to
4 quarter one of 2016. There are still some issues. We have
5 had some recent carrier items come to light, so we are
6 addressing those complaints but overall, when you're looking
7 at direct complaints from people having to wait to speak to a
8 customer representative, those have definitely decreased.

9 MEMBER VERDUCCI: What would you say the primary
10 source is from the complaints that paperwork that's not being
11 completed or perhaps paperwork that the participant needs
12 help completing?

13 MR. GARCIA: From an HRA perspective, it would be
14 concerns about submitting claims, and right now there is a
15 delay currently for the month January, so we are seeing a
16 delay in process of claims compared to prior times of the
17 year. Usually you have about a three or four day turnaround
18 time for claims processing but when you move into the new
19 calendar year, it usually ends up being about ten days. So
20 we have had some concerns about wait times for claims
21 processing from when the claim is received to when it's
22 actually adjudicated or determination is made on the claim,
23 so that's pretty standard around this time of the year.

24 There are some concerns about, you know, filling
CAPITOL REPORTERS (775)882-5322

1 out the forms for, especially for new participants. That's a
2 general question that we would get. Those aren't necessarily
3 escalation but more trying to communicate with the
4 participant and provide knowledge about how to effectively
5 fill out the claim form and provide the proper supporting
6 documentation for the claim.

7 When it comes to enrollment, it's a little bit
8 different. We would see escalations typically during the
9 annual enrollment season. We're not seeing too many
10 escalations regarding enrollment since we are outside of that
11 period. However, you will get some escalation, usually some
12 escalation to participants who maybe missed the opportunity
13 to make a change and because they didn't enroll by
14 December 7th or contact us by December 7th, they are trying
15 to contact us now to see if there is any other option for
16 them to enroll. So it does vary just kind of based off what
17 category the person may be calling.

18 MEMBER VERDUCCI: Great, thank you for the
19 complete response. That was nice.

20 MR. GARCIA: You're welcome.

21 CHAIRMAN CATES: Any other questions from the
22 members? This is an action item just to accept the report.

23 It is an action item. Any public comment? No
24 public comment.

CAPITOL REPORTERS (775)882-5322

1 CHAIRMAN CATES: I'm sorry, go ahead and come on
2 up.

3 MS. BOWEN: Is this public comment at the end of
4 the meeting or public --

5 CHAIRMAN CATES: No, just for the Tower Watson
6 Exchange report.

7 MR. REED: Mr. Chairman, and members of the
8 committee, my name is Rex Reed for the record.

9 I was going to wait for public comment but when I
10 saw this agenda item, I thought my comment is germane to this
11 item so I appreciate being able to come up at this time.

12 I am a retiree, and I went on Medicare so I guess
13 I'm officially old on December 1st. And, of course, when I
14 got involved with Tower Watson, let me say they have been
15 very helpful. If I call, they are on things right away.
16 That's -- I don't have a complaint. What I have is a
17 suggestion instead.

18 Before I called Tower Watson, I did some research
19 with various providers, and I wanted to know what the costs
20 were. One of them I went to was actually lower than anything
21 that Tower Watson could provide me, that is Thrivent. They
22 offered me a plan of supplement for \$130 roughly. The three
23 that Tower Watson provided me were United Health at 137.
24 Cigna jumped up to 137. Humana 169, roughly the same. So,
 CAPITOL REPORTERS (775)882-5322

1 of course, I chose who I thought was best for what I needed.

2 My suggestion is this, that when Tower Watson's
3 contract comes up or you look to issue contracts in
4 competitive bid, you pay attention to how many options you're
5 going to see offered to the retirees or, frankly, the people
6 who benefit from that program.

7 I said that Tower Watson really tried to help me.
8 I called them several times and the people answered the
9 phone, went to their supervisors, et cetera and tried to work
10 it out so I could use Thrivent. I said, you know, I'll pay
11 for anything on my own checkbook. I just want to get
12 reimbursed. They said, no, I'm afraid we cannot do that.
13 You have to choose one of the three.

14 And I, again, say they were very helpful, and
15 this is a great program. Don't misunderstand me, I think
16 it's a great benefit that I have to have this subsidy for my
17 medical coverage and that. It's, again, just a suggestion
18 that when you go out to contract again for a provider that is
19 currently handled by Tower Watson that maybe whoever reviews
20 the proposals keep in mind that it's nice probably to have a
21 few more options because, frankly, I think there's only one
22 option if I'm really looking at my checkbook and that was the
23 AARP program.

24 So I thank you for this opportunity to present my
CAPITOL REPORTERS (775)882-5322

1 thoughts to the committee and unless there's any other
2 questions, I'm done.

3 MEMBER VERDUCCI: Mr. Reed, welcome back to
4 Carson City. We missed you while you were gone.

5 MR. REED: Oh, well, thank you. I'm glad to be
6 back. Wisconsin this time of year is a little bit chilly.

7 CHAIRMAN CATES: Any other public comment on this
8 agenda item? I'll entertain a motion. We don't have to have
9 a motion unless we want to instruct Tower Watson to do
10 something different. I'm not seeing anybody offering any
11 motion, so I think we'll close this item.

12 Move onto -- thank you.

13 Move on to Agenda Item Eleven, public comment.

14 MS. BOWEN: My name and words for the record,
15 Peggy, P-e-g-g-y Lear, L-e-a-r Bowen, B-o-w-e-n, first and --
16 sorry. My name and words for the record. Peggy, P-e-g-g-y
17 Lear, L-e-a-r Bowen, B-o-w-e-n.

18 First and foremost, I want to thank you all for
19 all of the efforts you have made on your behalf. And today
20 for the first time in all of the years I've been coming, you
21 as members stated that tremendous burden that you bear by
22 being on this Board and that what you have to be cognizant
23 about.

24 And keep in mind the one thing that I would say
CAPITOL REPORTERS (775)882-5322

1 beyond and above everything else, we can agree to disagree
2 but not be disagreeable, and I hope that's been accomplished
3 at all points in time.

4 You as individuals, wow, what a magnificent job
5 you're doing. The only thing I need to remind you, and it's
6 clear as mud, it's the Public Employees' Benefit Board, not
7 the public employers benefit board and when we speak to you,
8 we're speaking to you as our representatives, and I'm not
9 going to vote against my boss. That's a fact in reality that
10 you deal with by the jobs you hold and what you need to
11 accomplish on this Board.

12 And there's not one point in time in any of my
13 comments today that I ever said anything that wasn't a quote
14 or wasn't based on what had happened in these findings and
15 things. I do have one parliamentary question or legal
16 question but I as a member of the public can't ask the
17 Attorney General on these sorts of questions. When you asked
18 him if it was okay to reconsider, my question to you was did
19 you close that portion of I believe it was Item Number Seven
20 after the vote had been taken in the morning and if you
21 closed it after the vote was taken, does that mean that you
22 have to give notice that you're going to reconsider, that you
23 have to have a certain number of people to reconsider that
24 item.

CAPITOL REPORTERS (775)882-5322

1 And I almost was wanting to get up and scream
2 when you did the last -- the 7.4 that you left out that.
3 That could have been brought up again under 7.4 because the
4 item as it reads on the agenda was reconsider the actions of,
5 and it was the action which you took at the November meeting
6 but that lended itself to also which was the action you took
7 today before lunch for you to be able to reconsider it a
8 third time if you're following your agenda as it was written,
9 and I think I'm correct on that, and you might want to ask
10 the Attorney General that.

11 And just for your own benefit, after you get to
12 go home and talk to the folk, the people, the employees that
13 you represent as to whether or not you want to take another
14 bite of that apple because I think you got the apple open and
15 bitten into already, and it would make it so your actions
16 this afternoon were available for people to come back and
17 talk to you once more.

18 And I love you very much, and I hope you have a
19 safe journey home, and I want you to know I appreciate
20 everything you do and the pressures and the constraints that
21 you work under because you take a great deal of courage
22 serving on this Board, putting you, your job and your family
23 on the line. Thank you so much for being courageous.

24 CHAIRMAN CATES: Thank you.
 CAPITOL REPORTERS (775)882-5322

1 Any other public comment from Carson?

2 MS. GRAF: Would that include questions?

3 CHAIRMAN CATES: You can make public comment.

4 MS. GRAF: Okay.

5 CHAIRMAN CATES: I guess you can say whatever you
6 want, but you're not necessarily going to get an answer to
7 the question.

8 MS. GRAF: Well, anyway.

9 CHAIRMAN CATES: It's public comment, not public
10 question and answer.

11 MS. GRAF: Okay.

12 CHAIRMAN CATES: Just to clarify.

13 MS. GRAF: Well, I had this question in November
14 and I ask people but I didn't understand the question but
15 that could have been the fact that I had a stroke and my
16 brain doesn't always understand.

17 How do I know why you are on this Board? How do
18 I know who gets chosen to be on this Board? I understand
19 some of it is like commanded, like what did you say you do
20 again, budget chairman?

21 MEMBER WELLS: Director.

22 MS. GRAF: And you are commanded to be on this
23 Board?

24 CHAIRMAN CATES: I think if you -- if you look at
CAPITOL REPORTERS (775)882-5322

1 the PEBP Board website, it lists all of the members.

2 MS. GRAF: Uh-huh.

3 CHAIRMAN CATES: And it talks about their
4 background, as well as how they are appointed, and the
5 membership is defined in statute, you know, as to what type
6 of background you have to have.

7 MS. GRAF: To be here.

8 CHAIRMAN CATES: We are all either appointed by
9 the Governor or NSHE or --

10 MS. GRAF: What is NSHE?

11 CHAIRMAN CATES: Nevada System of Higher
12 Education.

13 MS. GRAF: Well, thank you.

14 CHAIRMAN CATES: Thank you.

15 Any other public comment in Carson City? Any
16 public comment in Las Vegas?

17 MEMBER GARCIA: No public comment.

18 CHAIRMAN CATES: Okay. Thank you. With that,
19 we'll close Agenda Item Number Eleven and go to Agenda Item
20 Number 12, and this meeting is adjourned. Thank you.

21

22

23

24

CAPITOL REPORTERS (775)882-5322

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

3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

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

That on Thursday, the 19th day of January, 2017, I was present at the Public Employees' Benefits Program, Carson City, Nevada, for the purpose of reporting in verbatim stenotype notes the within-entitled public meeting;

That the foregoing transcript, consisting of pages 1 through 239, is a full, true and correct transcription of my stenotype notes of said public meeting.

Dated at Carson City, Nevada, this 29th day of January, 2017.

KATHY JACKSON, CCR
Nevada CCR #402

CAPITOL REPORTERS (775)882-5322

1 Kathy Jackson
2 Capitol Reporters
3 123 W. Nye Lane Suite 107
4 Carson City, Nevada 89703
5 (775) 882-5322

6 STATE OF NEVADA

7 PUBLIC EMPLOYEES' BENEFITS PROGRAM

8 AFFIRMATION

9 Pursuant to NRS 239B.030

10 The undersigned does hereby affirm that the following
11 document DOES NOT contain the social security number of any
12 person:

- 13 1) Public Employees' Benefits Program Board
14 Regular Meeting, 1/19/17

15

16

17

18

19

20 KATHY JACKSON

21 DATE

22

23

24

CAPITOL REPORTERS (775)882-5322

	99:10;138:8; 164:13;170:24; 171:9,20;176:5,20, 22;177:6	80:3,10 \$68,000,000 (1) 23:20 \$7,800 (1) 8:8 \$7,969 (1) 65:2 \$700 (3) 138:8;170:22,24 \$700,000 (2) 210:14;211:16 \$740,000 (1) 155:6 \$750,000 (1) 79:17 \$80 (1) 126:7 \$821,000 (1) 81:9 \$9 (2) 106:11;107:9 \$9,000 (1) 65:8 \$9,000,000 (1) 137:19 \$924,000 (1) 78:17 \$926,000 (1) 80:23	78:16 absorbing (1) 217:6 abstain (2) 74:15;205:23 abstained (2) 75:21,22 abundantly (2) 66:20;157:11 academic (1) 35:23 accept (8) 20:23;21:7;96:17; 98:7;161:18;190:14; 215:10;231:22 acceptable (3) 6:15;120:14,15 acceptance (4) 14:6,7,10,13 accepting (1) 98:4 access (15) 39:22;40:3;47:12; 49:16;50:24;51:5; 56:3,7;60:23;69:10; 74:2,3;88:11;94:9; 214:7 accessed (1) 220:20 accidentally (1) 208:10 accidents (1) 108:10 accomplish (4) 149:9;200:6; 211:11;235:11 accomplished (2) 48:1;235:2 account (6) 23:21;72:5;99:21; 215:17;229:3,14 accounted (1) 60:15 accounting (2) 85:24;187:3 accounts (5) 19:21;72:8;148:1; 167:22;168:23 accurate (2) 106:15;137:17 accurately (1) 17:17 achieve (3) 69:13,13;97:23 acknowledging (1) 117:3 ACO's (1) 40:3 acquisitions (1) 77:12 across (14) 20:10;33:5;36:14; 38:13;49:8;50:21;	52:17;55:22;56:22; 78:21;105:12; 142:11,13;210:20 action (28) 6:7,7;7:19;8:15; 14:5;18:17;27:6; 42:17;61:21;76:5; 87:18;100:16,20; 114:23;115:22; 118:8;130:23; 153:21;180:1; 189:15;193:21; 204:23;225:6; 228:23;231:22,23; 236:5,6 actions (8) 65:22;67:4;185:6; 186:11,15;202:18; 236:4,15 activate (1) 229:9 action (11) 11:9;22:21;32:13; 62:11;66:19;117:16; 123:8;169:5;176:19; 196:8,9 actively (1) 229:13 actives (10) 63:2,4;115:15; 121:12;122:4;125:3; 130:20,24;131:6; 135:13 activities (1) 219:4 activity (1) 228:20 actual (12) 29:3,24;31:16; 32:14;34:7;78:1; 112:5;126:9;170:4,6; 181:10;203:17 actually (33) 15:13;26:13;32:2; 33:23;34:14;37:9; 61:21;69:15;78:21; 82:7;83:9;89:11; 91:7;94:3;95:3;96:5; 107:12;123:22; 139:14;144:6; 150:14;188:24; 202:4,13;203:10,20; 214:9;223:6;225:19; 227:3;228:14; 230:22;232:20 actuarial (1) 71:16 actuaries (4) 71:17;72:16,16; 202:11 actuary (1) 77:14 acute (2)
\$				
\$1,000,000 (1) 83:10 \$1,100 (1) 162:13 \$1,500 (2) 99:14;155:11 \$10,000 (8) 104:7;109:7; 110:19;111:20; 169:7;171:19;176:3, 19 \$100 (13) 99:9;137:23; 138:11;155:6,24; 161:19;162:2,19; 163:6;170:17,21,23; 176:21 \$100,000 (1) 142:1 \$104.90 (1) 12:1 \$11,000,000 (2) 138:1;144:12 \$12,000 (1) 119:6 \$120,000 (2) 210:15;211:19 \$13,000,000 (8) 15:10;16:5,7,12, 14;113:4;133:18,22 \$130 (2) 126:8;232:22 \$14.15 (1) 107:5 \$15,000 (1) 108:23 \$15,000,000 (1) 223:4 \$150 (3) 167:9;172:22; 174:22 \$16,045 (1) 25:23 \$18 (1) 118:19 \$2 (2) 56:24;114:24 \$2,000 (2) 162:11,15 \$2,600 (2) 156:6;162:10 \$2.75 (1) 100:6 \$2.83 (3) 100:6;117:5;118:8 \$20,000 (6) 135:13;168:18; 169:5;171:19;176:2, 19 \$200 (10)	\$210 (1) 10:9 \$240 (1) 10:7 \$25,000 (6) 104:5;110:5,20; 124:1;125:10;133:10 \$25,000,000 (1) 148:18 \$3,000 (2) 125:14;126:21 \$3.50 (1) 11:2 \$300 (11) 138:11;155:19; 159:1;161:3,19; 162:13,20;163:15,16, 20;164:4 \$33,000 (1) 8:7 \$4 (1) 118:20 \$4,000,000 (4) 146:13;160:14; 174:3,3 \$40,000 (1) 126:23 \$400 (4) 63:18;137:18; 162:20;170:19 \$425,000 (1) 80:2 \$426,000 (1) 80:10 \$440 (1) 68:13 \$451.15 (1) 10:5 \$5,000 (1) 118:17 \$5,000,000 (1) 149:18 \$5.66 (2) 106:11;107:6 \$50,000,000 (1) 203:7 \$500,000 (2) 216:24;217:19 \$572,000 (1) 80:16 \$6,000,000 (2) 102:7;109:20 \$600 (1) 162:12 \$600,000 (3) 79:9;85:24;211:15 \$617,000 (1) 78:16 \$650,000 (2)	\$821,000 (1) 81:9 \$9 (2) 106:11;107:9 \$9,000 (1) 65:8 \$9,000,000 (1) 137:19 \$924,000 (1) 78:17 \$926,000 (1) 80:23	A	
		AARP (1) 233:23 AB51 (1) 205:8 AB83 (1) 205:7 abandoned (3) 220:2;228:2,3 abandonment (2) 219:7;228:4 ability (6) 49:4;57:3;103:5, 13;106:21;140:5 able (27) 27:24;32:10;39:22; 54:7;55:6;57:9; 60:21,23;61:8;72:21; 94:9;121:20;129:13; 142:8;149:7,12,18, 22;164:12;213:4; 215:21;222:24; 224:10;225:23; 228:5;232:11;236:7 above (3) 104:21;110:9; 235:1 absolutely (1) 163:20 absorb (2) 52:7;129:12 absorbed (1)		

85:6,6 AD51 (1) 181:21 add (13) 17:19;36:23;72:24; 78:5;101:5;109:20; 118:17;161:6; 163:15;173:11; 177:6;179:13;207:5 added (4) 24:3;80:22;107:9; 114:18 adding (3) 20:9;163:19; 178:16 addition (1) 42:1 additional (32) 20:6;27:22;32:12; 38:20;41:16;42:8; 47:20;51:14;52:8,24; 64:7;71:2,4;82:11; 102:17;107:9,22; 124:22;125:14; 126:10;127:5,7; 137:20,22;141:11; 145:24;148:4; 177:13;181:8; 208:16;219:4;223:22 Address (12) 8:17;48:19;59:24; 60:21;63:3;97:15; 132:14;138:14; 139:6,7;201:9;228:6 addressed (2) 43:20;189:9 addresses (1) 12:9 addressing (3) 44:15;142:3;230:6 adds (1) 89:1 adequate (1) 123:15 adhere (3) 43:18;48:7;92:6 adhered (1) 191:11 adherence (1) 48:14 adjourned (1) 238:20 adjudicated (1) 230:22 adjust (1) 35:9 adjusted (1) 108:21 adjustments (3) 52:10;102:4; 107:10 administer (2) 153:9;154:23	administered (2) 121:4;190:19 administrate (1) 86:8 administration (17) 42:19;43:3;86:3; 100:6;131:14; 184:11,18,19;185:17; 187:2;191:23; 195:14;196:17; 202:6;203:16; 205:12,20 administrative (11) 9:18;24:3;52:23; 111:21;115:1,8; 117:6;125:23; 130:19;160:11;187:4 administrator (9) 43:2;92:2;159:1; 187:20;191:22; 202:8;203:2,9; 219:22 administrators (1) 158:22 admissions (1) 54:18 admit (1) 198:4 admittance (1) 198:2 admitted (2) 197:24,24 admittedly (1) 70:4 adopt (1) 74:21 adopting (1) 83:4 advanced (4) 183:13,14,15,21 advantage (5) 227:9,10,12,13; 229:1 adverse (1) 65:10 advice (4) 190:2,5;200:2; 205:18 advise (1) 229:6 Advisory (11) 125:24;126:1; 185:13;188:20; 189:10,17;190:18; 199:24;200:1; 202:19,22 advocacy (1) 62:4 Advocate (4) 62:4;65:24;117:16; 219:21 AEGIS (1) 22:22	affect (6) 53:1;65:13;109:13, 16,18;110:11 affected (2) 212:7,8 affecting (1) 181:4 affectionately (1) 49:13 affects (3) 62:23;103:2; 155:23 affiliated (2) 205:22,22 afford (6) 54:1,4,5;68:13; 166:20;167:8 affordability (1) 49:16 affordable (4) 49:22;51:24;57:1; 225:2 afraid (1) 233:12 AFSCME (8) 9:14;62:2;116:2,5, 23;124:17;125:2; 127:22 afternoon (4) 125:1;156:13; 225:10;236:16 afterwards (2) 114:3;139:6 again (75) 8:19;16:3;26:19; 28:14;29:5;31:5; 32:4;39:8;41:8; 45:13;47:13;48:18; 50:15,17,20;60:1; 62:20;64:4,6;67:12; 79:6,9,15,23;80:7,10, 20,24;81:4;85:14; 87:6;92:19;93:9; 94:16;95:11;101:22; 106:18;116:11,22; 117:17;118:5;121:8; 125:16;128:7; 132:20;137:13; 140:15;142:9; 143:11,15;144:18; 156:9;157:17; 159:17;163:1,5; 164:9;168:13;173:2; 183:9,17,24;194:1; 200:19;201:13; 203:5;213:13; 214:17;224:1; 225:10;233:14,17,18; 236:3;237:20 against (7) 34:2;44:6;115:18, 19;190:1;194:7; 235:9	age (15) 86:18;106:24; 107:10,13;108:11,21; 110:2,12;115:18; 119:2;123:14;124:9; 159:20;183:13;198:5 aged (1) 115:20 agencies (1) 181:11 agency (10) 21:22,23;24:13; 49:13;51:11;106:16; 181:4;185:21;189:4; 220:8 agenda (47) 6:3,5,10,22;7:1,14; 8:14;14:3,4,5,16; 18:16,18,19,20; 20:24,24;21:13,14; 27:7,8;28:19;42:16, 17;60:9;62:9;63:24; 76:4;117:14;132:8; 137:7;165:20;195:5; 207:9,16,16;208:10; 218:21;225:5,6; 232:10;234:8,13; 236:4,8;238:19,19 agendized (2) 6:7;132:10 agent (1) 182:6 aggregate (2) 62:12;63:16 aggressive (1) 149:16 aggressively (1) 39:10 aging (4) 221:24,24;222:1,2 ago (10) 11:23;29:9;92:22; 118:4;125:12,15; 129:18;187:11; 191:16;224:6 agree (17) 84:3;118:7;120:8, 23;131:16;144:3,6; 152:2;166:10,14,18, 22;167:24;168:10, 21;196:6;235:1 agreed (1) 191:17 agreement (3) 71:23;121:10; 122:12 ahead (60) 5:6;6:11,16;26:4; 27:7;28:23;39:18; 40:17;42:16;58:6; 60:20;64:3;69:2; 71:5;73:23;74:12,18; 75:6;76:12,22;83:23;	89:21;90:11;91:4; 95:15;106:6;109:11; 110:23;113:12; 123:3;124:24; 125:21;127:10; 130:3;131:10; 132:19;135:24; 141:3;146:18; 147:20;158:11; 160:17;161:16; 163:11;164:10; 165:2;169:2;171:16; 175:23;195:6; 201:23;204:8; 205:16;206:1; 207:22;208:1;212:5; 213:12;216:21;232:1 aids (1) 100:8 aimed (1) 184:21 alarming (1) 44:23 Alex (1) 110:14 align (1) 208:22 alive (1) 225:16 allegedly (1) 10:10 Alliance (8) 7:17;64:15;69:21; 118:13;124:17; 154:3,5;196:3 allocated (1) 17:1 allocation (1) 37:10 allocations (1) 18:12 allow (3) 53:19;101:5;162:6 allowable (1) 134:7 allowed (6) 34:20;37:6,21; 67:2;175:6;227:7 allows (2) 138:20;229:12 almost (9) 32:15;56:22;59:14; 122:8;135:4;138:1; 174:15;181:17;236:1 along (5) 13:17;58:11;73:4; 106:24;128:19 alternate (4) 56:11,14,21;58:10 alternative (5) 54:12;56:2;64:24; 65:12;75:11 although (7)
--	---	--	---	---

<p>17:13;54:1;57:7; 60:13;82:4;188:22; 210:12 always (7) 131:5,6;210:9; 212:22;221:22; 224:8;237:16 amend (5) 96:21;97:3,8,14; 172:18 amended (2) 98:10,12 amendment (2) 147:10;223:3 amendments (3) 60:7;180:22;181:7 amends (2) 97:18;182:19 among (2) 18:5;123:15 amortization (1) 85:21 amortize (1) 85:23 amount (43) 22:24;46:11;56:10; 76:18;101:11; 106:10,18,19;107:22; 110:1,6,7;111:20; 112:5;114:6,7;115:8, 8;117:5,21;137:23; 138:6,7,10,23; 139:24;140:1; 144:23;149:19; 156:1;160:10,13,14; 163:14,15;167:7,7,8, 20;169:24;170:1; 176:2;223:14 amounts (3) 148:4;155:9;182:7 amplified (1) 73:16 Ana (11) 5:7;19:2;30:16; 45:24;110:23,24; 173:6;193:1,14; 212:5,6 analogues (1) 200:23 analysis (5) 39:20;71:16;78:1; 93:19;210:2 analyst (1) 225:22 analytically (1) 62:15 Andrews (34) 5:7,8;18:24;19:2,2, 6,13;20:14,17,20; 30:16,16,24;45:24; 110:22,24,24;113:9; 160:9;165:17; 166:10;173:4,6,6,23;</p>	<p>174:19;178:9,12; 192:23;193:1,1; 206:22;212:6,6 announce (4) 104:24;211:3,8; 221:15 announced (1) 52:10 annual (16) 14:10;32:18;33:9; 34:4;71:16;99:18; 156:18;158:16; 226:14,16,19,20; 227:8;228:3,12; 231:9 Annually (2) 218:13,14 answered (1) 233:8 anticipate (4) 60:4;61:13;102:7; 137:24 anticipated (6) 52:19;149:21; 211:14;217:6,24; 224:5 anticipation (2) 7:7;141:21 anxiously (1) 192:20 Anymore (9) 13:4;14:17;68:21; 119:1;121:17; 122:24;159:13; 162:17;182:2 Aon (14) 27:13,19,23;28:4; 33:6;63:13;72:16; 77:14;79:11;82:8; 93:6,16;134:9; 203:23 apologies (1) 101:1 apologize (7) 27:21;87:6,10; 93:11;105:6;163:19; 208:6 Appeal (4) 62:18;116:13; 128:24;219:23 appeals (3) 14:10;183:1,8 appear (4) 17:13;122:14; 128:2;183:15 appears (1) 148:10 appetite (4) 165:8,15;166:24; 172:18 apple (2) 236:14,14 apples (5)</p>	<p>60:13,13;174:17, 17,18 applicable (3) 62:8;63:19;182:19 applied (2) 51:6;107:19 applies (1) 107:23 apply (2) 108:12;186:17 appointed (3) 185:20;238:4,8 appointment (2) 158:18,19 appointments (2) 226:4,6 appreciate (13) 65:18;67:9,16; 117:22;124:16; 127:2;150:12,19; 166:8;196:12; 223:22;232:11; 236:19 appreciated (1) 57:18 appreciative (1) 223:9 approach (2) 40:11,15 approaching (1) 65:4 appropriate (9) 6:22;7:14;20:12; 37:24;81:22;102:16; 175:11;186:15; 189:15 appropriately (3) 223:21;224:10,24 appropriates (1) 10:4 approval (2) 14:5;174:1 approve (9) 16:10;92:16;100:7; 101:2;115:21;129:6; 150:2,3;167:6 approved (31) 7:7;8:20;17:7; 22:24;23:8;24:15,16; 25:24;50:15;57:24; 74:23;99:2,5,13,17, 24;100:3;103:17; 114:24;132:9; 142:21;144:22; 145:14,14;173:24; 174:6,10;179:10; 191:17;207:18; 208:11 approves (2) 60:4;145:18 approximately (8) 16:24;22:4;69:8; 101:12;102:7;115:6;</p>	<p>133:18,24 April (2) 142:21;220:13 area (2) 10:21;144:4 areas (7) 35:21;54:21,22; 64:18;88:10;89:2; 157:23 arguably (2) 118:2;127:16 argue (1) 153:3 argument (1) 133:7 arguments (3) 127:21;132:23; 133:4 around (16) 8:4,9;34:6;49:13; 65:7;83:15;118:6; 133:22;139:13; 144:23;145:7; 146:13;175:21; 194:20;211:14; 230:23 arrange (1) 182:8 arrangement (3) 9:18;22:8;99:21 arrangements (1) 78:24 arrive (2) 175:15;185:10 art (1) 179:15 article (4) 128:23;129:1; 142:10;212:20 articles (1) 36:1 articulate (1) 197:2 articulated (1) 105:21 ashamed (1) 68:1 aside (4) 96:9;112:10;185:9, 10 assembly (4) 128:12,12;181:22; 182:13 assemblyman (1) 116:8 assessed (1) 100:2 assessment (2) 23:2;118:2 assigned (1) 219:16 assist (4) 190:23;209:12;</p>	<p>211:8;225:17 assistance (11) 10:5;57:8,18; 168:8;183:4;213:5; 225:14,15,15,23; 226:1 assistants (1) 86:17 assisted (1) 226:7 assists (1) 78:23 associated (3) 27:1;51:1;138:22 Associates (1) 14:14 assume (5) 7:7;8:4;30:17; 165:18,19 assuming (3) 86:16;173:10; 218:19 assumption (2) 144:16;169:20 assumptions (3) 22:11;23:21;172:6 asthma (1) 217:17 attach (1) 138:13 attached (1) 77:17 attaching (1) 141:5 Attachment (7) 77:18;86:22; 101:16;117:22; 173:8,17;174:8 attachments (1) 77:18 attempt (3) 43:22;48:7;50:19 attempting (1) 84:14 attend (2) 26:14;225:23 attended (1) 50:18 attention (3) 11:24;12:10;233:4 Attorney (3) 182:16;235:17; 236:10 attributable (1) 74:1 audience (2) 46:21;218:24 audit (1) 19:8 audited (1) 14:14 auditing (1) 202:17</p>
--	--	---	--	--

<p>auditor (1) 202:15 August (1) 220:13 authority (9) 182:5;184:12,17; 189:13;190:10,17; 223:4,11,14 authorize (1) 183:20 authorized (1) 120:17 authorizes (1) 183:12 auto (3) 229:5,7,9 availability (4) 47:9;49:7;208:23; 226:2 available (20) 17:6;49:20;55:14, 21;56:18;76:18; 87:13;92:17;134:11; 143:11;146:4,12; 152:5;153:6;159:15; 178:22;207:7; 220:24;225:16; 236:16 average (12) 10:8;38:22;44:22; 117:19;124:5; 125:10;219:9; 220:14,17;228:8,9,10 averages (1) 123:19 avoid (3) 143:4,20;217:20 avoidance (1) 101:4 awaiting (1) 192:20 award (2) 42:18;45:10 awarded (3) 46:19;48:1;50:8 aware (5) 20:8;112:24;124:9; 184:18;196:17 away (19) 8:1;11:15;51:17; 68:9;82:18;102:19; 112:9,19;117:21; 123:23;125:17; 126:7;140:7;141:9; 152:9;157:1,1,2; 232:15 aye (10) 21:7;75:16;98:14; 136:16;174:23; 179:17;206:14,15,16, 17</p>	<p style="text-align: center;">B</p> <p>back (100) 10:6,11;12:4;17:2, 8;42:5,6;48:8;50:16; 52:22;59:22;61:16; 66:9;71:3,8,10;72:9, 11,19;76:3;79:13,14; 83:13;92:16;95:13; 96:6,19;98:18;99:2, 3;100:8;102:20; 103:6,10,19;111:9; 114:15,16,18;115:14; 116:22;118:15,17,19, 24;121:8,8;125:13; 127:6;129:8;130:4; 132:5;137:3,6; 138:15;140:15; 142:20,21;145:11; 147:9;150:5;152:11; 155:5,11,16,22; 156:3;159:12;162:6; 163:7;165:9,11; 168:18,18;169:20; 171:5;173:8;176:4; 180:18;181:21; 192:2;193:2,8; 198:15;203:15; 207:15,17;208:4,5,9, 17,19;209:10; 211:16;217:19; 225:18;227:16; 234:3,6;236:16 background (5) 43:5;67:6;180:12; 238:4,6 bad (4) 68:16;81:23;120:7; 146:1 bail (2) 42:7;203:8 bailed (1) 196:19 Bailey (33) 5:11,12;21:3,5,5; 59:19,20;60:3,17; 89:20,22,22;96:23; 97:6,10,12,13,18,21; 98:1,6;120:2;131:9, 11,11;132:11,14; 152:12;172:19; 175:8;191:14,14; 206:17 balance (3) 171:21;201:12; 228:18 balances (1) 155:21 ball (1) 143:23 ballpark (3) 69:9,17;170:18</p>	<p>banding (1) 106:24 bang (2) 88:22,24 bank (1) 214:10 bar (6) 29:11,17,24;32:9, 15;33:19 bars (1) 32:12 base (16) 99:7,8;103:20; 106:10,18;107:21; 111:22;138:6,7; 139:24;160:14; 163:21,21,21;170:20; 171:1 based (26) 16:8;21:21;26:11; 28:17;30:22;37:22; 38:22;41:6;42:5; 48:7;56:15;69:7; 90:24;102:1;123:6; 137:13;159:20; 165:4;166:1;172:6; 177:12;195:19; 197:21;223:6; 231:16;235:14 baseline (1) 41:5 basic (1) 51:7 basically (19) 41:4;53:24;56:7; 69:9;78:5;82:4;96:2, 9,13;121:2;135:2; 146:22;149:2;152:3; 173:12;182:17; 184:16;187:21; 209:17 Basin (1) 64:21 basis (12) 30:2;31:8;33:15; 34:10;36:22;50:11; 66:11;151:18; 177:19;184:9; 209:19;217:15 BC (1) 194:10 BDR (5) 24:17;181:22; 182:14;183:11;184:8 bear (2) 96:1;234:21 became (1) 71:17 become (2) 185:13;224:2 becomes (3) 107:22;142:17; 222:8</p>	<p>becoming (1) 184:3 beef (1) 149:22 began (2) 44:1;225:18 begin (2) 17:20;229:14 beginning (5) 6:10;58:2;75:1; 126:20;229:17 begins (2) 12:10,11 begun (1) 11:12 behalf (11) 9:7;63:2;68:19; 104:24;116:1,2,3; 125:2;183:23;197:4; 219:21;234:19 behavioral (1) 185:3 behaviors (1) 143:3 behind (2) 50:11;72:15 BELCOURT (6) 165:22,22;182:16; 205:24,24;206:2 belief (4) 67:1,3,7;198:14 beliefs (1) 67:2 believes (3) 67:6;81:20;102:14 belong (1) 198:16 belongs (1) 121:9 below (2) 8:6;226:23 benchmark (3) 35:8,10,12 benchmarks (4) 34:3,9,12,15 bended (1) 119:2 Benefit (126) 5:4;8:21;47:15; 50:2,15;52:1,17; 54:12;55:16,17;56:3, 21;58:10,15;82:19; 88:19;99:9,14,24; 100:17;102:6,11,15, 18;103:13;107:5,6,8, 11,14,21,21,22; 109:6;110:18,19,21; 111:5;113:2,15,16; 114:5;116:18; 118:24;119:14; 123:23;124:15,15,15, 19,19,19;125:6,8; 127:23;129:6;130:9;</p>	<p>132:24;133:8,10; 134:16,18;135:3,11; 136:3;137:20;138:4; 139:8;140:6;145:19, 20;149:3;150:2; 152:4,10;153:2,6,13; 154:10,22;159:14; 161:20,20;164:13; 166:17,20;167:8,10, 12;168:1,17;169:7; 170:9,10;171:4,19, 20;172:22;174:11, 22;175:15,19;176:5; 178:22;186:2,5; 202:4;203:3;204:2; 209:3;211:2,9,16; 212:3;213:5;214:10, 24,24;217:8,8; 221:16;233:6,16; 235:6,7;236:11 benefits (93) 8:19;9:3,21;13:14; 16:20;17:6;33:22; 39:11;51:15;54:3; 66:17;77:20;82:1,15; 83:20;84:20;85:7; 98:19;103:21;104:8, 18;105:19;109:21; 110:10;112:9,17; 114:16,20;115:11,12, 15;116:19;118:9; 119:22,23;120:24; 121:13,24,24;122:1, 16;125:16;126:1,3; 128:3,11;129:3,3,15, 24;131:5,19;133:3,6, 6;134:2;135:16; 136:6;137:22;139:5; 140:5;143:12;146:5; 148:6,24;149:1; 150:6;151:2,11; 154:7;155:15; 159:15;166:17,18; 168:18;170:4,7,8,13; 172:14;173:10,15; 176:19;184:5,9; 202:20,22;203:12,14; 210:23;215:19,19; 216:2 benefitting (1) 88:19 BERKO (2) 125:1,2 B-e-r-k-o (1) 125:2 best (20) 18:4,5;32:6;37:15; 40:11,15;41:24; 44:12,16;45:15; 55:22;81:18;112:10; 195:9;201:15,15; 211:10,11;226:20; 233:1</p>
--	--	---	--	---

<p>better (10) 16:17;20:10;25:13; 38:22;105:11,13; 150:11;151:20; 154:13;221:22</p> <p>beyond (4) 116:16;192:9; 196:21;235:1</p> <p>bias (1) 152:15</p> <p>bid (3) 48:2;95:10;233:4</p> <p>biennial (3) 21:19;22:3;48:9</p> <p>biennium (21) 10:4;22:5;23:12, 13,22,22;63:5,8; 77:10;116:15; 117:19;144:15; 145:9;152:3;181:11; 186:23;187:7,8; 190:11;192:8;223:21</p> <p>big (7) 10:10;11:11;12:14; 31:8;35:19;220:3; 221:3</p> <p>bigger (3) 156:7;162:22; 202:9</p> <p>Bill (36) 10:3,6,11;66:5; 180:13,17;181:16,22; 182:14,15;183:11; 184:7,13,14,16,20, 20;185:6,12;186:20; 187:24;188:16; 193:10,10,18,24; 194:1,2,6;195:2,2; 196:5;204:6;205:7, 20;207:5</p> <p>billing (2) 88:15;156:19</p> <p>bills (13) 180:3,9,21;181:7, 14,18,20;182:3,3; 184:2;193:21; 203:10;206:11</p> <p>bit (34) 6:5;12:15;16:17; 17:9;25:10;29:7,10; 31:17,20;43:5;51:4; 54:20,21;57:6;72:9; 73:16;98:22;102:24; 112:24;116:9; 117:12;133:21; 147:6;155:18; 158:13;159:7; 167:19;195:17; 204:1;209:2;211:17; 216:5;231:7;234:6</p> <p>bite (2) 163:3;236:14</p> <p>bitten (1)</p>	<p>236:15</p> <p>black (1) 35:4</p> <p>blast (1) 104:15</p> <p>blend (2) 24:9;60:14</p> <p>blended (3) 60:14;69:14;72:12</p> <p>blending (1) 24:7</p> <p>blood (2) 158:17;217:16</p> <p>blue (2) 29:17;35:3</p> <p>Board (199) 6:14,19;7:5,9;8:21; 9:13;11:21;12:8,17; 14:6;16:8,19,21; 21:22;24:15,17,19; 25:12;26:10,13;27:1, 19;30:12;42:6;43:17, 21;45:6,20;46:16,22; 47:5,12;49:15;50:15, 18;51:10;52:22; 56:22;57:23;60:4,5; 61:16;63:21,22;65:9, 22;66:20,22;67:3,8, 16;69:13;70:12,19; 71:4,4;72:5;73:16; 77:8;79:3;83:3; 84:20;87:2;89:23; 91:9;92:16,16,22; 96:6;99:4,4,5,13,23; 101:23;104:9;105:4, 21;106:4;108:2,4; 113:1;114:23; 115:21;116:6,15; 123:7;125:5;127:6,7; 129:18;131:8,23; 132:4,7,17;135:12, 18;136:2;137:11; 140:23;142:21; 143:12;145:18; 147:9;149:17,23; 150:5;153:24;165:8; 180:2,8,16,19;181:1, 2,8;182:3,21,23; 183:2;184:10,12; 185:8,12,14,15; 186:11,18;187:14; 188:19;189:7,10,12, 16,16,21,21;190:2,5, 10,16,18,23;191:7,7, 8,9,9,17,20,20,22; 192:8;193:5,7;194:3, 3,17;195:12,20,23, 24;197:2,3;198:11, 24;199:3,24;200:14, 20,24;201:6,7;204:4; 205:12,18,21;206:2, 3;208:18;211:2,22; 215:16;219:3;</p>	<p>223:15;224:2; 225:10;229:19,21; 234:22;235:6,7,11; 236:22;237:17,18,23; 238:1</p> <p>boards (8) 181:12;184:21,22; 185:3,5,19,23;200:1</p> <p>Board's (5) 65:24;67:7;160:3; 180:23;186:15</p> <p>Bob (1) 203:11</p> <p>body (3) 67:11;185:20; 191:5</p> <p>bold (2) 143:23;221:3</p> <p>bolded (1) 52:19</p> <p>bonus (1) 217:23</p> <p>borne (2) 93:21,22</p> <p>boss (5) 198:9,11;199:8; 205:6;235:9</p> <p>boss' (3) 194:19,20,20</p> <p>both (32) 9:11;22:12,21; 24:5;25:11,31;12; 46:20;49:3;58:15; 62:8,12,14,23;63:1,9; 66:19;72:16;90:23; 91:14;92:18;113:14; 115:15;126:5;130:8, 19;135:1;147:23; 148:9;165:21; 167:23;175:14;189:6</p> <p>bother (1) 184:6</p> <p>bottom (6) 50:14;54:13;55:6, 13;58:22;164:16</p> <p>bought (1) 124:10</p> <p>boundaries (1) 60:22</p> <p>BOWEN (20) 65:15,17;88:2,3,6, 7;119:18,19;122:22; 156:13,14;158:2; 197:8,9,17;200:13; 232:3;234:14,15,17</p> <p>B-o-w-e-n (6) 65:17;119:19; 156:15;197:9; 234:15,17</p> <p>box (2) 35:7;87:1</p> <p>boy (1) 199:13</p>	<p>bracket (1) 124:9</p> <p>brain (1) 237:16</p> <p>branch (1) 89:11</p> <p>branding (1) 115:19</p> <p>break (18) 61:14;75:23;78:8; 79:20;80:2,15;81:8, 16,19;83:9;85:6,22; 137:1;140:4;171:11; 198:13;207:12; 211:18</p> <p>breakdown (3) 101:23;137:12; 227:6</p> <p>breaking (1) 214:10</p> <p>breaks (6) 79:8;80:9,22;81:3; 168:4;227:11</p> <p>BRENNAN (3) 9:12,13;116:6</p> <p>brief (3) 76:2;207:13;226:1</p> <p>bring (14) 50:19;71:3;92:15; 95:12;96:18;100:8; 127:6;150:5;154:23; 165:10;184:16,22; 185:3;219:18</p> <p>bringing (6) 94:5;96:6;187:19; 188:5;198:23,23</p> <p>broader (2) 40:5;184:21</p> <p>broke (3) 53:3;175:17; 196:18</p> <p>broken (1) 116:3</p> <p>broker (2) 10:13;116:9</p> <p>brought (10) 47:19;67:4,5;94:4; 122:17;157:17; 174:13;185:1;188:5; 236:3</p> <p>buck (2) 88:23,24</p> <p>bucket (1) 129:16</p> <p>budget (63) 7:4,12;8:15,22; 15:8,9;16:4,5,13; 21:16,19,23;22:1,2,3, 5,7,10;23:3,8;24:12, 13,15;25:20,23; 48:11;51:3;52:9; 59:23;60:11,16; 62:19;66:5;67:15;</p>	<p>102:3;116:14,17; 117:2;120:12,16,19; 129:8,9,12;133:15, 23;137:15;141:14,22, 23;147:8,10,16; 186:14,16,20;190:11; 192:19;199:1; 210:12;223:17,18; 237:20</p> <p>budgetary (4) 24:17;64:10; 127:24;138:11</p> <p>budgets (3) 21:21;48:9;190:10</p> <p>budget's (1) 120:16</p> <p>buffer (1) 112:24</p> <p>build (5) 84:19;92:6;93:18; 210:12;224:20</p> <p>building (4) 22:10;37:5;85:17; 94:21</p> <p>buildup (1) 36:19</p> <p>built (11) 36:13,17;41:21; 48:13;51:22;53:17; 60:11,15;111:21; 112:2;160:10</p> <p>bulk (3) 17:20;146:3,11</p> <p>burden (2) 126:23;234:21</p> <p>buried (1) 125:11</p> <p>Business (6) 33:8;66:9,24; 105:1,17;229:16</p> <p>buy (23) 53:20,24;102:23, 23;103:6,10;106:12; 107:7,19;108:2,5,16; 110:1,7;112:23; 118:24;156:3;176:8; 178:17,22;179:1; 213:1,2</p> <p>buying (2) 106:9;115:17</p>
C				
<p>CAGR (2) 34:3,3</p> <p>calculations (1) 160:8</p> <p>calendar (1) 230:19</p> <p>call (29) 5:3,6;20:11;33:11; 37:6;43:2;72:2; 75:15;76:3;78:2;</p>				

<p>89:6;98:13;137:6; 173:2;176:4;179:17; 206:14;207:14; 208:4,9;219:5,9,16; 222:7,14;227:19; 228:5;229:15;232:15 called (8) 12:1,19;114:19; 202:20;208:5; 209:15;232:18;233:8 calling (2) 228:15;231:17 calls (10) 133:20;163:8; 183:5;219:12;220:2, 3;227:23;228:2,3,6 calls' (1) 228:4 came (6) 41:6,7;120:7; 122:18;169:14;228:6 Campbell (3) 13:8,8,22 can (150) 7:6,13;8:9;9:11; 19:16;20:9,11;26:2; 27:13,23;31:4;33:16; 34:24;35:3;46:16; 47:1;51:13;56:16; 58:21;68:16;78:2,23; 79:12;83:9,10,15; 84:23;85:19;86:22; 87:9;88:20;90:21,22; 91:15,18,19;92:12, 15,15,16;94:2,13; 95:13,20;96:8,12; 97:23;103:1;104:5; 106:12;108:20; 109:1,3,3;110:13,13; 111:14;113:1;114:4; 118:24;119:3,4; 121:4;125:11; 127:13;130:1,1; 132:4,11,14;133:8; 134:2,2;135:6,9; 138:17;139:1;142:2, 3;143:3,6;145:12,19; 147:5;153:3,9;156:2, 3,7;159:22;160:2; 162:1,2,2,14;163:6; 165:22;166:20; 167:1,8;169:12,13; 171:2,9,11,12;172:9; 175:9;176:1;177:18; 178:20;180:10,17,21; 183:22;186:11; 187:13;189:12,14; 193:11;194:4; 201:15,16;204:10; 209:5;211:6,11,16; 212:1;213:19; 214:15;215:24; 216:7,8;218:20;</p>	<p>219:10,10,12,19; 220:1,15;221:5,18, 19;222:6,22;227:6; 235:1;237:3,5 cancer (1) 68:17 canned (1) 154:16 cap (1) 71:23 caps (5) 71:16,18;72:10; 100:1;174:11 car (2) 121:8,9 care (34) 37:3;39:22;40:3; 47:19;51:21;54:16, 16;56:4;85:7;88:13, 14,15;117:8;121:13, 16;138:24;139:21; 140:21;141:13,17,20; 142:11,13,13,17; 143:8,14;144:1; 154:1;183:15,20; 209:9;213:6;221:5 careers (1) 10:16 careful (3) 45:7;46:3;153:8 Carr (1) 203:11 carrier (2) 229:11;230:5 carriers (2) 38:1,2 carries (4) 21:11;75:20; 136:23;179:22 carrying (2) 123:22;177:10 CARSON (23) 5:1;6:17;9:10; 11:19;13:4;27:2; 67:22;68:22;77:16; 78:3,15;84:17;89:2, 15;119:17;122:24; 154:2;158:8;197:7; 201:19;234:4;237:1; 238:15 carve (2) 80:6;81:1 carved (1) 129:10 case (12) 11:6;20:7;79:16; 81:18;83:8;100:19; 111:10;112:24; 130:22;134:12; 135:21;190:14 cases (8) 70:8;78:12;79:7; 80:1,8,15;81:2,8</p>	<p>Casey (3) 14:13;19:7;20:1 cash (7) 78:8;79:8,15;80:8, 15;81:3;86:2 Cassandra (4) 130:13,16;169:20, 22 catastrophe (1) 104:8 catastrophes (1) 8:11 catastrophic (12) 8:3,8;22:7;42:2; 104:9,17;134:6,11, 12;142:18;149:19; 217:21 catch (2) 142:18;209:16 categories (2) 131:23;149:16 category (1) 231:17 CATES (228) 5:3,23,24;6:2;7:15; 9:9;11:18;12:23; 13:3,20,23;14:2,19; 18:14;19:1,5;20:21; 21:1,6,10;24:23; 25:15;26:4;27:4; 28:1;30:14;38:8; 39:16;40:17;42:14; 58:5,18,20;59:18; 60:20;61:18,21;64:1, 3,12;67:21;68:21; 69:2;70:24;71:3; 73:23;74:8,12,16; 75:3,12,19,22;76:3, 22;82:23;83:23; 87:16,21,23;88:4; 89:14,19,21;90:2,7, 11;95:15;96:15;97:1, 8,11,19,24;98:3,7,10, 17;104:2;106:3,6; 109:11;110:23; 113:12;114:10; 115:24;118:11; 119:16;122:20,24; 124:21,24;125:19,21; 127:4,10,17;130:6; 131:7,10;132:8,13, 16,19;135:17,24; 136:5,8,12,19,22; 137:6;140:24;141:3; 146:14,18;147:20; 150:21;151:16; 152:9;153:17,23; 156:12;158:7,11; 160:1,17;161:16; 163:11;164:7,10,24; 165:15,18,23;166:5, 8,14,23;167:4,11,15, 24;169:1;171:16;</p>	<p>172:17,21;173:1,5; 174:20;175:1,4,13; 176:10,13,16;177:17, 22,24;178:2,6,11,14, 24;179:4,6,11,13,20, 22;184:15;188:3,24; 189:3,11,19;191:12; 192:6,24;193:14,22; 194:24;195:21; 197:6,15,16,17; 200:7,12,17;201:18, 22;204:3,12,16,20; 205:1,13,16;206:1,7, 13,18,23;207:2,14; 208:6;212:5;216:11, 21;218:16;225:4; 229:20;231:21; 232:1,5;234:7; 236:24;237:3,5,9,12, 24;238:3,8,11,14,18 caulk (1) 121:20 Caulk (6) 28:4;33:2,2;38:21; 40:1,23 C-a-u-l-k (1) 33:2 caused (1) 30:8 caution (1) 191:2 cautiously (1) 192:15 caveat (3) 41:22;98:4;213:14 caveats (1) 108:19 cavities (1) 157:1 CDHM (1) 25:2 CDHP (11) 100:17;101:3; 112:20;126:14,16,18; 137:8;151:18; 152:21;166:17; 168:24 Celestena (8) 15:11;19:9,18; 21:17;25:21;26:7,21, 23 center (4) 41:21;219:5,16; 222:7 certain (20) 55:1,2,18;59:9; 93:7;108:19;115:19; 119:12;120:1;134:3; 140:2;141:20; 159:19;166:18; 198:5;209:23;215:5, 8,16;235:23 certainly (13)</p>	<p>12:13;37:22;40:9, 14;42:3;141:12; 144:8;176:16; 191:22;193:18; 196:10,14;207:7 certainty (1) 202:16 cetera (1) 233:9 CFO (1) 152:23 Chair (47) 5:23;14:18;18:24; 20:23;26:3;51:10; 59:19;60:3,18;74:11; 83:22;89:20;91:3; 96:24;106:5;109:9; 110:22;113:10; 114:12;125:23; 127:9;131:9;132:3, 18;135:22;147:18; 151:15;161:14; 165:7;167:13,16; 168:6;171:14;173:4; 178:9,16;188:1; 190:7;192:23; 193:22;194:14; 195:14,16;202:22; 204:18;205:14; 216:22 CHAIRMAN (254) 5:3,24;6:2,18;7:15; 9:9,12;11:18,20; 12:23;13:3,20,23; 14:2,19;18:14;19:1, 5;20:21;21:1,6,10; 24:23;25:15;26:4; 27:4;28:1;30:14; 38:8,9;39:16;40:17; 42:14,23;45:24;58:5, 18,19,20;59:18; 60:20;61:18,19,21; 64:1,3,12;67:21; 68:21;69:2;70:24; 71:3;72:4;73:23,24; 74:8,12,16;75:3,7,12, 19,22;76:3,9,22; 82:23;83:23;87:16, 21,23;88:4;89:14,19, 21;90:2,7,11,12; 95:15,16;96:15;97:1, 8,11,19,24;98:3,7,10, 17,20;104:2;106:3,6; 109:11;110:23; 113:12;114:10; 115:24;118:11; 119:16;122:20,24; 124:21,24;125:19,21; 127:4,10,17;130:6; 131:7,10;132:8,13, 16,19;135:10,17,21, 24;136:5,8,12,19,22; 137:6,9;140:24;</p>
---	---	---	--	--

<p>141:3;146:14,18; 147:20;150:21; 151:16;152:9; 153:17,23;156:12; 158:7,11;159:24; 160:1,17;161:16; 163:11;164:7,10,24; 165:15,18,23;166:5, 8,10,14,23;167:4,11, 15,24;169:1;171:16; 172:17,21;173:1,5; 174:20;175:1,3,4,13; 176:10,13,16;177:17, 22,24;178:2,6,11,14, 24;179:4,6,11,13,20, 22;180:5;184:15; 188:3,24;189:3,11, 19;191:12;192:6,24; 193:14;194:24; 195:21;197:6,16; 200:12,14,17,19; 201:18,22,24;204:3, 12,16,20;205:1,5,13, 16;206:1,7,13,18,23; 207:2,14;208:6,15; 212:5;216:11,21; 218:16,23;225:3,4; 229:20;231:21; 232:1,5,7;234:7; 236:24;237:3,5,9,12, 20,24;238:3,8,11,14, 18</p> <p>chance (1) 154:20</p> <p>change (33) 6:10;13:12;23:5,9, 18;29:10;30:4;32:4; 33:15;62:13;69:24; 70:17;103:18;120:9, 15,17;121:21;135:3, 15;139:19;145:9; 169:18,18;180:17; 182:4;187:14,15,18; 198:20;219:10; 221:1;227:3;231:13</p> <p>changed (7) 100:15;102:5; 120:22;138:2; 157:10;200:8;208:20</p> <p>changes (45) 7:22;20:8;28:22; 29:1,16,30:1,7; 33:22;34:22;35:9; 36:6;37:7,8;39:3; 41:9;63:9;70:2;76:7; 78:4;105:17;117:1, 18;121:1,9;132:9; 180:20,21;184:10; 186:21,22;187:7,8; 192:8,9,11;207:18; 208:11,24;223:23; 226:23;227:1,7,9,13, 14</p>	<p>changing (7) 39:10;105:15; 128:14;132:6; 138:10;188:8,17</p> <p>chapter (2) 9:14;225:24</p> <p>charge (4) 114:24;195:15; 199:8;216:19</p> <p>charges (3) 36:21;214:21,21</p> <p>chart (6) 35:2;37:21;50:16; 173:9;184:9;219:15</p> <p>charts (1) 33:20</p> <p>cheap (3) 51:24;86:18;146:7</p> <p>cheaper (2) 119:14;198:3</p> <p>check (1) 130:20</p> <p>checkbook (2) 233:11,22</p> <p>checked (1) 197:22</p> <p>checks (2) 11:3;19:22</p> <p>chewed (1) 140:7</p> <p>chief (3) 14:7;129:2;195:15</p> <p>chilly (1) 234:6</p> <p>chipped (1) 117:21</p> <p>choice (6) 40:6;63:20;214:4; 215:6;216:6,7</p> <p>choose (3) 40:7;206:6;233:13</p> <p>chose (1) 233:1</p> <p>chosen (1) 237:18</p> <p>Chris (13) 5:9;14:20;21:4; 26:3;83:24;106:7; 132:20;168:6; 176:17;190:7; 204:18;225:8;229:24</p> <p>Christine (14) 5:21;76:13;91:4,5; 92:19;94:16;97:2; 113:10;127:9; 147:18;161:14; 164:13;167:16; 171:14</p> <p>Christmas (1) 225:24</p> <p>chronic (5) 7:24;17:23;70:5,7; 143:4</p>	<p>Cigna (1) 232:24</p> <p>circle (3) 163:5;197:10,10</p> <p>circumstances (1) 68:15</p> <p>cited (1) 123:12</p> <p>citizen (2) 191:19,20</p> <p>citizens (1) 123:14</p> <p>CITY (19) 5:1;9:10;11:19; 13:4;67:22;77:16; 78:3,15;84:17;89:2, 16;119:17;123:1; 154:2;158:8;197:7; 201:19;234:4;238:15</p> <p>claim (10) 35:13;142:1,1; 154:4;219:23; 228:20;230:21,22; 231:5,6</p> <p>claims (30) 15:22;18:6;19:22; 27:9;29:8,9;30:3,9, 21;31:18;32:5;34:19; 37:2;92:2;141:23,24, 24;144:1,1;153:11; 158:22;202:8; 217:21;218:1; 228:23,24;230:14,16, 18,20</p> <p>clarification (5) 84:11;114:9; 134:20;135:17; 178:10</p> <p>clarify (7) 113:8;136:5; 144:12;178:24; 202:2;214:17;237:12</p> <p>Clark (2) 60:23;61:8</p> <p>clause (1) 61:4</p> <p>cleaned (1) 138:23</p> <p>cleaning (2) 158:21;159:9</p> <p>cleanings (1) 156:23</p> <p>clear (18) 16:11;18:2;66:21; 93:3;98:3;105:4; 110:7;111:2;113:14; 132:22;134:4; 135:12;147:11; 150:12;155:9; 157:11;177:15;235:6</p> <p>clearly (4) 44:3;117:23; 175:14;200:18</p>	<p>click (1) 221:18</p> <p>client (1) 37:23</p> <p>clients (8) 31:13;38:17;39:3, 10;41:22;42:2,9; 226:22</p> <p>climate (2) 13:12;63:12</p> <p>climbing (1) 115:14</p> <p>clinic (25) 76:20;77:4,7,9,11, 23;78:5;79:1,22; 80:7,20;81:17;82:4; 83:7;86:5,8;88:20; 94:3,5,5,8,21;95:20; 97:15;100:21</p> <p>clinical (2) 86:14;216:18</p> <p>clinicians (1) 84:7</p> <p>clinics (14) 76:17;77:16;78:20, 22;81:22,23;85:11; 87:24;88:7,9;91:24; 92:23,23;97:22</p> <p>close (19) 14:3;27:7;42:16; 51:16;59:13,15; 69:18;109:23; 133:19;134:2; 144:18;149:6;172:2, 9;218:20;225:5; 234:11;235:19; 238:19</p> <p>closed (4) 56:3,6;120:8; 235:21</p> <p>closely (5) 35:12;36:2;50:22; 87:15;205:22</p> <p>closeout (1) 15:3</p> <p>closer (4) 10:8;172:2,13; 176:7</p> <p>closes (1) 22:15</p> <p>closest (1) 210:6</p> <p>closing (2) 45:23;94:23</p> <p>Cochran (62) 5:9,10;14:18,20, 20;15:17,21;16:11, 16;18:1;20:23;21:4, 4;26:2,3,5,17;69:1; 83:22,24,24;84:14; 86:10,11;87:4,11,12; 106:5,7,8,15;107:2; 108:14;109:22;</p>	<p>110:13;132:18,20,20; 134:24;158:10; 166:4,7;168:6,7; 176:11,14,17,17; 177:4,8,18,23;178:1, 13;190:7,8;204:18, 19,21;206:21;208:1,3</p> <p>Cochran's (1) 118:15</p> <p>codes (2) 158:21,23</p> <p>cognizant (6) 194:23;208:19; 211:22;213:15; 220:7;234:22</p> <p>coincide (1) 73:12</p> <p>co-insurance (6) 25:2;51:23;99:11; 102:24;209:7;215:1</p> <p>cold (1) 67:20</p> <p>colds (1) 88:21</p> <p>COLIs (1) 154:11</p> <p>colleague (2) 28:4;69:20</p> <p>colleagues (2) 124:11,16</p> <p>collect (1) 182:6</p> <p>collection (2) 137:17;182:6</p> <p>collectively (5) 45:14;47:23; 105:11;130:10; 218:11</p> <p>College (1) 64:21</p> <p>colonoscopies (1) 159:19</p> <p>column (3) 58:23;134:24; 173:20</p> <p>colus (1) 117:19</p> <p>combination (1) 26:22</p> <p>combine (1) 117:17</p> <p>combining (2) 29:4;49:24</p> <p>coming (22) 9:2;11:24;23:23; 29:9,18;30:10,21; 31:21;32:5;41:9; 52:11;53:13;61:10; 68:6;75:10;125:8; 163:8;190:3;203:14; 204:23;222:7;234:20</p> <p>commanded (2) 237:19,22</p>
--	---	--	--	---

<p>comment (70) 6:3,4,6,8,9,12,14, 16,17;9:10;11:19; 13:4,5,23;14:22; 18:18,19,22;61:23; 64:13;67:22;68:22, 23;70:3;71:1;87:19; 89:15,17;101:14; 119:16;122:24; 123:2;127:5;154:2,2; 157:24;158:8,9; 162:4;166:5,9; 191:12,23;192:3; 193:9;194:16,22; 195:5,5;196:2;197:7; 201:19,20,21;202:21; 204:7;205:4;231:23, 24;232:3,9,10;234:7, 13;237:1,3,9;238:15, 16,17</p> <p>comments (55) 6:22;7:13,18,19; 18:13,15;20:21; 25:15;27:4;42:14; 62:8;71:4;73:5;74:9, 16;87:16;90:12,13; 91:15;96:15,20; 106:3;114:10,11; 124:22;127:7,17; 131:8;132:16; 135:11,18;141:1; 146:14;150:21,23; 151:13;153:17,23; 158:10;164:7,24; 172:17;173:2; 177:19;191:13; 193:13,15,20;195:4; 196:1;204:4;216:11; 218:17;229:20; 235:13</p> <p>commission (2) 147:15;185:1</p> <p>commissions (4) 184:22,22;185:19, 23</p> <p>commitment (3) 46:2;122:6,6</p> <p>committed (1) 46:12</p> <p>committee (25) 45:1,5,5,18;46:1; 49:1,3;50:12;53:12; 58:9;69:4;125:23; 126:1;128:11;139:6; 155:15;185:9; 195:15;202:20,20,22, 23;203:14;232:8; 234:1</p> <p>committees (1) 194:11</p> <p>committee's (3) 42:18;57:23;74:22</p> <p>common (2) 38:13;122:12</p> <p>communicate (3) 44:18;221:12; 231:3</p> <p>communicating (3) 10:20;104:12; 221:10</p> <p>communication (10) 85:1,16;105:10,14, 14,16;228:21,21,22; 229:4</p> <p>communications (1) 228:17</p> <p>community (9) 37:16;44:11;45:4; 89:12;92:10;94:20; 97:4;105:9;123:5</p> <p>comp (3) 184:17;186:5; 187:19</p> <p>companies (2) 91:16;96:3</p> <p>Company (7) 34:18;86:7;91:16; 130:17;197:19; 198:1,4</p> <p>compare (2) 226:18;230:3</p> <p>compared (4) 28:10;32:24;69:15; 230:16</p> <p>comparing (4) 15:15;17:14;28:9; 35:8</p> <p>comparison (4) 18:8;22:1;211:14; 227:20</p> <p>compassionate (2) 123:12;124:19</p> <p>compelling (3) 127:21;132:23; 133:4</p> <p>compensates (1) 115:7</p> <p>compensation (5) 47:16;52:12;125:9; 153:16;200:24</p> <p>competence (1) 41:21</p> <p>competitive (1) 233:4</p> <p>complaint (3) 14:11;183:3; 232:16</p> <p>complaints (7) 182:22,24;183:1; 230:1,6,7,10</p> <p>complete (8) 30:21;56:12;94:19, 22,23;213:16; 227:17;231:19</p> <p>completed (1) 230:11</p> <p>completely (1) 150:16</p> <p>completing (1) 230:12</p> <p>compliance (3) 19:16,17;47:8</p> <p>complicate (1) 167:19</p> <p>complicated (1) 7:11</p> <p>complement (1) 119:20</p> <p>comply (2) 49:6;130:18</p> <p>complying (1) 188:11</p> <p>components (1) 37:5</p> <p>composite (2) 27:9;130:19</p> <p>composition (1) 187:14</p> <p>compound (1) 34:4</p> <p>compounds (1) 153:14</p> <p>comprised (1) 45:6</p> <p>compromise (7) 55:19;127:12; 134:15;165:10; 171:21;179:15;214:6</p> <p>concern (13) 69:19;88:22;104:4; 116:8;121:11; 129:20;133:21; 144:4;191:19;195:1, 13;196:13;209:2</p> <p>concerned (12) 6:23;7:12;13:13; 86:12;88:7,17; 110:20;124:8,11; 141:10;150:24; 188:18</p> <p>concerning (1) 182:21</p> <p>concerns (13) 43:20;44:15;62:6; 66:7;117:9,10;188:5, 7;197:13;229:15; 230:14,20,24</p> <p>concert (1) 33:8</p> <p>conclusion (1) 224:21</p> <p>concur (1) 75:12</p> <p>conditions (2) 7:24;143:4</p> <p>conducive (1) 222:8</p> <p>conducted (1) 69:7</p> <p>conference (1) 26:14</p> <p>confident (2) 130:22;164:15</p> <p>confirmation (1) 111:2</p> <p>conflict (3) 95:7;195:17;206:5</p> <p>confused (5) 62:10;92:21;98:2; 147:21;160:18</p> <p>confusing (1) 8:16</p> <p>congratulate (1) 75:8</p> <p>congratulations (1) 158:2</p> <p>connecting (1) 148:1</p> <p>connection (1) 167:21</p> <p>conscience (1) 199:5</p> <p>consent (6) 14:4,16;18:16,20; 20:24,24</p> <p>conservation (1) 185:2</p> <p>consider (10) 7:22;11:14;12:18; 35:15;65:10;86:14; 132:1,5;151:17; 193:18</p> <p>consideration (8) 39:21;45:7;46:3; 96:19;108:22; 113:18;192:10; 193:17</p> <p>considerations (1) 131:2</p> <p>considered (4) 127:12;130:10; 192:4;216:3</p> <p>considering (3) 7:22;40:10,14</p> <p>consistent (5) 33:20;35:4;37:10; 38:5;39:4</p> <p>consistently (1) 33:18</p> <p>consolidated (1) 33:14</p> <p>constituents (1) 69:16</p> <p>constitute (1) 101:4</p> <p>constraints (2) 128:17;236:20</p> <p>consultant (2) 77:14;93:6</p> <p>consultive (1) 182:20</p> <p>Consumer (12) 38:12;77:3;78:6; 99:6,12;100:1; 101:21;102:9,12; 153:2;183:4;210:21</p> <p>contact (4) 220:11;221:8; 231:14,15</p> <p>contacted (1) 11:12</p> <p>containment (6) 51:22;54:23;55:7, 12;209:12;213:16</p> <p>contemporaneous (1) 177:19</p> <p>context (1) 33:5</p> <p>continually (1) 37:14</p> <p>continuation (2) 97:4;173:9</p> <p>continue (18) 11:13;16:2;17:6; 29:8;85:20;99:14; 100:23;104:6; 133:17;145:8;146:5; 147:7;148:5;149:7; 151:11;173:15; 189:23,24</p> <p>continued (5) 16:21;65:24;76:5; 140:7;174:22</p> <p>continuing (13) 7:5,10;24:18; 25:19;26:6,10,16,20, 24;64:16;85:14; 185:21;224:23</p> <p>continuously (1) 141:22</p> <p>contract (18) 10:24;45:10;50:4; 53:14;55:1,2;58:14; 60:4;61:3;95:21; 118:23;122:11; 223:1,2,3,5;233:3,18</p> <p>contracted (1) 54:24</p> <p>contracts (7) 37:17;42:18;53:1; 57:24;71:14;74:23; 233:3</p> <p>contradict (1) 186:14</p> <p>contradictory (1) 190:4</p> <p>contrary (3) 186:18;194:19,23</p> <p>contributing (2) 72:11,20</p> <p>contribution (6) 8:24;100:14; 126:12,19;145:13; 161:19</p> <p>contributions (5)</p>

<p>72:12;100:11; 137:8;165:5;170:14 control (1) 189:6 controller (1) 182:5 controls (7) 51:5,14;100:7; 101:6,8;182:8; 211:23 conversation (11) 59:21;77:5;84:3; 93:20;119:24; 147:22;148:21; 149:23;150:18; 166:1;167:21 conversations (3) 52:14;126:13; 155:10 conveyed (1) 45:13 coordination (1) 186:9 co-pay (2) 99:19;126:8 co-pays (2) 51:15;54:15 COPD (1) 217:17 copy (2) 12:7,16 corner (1) 151:4 cornerstone (1) 142:22 corrected (1) 178:13 correctly (9) 15:5;18:4,7; 111:16;113:21,23; 200:21;202:8;203:10 correlate (1) 35:23 cost (135) 9:2;17:19;24:5; 25:5,19;29:22;30:9; 34:7,35;16,22;36:7; 17,23;37:9,10,13; 39:15;40:19;44:5; 45:13;48:4,6;51:1,5, 9,14,14,22;52:6,10, 15,24;53:1;54:23; 55:4,6,7,11;59:23; 62:10;63:11,14;65:1, 3,5,13;66:9;70:5,14, 20;71:9,19;77:19; 78:17;80:18;81:4,9, 14;84:8;85:14;86:1; 89:1,8;90:22;93:12; 96:1;100:7;101:5,5,7, 16,19,23;102:6; 103:14;108:9; 113:17;115:1,22;</p>	<p>117:6,23;118:18; 119:9,14;125:14; 129:14,14;137:12,18, 19;139:16;141:11,23, 24,24;142:1,18; 145:22,23;155:7,17, 18;157:12;162:7; 168:12,19;171:7; 172:6;173:21,23; 209:4,7,12,20,22; 210:19,19;211:8,15, 20,23;213:11,15,21; 215:13,16,18;216:24; 217:2,2,3,7,24;218:1, 6 costing (1) 142:1 costly (1) 142:4 costs (60) 8:19;9:19;10:23; 11:5;15:4;17:13,21; 24:3;39:13,14;49:24; 51:15;52:23;54:17; 55:20,24;72:1,18; 78:13,16;79:9;80:3, 10,23;81:10,13;84:4, 6,12,24;85:2,18,21, 22;86:13,14,15; 90:20;92:5;93:21; 99:18;103:15; 106:10;112:2; 114:22;115:1,8,19; 116:18,19;117:15; 129:8;135:1;143:20; 145:12;155:6,16; 209:4;216:9;232:19 Counsel (3) 125:24;132:4; 165:19 count (4) 125:13;137:14,22; 159:14 counter (1) 213:11 counties (11) 49:8;54:10,10; 55:8,9,12,18;58:24; 64:20,22;65:12 counting (2) 110:17;119:6 country (1) 38:14 counts (2) 12:15;159:15 County (6) 59:3,5;60:23;61:8; 64:16,22 couple (13) 6:21;32:12;47:2; 72:20;83:8;102:4; 149:9;202:2,21; 203:6;208:23;</p>	<p>219:19;222:18 coupled (1) 153:11 courage (1) 236:21 courageous (1) 236:23 course (14) 17:10;26:15;36:7; 48:14,22;62:16; 118:21;133:8; 153:20;181:15; 221:1,8;232:13; 233:1 cover (9) 54:4;71:24;102:8; 109:21;112:12; 116:18;129:14; 144:15;191:15 coverage (13) 10:7;68:12;111:9, 12,22,24,24;112:1; 162:8;171:2;179:10; 211:12;233:17 covered (12) 32:11;59:15;64:23, 24;68:7,17;73:17; 111:21;126:7,10; 159:14;160:13 covering (3) 9:2;106:19;170:7 crabapples (1) 174:18 crack (1) 175:2 cracks (1) 104:16 create (2) 104:8;112:18 created (3) 20:5;203:3;228:21 creating (2) 82:3;211:12 credible (1) 71:17 credit (3) 12:1,4,19 crest (1) 171:8 criteria (5) 47:3,6;48:13; 141:5;185:10 crossed (1) 73:16 crowns (1) 157:1 crude (1) 63:5 crystal (1) 143:23 curb (1) 142:12 curious (1)</p>	<p>84:2 current (34) 7:10;8:21;22:4; 23:13;54:11;58:23; 59:11;61:3;77:20; 78:4,5;79:24;80:21; 83:20;92:8;95:8; 96:14;99:9;100:12, 18;102:2;118:9,9; 123:8;130:21; 133:10,19;136:6; 137:20;150:3; 152:10;162:15; 186:23;210:3 currently (15) 15:14;24:11;111:3; 123:9;133:16; 160:11;168:2; 169:16;174:4; 187:12,18;193:16; 203:23;230:15; 233:19 customary (1) 214:20 customer (3) 220:8;224:23; 230:8 customers (1) 226:22 cut (4) 48:10;103:23; 122:19;149:18 cuts (4) 8:20;82:2;114:18; 115:14 cutting (4) 112:17;114:15,16; 140:15</p>	<p>177:1;178:18;180:4, 6;193:22;197:2; 207:23;208:13,14; 212:7,10;213:22; 216:13,16;217:4 Damon's (4) 73:5;134:4;152:1; 225:4 dare (1) 135:19 data (4) 85:15;226:8,9,23 database (1) 33:7 date (1) 180:8 dated (1) 19:14 daughter (1) 126:5 daunting (1) 209:24 day (13) 53:5;67:20;79:12; 86:18;163:3;203:18, 18;209:6;211:5; 219:14,17;220:3; 230:17 days (6) 79:12;105:1;118:4; 212:20;228:20; 230:19 deal (12) 7:12;10:12;24:20; 51:12;88:16,21; 141:23;198:6;200:7; 201:11;235:10; 236:21 dealt (1) 183:13 dear (1) 105:23 death (5) 124:3,7;170:4,7; 223:18 deaths (1) 123:15 debate (1) 36:8 debating (1) 40:11 debilitating (1) 143:4 Debra (1) 125:1 D-e-b-r-a (1) 125:2 December (11) 19:14;139:5; 220:14;225:21; 226:9,9,17;227:20; 231:14,14;232:13 decide (5)</p>
D				
<p>Damon (84) 16:15;25:7;27:11, 16;42:22,24;46:14; 58:8,13,21;59:6,21; 60:2;61:2;71:8,11; 72:9;76:8,9,11;77:1; 83:2,5;84:13;86:24; 91:2,5,13;93:5;95:1; 98:20;104:19;106:2, 14;107:16;109:15; 111:12,17;113:22; 128:1;130:7,12; 134:23;137:9; 140:24;141:16; 143:22;144:17; 148:12;151:23; 152:19;156:16; 158:12,15,24;159:2, 7;160:2,5,20;161:17, 24;163:18;164:14; 169:11;171:17,23; 173:22;175:24;</p>				

<p>108:2;113:5; 186:17;190:14; 217:10 decided (4) 72:12;130:23; 138:16;180:19 decision (31) 42:18;45:18;49:14; 83:14;99:15,20; 101:11;105:20; 112:7;129:18;130:2, 5;140:3;144:10,21; 145:24;147:10; 148:17,23,24;150:1, 2,10,24;160:15; 164:17;165:9;166:3; 185:11;194:4;198:11 decisions (24) 16:20;17:1;50:11; 126:17;127:2; 128:15;145:8;149:2, 17;150:17;160:23; 161:13;165:21; 174:5;183:23; 186:14,18;190:18; 191:10;208:18,21; 211:1;218:18;224:4 decrease (7) 22:4,7,8;31:24; 126:18;162:20;228:8 decreased (2) 228:4;230:8 decreases (1) 137:8 decreasing (2) 73:1;223:8 dedicated (3) 46:4;221:17; 224:22 dedicating (1) 151:21 deductible (25) 15:23;17:19,23; 29:22;101:4;102:21, 23;155:5,12,23; 156:6;162:5,7,11,16, 17,18,18,20,22; 163:3;209:5,8;216:2; 217:11 deductibles (4) 8:13;83:20;99:6; 156:5 deem (1) 189:15 defend (1) 57:14 defer (4) 7:19;99:15;147:6; 152:3 deferred (6) 99:20;184:17; 186:5;187:19; 200:24;212:12</p>	<p>deficit (1) 88:24 define (1) 128:8 defined (2) 92:23;238:5 definite (1) 138:14 definitely (13) 41:1,12;57:5;73:5, 16;91:15;92:24;94:9, 13;128:4;145:6; 228:5;230:8 defying (1) 67:11 delay (5) 89:24;172:9; 224:11;230:15,16 delayed (1) 229:15 delays (1) 147:10 delete (1) 177:18 deliberate (1) 43:24 deliberation (1) 45:7 deliver (2) 46:10;226:21 delivering (1) 37:15 demands (1) 201:12 denied (1) 174:24 denier (1) 63:12 Dennis (2) 165:22;205:24 dental (13) 24:1;29:5;30:7; 32:8,11,18,20;99:14; 111:24;138:22; 154:24;158:20;159:9 dentist (3) 157:4;158:18,19 department (12) 43:3;184:11,17,19; 185:1;187:1,3; 188:23;195:14; 196:17;202:5;203:15 departure (1) 216:5 depend (1) 24:8 dependent (11) 68:4;130:8;137:22, 23;138:8;161:4; 162:14;163:15; 164:1;170:21,24 dependents (4) 59:14;60:24;</p>	<p>137:23;161:5 depending (16) 36:5;57:1;63:18; 78:7;79:7,16;80:1,8; 81:3,8,16;83:6; 101:18;122:8;181:7; 219:17 descent (1) 203:24 described (1) 201:2 design (47) 7:22;28:21;29:16, 20;30:1,6;33:15,22; 34:13,21;35:9;37:7, 8;38:11;39:3,4; 48:14,19;50:2,5,6,16; 51:17,21;52:2,17; 54:8,13;55:16,17; 56:11,21;58:11,11; 62:13,23;63:9,19; 70:12,18;76:7;78:5; 79:24;80:21;116:24; 117:18;190:12 designed (4) 108:1,4;162:6; 229:6 designs (1) 58:15 desirable (1) 177:5 desire (4) 69:17;148:22; 149:1;218:17 desires (3) 116:14;180:24; 197:13 desk (1) 220:20 detail (1) 17:9 details (2) 14:17;226:3 determination (1) 230:22 determine (9) 16:9;20:12;82:10; 94:1,14;95:13;108:4; 152:4;202:13 determines (1) 197:23 develop (8) 21:21;48:9;76:20; 78:21;129:9;223:2; 224:10;225:1 developed (3) 77:15;121:19; 129:8 development (5) 52:3;85:7;100:20; 190:11;223:17 device (1) 62:21</p>	<p>DHHS (1) 185:4 diabetes (1) 209:9 diabetic (3) 68:3,17,20 diabetics (4) 68:2,4,14,19 diagnose (1) 159:11 diagnosis (1) 142:3 diagnostics (1) 85:13 dictating (1) 197:20 die (4) 68:16,16;103:2; 197:20 difference (11) 10:10;12:15;53:7; 112:3;118:21; 133:23;155:7;169:8; 172:2;174:8;210:7 differences (2) 107:19;171:3 different (25) 31:17;33:6;34:19; 35:2,23;36:12,12; 47:15;54:15,15; 57:20;66:14,15;87:7; 94:12;119:8;123:19; 127:13;130:23; 181:12;196:15; 201:8;224:9;231:8; 234:10 differently (1) 191:10 difficult (12) 7:11;55:10;57:11; 79:21;128:14;153:4; 181:10;190:5; 194:17,22;197:2; 201:11 difficulties (2) 27:17;42:4 difficulty (1) 70:7 digit (1) 52:16 digits (1) 72:22 dilemma (1) 195:3 diligence (1) 45:14 diligently (3) 54:6;103:5;125:5 dimed (1) 117:21 diminish (1) 189:20 diminished (1)</p>	<p>190:22 direct (14) 34:15;111:23; 140:10;145:20,22; 148:20;181:4; 185:14;188:14,15; 189:14;203:13; 205:19;230:7 direction (5) 45:20;120:1; 147:12;180:22;205:9 directions (1) 180:2 directive (3) 183:13,16,21 directives (1) 183:14 directly (5) 25:13;45:3;55:1,4; 190:4 director (18) 72:7;91:14;120:12, 16;184:19;185:15,16, 16;186:14;189:6,13, 14,16;190:1,3,3,19; 237:21 dirty (1) 105:8 disability (1) 24:10 disadvantage (1) 210:24 disagree (4) 166:16;179:9; 201:13;235:1 disagreeable (1) 235:2 disappointment (1) 64:8 discounted (1) 214:21 discrepancy (1) 19:22 discretion (1) 190:13 discriminate (1) 159:21 discriminating (1) 115:19 discrimination (2) 115:18;153:11 discuss (8) 23:4;49:12;119:12; 133:14;150:5; 166:24;180:11; 184:14 discussed (2) 146:20;148:8 discusses (1) 77:3 discussing (4) 48:6;52:6;148:8; 192:18</p>
--	---	--	---	---

<p>discussion (39) 6:12;16:22;17:8; 21:10;23:14;36:8; 42:17;47:13;63:23; 75:5,14;76:5;77:21; 90:9;98:12;100:9; 101:24;104:2;133:5; 136:14;167:15; 169:2;174:13,17,20; 176:10;178:8,14; 179:6,24;187:23,24; 192:10;196:24; 204:17;206:7;207:2; 225:4,6</p> <p>discussions (1) 192:17</p> <p>disease (1) 143:4</p> <p>dispute (1) 63:11</p> <p>disregarding (1) 92:7</p> <p>disrupt (2) 50:8;201:16</p> <p>disrupted (2) 50:10;192:14</p> <p>disrupting (1) 131:4</p> <p>disruption (4) 49:9,23;59:2,4</p> <p>disruptive (1) 192:13</p> <p>distressing (1) 64:20</p> <p>districts (1) 122:4</p> <p>disturb (1) 201:16</p> <p>divert (2) 49:11;142:2</p> <p>Division (11) 14:11;43:2,14; 95:18;97:16;182:14; 187:4,5,20;191:18; 202:7</p> <p>divisions (1) 187:3</p> <p>doc (1) 157:4</p> <p>doctor (19) 36:15;37:1;65:2; 100:17;103:9;110:7; 138:21;139:14; 142:9;143:2;156:19, 21;157:5;158:15,16; 159:8;162:24;163:2; 217:14</p> <p>doctors (1) 39:23</p> <p>doctor's (1) 37:4</p> <p>document (4) 100:9;155:8;184:3;</p>	<p>225:12</p> <p>documentation (1) 231:6</p> <p>DOI (2) 182:15,19</p> <p>DOLAN (6) 72:4,5;73:9,15; 74:3,5</p> <p>dollar (46) 22:24;23:14;63:6, 8,20;99:19;100:2; 101:12;102:1; 106:12;107:5,6,8,14; 108:23;112:5,14; 114:1;123:8,9;126:8; 137:12;140:1;146:8; 155:23;161:2;162:5, 7,16,18;163:14,15, 24,24;167:11;168:1; 170:18;171:2,7,9; 172:1,14;177:20; 211:11;217:2,24</p> <p>dollars (34) 16:19,24;17:3,4; 22:3,5;23:11;53:8; 62:19;79:10;83:19; 96:9;101:12,17,18; 115:6;128:24;135:3; 137:20,24;140:19; 144:19;146:10; 148:11;149:14; 161:22;164:19; 169:9,16;170:16; 174:15;176:6,23; 199:17</p> <p>Don (8) 5:11;21:5;59:20; 89:22;97:8,12; 131:11;191:14</p> <p>done (27) 20:5;24:9,20; 29:13;65:19;66:16; 75:11;91:12;92:13; 93:4;102:1;104:14; 120:22;154:20; 158:17;161:23; 172:10;173:19; 181:9;187:3;191:21; 192:10;200:4; 219:11;224:2; 228:24;234:2</p> <p>double (2) 52:16;130:20</p> <p>Douglas (2) 69:3;123:4</p> <p>Dow (1) 34:18</p> <p>down (47) 9:11;15:4,18,19, 22;16:1,2;17:14; 23:9;27:12,14,18,22; 28:23;53:3,24;55:20, 23;57:17;61:10,11;</p>	<p>85:6;99:8;105:8; 112:18;113:5;120:7; 128:14;134:5,8,12; 137:21;140:1;149:8, 21;154:5,18;155:21; 156:10;162:2; 169:10;173:18; 209:20;210:19,20; 220:7;227:12</p> <p>downfall (1) 213:19</p> <p>downplaying (1) 149:13</p> <p>downturn (1) 151:8</p> <p>dozens (1) 95:23</p> <p>Dr (12) 16:16;84:14;86:10; 87:11;106:15; 109:22;112:19; 118:15;125:22; 134:24;202:21;208:1</p> <p>draft (5) 66:5;104:23; 181:16;187:10;211:1</p> <p>drafting (1) 96:5</p> <p>dramatically (2) 103:23;120:22</p> <p>drastic (4) 143:10;180:21; 223:23;224:5</p> <p>drastically (1) 215:11</p> <p>drawback (1) 213:6</p> <p>drawn (1) 158:17</p> <p>drive (2) 35:22;228:22</p> <p>Driven (11) 38:12;77:3;78:6; 99:6,12;100:1; 101:21;102:9,12; 153:2;210:21</p> <p>drop (4) 18:9;169:10; 170:17;215:18</p> <p>dropped (1) 215:13</p> <p>drops (2) 80:18;215:18</p> <p>drug (17) 69:24;70:16;101:3, 3;174:11;209:3,14; 211:2,15;213:15; 215:16;216:8;217:8; 218:2;227:2,4,4</p> <p>drugs (19) 31:21;41:8;51:23; 70:3,5,6,8,14,21; 209:6;210:18,18;</p>	<p>211:5;212:7,12; 215:17,21;217:7,9</p> <p>due (9) 17:23;22:8;45:14; 62:3;79:21;125:6; 126:16;182:7;229:15</p> <p>dues (2) 84:21;85:10</p> <p>duration (1) 219:9</p> <p>during (12) 19:11;21:20;23:18; 120:3;158:18; 222:19;225:19; 226:7;227:7;228:3, 12;231:8</p> <p>duties (3) 41:20;181:2; 203:21</p> <p>dwindling (1) 129:4</p>	<p>42:20</p> <p>effectively (6) 151:22;162:12; 224:24;228:6; 229:13;231:4</p> <p>efficiencies (1) 129:24</p> <p>effort (4) 67:9,10;87:1;185:5</p> <p>efforts (2) 64:17;234:19</p> <p>eight (4) 33:4;79:12;173:13; 179:24</p> <p>either (18) 26:13;40:6;79:8, 15;86:16;92:11;95:8, 12;103:2;194:7; 195:9,18;209:19; 211:5;212:1;218:5; 223:24;238:8</p>
E				
			<p>earlier (6) 20:4;51:11;82:8; 115:2;134:9;212:20</p> <p>early (7) 17:15,23;24:20; 36:9;82:9;193:2; 224:1</p> <p>earmark (2) 82:12;114:4</p> <p>ease (1) 101:24</p> <p>easier (2) 188:7;196:21</p> <p>East (1) 125:13</p> <p>easy (2) 46:2;123:20</p> <p>eat (1) 137:3</p> <p>economic (1) 151:7</p> <p>economy (1) 170:3</p> <p>ed (1) 26:6</p> <p>edification (1) 15:2</p> <p>education (13) 7:5,10;13:11; 24:18;25:19;26:10, 16,20,24;64:16; 185:22;224:24; 238:12</p> <p>effect (4) 62:12,22;110:17; 183:22</p> <p>effected (1) 56:10</p> <p>effective (1)</p>	<p>elaborate (1) 40:22</p> <p>elect (1) 213:8</p> <p>election (2) 36:4;104:13</p> <p>electronic (2) 84:23;85:14</p> <p>element (1) 36:16</p> <p>elements (4) 37:23;51:20;56:2; 185:6</p> <p>elephant (1) 184:7</p> <p>elevate (1) 203:4</p> <p>Eleven (2) 234:13;238:19</p> <p>eligible (1) 56:15</p> <p>eliminate (5) 24:18;136:3;142:2; 185:7;187:15</p> <p>eliminated (1) 7:6</p> <p>eliminates (2) 182:20;185:21</p> <p>eliminating (2) 100:9;128:7</p> <p>elimination (1) 109:13</p> <p>Elko (4) 59:3;64:21,21,21</p> <p>eloquently (1) 47:14</p> <p>else (11) 82:13;87:9;121:10; 134:12;157:13,13; 175:2;190:21; 198:14;199:10;235:1</p> <p>e-mail (1)</p>

<p>104:15 e-mails (3) 183:5;220:5,11 embedded (1) 221:6 embezzlement (1) 202:9 emergencies (1) 124:4 emergency (3) 62:4;141:19; 197:22 employed (1) 85:19 employee (18) 8:24,24;22:21; 63:7,17;83:18; 115:20,20;124:2,2; 127:15;130:7;135:4; 170:1,10;202:24; 203:20;222:21 Employees (46) 6:20;7:23;8:5,7,11; 9:7;10:16;22:12; 39:13;40:7;47:17; 52:8,12;55:21;66:16; 79:21;108:20; 109:18;111:3,7,11; 119:5;122:11; 123:18,21,23;124:12; 130:10;133:10; 147:2;156:5;169:5, 21;170:4,6,10; 171:19;172:5;176:2, 19;186:6;189:22; 194:22;197:11,12; 236:12 Employees' (9) 5:4;109:14,17; 116:17;184:8;202:4; 203:3;204:1;235:6 employer (8) 8:24;40:7;66:12, 14;100:13;122:10; 137:8;197:11 employers (7) 33:7,21;40:2,5,10, 14;235:7 EMR (1) 85:15 encompassing (1) 92:12 encourage (2) 13:1;156:2 encouraged (2) 120:2;122:2 end (26) 8:3;15:7;18:12; 22:14;30:12;32:6; 53:5;61:14;63:10; 82:9;96:7;100:3,3; 104:24;128:15; 145:6,15;148:4;</p>	<p>151:8;169:15; 175:17;184:3; 198:22;211:16; 223:24;232:3 ended (6) 17:10;32:7;53:23; 57:17;202:14;226:17 ending (4) 14:8;15:1;30:23; 53:2 endless (1) 43:7 ends (3) 82:6;93:20;230:19 enforce (1) 6:5 engage (1) 45:3 engagement (2) 40:4;105:12 enhance (2) 161:3;176:20 enhanced (66) 16:20;17:6;77:20; 82:1,15,19;99:5,9,11, 14,20;102:15; 109:21;111:4;112:9; 113:15,15,19;114:5; 119:22;129:2,6,15; 131:19;133:6; 135:11;136:3; 137:12,20,22;138:10; 139:18;140:5,18,19; 148:5,24;149:1,3; 152:4,10;158:14; 161:19,20;163:15,16; 164:4,13;166:19; 167:7,9,12;168:1,20; 169:7;170:20;171:4, 19,20;172:22;173:10, 15;174:22;175:15; 176:5;223:12 enhancement (5) 16:13;34:13; 135:15,15;174:13 enhancements (21) 9:15;16:9;24:12, 13,15;29:18,20;30:6; 33:23;99:2;103:16; 111:14;114:15,19; 120:23;129:16; 164:21;165:12; 177:11,20;199:17 enhancing (3) 83:19;143:12; 217:8 enough (24) 43:7;86:19;103:9; 105:7;112:15;124:4, 6;125:10;127:16; 137:2;146:24; 147:23;148:6,9,14; 164:11;171:8;179:3;</p>	<p>198:5;199:20;211:3, 3;213:12;223:11 enroll (5) 100:13;222:3,15; 231:13,16 enrolled (2) 222:14;229:6 enrollment (21) 22:11,12,14;23:6; 56:19;59:11;222:20; 226:14,16,19,19,20; 227:8,18,22;228:3, 12;230:3;231:7,9,10 ensure (9) 43:18,20;44:14; 47:4;48:15;94:6; 103:21;116:18;145:7 ensuring (1) 223:20 entered (1) 45:12 enterprise (1) 187:5 entertain (6) 18:22;57:10;74:10; 89:19;167:1;234:8 entire (4) 102:6;105:2; 153:16;220:1 entirety (1) 112:22 entities (3) 66:14;122:5;182:8 entity (2) 67:16;183:6 enuniated (1) 200:18 environment (1) 94:4 equal (2) 39:9;213:7 equality (2) 48:20;50:20 equally (1) 210:15 equipment (3) 24:14;84:21;85:11 equitable (1) 11:15 equivalent (1) 88:13 ER (1) 54:17 ERVIN (14) 7:16,16;64:14,14; 77:19;87:20;88:1; 118:13,13;154:3,3; 162:4;196:3,3 E-r-v-i-n (3) 7:17;64:14;118:14 escalation (3) 231:3,11,12 escalations (2)</p>	<p>231:8,10 especially (14) 40:5;68:20;70:8; 85:21;86:18;88:8; 89:1;124:2;153:5; 219:21;222:19; 226:18;230:3;231:1 essence (1) 199:11 essentially (4) 20:3;190:21,22; 191:1 estate (1) 124:5 estimate (1) 109:13 estimated (2) 51:4;137:14 et (1) 233:9 evaluation (11) 42:18;45:1,3,5,8; 46:1;49:1;50:12; 57:23;58:9;74:22 even (39) 10:21;18:4;29:8; 53:9,19;78:8;79:8, 21;80:2,9,15,22;81:3, 9,16,19;83:9;86:12; 92:23;96:12;109:5; 113:20;117:4,14; 118:17;125:13; 133:9;134:17; 141:19;142:2; 143:19,24;145:18; 195:2;205:22; 209:13;211:18; 214:10;217:18 event (1) 142:18 events (1) 26:13 everybody (12) 52:1;105:9;106:17, 21;140:21;142:19, 19;155:18;159:18, 22;181:10;214:11 everybody's (1) 199:19 everyday (2) 7:12;198:6 everyone (10) 23:17;27:18;53:24; 54:3;57:18;67:1; 105:4;118:22;137:2; 215:9 everyone's (1) 162:3 evidence (5) 103:6;107:24; 109:23,24;110:3 exacerbates (1) 64:11</p>	<p>exact (6) 38:11;62:20;85:4; 92:17;141:21;198:16 exactly (5) 84:10;91:10;98:6; 107:10;177:8 exam (5) 99:18;126:6,10,10; 139:15 examiners (2) 60:5;223:15 example (11) 84:5,16;108:13; 127:14;158:15; 171:18;182:12; 190:12;198:10; 199:7;227:8 examples (1) 215:15 exceed (3) 113:17;114:7; 224:13 Excellent (6) 16:16;46:8;49:5; 57:7;59:7;92:9 exception (5) 17:22;185:7; 188:24;189:3,5 excess (34) 9:3;16:8;17:5; 22:9;28:23;41:17; 78:14;82:11,12;99:5, 15,17,23;101:2,13; 106:20;108:5; 109:19;112:6,11,14, 23;113:7;129:3; 133:23;140:7,13; 148:13,18;149:8,14, 22;164:17;224:6 Exchange (13) 32:10,14;100:2,4, 10,11,12,13;102:10; 117:7;160:12; 174:14;232:6 excited (2) 53:16;226:15 Excuse (9) 76:11;80:9;95:9; 106:22;108:3;163:9; 189:9;222:1;229:17 execute (1) 183:13 executive (19) 26:15;69:4;78:2; 116:5,6;123:5; 185:15,16;188:15,17; 189:6,13,14,15; 190:1,3;205:19; 218:21;225:12 exist (5) 67:17;79:22;108:9; 174:10;210:12 existed (1)</p>
--	--	---	---	--

<p>138:4 existence (1) 66:1 existing (4) 91:10;93:1,3;200:7 exorbitant (1) 110:6 expand (1) 148:19 expanding (1) 183:15 expect (7) 24:9;28:11,16; 34:6;37:23;163:8; 200:22 expectations (2) 92:5;93:14 expected (3) 41:3;226:22;227:1 expecting (4) 22:16;29:14,20; 38:6 expend (4) 129:19;140:13; 149:7,10 expended (1) 174:6 expending (3) 77:9;88:18;146:2 expenditure (1) 164:16 expense (4) 83:12;134:7;161:2; 215:6 expenses (2) 84:18;85:5 expensive (4) 53:12,13;141:18; 216:7 experience (23) 17:16;27:9;29:4; 31:16;33:19;34:10; 38:16,21;41:2,3,14; 47:7;65:14;73:19; 82:10;125:11;145:5; 149:19;151:6; 185:18;218:7; 221:22;222:5 experienced (5) 31:23;72:13;82:19; 145:20,22 experiences (1) 33:4 experiencing (1) 139:3 expertise (3) 47:8;86:6;91:23 explain (6) 23:4;44:3;48:23; 120:11;158:13; 213:19 explained (1) 120:12</p>	<p>explanation (2) 8:17;9:4 explore (1) 100:19 Express (6) 209:10;210:4; 211:7;215:1;216:19; 218:8 expressed (1) 116:14 expressing (1) 218:17 Extend (1) 11:1 extending (2) 223:13,13 extensive (1) 212:2 extent (3) 44:8;62:21;72:17 extra (6) 108:23;129:21; 151:11;165:13; 177:19;211:13 extraordinary (1) 46:11 extremely (2) 57:11;159:3 eyes (2) 105:4;200:16</p>	<p>fails (2) 175:1;206:24 fair (6) 10:23;36:1;104:14; 157:15;159:18;179:3 fairly (6) 32:16;38:19;39:9; 130:22;187:15; 202:17 fairs (1) 104:22 fallout (1) 153:10 family (16) 8:6;33:10;59:11; 62:3;63:17;65:1,1,5; 70:6;99:8,10;162:9; 170:21;176:21; 200:21;236:22 fantastic (1) 75:9 far (22) 24:10,13;30:9; 31:7;32:2;33:19; 35:7;43:1;53:1; 55:10;59:15;78:19; 85:5;126:12;134:24; 154:12;156:10; 164:16;181:18; 194:5;221:21;224:7 farm (1) 85:12 farther (1) 212:2 fashion (1) 121:14 fast (1) 155:11 fault (1) 118:1 favor (17) 21:7,8;50:23; 75:16,17;98:13,15; 113:14,19;136:15,17; 174:21,23;179:17,18; 193:11;206:14 favorable (3) 41:2,6,13 fear (1) 217:11 feasibility (10) 77:15;80:5;81:12; 84:15,17;85:3;91:8; 93:1;94:18;100:23 feasible (2) 151:17;153:19 February (3) 60:6;223:15; 228:19 federal (1) 224:16 fee (2) 90:23;216:14</p>	<p>feedback (1) 192:20 feel (17) 9:22;30:14;59:2; 82:3;130:22;131:12; 152:21;163:3; 164:15;188:20; 210:20,23;211:10,17, 23;214:4;216:8 feeling (3) 66:3;166:12; 197:12 fees (6) 86:4;96:2;100:6; 126:9,11;131:21 feet (1) 224:10 felt (4) 51:17;54:5;55:22; 121:19 few (12) 9:20;32:9;36:7; 38:2;53:15;71:20; 123:12;138:19; 169:8;191:15; 199:18;233:21 fiduciary (2) 201:3,6 fifth (1) 52:5 figure (7) 19:23;101:13,15, 17;117:1;128:24; 169:12 figured (2) 164:20;224:17 figures (4) 59:12;137:13; 141:21;176:9 file (1) 229:11 fill (3) 154:22;180:15; 231:5 filling (1) 230:24 final (5) 23:1;24:9;29:24; 52:21;116:16 finalized (1) 44:20 finalizing (1) 226:12 finally (4) 32:8;33:10;37:12; 192:16 finance (2) 182:9;223:20 finances (2) 131:21;146:21 financial (14) 8:3,8,11;14:7,14; 42:4,8;48:21;127:24;</p>	<p>140:4;161:6;202:14, 15,16 financially (2) 41:10;110:11 find (7) 116:24;123:20,21; 190:2;202:11;221:2, 3 findings (1) 235:14 fine (4) 28:1;178:2;207:3,4 fire (5) 121:20;159:4; 171:11;199:10; 224:10 first (57) 13:9;15:13,15,15, 18;17:13;18:9;22:17; 23:23;29:11;30:18; 33:6;43:12;46:18; 47:3;59:8;60:16; 72:12;76:16;78:15; 79:17;80:3,11,16,24; 81:19;83:2,9,16; 84:18;91:15;93:17; 111:20;119:13; 129:17;143:10,18,19; 147:14,15;148:17,17, 19;149:9;162:7; 171:2;185:8;197:10; 200:24;211:11; 219:5;225:13; 226:11;228:18; 234:15,18,20 fiscal (6) 14:15;16:18;21:20; 50:3;175:17;208:20 five (22) 16:2;18:5;27:8; 33:6,11,14;37:22; 38:5;48:10;54:14; 55:13;56:2;58:22; 67:14;79:12;118:4; 133:11;181:17; 210:5;211:14,24; 214:12 five-mile (1) 210:7 five-year (11) 15:18;18:3;78:7; 79:6,14,24;80:7;81:1, 7,14;85:23 fix (1) 64:10 flat (12) 38:13,16,16;39:12; 40:19;48:11;53:19; 67:14;124:12; 126:14;129:9;141:10 flexibility (2) 57:10,12 flies (1)</p>
	F			
	<p>face (2) 133:12;134:5 facilities (1) 86:15 facility (1) 84:9 facing (1) 133:13 fact (15) 13:11;18:3;38:15; 66:11;67:16;92:22; 101:15;102:2; 108:22;109:5; 153:12;203:9,14; 235:9;237:15 factor (3) 72:17;73:6;155:7 factors (3) 35:16,17;73:1 factual (1) 205:10 Faculty (18) 7:17;9:7;64:15,15; 69:4,18,20;70:3; 83:18;118:13;123:6; 124:16;125:23; 126:2;127:22;154:3, 5;196:3 failed (1) 207:1</p>			

204:10 flip (1) 118:19 flow (6) 78:8;79:8,15;80:9, 15;81:3 fluctuations (1) 34:5 flushing (1) 222:17 focus (1) 34:1 foggy (1) 143:24 folk (3) 121:3;198:3; 236:12 folks (38) 32:10,14;49:19; 50:20;54:2;55:4; 57:2;71:13;79:1; 84:20;102:9,10; 103:6;110:21;125:8; 127:13;128:12; 142:15;143:1;145:9; 159:19;178:22; 183:22;209:5;210:8; 212:13;213:3,10; 214:5,14;215:4; 217:12,12;220:10,15; 221:2;222:6,20 follow (2) 198:17;215:22 following (6) 52:19;152:11; 163:12;187:8; 188:11;236:8 follow-up (3) 26:2,19;97:6 foot (4) 44:16;62:8;71:12; 117:9 force (1) 73:6 forced (1) 144:8 forces (1) 35:19 foremost (1) 234:18 foresee (1) 183:8 forever (1) 105:14 forget (4) 145:9;153:12; 169:14;174:9 forgot (1) 21:12 forgotten (1) 9:23 form (2) 63:6;231:5	formally (1) 114:22 formed (2) 144:7;193:5 former (3) 51:10;116:7,7 forms (5) 154:22;194:11; 224:13,14;231:1 forth (4) 43:24;65:14;67:4,5 forum (3) 11:11;190:23; 191:4 forward (26) 18:12;28:12;35:14, 17;40:9;41:4,13; 44:17;45:15;63:22; 66:11;82:17;93:20; 94:7;105:5;118:6; 126:20;150:10,19; 151:6,10;153:14; 179:24;192:22; 193:19;204:23 forwarded (1) 12:8 fought (1) 68:1 found (2) 8:16;129:11 Foundation (1) 33:10 four (44) 8:7,14;21:14;27:7; 29:2;32:21;54:13; 63:4;65:5;69:23; 71:10;79:9,19;80:2,9, 9,15;81:9,19;87:8,22; 88:14;95:3;105:1; 122:21;133:15; 139:17;140:20; 156:23;157:4,23; 158:1,21;159:21; 161:21;170:22; 182:13;183:11; 194:6;206:24;219:9; 220:13;225:16; 230:17 fourth (3) 52:4;157:6,22 fox (1) 197:13 frame (1) 192:9 frankly (8) 95:21;96:1;198:9, 24;199:15;200:5; 233:5,21 free (4) 30:14;108:9;179:2; 197:3 front (7) 72:7;87:10;96:9;	147:15;194:10; 221:4;225:11 fruition (1) 188:6 full (16) 8:5;9:21;30:19,22, 23;91:8;133:9; 134:16,17;163:5; 169:6;181:18; 197:10;213:9,20; 214:19 fully (10) 24:5;25:4;38:3; 51:15;57:21;91:24; 129:18;145:2; 196:16;210:9 fun (2) 179:23;210:10 functionality (1) 229:10 fund (11) 23:13,15;99:18,24; 101:3;103:1;113:2,3; 129:15;151:19; 164:12 funded (1) 223:21 funding (47) 9:1;23:15;29:23; 52:8;76:19;81:24; 82:15;86:15;92:17; 113:15,20;128:17,21; 129:13;137:13; 138:14,20;139:18; 140:18,22;141:6,12; 143:7,11;146:24; 151:18;152:4,18; 162:15;163:2,16,17; 164:4;166:12,18; 167:7,8;170:20,22; 171:21;172:22; 176:3;208:22; 223:22;229:2,3,13 fundings (1) 76:20 funds (9) 8:18;15:10;23:16; 40:21;83:21;147:3; 158:14;186:16,17 funeral (3) 119:14;125:10; 127:16 funnel (1) 78:22 furnishings (1) 84:21 further (15) 52:12;71:14;93:18; 96:19;98:12;153:23; 164:24;169:2; 172:17;173:1; 174:20;176:10; 178:14;179:6,16	future (7) 28:17;41:8;92:8; 104:10,17;127:3; 177:11 FY (1) 38:11 G gain (4) 44:8;72:12;180:18, 18 gained (1) 129:17 gains (1) 40:21 gap (2) 68:11,12 Garcia (79) 5:13,14;13:7;14:1; 25:17,17;26:1,18,18, 22;27:3;60:18,19,21; 61:7,14,17;68:24; 71:2;87:12;89:18; 109:9,10,12;120:10; 124:23;125:20; 135:22,23;136:1,7; 151:15,17,24;152:7, 13,21;153:18,21,22; 163:9,10,12,23; 164:3,6,9,9,11; 166:15,15;167:3,3,5, 168:21;179:7,7,12, 21;188:1,2,4;189:2,8, 18;194:14,15;197:1; 201:21;205:14,15,17; 206:20;225:8,8; 230:2,13;231:20; 238:17 gatekeeper (1) 56:4 Gates (1) 78:13 gather (1) 13:10 gave (8) 48:23;51:3;63:3; 80:13;162:12,12; 215:15;219:5 gender (2) 108:11;159:21 general (12) 7:22;23:13,15; 25:18;32:15;38:4; 85:9;86:3;92:5; 231:2;235:17;236:10 generally (1) 161:18 General's (1) 182:17 generated (1) 9:4 gentleman (1)	198:24 gentlemen (1) 199:21 geocoding (1) 87:9 geography (1) 55:10 geo-special (1) 210:2 germane (1) 232:10 gets (14) 41:4,12;63:7; 88:24,24;170:22; 172:2;176:7;194:12; 197:20,21,21;215:13; 237:18 gist (3) 102:5;187:13,21 given (15) 9:3;10:10;13:11; 34:6;42:3;50:9; 100:21;117:24; 121:22;146:20; 158:23;181:22; 207:18;224:16,17 gives (1) 132:8 giving (3) 118:23,23;166:19 glad (5) 12:16;129:23; 135:21;192:15;234:5 Glover (23) 15:11,11,20;16:7; 19:9,9,18,18;20:16, 19;21:17,17;25:21, 21;26:7,7,21,23,23; 51:3;145:16;152:23; 161:8 goal (2) 8(2),10 goals (1) 44:4 goes (11) 26:13;28:20;55:10; 112:20;118:15; 145:23;158:15; 183:3;193:18;216:1; 228:19 Good (40) 6:18;7:16;11:20; 14:2;21:17;30:10; 31:23;45:19;46:7; 49:21;61:24;62:17; 64:4;65:15;72:4; 78:12;79:7;80:1,8, 15;81:2,8;83:8; 125:1;129:23; 140:12;145:5; 149:12;154:19; 156:13;165:5; 177:22;198:15,18;
---	---	--	--	--

<p>217:5,20;218:16; 219:8;220:3;225:10 gosh (2) 142:12;145:12 GovCHA (1) 183:6 governance (1) 184:10 government (5) 23:3;184:23; 187:16;224:16,17 Governor (16) 7:4;42:7;52:9; 63:3;64:9;65:22; 66:7,7;67:10;115:13; 118:2;154:6;182:10; 195:1;223:18;238:9 Governor's (22) 8:17;15:9;21:15; 22:1;59:23;60:11,15; 62:19;102:3;116:14; 120:19;129:12; 133:20,23;137:15; 147:7;183:4;184:20; 186:16;192:17,19; 223:20 GRAF (10) 237:2,4,8,11,13,22; 238:2,7,10,13 Grant (2) 62:5;94:21 granted (1) 126:22 graph (1) 32:9 grass (1) 159:5 grateful (2) 46:3,10 great (21) 40:22;47:1;64:20; 102:14,14;112:11; 113:2;144:7;149:19; 154:12;155:2;156:1; 199:12;200:6; 201:14;221:11; 226:18;231:18; 233:15,16;236:21 greatly (1) 49:18 Grinch (1) 128:2 group (19) 11:2;22:21,22; 33:8;50:10;56:23; 61:24;103:7;106:17; 107:13;118:22; 119:1,1;121:3;122:5, 5;130:7,7;154:24 groups (4) 35:24;83:18; 120:18;130:8 grow (1)</p>	<p>112:15 growth (2) 34:4;126:14 guarantee (4) 52:7;119:2;133:11; 146:3 guaranteed (1) 226:10 guess (10) 32:6;41:24;86:11; 92:21;110:16; 147:21;148:2;205:2; 232:12;237:5 guessing (1) 10:9 guidance (1) 37:20 gun (2) 218:11,12 gut (2) 67:1;199:22 guys (12) 17:1,10;27:23; 46:16;95:5;103:17; 171:11;173:24; 174:9;204:8;205:20; 223:1</p>	<p>happening (3) 28:17;41:11;171:1 happens (4) 196:23;198:10; 201:2;210:1 happy (2) 46:13;229:19 hard (5) 8:19;9:6;13:18; 127:2;199:13 harder (2) 57:14;130:5 hardly (1) 196:10 hardware (3) 84:22;85:13;99:24 Hart (4) 67:23,23;176:8; 216:10 H-a-r-t (1) 67:23 hat (2) 23:19;117:16 hate (6) 107:17;144:18; 156:24;169:19; 173:7;218:5 Haycock (152) 16:15,15;25:7,7; 27:11,11,16;42:23, 24;43:13,16;45:23; 46:8,14,14;58:13,13; 59:6,6;60:2,2;61:2,2, 13;69:12;70:13; 71:11,11;75:21;76:9, 10,12;77:1,1;83:5,5; 84:13,13;86:24,24; 87:5,22;90:13;91:2,2, 4,13,13;93:5,5;95:1, 1,22;98:20,21; 104:19,19;106:14,14; 107:16,16;109:15,15; 111:17,18;113:22,22; 117:4;128:1,1; 130:12,12;134:23,23; 137:9,10;141:16,16; 143:22,22;144:17,17; 145:17;147:4; 148:12,12,15;151:23, 23;152:19,19; 153:20;157:24; 158:12,12,15,24; 159:7;160:5,6,20,21; 161:1,9,24,24; 163:18,18;164:2,5, 14,14;169:11,11; 170:15;171:23,23; 172:8,13;173:22,22; 175:24,24;177:1,1,5; 178:18,18;179:3,5; 180:5,6;193:22,23; 197:2;205:9;207:23, 24;208:14,14;212:10,</p>	<p>10;213:22,22; 214:23;215:4; 216:16,16;217:4,4; 218:14,23 Haycock's (1) 159:2 head (5) 156:16;171:18; 176:22;199:1;221:7 health (78) 8:18;9:17;11:1,7; 22:8;33:9;36:1; 38:12;42:19,20,20; 45:9,10;46:20,20; 50:23,23,23;54:3; 55:15;56:13;58:1,1; 59:9,12;60:24;61:9; 68:6;69:22,22;71:9, 13,15,19;72:3,6,13; 74:24,24,24;77:3; 78:6,24;99:6,12,21, 21;100:1;101:21; 102:9,12;104:14,22; 105:12;106:22; 108:3,16,21;109:14, 24;116:19;121:13; 139:4;153:2;159:16; 182:21,23;183:2,4; 185:3,4;186:2; 197:19;203:22; 210:21;223:24; 224:14;232:23 healthcare (15) 17:18;28:17;39:21, 21;47:21,22,23; 53:17;62:10;63:11; 89:1;129:15;148:1; 212:22;225:2 HealthSCOPE (3) 20:7;92:3;203:12 healthy (2) 103:9;162:23 hear (8) 6:13;14:17;68:14; 134:9;150:14; 190:24;208:3;224:21 heard (14) 45:21;52:4;96:20; 117:10;127:22; 128:22;132:23; 150:1;197:13;201:1; 202:21;206:24; 207:20;223:17 hearing (9) 83:18;88:8,9; 100:8;107:14; 119:23;143:18; 193:10;218:19 hearings (2) 196:22;197:4 heart (1) 198:20 held (5)</p>	<p>44:24;52:2;99:12; 223:8;224:9 help (18) 68:8;89:5,6;94:15; 101:8,9;108:1,4; 140:21;142:6,17; 143:3;148:20; 182:24;190:11; 209:12;230:12;233:7 helpful (5) 43:6;47:2;73:22; 232:15;233:14 helping (2) 37:13;182:17 helps (1) 34:8 Hence (1) 70:10 henhouse (1) 197:14 Hep (4) 31:21,24;41:8; 212:14 Here's (3) 213:6;219:5; 220:14 hesitancy (1) 40:2 Hewlett (4) 28:4;33:7;77:14; 134:9 hey (1) 219:10 Hi (1) 13:8 high (20) 15:23;23:20;25:6, 10;70:4,14,20;73:5; 82:8,8;141:23,24,24; 142:17;162:7,17; 163:3;170:9;217:16; 224:22 higher (12) 38:2,4;72:15,18; 73:14,18;83:13;92:4; 171:24;172:6; 194:10;238:11 highest (3) 49:23;106:19; 225:2 highlight (3) 184:2;219:24; 224:8 highlighted (3) 52:19;53:7;219:4 highlights (1) 35:3 highly (1) 201:11 hires (3) 153:5,11,12 hiring (1) 90:20</p>
	H			
	<p>Hague (8) 43:3,13,13;46:17; 47:14;48:5;52:2;58:2 half (23) 16:23;17:3,21; 22:17;26:13;47:1; 113:16,17;131:6; 144:15,24;145:7; 146:9,9;148:13; 161:11,12,21;163:7; 164:19;170:16; 176:7;219:17 hand (4) 86:2,4;131:22; 155:2 handle (2) 11:2;223:22 handled (11) 20:18;156:19,19, 20,22;188:7,12,16, 21;198:21;233:19 handout (1) 9:16 hang (1) 23:19 happen (5) 104:10;112:16; 181:7;196:11;201:2 happened (10) 19:16;31:5;36:4; 42:5;174:2;193:3,4; 195:11;196:16; 235:14</p>			

<p>historical (9) 28:7,15,21;29:3,7; 31:16;34:17;38:23; 151:9</p> <p>historically (4) 41:19;72:21;131:4, 5</p> <p>history (8) 42:3,10;72:10; 98:23;115:3;151:7; 202:2;204:1</p> <p>hit (2) 17:22;156:16</p> <p>HMO (26) 24:6,7;25:6,9; 45:10;50:21;55:24; 56:13;58:1,3;59:1,4, 12;61:15;65:11;69:7, 8;70:15;79:3;91:24; 102:10;112:20; 126:16;152:24; 185:8;223:2</p> <p>HMO's (2) 24:6;25:11</p> <p>hold (2) 194:12;235:10</p> <p>holders (1) 219:3</p> <p>holds (1) 127:3</p> <p>home (9) 197:21;198:23; 199:22;200:11; 221:2,7,18;236:12,19</p> <p>Hometown (15) 42:20;45:9;46:20; 50:22,23;55:15; 56:13;57:24;59:9,12; 60:24;61:9;68:5; 69:22;74:23</p> <p>honest (1) 140:9</p> <p>honestly (1) 143:5</p> <p>honorable (1) 198:15</p> <p>honored (1) 71:23</p> <p>hoops (1) 159:4</p> <p>hope (12) 7:1;12:17;17:24; 44:18;69:21;112:10, 10;191:22;197:3; 200:10;235:2;236:18</p> <p>hoped (1) 122:3</p> <p>Hopefully (13) 16:16;50:5;92:18; 139:2,20;143:2; 208:20;212:2; 213:12;214:15; 217:13;223:24;</p>	<p>228:23</p> <p>hopes (1) 53:18</p> <p>hoping (4) 6:15;8:16;144:5; 145:3</p> <p>hospital (7) 36:16;37:3;54:17; 88:16;141:19; 197:20;198:4</p> <p>hospitalist (2) 197:22,23</p> <p>hospitals (1) 89:7</p> <p>hot (1) 190:2</p> <p>hotline (1) 89:6</p> <p>hour (1) 222:11</p> <p>hours (7) 43:7;79:12,13,14; 80:13;191:24;219:19</p> <p>house (2) 124:6;212:16</p> <p>HPN (2) 25:6;72:21</p> <p>HR (1) 186:4</p> <p>HRA (37) 81:1;82:14;99:24; 100:6,11;113:15,20; 126:12;137:8,13; 139:18;140:18; 148:1;149:17;159:2; 162:14;167:7,21; 168:23;170:22; 171:20;174:11; 178:10;225:14,15,16, 18,21,22;226:1; 228:18,23;229:1,12, 13,16;230:13</p> <p>HRA's (2) 126:19;168:20</p> <p>HS (1) 155:6</p> <p>HSA (53) 29:23;82:14;99:20; 103:1;113:15,20; 126:12,19;137:8,13; 140:18;141:6;143:7; 144:22;146:10; 148:1;151:2,18; 155:6,10;156:1; 158:14;159:2; 160:19,22;161:3,4; 162:5,14,23;163:2; 164:20;166:12,17; 167:7,21;168:20,23; 170:14,20,22;171:8, 20;172:22;174:22; 175:14,18,22;176:5; 177:20;178:10;</p>	<p>179:14;208:22</p> <p>HSA's (2) 65:6;176:20</p> <p>huge (2) 126:23;215:12</p> <p>human (1) 185:4</p> <p>Humana (1) 232:24</p> <p>hundred (1) 169:8</p> <p>husband (2) 68:9;125:11</p> <p>hygienist (1) 158:20</p> <p>hypertension (1) 217:17</p> <p>hypothetical (1) 56:12</p>	<p>76:18,21;123:22; 141:14;143:20; 156:7;180:3;181:20, 24;182:4;183:9; 184:5;208:20</p> <p>impacted (1) 40:12</p> <p>impactful (1) 151:3</p> <p>impacting (1) 39:24</p> <p>impacts (3) 28:21;37:6;150:19</p> <p>impetus (1) 159:22</p> <p>implement (10) 77:8;92:18;96:8, 12;130:3;151:19; 152:2;158:24; 211:15;216:15</p> <p>implementation (7) 77:7,10;83:7;85:1; 100:7;153:9;158:1</p> <p>implemented (3) 70:1;78:20;154:15</p> <p>implementing (4) 99:24;100:4,16; 209:3</p> <p>implication (1) 107:7</p> <p>importance (2) 151:1;189:21</p> <p>important (25) 7:9;17:12;31:12; 47:11,11,19;56:1; 64:18;66:3;99:1; 114:17;119:3,14; 138:13;139:16; 144:19;166:12; 181:1;186:8;189:23; 210:15;221:14,23; 223:19;228:1</p> <p>importantly (1) 149:13</p> <p>improve (3) 47:21,22;49:15</p> <p>improved (1) 37:14</p> <p>improvement (5) 117:13;225:7,11; 227:22;228:16</p> <p>improves (1) 138:19</p> <p>inaction (1) 204:23</p> <p>inadvertently (1) 207:16</p> <p>incentive (6) 152:15,15,17,18; 155:17;157:21</p> <p>incentives (1) 154:13</p> <p>incentivize (3)</p>	<p>142:9;209:17; 213:3</p> <p>incentivized (2) 139:20;159:6</p> <p>incentivizes (1) 79:1</p> <p>inclined (2) 84:3;182:18</p> <p>include (20) 16:22;20:6;22:6; 24:14;29:15;34:13; 58:10;59:10;84:7; 85:5;91:20;97:4; 111:24;159:18; 161:4;175:14; 178:20;182:1,1; 237:2</p> <p>included (4) 50:13;52:15; 146:10;180:14</p> <p>includes (9) 14:5;22:18;23:13; 34:12;58:14,15; 62:19;84:19;96:18</p> <p>including (3) 9:7;66:11;121:21</p> <p>inclusion (1) 109:17</p> <p>income (1) 57:2</p> <p>incomes (1) 7:24</p> <p>inconsistent (1) 96:20</p> <p>inconvenience (2) 210:22;215:11</p> <p>inconvenient (1) 214:16</p> <p>incorporate (1) 158:14</p> <p>increase (40) 12:2,3;22:17,18; 23:12;29:20,21;30:8; 32:17;33:23;36:18; 39:14;40:20;51:9,16; 53:19;54:17;62:13, 24;63:5,7,10;64:8,10; 69:11;71:9,22,22; 73:2,13;102:21; 112:11;138:3; 143:24;144:1,22; 145:5;162:19;165:4; 223:3</p> <p>increased (9) 29:23;55:24;62:10; 63:14;129:14;135:3; 145:12;216:8;227:23</p> <p>increases (17) 24:10;51:14;52:1, 15,20;53:11;56:9,20; 57:3;60:10,12;63:10; 72:21;99:9;106:17; 115:12;117:18</p>
--	--	---	--	---

<p>increasing (7) 25:2;39:4,5,12; 72:1;223:7,14</p> <p>increment (1) 118:18</p> <p>incremental (3) 115:12;117:5,15</p> <p>incrementally (1) 114:19</p> <p>increments (4) 102:1;137:12; 211:5;213:2</p> <p>incumbent (1) 54:11</p> <p>incumbents (2) 49:3;53:12</p> <p>incurred (5) 22:6;30:2;149:20, 20;202:12</p> <p>independent (1) 196:20</p> <p>index (2) 34:19,23</p> <p>indicated (2) 8:18;20:2</p> <p>indicates (4) 15:3;16:14;106:10; 123:13</p> <p>indicator (1) 112:13</p> <p>individual (16) 63:17,19;93:15; 99:7,10;110:12; 119:2;156:6;162:16, 21;163:14,24; 172:23;174:22; 176:21,23</p> <p>individually (3) 108:20;119:9,11</p> <p>individuals (8) 53:20;56:18; 118:22;119:15; 209:18;217:13; 222:22;235:4</p> <p>indulge (1) 46:16</p> <p>industry (6) 28:18;33:5;34:2; 35:18;36:1;41:11</p> <p>inequity (1) 153:10</p> <p>inflation (16) 9:2;23:22,24;24:5; 25:5,6;36:17,24; 62:22;63:12;129:1,5, 10,12;151:8;223:23</p> <p>inflationary (4) 8:19;116:18;129:7, 13</p> <p>influence (7) 35:16;36:2,6; 142:16;143:3; 196:18;217:13</p>	<p>influenced (2) 35:1,20</p> <p>influencing (1) 215:4</p> <p>inform (1) 192:21</p> <p>information (29) 13:10;18:7;20:9; 23:6;52:23;62:17; 84:6,22;85:13;90:24; 91:18;92:14;100:20; 104:23;105:7; 112:15;162:4; 163:19;180:18; 182:16;192:2; 205:10;209:15; 213:12;221:19,19; 222:4;224:7,11</p> <p>infusion (1) 212:14</p> <p>initial (11) 77:10;81:16,24; 83:12;85:22;139:22; 209:4;215:13,18; 217:2,6</p> <p>initially (9) 41:3;88:8;107:7; 138:5,15;149:8,21; 209:24;223:5</p> <p>initiative (1) 192:21</p> <p>initiatives (1) 184:21</p> <p>in-person (1) 224:23</p> <p>input (3) 120:2,3;182:3</p> <p>insight (1) 180:18</p> <p>instance (5) 40:2;60:23;130:9; 184:24;188:9</p> <p>instead (5) 50:6;89:5;113:3; 129:22;232:17</p> <p>instruct (1) 234:9</p> <p>instructions (2) 48:7,11</p> <p>insulin (5) 68:4,4,7,13,20</p> <p>insurability (5) 103:7;108:1; 109:23;110:1,4</p> <p>insurance (114) 7:11;9:18;10:5,13, 15,17;11:5,14,12; 22:21,22;24:10;38:1, 2;57:21;66:19,24; 68:5;82:15;83:20; 85:9;98:19;99:16; 101:22;102:11,17,18; 103:4,10,19;104:6,7;</p>	<p>105:20;106:9,22; 107:11;108:3,5,7,10, 12,17;109:2,14; 110:15,18;113:15,19; 114:22;115:1,9,18; 116:9,10;117:6; 118:9;119:24; 121:12;123:9,17,21, 23;124:5,10;127:21, 23;128:20;129:6; 130:17,18;131:22; 133:10;134:18; 136:3;146:12,22; 148:6,9;150:2;151:1; 157:12;160:10; 161:23;164:21; 165:4,9;166:3,11,17; 167:20;168:3,16,17, 22;169:6,10;170:13; 171:5;172:7;174:2; 175:14,20,22;176:2, 19;179:2,10,15; 182:15;197:19; 198:1,4;208:22; 223:12;224:14</p> <p>insure (1) 66:22</p> <p>insured (4) 24:5;25:5;38:3; 91:24</p> <p>insuring (1) 118:22</p> <p>integral (1) 43:4</p> <p>integrity (1) 57:14</p> <p>intensive (2) 37:3;222:9</p> <p>intent (8) 45:9;53:21;77:5,6; 95:2;186:20;203:3; 207:7</p> <p>intention (2) 149:6;168:14</p> <p>interest (4) 91:19;95:7;167:1; 206:5</p> <p>interested (4) 90:21;92:14;94:13, 20</p> <p>interesting (1) 180:14</p> <p>interface (1) 69:20</p> <p>interim (3) 128:11;139:5; 155:15</p> <p>internal (5) 33:7;37:20;91:23; 182:8;183:17</p> <p>internally (1) 183:3</p> <p>International (1)</p>	<p>26:14</p> <p>interpretation (2) 57:13;182:18</p> <p>interpreted (1) 154:8</p> <p>into (80) 9:2;11:23;15:24; 17:7;22:19;23:21; 28:12;36:13,17;37:4; 39:20;40:7;41:18,21; 43:1,7,12;44:6; 45:12;47:9;48:13; 50:14,14;51:4,22; 53:18;54:13,20; 57:12,12;60:11; 64:23;72:19;77:2; 78:16,22;85:6;98:24; 108:22;111:14,21; 112:2;113:4;114:6; 116:17;119:22; 120:16;122:2,17,18; 141:18,19;145:1; 155:6,10;156:1; 157:8;159:2;160:10, 12;161:11;174:3,3; 177:11;183:22; 187:19;188:12; 191:16;193:17; 199:24;201:1; 203:15;210:12; 216:13;221:24; 222:1,1,2;230:18; 236:15</p> <p>intricate (1) 219:20</p> <p>introduction (1) 6:24</p> <p>inundated (1) 157:14</p> <p>invest (1) 217:19</p> <p>investment (3) 83:15;121:22; 217:20</p> <p>involve (1) 165:21</p> <p>involved (7) 20:12;84:12;90:19; 126:2;202:3;219:12; 232:14</p> <p>involving (1) 116:8</p> <p>issue (17) 11:3,14;48:20; 59:24;64:7,9;95:3; 97:15;110:11;119:2; 132:12;153:14; 157:16;168:22; 170:11;201:8;233:3</p> <p>issued (3) 45:9;122:11,12</p> <p>issues (21) 7:11;17:23,24;</p>	<p>37:2;52:6;54:22; 60:7;64:10;112:24; 125:6;134:5;139:2,3; 154:21;167:18; 188:20;190:24; 196:21;208:21; 219:18;230:4</p> <p>italics (1) 174:5</p> <p>item (75) 6:3,5,7,10,11,22; 7:12;8:14,15;14:3,4, 23;15:9;18:17,18,19; 19:3;20:24;21:14,14; 25:1,2;27:6,7,8; 42:16,17;61:22;62:9; 63:24;71:10;72:24; 76:4;81:12;87:18,19; 89:15,17;98:24; 104:1,5;111:23; 132:8;133:15;137:7; 157:6;165:20;173:9; 179:24;195:5;202:1; 207:9,16;208:10; 218:17,20,21;225:5, 6,13;226:15;228:16, 18;231:22,23;232:10, 11;234:8,11,13; 235:19,24;236:4; 238:19,19</p> <p>items (9) 6:8,21;7:20;24:16; 31:4,9;114:18; 147:23;230:5</p> <p>iteration (2) 47:20;154:13</p>
J				
JANUARY (9)				
5:1,5;12:11;105:4; 147:14;153:13; 225:13;226:8;230:15				
Jason (1)				
125:22				
Jeff (4)				
43:3,11,13;46:24				
Jim (5)				
5:19;73:23;91:10; 173:20;193:6				
job (11)				
46:8;75:9,11; 154:19;191:21; 192:1;200:4;201:14; 203:19;235:4;236:22				
jobs (2)				
199:4;235:10				
join (1)				
124:18				
joined (1)				
225:22				
Joining (2)				
72:7;195:12				

joke (1) 43:8	162:11	53:21;58:10,12; 180:10;181:19; 187:9,10,18;193:16; 194:9	37:4	legislatively (1) 23:8
joking (1) 92:22	killing (1) 142:13		leading (3) 44:6;50:14,14	legislators (2) 11:13;157:11
Jones (1) 34:18	kind (34) 8:16;9:23,24; 13:10;29:14,16; 32:14,21;41:12; 42:10;62:5;73:6; 79:2;90:18;108:13, 15;109:2;115:11; 118:18;123:23; 124:7;141:14; 146:23;149:24; 171:10;185:24; 187:21;188:6,18,18; 205:23;215:4; 217:23;231:16	large (10) 31:18;32:17,19; 37:2;40:5;54:17; 69:3;123:5;131:17; 182:15	leads (2) 47:13;220:9	legislature (18) 7:8;23:4;66:8,10; 67:13;121:19; 129:20;145:12,14; 147:11;154:17; 157:9,11;158:3; 181:5;193:12; 196:19,19
journey (1) 236:19		larger (3) 31:6;72:21;217:11	Leah (10) 5:15;39:19;74:13; 141:4;143:15;178:4; 204:14;213:18; 214:17;216:22	
juggle (1) 62:6		largest (1) 221:8	Leah's (1) 166:11	
July (5) 12:11;42:21;58:2; 75:1;77:11		Las (26) 13:5,24;14:20; 27:12,22;68:23;71:1; 77:16;80:20;84:1; 89:2,17,18;94:8,21; 106:7;123:2;124:22; 127:5;132:21; 147:18;158:9; 161:14;171:14; 201:20;238:16	Lear (8) 65:16;88:3,7; 119:19;156:14; 197:9;234:15,17	lended (1) 236:6
jump (2) 28:20;159:4		last (72) 6:9;9:16;10:3;12:2, 13;15:16;16:1,18; 17:14;19:11;29:6; 30:17;33:13;35:10; 36:4;37:12;38:10,23; 40:12,19;43:10,22; 44:1;47:20;48:8; 55:15;57:22;63:13; 66:10;68:5,6;82:13, 20;83:3;105:18; 116:12;123:7; 129:10,16;139:10; 144:10,13,21;145:6; 147:22;149:11,15,23; 150:1,1,24;154:14; 160:3,7;166:2; 183:24;186:13; 207:20;212:20; 215:15;218:18; 219:19;220:13; 223:9,13;226:9; 227:21;228:11,16; 229:18;230:3;236:2	L-e-a-r (6) 65:17;119:19; 156:14;197:9; 234:15,17	less (14) 50:1;56:21;68:8; 121:23;122:14,14; 126:24;139:13; 141:17;142:4,4; 148:16;223:6;228:13
jumped (1) 232:24			learn (2) 44:11,14	lessen (1) 33:22
June (4) 30:23;32:7;44:1; 50:16	kinds (3) 154:16;155:1; 199:24		leases (1) 77:13	lessening (1) 67:15
K	KISS (1) 156:17		least (18) 27:22;36:19;78:10; 89:8;91:8;116:13,24; 119:13;124:4; 127:16;138:21; 142:9;154:8;156:18; 192:2;197:3;198:7; 220:18	lesser (2) 55:5,5
Kaiser (2) 33:9,10	knew (8) 29:17;47:10,19; 50:24;51:12;53:24; 68:15;217:5		leave (4) 12:24;66:7;146:12; 176:5	letter (8) 11:23;12:7,8,16, 24;19:14,16,17
Kathleen (1) 11:21	knowing (4) 41:13;51:15;52:7; 146:21		leaves (3) 161:10;176:23; 177:2	level (30) 25:10;51:7;56:9; 67:1;73:5,13;77:5; 88:18;92:4;99:14; 103:10;105:13; 109:6;117:11;118:9; 123:9,21;127:15; 128:20;136:6; 144:22;149:17; 154:6;165:10; 166:24;176:4; 178:22;184:10; 191:11;224:23
keep (37) 37:7;39:11;41:12; 63:2,21,22;85:18,19; 101:16,19;106:17; 117:1,24;118:5,8; 121:24;122:10; 126:11;127:21; 128:14;133:2;134:2; 138:4;145:7;149:13; 150:10;156:17; 157:1,3;162:22; 164:17;167:1;170:8; 172:9;203:6;233:20; 234:24	knowledge (3) 42:5;180:8;231:4		leaved (1) 211:3	leveling (1) 69:14
keeping (7) 18:11;82:16; 113:14,19;124:14; 155:14;158:3	known (4) 67:3;87:14;181:5; 193:13		led (1) 93:15	levels (7) 8:21;64:18;99:12, 13;127:13;134:22; 223:12
Kent (5) 7:16;64:14;118:13; 154:3;196:3	knows (1) 116:9		leeway (1) 211:3	leverage (3) 54:23,24;55:6
K-e-n-t (1) 7:17	L		left (22) 16:5,10;36:14; 72:14;113:16,20; 115:5,7;130:5; 131:22;134:19,21; 140:14,22;160:4; 168:13,14;169:21; 170:12;172:14; 184:14;236:2	leveraged (1) 55:20
kept (1) 12:4	lab (2) 138:22;158:17		legal (8) 57:13;132:3,6; 165:19;187:12; 205:18;206:5;235:15	levers (1) 37:12
Kevin (1) 62:4	labs (2) 85:13;159:8		legislation (2) 7:2;184:24	liability (7) 85:10;131:3,4; 202:12,12,13;211:13
key (5) 47:2;51:20;56:2; 72:8;103:7	lack (1) 203:2		legislative (12) 10:3;24:19;52:24; 67:11;145:10; 147:15;157:16,17; 180:1,7;181:3; 194:11	licensing (3) 84:21;85:10;86:6
kick (1) 70:21	ladies (1) 199:21			lied (1) 218:9
kicked (1) 70:15	Lamborn (37) 5:15,16;39:19,19; 74:11,13,13;136:21; 141:2,4,4;143:15,15; 144:3;146:16,19; 147:5;160:18,20,24; 165:7;172:24;178:4, 4;204:14,14;206:16; 213:18,18;214:17,18; 215:3;216:22,23; 217:5;218:13,15	lastly (1) 46:8		lieu (2) 66:17;133:15
kids (3) 66:22;156:5;	land (2) 128:13;221:2	late (1) 143:9		
	landed (1) 50:19	lately (2) 49:13;219:15		
	language (10)	later (6) 17:21;69:23;70:23; 101:6;122:3;203:6		
		latest (1) 169:23		
		law (2) 185:7;200:8		
		LCB (2) 187:12;193:16		
		lead (1)		

<p>life (79) 9:18;11:5;24:10; 82:15;83:20;98:19; 99:16;100:5;101:22; 102:11,16,17;103:4, 9,18;104:6,7;105:20; 106:22;107:11; 108:3,5,7,12;109:2; 110:18;112:1; 113:14,19;114:21; 115:1,9,17;117:6; 118:9;119:23;123:9, 17;124:10;127:21, 23;128:15,20;129:6; 130:18;136:3; 146:11,21;148:5,9; 150:2;151:1;160:10; 161:23;164:21; 165:4,9;166:3,11,16; 167:20;168:3,16,17, 22;169:5,9;170:12; 171:5;172:7;174:2; 175:14,20,22;176:2, 18;179:10;208:22; 223:12</p> <p>lifestyle (1) 143:3</p> <p>light (2) 200:16;230:5</p> <p>lightly (1) 103:11</p> <p>lights (1) 85:19</p> <p>likelihood (1) 23:9</p> <p>likely (11) 78:10,11,11;79:7; 80:1,8,14;81:2,8,18; 83:8</p> <p>likes (1) 77:8</p> <p>limit (1) 214:4</p> <p>limitations (1) 48:12</p> <p>limited (4) 40:4;57:2;103:20; 201:12</p> <p>limits (1) 10:6</p> <p>line (18) 34:11;35:3,4; 45:19;47:4;55:6; 85:15;111:23;163:7; 164:16;184:22; 186:12;199:4,4,5; 213:16;215:9;236:23</p> <p>lines (1) 107:1</p> <p>linked (1) 186:8</p> <p>list (10) 33:5;35:7,17;</p>	<p>70:17;193:21;204:7; 212:13;213:15; 214:24;216:9</p> <p>listed (4) 9:16;24:6;28:24; 33:19</p> <p>listen (2) 131:15,18</p> <p>listening (1) 65:20</p> <p>lists (2) 70:2;238:1</p> <p>literally (2) 159:5;222:23</p> <p>little (55) 6:4;12:15;16:17; 17:9;25:10;29:10; 31:17,20;33:17; 34:19;43:5;51:3; 52:22;54:20,20;57:6; 71:14;72:9;73:16,18; 84:2,4,11;86:12; 92:4;96:4;98:22; 100:24;101:9; 102:24;112:23; 116:9;117:12; 133:21;137:1;147:6; 148:16;151:20; 155:18;158:13; 159:7;165:13; 167:19;171:24,24; 176:7;179:14,14; 195:17;204:1;209:2; 215:10;216:5;231:7; 234:6</p> <p>live (5) 56:15;58:24; 145:17;197:20;198:5</p> <p>livelihoods (1) 199:3</p> <p>lives (2) 59:15;73:17</p> <p>living (3) 52:10;89:12;143:2</p> <p>load (2) 160:11,12</p> <p>loaded (1) 229:12</p> <p>lobbyist (1) 62:4</p> <p>local (4) 91:20;94:2;125:3; 187:15</p> <p>location (1) 87:8</p> <p>locations (5) 81:13,17;88:8; 91:17;141:20</p> <p>LOCKARD (10) 6:18,19;64:4,5; 114:12,13;116:4,21; 118:7;120:24</p> <p>L-o-c-k-a-r-d (1)</p>	<p>6:19</p> <p>locked (1) 60:6</p> <p>long (17) 24:10;32:4;43:17; 82:4;83:14;105:6; 124:6;128:9;130:1; 131:13;140:4; 141:11,12;142:7; 184:4;191:24;198:5</p> <p>longer (4) 34:8;137:1;190:16; 224:17</p> <p>look (52) 15:8;20:11;34:17, 24;36:14,15;37:13, 18,21;38:4;41:1,7; 56:5,9;79:11;84:4; 86:22;87:14;91:10; 92:24;95:9,18;97:4; 103:11;105:19; 109:5;118:15; 119:22;125:8;128:8; 133:1;134:14,15,24; 153:8;155:8;158:19; 168:15;169:6; 173:20;181:16; 186:1;187:6;191:3,9; 216:13;218:3;219:6; 220:21;224:4;233:3; 237:24</p> <p>looked (13) 16:8;30:9;36:1; 65:1;70:13,20;78:4; 87:15;93:12;102:2; 203:15;219:15; 220:22</p> <p>looking (36) 12:18;18:11;19:21; 23:1;30:2;31:10; 34:7;37:14;40:5,15; 44:8;45:22;47:5; 63:8,14;69:6;73:10; 79:20;82:16;88:23; 94:20;95:17;96:2; 129:22;133:16,22; 145:1;165:19;169:8; 171:10;179:23; 218:1;220:18;222:9; 230:6;233:22</p> <p>looks (11) 31:7;69:17;90:14; 144:9;146:22; 164:21;167:9; 169:13;171:12; 200:15;210:4</p> <p>loop (1) 149:11</p> <p>loosely (1) 205:22</p> <p>lose (1) 163:24</p> <p>losing (1)</p>	<p>198:22</p> <p>loss (4) 8:3,8;71:24;72:14</p> <p>lost (3) 68:10;178:22; 207:16</p> <p>lot (31) 10:14,14,18;12:10; 13:12;22:20;35:5,15; 36:3,8;37:3,12;40:2, 13;49:14;57:15; 77:12;112:21;118:7; 154:21;155:14; 182:15;191:8; 192:10;195:11; 198:3;203:17; 221:23;222:4; 224:22;227:22</p> <p>love (2) 68:5;236:18</p> <p>loved (2) 119:7;183:23</p> <p>low (10) 30:5;38:17,23; 82:8,9;86:13;111:21; 139:8;151:8;162:17</p> <p>lower (13) 7:23;31:5;36:19; 38:24;54:19;112:17; 149:21;156:5; 161:19,20;179:14; 209:22;232:20</p> <p>lowered (2) 29:22;169:21</p> <p>Lowering (1) 155:4</p> <p>lowers (1) 145:21</p> <p>lucky (1) 184:13</p> <p>lunch (10) 137:1,3,5;144:21; 170:14;174:2; 198:13,22;199:7; 236:7</p> <p>luncheon (1) 225:24</p>	<p>104:15</p> <p>main (1) 33:11</p> <p>maintain (14) 8:18;55:11;102:6; 123:8;124:5,18; 129:24;130:21; 136:6;149:1;151:11; 154:7;163:14;211:8</p> <p>maintained (2) 122:15;124:20</p> <p>maintaining (1) 209:12</p> <p>maintenance (15) 42:19;75:1;85:11; 209:6,18;210:3,18; 211:12;212:11,18; 213:2,23;215:12; 217:9,15</p> <p>major (2) 8:10;89:2</p> <p>majority (9) 54:4;75:17;136:17; 179:18;183:7;186:3; 195:19;207:1;227:1</p> <p>makes (4) 12:15;24:2;189:19; 198:11</p> <p>makeup (2) 79:2;199:2</p> <p>making (8) 49:14;99:15,20; 104:13;117:20; 126:23;177:2;211:23</p> <p>Maloney (7) 11:9;61:24;62:1; 64:2;116:1,1,118:12</p> <p>mammogram (2) 157:5,22</p> <p>mammograms (1) 159:18</p> <p>manage (6) 86:9;91:23;116:11; 183:3;195:23;228:5</p> <p>managed (1) 149:15</p> <p>management (12) 40:21;86:4;90:23; 96:2,3;100:18,19; 183:19;202:5,7,19; 209:9</p> <p>manager (2) 72:6;203:21</p> <p>manager's (1) 203:19</p> <p>manages (1) 203:23</p> <p>managing (2) 203:22;224:24</p> <p>mandate (1) 196:20</p> <p>manner (2) 51:7;228:7</p>
M				
<p>ma'am (1) 164:5</p> <p>macro (1) 35:17</p> <p>magnificent (1) 235:4</p> <p>mail (8) 209:19,22;210:17; 211:6;212:16;213:9, 20,24</p> <p>mailed (1) 228:19</p> <p>mailings (1)</p>				

<p>many (27) 9:22;11:16;17:21; 40:3;47:12;54:1; 55:15;68:19;70:20; 82:1;95:24;96:8; 103:21;108:10,24; 135:6;141:24;142:2; 154:21;157:4;181:7; 186:3;191:8;193:4; 196:15;231:9;233:4</p> <p>March (5) 28:12;29:13;52:22; 59:22;100:9</p> <p>marching (1) 100:22</p> <p>Marcy (1) 46:5</p> <p>margin (1) 41:23</p> <p>mark (2) 109:23;172:14</p> <p>market (11) 33:12,16;35:23; 38:5,6,24;108:8; 109:2,6;110:4;179:4</p> <p>marking (1) 66:2</p> <p>marks (1) 40:3</p> <p>Marlene (5) 6:19;64:4;114:12; 116:4;176:4</p> <p>married (1) 49:8</p> <p>marry (1) 48:17</p> <p>marvelous (1) 191:21</p> <p>massive (3) 87:8;211:13; 223:23</p> <p>massively (1) 224:5</p> <p>master (2) 100:8;184:3</p> <p>match (1) 138:16</p> <p>material (1) 86:23</p> <p>materials (1) 87:1</p> <p>math (9) 17:9;111:19;144:9; 162:1;169:12; 171:11,18;172:10; 173:7</p> <p>matter (2) 46:7;89:24</p> <p>matters (3) 53:5;121:17;181:4</p> <p>max (6) 7:24;17:23;138:8; 162:14;164:1;171:1</p>	<p>maximize (2) 78:22;105:15</p> <p>maximum (5) 32:18;65:7;99:14; 100:2;170:21</p> <p>maximums (2) 8:13;99:16</p> <p>may (63) 13:12;20:4,4;23:9, 9,20;25:12;41:11; 46:13;49:20;50:18; 53:1;56:19;57:9; 61:14;72:1;82:4; 83:8;86:13;94:20; 97:20;99:2;104:14; 107:10,11,12;108:22; 110:9,17;112:9,15; 126:16;128:5;138:5; 140:5;145:5,15,16; 146:17;147:10,17; 150:9;161:13; 167:19;169:15,18,18; 170:8,8,11;177:11, 13;180:3;181:20; 184:3;186:11,13,14; 192:9;211:4,24; 229:19;231:17</p> <p>maybe (29) 63:17;71:22;74:5; 79:13;88:9,20,23; 91:9;96:6,12;110:6; 112:11;116:22; 117:20;119:12; 120:11;121:6,7; 132:1;148:17; 155:18,21;156:24; 165:10;172:19; 198:3;212:20; 231:12;233:19</p> <p>McDonald (1) 93:16</p> <p>mean (25) 18:1;57:16;84:2; 96:8;109:1;127:12; 132:5;134:5;138:23; 140:5;144:6;148:6; 150:15;152:14; 172:9;189:12;191:2; 193:15;197:17,18; 199:9;208:1;214:19; 219:6;235:21</p> <p>meaning (1) 202:15</p> <p>meanings (1) 121:22</p> <p>means (8) 51:5;82:12;91:22; 104:12;118:7; 145:19;146:4;185:13</p> <p>meant (3) 159:17,18;199:18</p> <p>measure (1) 34:2</p>	<p>measures (1) 43:19</p> <p>meat (2) 43:12;224:3</p> <p>mechanism (4) 103:16,18;145:11, 24</p> <p>mechanisms (1) 20:3</p> <p>med (1) 215:12</p> <p>median (1) 221:13</p> <p>Medicaid (1) 8:6</p> <p>medical (32) 8:3,11;23:22,23; 29:4;30:7;31:4,5,8; 32:11;34:7,19;35:2, 16;36:7,15;39:14; 47:19;61:11;62:22; 63:12,14;85:10,15; 88:10;89:4,11;93:3; 112:1;142:13;151:8; 233:17</p> <p>Medicare (35) 9:17,20;11:16,24; 12:2,5,10,21;32:10, 14;100:1,4,10; 102:10;115:4,5; 121:3;160:12; 174:14;198:2;222:1, 2,14,21;226:16,24; 227:9,10,10,11,12,12, 13,13;232:12</p> <p>medications (2) 212:11,18</p> <p>medicine (11) 68:18;209:18; 210:2,4;211:12; 213:23;217:14,17,17, 17,22</p> <p>medicines (3) 94:8;213:1;217:18</p> <p>mediums (1) 105:14</p> <p>meds (1) 213:2</p> <p>meet (7) 92:15;93:12; 138:11;147:9;184:1; 209:8;214:6</p> <p>meeting (48) 5:3,4;6:9,11;13:9, 21;14:6;19:11;24:16; 50:18;76:3,6;83:3; 91:9;96:7;99:4; 101:23;104:24; 105:4;114:23; 115:23;120:3;123:7; 126:17;129:10; 132:1;137:6,11; 139:12;147:15;</p>	<p>150:17;181:11; 186:13;192:2,3; 207:15,18;208:4,5,9, 12;210:24;215:16; 218:18;223:15; 232:4;236:5;238:20</p> <p>meetings (10) 27:2;44:1,17;52:3; 65:21;92:22;149:23; 181:9;207:20;220:14</p> <p>MEMBER (267) 5:8,10,12,14,16,18, 20;13:7,9;14:1,18,20; 15:17,21;16:11;18:1, 24;19:2,6,13;20:14, 17,20,23;21:3,4,5; 24:24;25:17;26:1,2,5, 17,18,22;27:3;30:16, 24;37:10;38:9;39:2; 58:7,17,19,21;59:19; 60:17,18,21;61:7,17, 19;62:11,11;68:24; 69:1;71:2,6;72:18; 73:11,21,24;74:7,11, 13,19;75:2,7;76:11, 13,24;83:1,17,22,24; 86:11;87:2,4,12; 89:18,20,22;90:5,10, 12;91:3,5;92:19; 94:16;95:16,23; 96:23,24;97:2,6,10, 12,18,21;98:1,6,8; 104:4,12;105:12; 106:2,5,7;107:2; 108:14;109:9,12; 110:13,22,24;113:9, 10,13;114:8;124:23; 125:20,24,24;126:1; 127:9,11,19;131:9, 11;132:11,14,18,20; 135:10,22;136:1,7, 10,20,21;141:2,4; 143:15;144:3; 146:16,19;147:18,21; 148:13;150:12; 151:15,17;152:7,12, 13;153:18,22; 158:10;160:18,24; 161:14,17;163:9,12, 23;164:3,6,9,11; 165:3,7,17,24;166:4, 7,10,15,21;167:3,5, 13,16;168:6;169:3; 170:12;171:14,17; 172:4,11,16,19,24; 173:4,6;174:19; 175:3,5,8,10;176:11, 14,17,21;177:4,8,18, 23;178:1,4,9,12,13, 16,23;179:7,12,21; 188:1,4;189:2,8,18; 190:7;191:14,20; 192:23;193:1;</p>	<p>194:14;195:7,18; 196:8,9;197:18; 201:21,24;204:9,18, 21;205:5,14,17; 206:12,15,16,17,19, 20,21,22;208:3; 212:6;213:18; 214:17;215:3; 216:12,20,22;218:13, 15;219:16;229:23; 230:9;231:18;234:3; 235:16;237:21; 238:17</p> <p>members (87) 6:19;7:10;8:2; 9:13;10:15;11:21; 13:17;14:16;18:15; 24:19,23;25:11,16; 26:10;27:5;37:15; 39:17;42:15;43:21; 45:6,21;47:12;56:11, 12;58:3,5,23;59:10, 11;69:8;70:3,4,6,13, 20;72:2,5,15;73:2,3; 74:9;82:23;87:17; 104:3;108:24; 111:15;114:11; 131:15;132:24; 133:3,9;141:1; 146:15;150:13,22; 151:1,3;152:16; 162:6;163:23;164:8; 165:1;166:17,18; 168:23,24;187:24; 190:23;191:7,8,9; 192:14;193:7; 194:17;196:1;197:4; 200:14,19;201:6; 205:18,21;206:2; 210:3;231:22;232:7; 234:21;238:1</p> <p>membership (14) 53:5;55:7;72:14, 19;73:1;85:2;97:23; 102:18;131:12,24; 153:4;166:13; 221:13;238:5</p> <p>mentioned (8) 17:16;51:20;59:21; 86:21;155:15; 190:20;196:14; 227:15</p> <p>mentioning (1) 157:23</p> <p>Mercer (1) 33:9</p> <p>mess (2) 154:19;169:14</p> <p>message (4) 16:1;128:19; 147:11,17</p> <p>Messier (10) 28:3,3;30:19;31:1;</p>
--	---	--	--	--

<p>38:15;39:7,8;40:24; 41:19;42:13 messaging (1) 169:15 met (3) 44:2;49:1;199:20 metric (1) 34:1 metrics (1) 38:22 Michelle (3) 72:7,23;73:20 microphone (2) 88:4;208:7 mid (2) 83:14;141:24 middle (1) 165:13 might (14) 12:17;25:12;32:4; 46:22;66:2;95:17; 109:5;111:15; 171:21;191:9;193:6, 7;199:17;236:9 mightily (1) 116:24 migrated (1) 72:19 migrating (1) 112:19 migration (1) 184:11 miles (3) 210:5;211:24; 214:12 million (47) 16:19,24;17:3,3; 22:3,5;23:11;62:19; 79:10;80:24;81:4,10, 15;101:12,12,17,18; 111:4,10;113:16,18; 114:1;115:6;116:17; 128:24;137:24; 144:19,23;146:10; 148:5,11;149:7,14; 155:7,17;161:2,9,12, 22;163:6;164:19; 170:16;171:6; 173:11;176:6,23; 177:4 millions (1) 174:15 mind (13) 44:3;63:2,22; 118:6;122:10; 126:11;139:22; 162:22;183:12; 201:1;203:6;233:20; 234:24 mine (1) 68:10 Minimal (3) 74:4,5;187:8</p>	<p>minimum (3) 48:19;155:5; 160:10 minor (3) 53:19;138:23; 187:15 minus (4) 30:10;31:10;65:6; 146:9 minuses (1) 174:12 minute (4) 21:12;27:15;228:9, 13 minutes (8) 14:5;122:21;166:2; 199:21;219:10; 220:18;228:9,11 mirky (1) 148:16 mirror (1) 40:13 miscellaneous (1) 84:24 misrepresent (1) 180:23 misrepresentation (1) 108:15 missed (4) 57:19;207:10; 231:12;234:4 mission (1) 8:2 misstate (1) 130:15 misstating (1) 152:5 mistake (1) 116:22 mistaken (2) 16:3;133:17 misunderstand (2) 152:6;233:15 mitigate (6) 37:13;51:13;55:23; 209:3;216:8;223:23 mitigated (1) 63:21 mix (3) 37:2;62:16;169:15 mixed (1) 157:8 mobile (3) 220:20,21,22 model (8) 56:3,4,6,6;78:6; 92:17;187:2;193:8 models (1) 186:2 moderated (1) 31:20 modify (1) 58:12</p>	<p>moment (3) 49:12;120:22; 161:11 money (48) 9:2;11:15;26:6; 42:7;68:8,18;76:18; 83:12;88:18;101:9; 109:5;112:8;113:20; 114:5;128:5,5;129:7, 7,17;134:18;139:17; 145:3;147:23;148:7, 16;149:3;150:8,8,9; 151:20;155:11; 160:3;162:6,23; 163:7;164:22; 165:13;169:24; 170:1;175:21;176:9; 209:13;212:21; 214:7,8,10;218:6,7 monies (1) 111:6 monopoly (1) 35:21 month (27) 10:5;11:2,11,23; 12:20;60:6;63:20; 68:13;85:18;100:6,7; 106:11,12;107:5,6; 114:24;117:5; 118:19,20;122:8,8; 224:15;225:17,21; 226:5,5;230:15 monthly (2) 23:1;107:4 months (15) 21:21;30:2,3,20, 20;44:21;117:10; 124:6;128:7;130:4; 161:13;187:11; 192:18;222:18; 225:16 more (106) 7:1;9:2;11:9,10,19; 13:23;17:9,17;20:10; 23:5;29:22;32:9,19, 24;34:15;35:5;36:24; 37:1,3,9;38:3;39:13; 41:2,6,13,18,23;42:7; 43:8;47:22;50:7,18, 22;51:4,7,8,8,9; 52:22;53:16,20;54:2; 56:5;57:1,9;64:13; 69:10;81:24;83:14; 84:11;87:15;88:10; 91:9;93:24;95:13; 96:4;100:24;102:24; 103:1;105:24; 107:12;112:7,8; 115:7;116:15; 117:12;119:16; 123:13;124:9,11; 125:12,20;131:3; 137:17;140:9;</p>	<p>145:13;146:16; 149:12,12;151:2,3; 155:19;158:13; 159:7;166:12;170:3; 175:21;179:14; 180:15;181:24; 183:12,17;184:22; 191:19;209:14; 214:9;215:7;220:4,5, 5,11;228:6,7;231:3; 233:21;236:17 morning (13) 6:18;7:16;11:20; 21:17,19;61:24;62:3, 5,17;64:4;65:15; 72:4;235:20 morning's (1) 116:12 mortalities (1) 124:13 mortality (1) 124:9 mortgage (1) 124:5 most (17) 7:23;33:21;38:24; 39:2;40:5;47:7; 49:21;53:12,12;54:9, 9;74:6;78:11;134:10; 162:14;199:3;222:13 mother (1) 162:9 motion (104) 18:23;21:6,9,11; 61:20,22;74:10,17, 21;75:4,5,14,16,18, 20;89:19;90:2,5,7,9; 96:16,17,21,22;97:3, 3,9,14,18;98:8,11,12, 16,17;127:8;136:1,9, 11,13,14,16,18,22; 151:14;165:21; 166:4,6,24;167:2,6, 11,12,14,15,22; 168:1,4,9;172:17,18, 20,21;173:2,3; 174:21,24;175:1,6, 13;176:11,15;177:9, 16,19,24;178:3,5,6,8, 15;179:17,19,22; 204:5,8,11,13,14,16, 17,22,23;205:1,4,6; 206:8,9,24;207:1,2; 218:19;234:8,9,11 motioner (1) 96:21 motions (4) 6:12;20:22;67:5; 176:1 move (22) 14:4;20:23;21:13, 14;27:7;47:9;56:13; 82:17;93:19;94:7;</p>	<p>98:18;102:3;126:16; 150:19;176:18; 186:22;199:14; 218:20;225:5; 230:18;234:12,13 movement (1) 40:13 moving (18) 28:12,16,19;29:2; 31:2;32:8;35:4;40:4; 41:13;65:11;77:14; 101:22;105:5; 108:10;149:24; 150:10;153:14;207:9 much (61) 9:8;10:1,24;11:16; 18:6;31:13;34:22; 53:5;54:19,19;56:21; 57:1;65:4;67:19,24; 69:17;70:22;72:11; 73:21;74:1;77:22; 83:2;84:5;89:4; 107:11;108:2; 118:14;119:8; 122:23;123:19; 126:21;133:24; 134:2,21;135:7; 142:7,11;143:18; 146:24;151:20; 157:13;160:3; 163:19;166:19; 168:12;175:18,20; 179:1;183:8;185:20; 190:22;191:10; 192:1;196:5;199:16; 200:10;203:23; 209:6;212:2;236:18, 23 mud (1) 235:6 multi (1) 93:17 multifaceted (1) 83:6 multiple (6) 48:17,18;91:17; 180:17;181:11; 222:11 multiply (1) 135:5 multitude (1) 57:10 must (1) 85:11 myself (2) 58:3;68:1</p>
<hr/> <p style="text-align: center;">N</p> <hr/>				
<p>nailed (1) 156:16 name (18) 7:16;9:13;11:1,21;</p>				

<p>13:8;65:15,16;67:23; 88:2,6;119:18; 156:13;197:8; 200:15,20;232:8; 234:14,16 narrow (2) 36:9;209:22 narrowing (2) 211:17;214:3 nation (4) 78:21;105:12; 142:12,14 national (11) 28:5,10,10;34:11, 15;35:1,3,7,10;38:22; 123:19 nationally (2) 28:9,18 nationwide (1) 123:14 Natural (3) 33:8;129:7;185:2 Nay (3) 136:21;179:21,22 nays (1) 136:22 near (4) 40:3;77:3;80:9; 105:23 nearly (2) 38:13;228:11 near-site (8) 77:4,6,16,23; 95:20;97:15,22; 100:21 necessarily (14) 26:10;52:7;61:10; 133:2;156:9;176:7; 182:11;184:1;191:5, 11;212:17;214:4; 231:2;237:6 necessary (2) 9:3;150:3 necessitate (2) 79:22;181:8 need (60) 8:12;9:4;18:11; 46:9;58:11;60:7; 67:13,14;79:12; 88:19;92:15;101:5; 105:11,13;107:8; 122:19,20;129:24; 131:14,18;135:9; 137:17;138:14; 140:21;142:12,17; 147:10;150:18; 155:24;156:4,8; 158:16,18;159:1,12; 162:24;163:1; 167:17,20;168:5,10; 173:20;175:15; 180:17;182:6,10; 192:14;193:17;</p>	<p>194:18;196:6; 199:13,14,18;200:8; 204:22;221:5;223:4, 11;235:5,10 needed (11) 20:2;48:6;54:24; 57:11;89:5;162:16; 164:20;197:23; 223:2,3;233:1 needing (1) 61:14 needs (16) 21:22;49:17;60:22; 65:10;67:4,15; 105:21;128:8; 131:23;138:11; 139:7;175:14; 192:12;196:10; 199:19;230:11 negative (2) 32:2;82:7 negotiated (2) 58:15;214:22 negotiating (3) 37:16;54:6;187:12 negotiation (2) 54:7;55:19 negotiations (2) 37:14;45:12 neighborhood (1) 63:18 Neilon (2) 14:13;19:7 Neilon's (1) 20:1 neither (1) 160:13 nested (1) 186:4 net (8) 78:7;79:6,14,24; 80:7,14;81:2,7 netted (1) 83:13 network (15) 40:6,14;47:10; 209:23;210:5,7; 211:17;212:23; 214:2,3;215:14; 216:1,2,2,3 networks (1) 51:18 neutral (7) 194:7;195:2; 204:11,22;205:6; 206:9,13 NEVADA (64) 5:1;6:20;7:17;9:7; 28:10;34:24;35:1,5,8, 11,12;42:20;44:13; 45:10;46:21;47:19, 21;49:8;50:24;51:1; 54:10,11;55:9,10,11;</p>	<p>57:8;58:1;62:18; 64:15;66:12,14,21, 23;69:20,22;71:9,13, 15,19;72:3,6,13; 73:14;74:24;77:16; 83:18;89:8;91:22; 92:8;116:12;118:13; 121:15;122:10; 123:18,21;124:16; 128:24;154:3,4; 196:3;214:1;225:17; 226:23;238:11 Nevada's (1) 66:16 new (35) 9:1;12:10,11; 24:13,14;49:20;70:1, 12,17;80:6;81:1; 82:3,4;99:24;100:4,7, 16,22;101:3;112:18; 118:10;121:10; 153:5,11,12;184:11; 187:20;195:18; 211:9;214:10; 221:14,15,21;230:18; 231:1 news (4) 47:24;62:17; 212:19,23 newsletter (2) 105:2;224:3 Newspaper (1) 62:18 Next (48) 6:3;11:11;16:13; 22:12;29:17;30:3,4; 31:2,14,15;34:16; 36:7;48:9;56:8;60:5; 95:14;96:6;103:22; 105:1,13;107:3; 112:16,23;113:5,5; 133:20;144:15; 149:7;150:9;152:22; 164:12;171:9; 175:17;179:24; 186:23;187:7,7; 192:2,3,8;208:23; 211:1;213:14;220:9; 222:18;223:21; 224:1;226:3 NFA (1) 156:9 nice (5) 8:17;34:23;200:10; 231:19;233:20 nicked (1) 117:21 night (1) 7:5 night's (1) 116:12 nine (8) 34:16;53:9;124:6;</p>	<p>207:9;218:21; 219:15;222:6;225:5 Nobody (4) 110:18;121:20,21; 218:17 noise (1) 33:17 non (3) 121:18;145:10; 196:9 none (12) 13:5;18:17;27:6; 33:1;71:3;75:15; 98:13;114:11;127:6; 197:16;218:19;225:5 non-preferred (3) 214:13;215:22,23 non-state (2) 53:10;56:24 nor (2) 160:13;176:1 normal (3) 20:11;32:20; 212:17 normalize (1) 34:8 normalized (2) 34:20;35:8 normalizing (1) 34:14 normally (2) 140:9;159:6 norms (2) 28:10,11 north (9) 44:8;47:15;48:15, 20;64:13;69:14,16, 21;210:14 northern (5) 24:7;54:10;55:9, 11;89:8 no's (2) 206:24,24 note (5) 22:2;31:12;38:4; 175:10;228:1 noted (1) 7:3 notice (6) 12:13;29:6,18; 30:5;45:9;235:22 noticed (3) 12:14;19:22;46:21 notification (1) 211:7 noting (1) 22:16 novel (1) 105:7 November (39) 8:20;14:6;16:9,21; 17:2;24:16;49:1; 76:6;99:3,3;101:23;</p>	<p>105:3;113:6,6; 114:23;115:23; 119:21;123:13; 132:1,2,6,10;137:11; 138:15;139:11,12; 145:8;149:1;150:4, 17,17;160:7;174:10; 207:18;208:11; 217:20;227:16; 236:5;237:13 November's (1) 123:7 Nowhere (1) 129:1 NRS (4) 92:23;188:23; 189:1,1 NSHE (8) 7:18;64:15;127:22; 187:16;196:6,7; 238:9,10 Number (59) 14:3,4;19:22; 21:14,14;23:13,14, 16,18;24:8;27:7,8; 29:2;31:11,15,19; 32:2;36:10,13;38:18; 41:24;44:22;59:15; 70:4,13;76:5;80:21; 83:11;85:4;110:17; 112:14;113:3; 128:13,18;131:13,17; 133:15;138:2;145:5, 18;146:8;171:5,9; 175:15;179:24; 181:16,22;192:17; 218:21;220:21; 226:4,6,7;227:23; 230:1;235:19,23; 238:19,20 numbers (25) 23:5,8;28:7,16; 29:6,7,9,10;30:13; 32:20;38:17;60:10; 102:4;120:9,14,17; 133:22;148:3; 169:16;171:12; 173:17,18;218:4; 220:7,13 numerous (1) 186:4 nurse (3) 86:17;89:6,6 nutshell (1) 220:16</p>
O				
				<p>object (1) 11:6 objectives (1) 44:4 obligate (1)</p>

<p>149:2 obligation (1) 186:6 obligations (1) 26:12 observation (1) 190:9 observed (1) 72:16 obtain (1) 108:9 Obviously (5) 31:8;55:4;131:3; 150:19;229:1 occur (10) 52:20;110:1;129:5; 130:3;138:3;153:3; 203:5;215:23; 217:21;224:5 occurred (4) 19:24;171:3; 174:12;219:13 occurs (3) 181:11;215:20; 220:4 o'clock (1) 75:24 October (2) 226:17;227:20 off (14) 18:9;41:6;78:18; 110:19;112:20; 142:2;145:10,20,22; 147:22;154:19; 171:12;208:7;231:16 offer (4) 110:14;135:7; 216:19;224:23 offered (13) 54:8,9;55:9,17; 58:15;78:10;103:5; 110:10;123:10; 186:6;216:18; 232:22;233:5 offering (5) 55:14;58:10; 103:11;178:19; 234:10 offers (2) 54:11;102:19 office (10) 22:1;37:4;120:19; 182:9,9,17;183:4; 192:17;223:20; 225:19 officer (7) 14:8;26:15;46:6; 188:15,17;189:7; 218:21 official (2) 206:3,4 officially (1) 232:13</p>	<p>offs (2) 212:1;222:8 offset (9) 62:22;129:1,2,7; 145:24;154:11; 157:12;161:22;162:7 often (1) 11:10 OHV (1) 185:1 old (5) 10:15,18;193:8; 203:14;232:13 older (1) 66:9 Once (18) 29:5;64:6;67:3,12; 68:12;121:7;137:14; 138:21,23;139:14; 142:9;158:15,18,22; 200:19;213:10; 222:11;236:17 one (165) 7:21;9:15,20; 27:23;29:5;30:4; 31:12,14;34:1;35:19; 38:10;43:9;44:3; 48:16,21;49:17;50:1, 6,6,8;52:15;54:22; 55:21;56:1,2,22; 57:6;58:22;59:19; 66:13,17;68:1;70:3, 16,17;75:21,22;77:4; 78:4,7,8,11,17;79:8, 9,10,15,23;80:18,21, 23;81:5,10,21;82:17, 21;83:10;84:17;85:3; 87:3,9,10;90:10,12, 13,13;91:8,9,24;92:6; 94:5,6;95:17,19; 103:15;104:4;105:6, 10;116:15;120:1; 123:12;125:20; 126:5;128:10,12,12, 22;133:1;135:20; 137:21;138:22; 141:8;142:11,12,20; 144:13;146:16,23; 147:2,12;151:5,21; 154:11;156:18,18,21, 23,24;157:3,4,5; 160:8;163:4;169:19; 170:5;171:10; 174:13,14,14;176:14, 15;178:9;179:22,24; 180:22;181:21; 182:13;183:14; 185:6;187:14,20; 196:8;201:17;203:7, 8,11,12,24;204:7,10; 207:3;209:1,6; 210:10;212:1,22; 213:1,8,16,24;219:7;</p>	<p>220:4;221:13,14; 222:8;225:17;227:3, 9;230:4;232:20; 233:13,21;234:24; 235:12,15 OneExchange (7) 222:15;225:7,9,15; 228:17;229:7,11 ones (8) 10:19;43:9;71:21; 119:7;181:21; 183:23;198:23;224:5 on-line (2) 87:2,13 only (53) 7:6;44:12;48:1; 55:17;79:7,14,24; 80:14;81:2,8;83:7; 88:24;92:23;95:2; 101:8;102:18; 107:24;110:11; 113:16;132:3; 135:21;144:13; 146:23;148:3; 149:14;155:6,16; 159:19;161:12; 162:5,12;163:16; 166:18;168:3,24; 169:8;175:20; 176:22;189:4; 190:17;191:19; 194:6;195:13;199:2; 204:6;209:11,23; 215:8;220:2;221:13; 228:2;233:21;235:5 onsite (2) 77:6;94:5 on-site (1) 225:14 onto (9) 14:4;17:19;32:10; 36:23;39:13;78:5; 103:14;207:9;234:12 oOo- (1) 5:2 open (28) 47:12;50:24;56:6, 7,19;57:13,13;60:22; 69:10;74:3;84:21; 94:22;95:4;108:8; 109:2;110:4;114:11; 143:6;154:1;187:23; 194:21;196:2; 222:19;226:19; 227:17,22;230:3; 236:14 opened (1) 94:8 open-ended (1) 57:15 opening (2) 51:5;74:1 openly (2)</p>	<p>192:15,18 operate (11) 79:10,12,13,17; 80:10,19,24;81:5,15; 86:15;91:23 operated (1) 91:17 operating (14) 55:5;78:17;81:10, 17,21;84:4,6,8,12,18; 85:5;86:13;185:20; 217:3 operation (2) 81:7;203:18 operational (2) 181:24;182:4 operations (1) 203:18 opinion (11) 41:18;65:19;72:2; 100:17;143:17,21; 151:6;202:15; 203:16,16;226:17 opportunities (2) 57:20;138:24 opportunity (26) 6:13;44:11,14; 45:2;47:18;48:3,23; 57:9;71:18;95:8; 100:19;103:12; 110:5;132:9;142:8; 150:5;176:15; 207:17,20;208:11; 209:13;213:10; 214:5;221:6;231:12; 233:24 oppose (1) 195:2 opposed (10) 21:11;75:19;98:17; 118:10;136:19; 150:16;174:23; 179:20;193:11; 206:18 opposes (1) 114:21 opposite (1) 213:7 opposition (1) 9:15 optimal (2) 57:19;176:7 option (33) 40:6;53:17,23; 70:9;75:11;78:4,15, 19;79:4,5,11,23;80:4, 4,6,12,21,24;81:1,6, 18;83:7;84:17;85:2; 102:22;108:16; 172:4;178:17; 209:11;229:7,8; 231:15;233:22 options (9)</p>	<p>78:3;79:19,20; 80:20;82:14;83:8; 89:4;233:4,21 order (24) 5:4;39:11;48:15; 54:23;76:4,16; 100:11;102:6; 119:12;137:7; 168:19;185:10; 207:15;208:4,5,9; 209:19,20,22;210:17; 211:6;212:16; 213:20,24 ordering (1) 210:17 orders (1) 100:22 organization (4) 7:18;42:19;198:16; 207:6 organizational (1) 184:9 organizations (2) 75:1;134:10 original (6) 10:24;12:5;103:19; 138:7;161:1;168:17 originally (2) 144:13;165:12 originated (1) 204:2 orphan (4) 64:7,9,10;121:20 orphans (2) 121:18;157:13 others (7) 9:1;32:24;36:1; 48:2;49:18;205:8; 212:13 otherwise (4) 6:6;12:17;82:19; 155:20 ought (1) 119:12 ours (1) 47:10 ourselves (2) 112:23;151:3 out (123) 7:24;8:1,7,13; 10:13;15:22,24; 17:16,22;18:6;19:23, 23;22:15;24:8;25:1; 30:20;31:3;32:9; 34:5;35:9;41:8,9; 42:7;51:24;65:5,7; 66:7;69:14;70:15; 73:7;76:16;78:23; 80:6;81:1;84:19; 85:12,22,24;90:18; 91:21,22;93:7;95:6; 96:7;104:23;105:2,8, 24;109:19;110:4,15;</p>
---	--	--	---	---

<p>111:6;112:6;113:3; 115:14;116:4;117:1, 4;123:20,21;124:10, 12;127:20;129:10; 131:17,17;141:22; 144:21;145:4;147:1; 149:3,18;154:6,22; 155:1,21;160:9,14; 162:12;164:23; 169:3,12;170:2; 171:21;174:15; 185:8;193:5;195:4,8, 23;196:9,19;197:22; 202:11;203:8,14; 204:6;205:3;207:5; 209:10;210:3;211:7, 18;213:14;216:1,2,3; 222:4,10,17,18; 224:2,3,12,13,15,19; 228:19;231:1,5; 233:10,18;236:2</p> <p>outcome (6) 36:5;79:8;80:1,8; 81:3,8</p> <p>outcomes (2) 78:8,10</p> <p>outcry (1) 129:19</p> <p>outline (2) 158:1;163:21</p> <p>outlined (1) 43:19</p> <p>outpatient (1) 54:18</p> <p>outreach (1) 224:24</p> <p>outside (5) 47:18;109:5;138:2; 209:5;231:10</p> <p>outsized (1) 36:6</p> <p>outsourcing (5) 86:7;91:21;92:1,1; 191:18</p> <p>outsourced (1) 55:3</p> <p>outsourcing (1) 90:15</p> <p>outstanding (2) 66:18;208:21</p> <p>outweigh (1) 210:23</p> <p>over (71) 6:11;10:13;16:1,5, 23;17:7;22:4;23:12, 12;25:9;26:6;28:8; 32:23;35:2,5,9;36:16, 17;37:8;39:15;40:19; 43:11;50:23;65:11; 67:10;69:6;70:10,21; 71:20,20;77:24;79:9; 80:3,10;81:14;82:20; 84:23;85:8;103:21;</p>	<p>111:15;115:10; 123:14;131:13; 134:19;140:23; 141:11;142:1; 144:24;146:11; 148:5,20,23;149:23; 158:23;171:7,24; 172:14;175:22; 177:11;187:6; 207:11,17;208:8; 211:24;217:24; 219:9,14;220:1,16; 223:12;226:5</p> <p>overall (14) 31:8;35:13;47:16; 53:1;88:22;109:14; 116:13;164:16; 203:21;218:2;219:4; 226:19;230:2,6</p> <p>oversaw (1) 203:20</p> <p>oversight (2) 185:14;203:2</p> <p>overview (5) 7:21;21:15;47:1; 93:11;180:7</p> <p>own (14) 11:8;13:11;71:17; 79:1;93:2;109:8; 124:13;146:6; 150:23;156:3; 185:10;197:4; 233:11;236:11</p> <p>owns (1) 197:20</p>	<p>P</p>	<p>pace (1) 224:12</p> <p>package (4) 125:9;153:16; 168:11;186:5</p> <p>packet (1) 27:19</p> <p>packets (1) 27:22</p> <p>page (37) 9:16;22:13;28:20; 33:4;34:15,16,16; 36:11;37:18;47:3; 50:13,14,14;53:7; 54:13,14;55:13;56:2, 8;58:22;77:2,24; 84:16;85:3;163:13; 173:13;181:17; 182:13;183:11; 220:17;221:2,4,7,9, 18;225:12;226:4</p> <p>pages (7) 27:23;77:24;78:2; 180:15;181:18; 220:19;221:1</p>	<p>Pahrump (1) 89:3</p> <p>paid (12) 11:2;15:22;22:6; 109:19;111:6;126:8; 129:16;139:18; 149:20;156:5;170:5; 202:12</p> <p>painful (2) 116:24;142:4</p> <p>paint (2) 152:20;170:19</p> <p>paper (2) 28:1;154:9</p> <p>paperwork (4) 11:2;12:12;230:10, 11</p> <p>paragraph (1) 116:16</p> <p>parameters (1) 64:19</p> <p>pardon (1) 9:16</p> <p>parliamentary (1) 235:15</p> <p>parody (4) 44:8;47:13;48:19; 50:20</p> <p>Part (50) 8:1,21;11:24;12:5; 17:12;19:4;22:7,10; 23:3;24:2;28:19; 40:24;41:19;42:9; 47:16;49:21;94:7; 95:4;103:7;104:8; 121:15;125:8;126:9; 137:14;153:15; 177:9;178:19; 179:13;184:3,21; 185:20;186:5,6; 189:24;192:10; 199:3;202:4,5,6,6,9, 19;203:19,21; 212:12;214:1;220:9; 221:8;223:19;227:1</p> <p>participant (22) 53:4,9;56:23; 99:20;103:15,15; 104:5;137:14,18; 139:17;145:21,23; 146:6;161:3;162:13; 170:20;196:7; 210:16;214:9; 215:19;230:11;231:4</p> <p>participants (49) 17:17,21;43:21; 45:16,21;49:6,10,24; 56:10;59:10,14; 60:22;66:4;78:22; 92:10;100:5,10; 101:9;102:8,11; 105:10,22,24;108:2; 138:20;154:16;</p>	<p>195:10;196:8; 209:13;211:19; 212:3;217:9;218:11; 221:12;225:17; 226:24;227:3,3,8,9; 228:10,14,19,22; 229:6,9,12;231:1,12</p> <p>participate (4) 94:14;121:13; 142:19;147:7</p> <p>participated (1) 95:4</p> <p>participates (1) 121:14</p> <p>participating (5) 50:20;122:7; 209:20;210:21;211:5</p> <p>particular (12) 33:21,24;34:12,24; 35:24;59:5;64:17; 70:11;74:15;75:10; 132:12,24</p> <p>particularly (5) 10:19;35:20;86:14; 90:1;124:8</p> <p>particulars (1) 213:13</p> <p>partner (5) 48:17;49:4;93:22; 94:2,9</p> <p>partnered (1) 103:12</p> <p>partnering (1) 93:2</p> <p>partners (16) 43:22;44:13,18; 45:3,13;46:9;91:20; 92:8;94:20;95:3; 97:5;100:24;183:18; 209:10;218:8;225:1</p> <p>party (7) 92:2;158:22;159:1; 202:8;203:2,9; 219:22</p> <p>pass (3) 104:7;128:19; 187:6</p> <p>passed (3) 68:9;132:2;179:10</p> <p>passes (1) 98:17</p> <p>passing (1) 110:19</p> <p>passionate (1) 46:7</p> <p>passthrough (1) 191:1</p> <p>password (1) 219:11</p> <p>past (14) 19:4;28:19;33:20; 42:4;66:18;71:15; 72:20;90:17;92:13;</p>	<p>126:14;131:18; 182:7;226:9;228:13</p> <p>path (5) 139:1;151:4; 154:18;155:21; 175:11</p> <p>patience (1) 122:23</p> <p>patients (1) 85:20</p> <p>pattern (1) 31:18</p> <p>Paul (2) 72:5;73:1</p> <p>pay (53) 9:17,21;10:6,23; 11:6;17:17;18:6; 19:21;24:11;50:7; 51:8,9;53:6,20;54:2; 57:3;68:5;78:14; 85:18;86:1;93:23; 96:1;100:5;102:24; 103:8,16;104:13; 106:11,16,17;107:8, 14;111:10;124:4; 135:2;139:3;143:18; 159:7,8,8,9;160:9,11; 163:1;168:12;200:2; 203:10;213:9,20; 215:7;223:11;233:4, 10</p> <p>paying (27) 12:20;15:23;53:16; 56:7;59:10,14;70:8; 84:7;92:2;106:19; 107:12;111:4,5,7,22; 112:3,5;121:14; 126:7;130:11;144:2; 169:16;170:1,6; 202:8,10;209:7</p> <p>payment (3) 30:20;122:7; 152:23</p> <p>payments (1) 16:1</p> <p>payouts (1) 15:5</p> <p>payroll (2) 84:20;85:7</p> <p>pays (2) 198:1,1</p> <p>PEBP (116) 11:23;13:9;14:6,7, 10,14,15;15:24; 19:14;28:9;33:19,23; 34:10;35:8,11;37:14; 42:6;43:6;44:4,12; 48:14;49:5,5,6,9,24; 50:15,19;53:14; 54:12;62:20;66:8; 72:6,8;73:17;75:8; 81:20;86:4;89:8; 91:22;93:2,21;96:18;</p>
--	--	-----------------	--	---	---	---

<p>97:21;102:6,10,14, 19;103:13;105:23; 106:11,16,19;111:3, 3,5,10;112:5,22; 118:16,20;119:15; 129:8;130:2;139:9; 142:1,6;144:2; 145:11;153:9,20; 154:18;158:13; 159:1;161:2;163:7; 180:3,23;181:13,24; 182:4,19,21;183:18; 184:1,5,10,12,16; 185:12,13;186:22; 187:19;188:19,21,24; 189:10;190:10,24; 191:21;192:8;193:5; 208:16,24;209:2; 211:8,15;214:22; 219:18;221:23; 225:10,17,19;226:24; 227:3;238:1</p> <p>PEBP's (15) 8:1;21:15;28:6; 81:11;89:23;96:17; 98:4;100:17;118:1; 140:10;163:13; 167:6;181:1;185:7; 188:8</p> <p>PEDROZA (10) 5:7,9,11,13,15,17, 19,21,23;6:1</p> <p>Peggy (10) 65:16;88:3,7; 119:19;156:14,24; 157:24;197:9; 234:15,16</p> <p>P-e-g-g-y (6) 65:16;119:19; 156:14;197:9; 234:15,16</p> <p>pension (1) 68:8</p> <p>people (80) 6:13;8:12;10:18; 13:14;15:23;37:1; 50:10;53:16;54:4; 56:14;58:24;59:1,3, 4;62:9;64:20,22; 65:11;66:3,20;85:19; 86:15;90:18;95:24; 105:18;110:17; 111:22;112:19; 120:19;123:15; 124:8;125:7;126:3, 15;128:14,20;131:16, 17;133:8;139:1,14, 20;142:3,8,17;143:8, 8;153:6;155:19,23; 156:2,4,7;157:14,20; 162:23;198:15,21; 199:2,17;201:16; 205:12;212:8;</p>	<p>214:13,14;216:4,6; 217:21;219:12; 220:23;221:18; 222:4;224:19;230:7; 233:5,8;235:23; 236:12,16;237:14</p> <p>people's (2) 12:10;199:18</p> <p>pepper (1) 105:9</p> <p>per (28) 8:24;21:23;65:1; 72:17;90:23;96:14; 100:6,6,17;106:11; 107:6;135:1;137:23; 138:8,8;162:13; 163:24,24;170:21,24; 174:22;176:20,21,22; 181:1;188:19; 219:17;225:17</p> <p>perceive (1) 95:7</p> <p>perceived (2) 154:15,15</p> <p>percent (70) 8:5;15:5;22:4,17, 17;23:23,24;24:1,1,6, 7;25:6;29:19;30:6,8, 10;31:10,19;32:21; 33:14;34:11;35:10, 11,11;36:20,21; 37:22;38:18,18; 41:21;48:10;51:23; 53:9,9;56:16,17,22, 23;57:19;63:4,5,7; 67:14;71:9,22,22,23; 72:11;73:6,13;74:5; 99:11,11,19;106:15; 117:19;126:7; 139:13,18;196:8; 198:3;209:7,8; 211:23;212:8;215:1, 12;217:7;219:7; 228:4</p> <p>percentage (1) 60:12</p> <p>percentages (2) 52:16;53:8</p> <p>perception (2) 120:3;199:15</p> <p>Perfect (7) 27:3;57:4,4,5; 178:23;198:10;199:7</p> <p>perfection (1) 156:17</p> <p>perform (3) 152:22,24;153:7</p> <p>performed (3) 71:17;93:19; 152:17</p> <p>performs (1) 183:7</p> <p>perhaps (5)</p>	<p>60:24;93:10; 168:16;169:5;230:11</p> <p>period (21) 14:8;28:13;29:13; 38:23;44:22;53:14; 81:14;103:22; 115:10,16;219:14; 220:17;224:17; 226:14,16,20;227:8, 19,21;228:3;231:11</p> <p>permits (2) 84:22;85:10</p> <p>PERS (1) 13:14</p> <p>person (10) 63:7;120:11; 121:18;124:7;138:8; 183:12;198:1; 203:24;225:18; 231:17</p> <p>personal (7) 126:5;142:22,24; 151:6;167:22; 203:16;222:5</p> <p>personally (11) 46:11;133:1; 165:15;168:3,4; 173:3;175:18,22; 185:11;197:14,18</p> <p>personnel (2) 47:9;86:14</p> <p>perspective (13) 6:14;18:11;31:4; 34:8,17;36:11;37:20; 50:3;94:12;114:14, 17;177:15;230:13</p> <p>perspectives (1) 36:13</p> <p>pertain (1) 168:24</p> <p>pertaining (2) 66:8;89:24</p> <p>pertains (1) 168:23</p> <p>pharmacies (10) 209:20,21,23; 210:8,10,17,23; 213:8;214:1;216:4</p> <p>pharmacy (22) 23:24;29:4;30:7; 31:17,18;32:12;34:7; 36:3;37:16;51:15,23; 54:18;69:23;73:3; 112:1;210:1,5,6; 211:6;214:21,22; 215:9</p> <p>phase (2) 168:19,20</p> <p>phone (7) 10:14;135:6;163:8; 183:5;220:2,22; 233:9</p> <p>phonetic (1)</p>	<p>26:14</p> <p>phrase (1) 209:16</p> <p>phraseology (1) 62:20</p> <p>physical (1) 158:16</p> <p>physically (1) 86:5</p> <p>physician (3) 51:21;56:4;86:17</p> <p>physicians (1) 86:16</p> <p>pick (6) 17:20;37:9;49:20; 86:5;146:23;147:2</p> <p>picked (2) 18:1;53:12</p> <p>picking (2) 29:22;39:13</p> <p>picture (2) 152:20;170:19</p> <p>piece (3) 23:15;36:19;77:21</p> <p>pieces (2) 36:23;38:14</p> <p>pills (1) 217:10</p> <p>pilot (3) 221:21;222:9,16</p> <p>place (13) 20:3;33:12,16; 42:5;88:15;89:7; 99:12;145:1;155:6; 186:24;199:8; 203:17;222:22</p> <p>places (2) 142:24;215:8</p> <p>plan (273) 7:22;14:24,24; 15:3,6,13,14,15,16, 23;16:18,20,20;17:7, 14,15,20;27:10; 28:21,23,23;29:1,1, 14,16,18,18,20,21,21; 30:1,5,6,7,9,17,18,22, 23;31:5,6,6,7,17,19, 20,23;32:1,2,6,11,17, 18;33:15,22;34:12, 21;35:9;37:7,7,7,8,9, 11,19;38:10,11,12; 39:3,4,10;41:4,10,16; 42:3,7,20,20;45:10, 16,21;46:20;47:13; 48:14,15,19;49:7; 50:2,5,6,15,23,24; 51:16,20;52:1,17,21; 53:20,24;54:8,12; 55:16,17;56:2,13,14, 18,21;57:2,10;58:1, 10,11,15,23;62:13, 23;63:9,18,20;64:23, 24,24;65:6;66:9;</p>	<p>68:15;69:7,10,15,17, 22;70:1,11,12,13,15, 17,18,21;71:9,10,13, 15,19;72:3,6,6,8,13, 19;73:4;74:24;75:11; 76:6,7;77:3,7,20; 78:5,6,20,21;79:2,3, 4,24;80:6,21;81:1; 96:14;99:6,7,8,12; 100:1,3,3,8;101:8,19, 21;102:9,10,12,22; 103:20;106:12; 108:23;109:8; 111:20;112:10,20,20; 113:4,7;114:6; 116:24;117:13,17; 119:9;121:1,2,12; 122:2,9,17,18; 126:14,16;127:14; 128:8;129:18,21; 139:4,19,21;140:8, 14,14;145:2,3,6,10; 146:5;149:9;150:3,4, 5,10;151:6,19;152:5, 23;153:3,5;155:8,12; 157:19,20;159:12,16; 162:15;164:18; 170:16;172:15; 173:20,21,23;176:6; 184:3;190:12,24; 198:6;203:22; 209:12;210:14,21; 211:13,18;213:4; 214:7,8;215:19,24; 217:24;222:7; 223:24;225:11; 227:9,10;228:16; 232:22</p> <p>planned (1) 149:8</p> <p>planning (1) 128:15</p> <p>plans (18) 39:6;43:21;47:16; 54:12;65:14;73:12; 105:12;108:17; 123:15,16;124:7,11; 222:21,21;226:24; 227:2;229:6,10</p> <p>plant (2) 119:6,8</p> <p>plateau (1) 132:7</p> <p>play (3) 122:18;135:2; 205:2</p> <p>pleading (1) 115:21</p> <p>please (12) 7:22;26:4;122:10, 17,18;123:8;124:1; 128:13,18;145:13; 197:14;205:11</p>
---	--	---	---	---

<p>plethora (1) 108:8</p> <p>plus (6) 111:11;115:6,11, 20;117:18;211:7</p> <p>pluses (1) 174:12</p> <p>pocket (6) 8:7,13;15:24; 17:23;65:5,7</p> <p>pockets (1) 8:1</p> <p>point (31) 7:6;19:12;23:1,7; 24:4;25:1;36:10; 60:3;71:21;118:15; 119:20,21;120:5; 121:21;127:20; 134:3,4;140:11,17; 154:6;160:23; 174:16;190:9; 192:16;194:11; 195:8,22;204:6; 205:17;218:2;235:12</p> <p>pointed (1) 117:4</p> <p>pointing (2) 110:15;160:9</p> <p>points (4) 36:12;38:2;171:11; 235:3</p> <p>policies (5) 41:20;181:2;188:8, 13,21</p> <p>policy (7) 34:6;100:12,14; 116:13;119:24; 183:16;184:20</p> <p>political (2) 13:12;196:18</p> <p>pool (1) 38:3</p> <p>popped (1) 201:1</p> <p>popular (1) 198:11</p> <p>population (11) 32:13;79:21;102:2, 3;137:16;138:3; 211:24;212:8; 221:17;223:6,6</p> <p>portion (5) 17:17;21:15;31:8; 99:18;235:19</p> <p>position (29) 123:6;127:12; 128:4;154:5;156:9; 171:22;180:19; 181:3,5,8;182:10; 184:1;194:3,5,8,12, 18,23;195:17,20; 197:3;199:11;200:3; 202:18;204:11,22;</p>	<p>205:11;206:10,13</p> <p>positions (6) 116:13;180:2; 192:5;194:6;206:3,4</p> <p>positive (8) 78:6;79:6;80:7,14; 81:1,7;104:13; 191:23</p> <p>possible (13) 42:17;44:8;61:12; 76:5,15;98:19;137:7; 146:19,22;147:1,5; 180:1;225:6</p> <p>possibly (4) 39:22;117:1; 165:10;197:19</p> <p>post (2) 30:1;33:15</p> <p>posted (2) 87:2;128:23</p> <p>postponed (2) 19:8,10</p> <p>potential (16) 15:6;17:5;56:10; 71:24;77:6;78:23; 81:13;117:18; 162:20;180:2; 181:20;187:7; 210:11,13,22;219:23</p> <p>potentially (8) 50:11;76:20;80:22; 82:18;148:10; 152:10;186:18; 210:15</p> <p>pounding (1) 198:23</p> <p>power (4) 35:20,21,24;200:5</p> <p>PPO (5) 65:5,11,13;215:24; 221:3</p> <p>practices (1) 44:12</p> <p>practitioners (1) 86:17</p> <p>pre (5) 52:2;135:13,16; 171:5;222:21</p> <p>precarious (1) 205:11</p> <p>precise (1) 36:9</p> <p>precisely (1) 46:9</p> <p>precluded (1) 192:18</p> <p>precursor (1) 28:15</p> <p>predecessor (2) 201:10,13</p> <p>predicting (1) 39:1</p> <p>prefer (5)</p>	<p>111:15;147:2,3,24; 201:8</p> <p>preferable (1) 34:14</p> <p>preference (4) 167:22;175:21; 194:20;201:5</p> <p>preferred (20) 49:6;50:15;52:1, 16;55:16;58:11; 64:23,24;70:18; 211:2,15,24;213:7,8; 214:2,2,12,24,24; 215:2</p> <p>preliminary (1) 218:4</p> <p>pre-meeting (1) 147:16</p> <p>premium (15) 10:5;12:1,4,19; 65:3;107:4;109:14, 14,17,18;111:4,8; 117:6;145:21;157:12</p> <p>premiums (19) 39:4,6,11,13;65:6; 71:24;100:5;104:6, 14;111:23,24; 121:14;122:7; 145:21,23;170:5,6,9; 229:10</p> <p>prepared (3) 41:11;46:22;194:3</p> <p>prescribed (1) 217:14</p> <p>prescription (5) 126:21;217:8; 227:2,4,4</p> <p>prescriptions (1) 73:15</p> <p>presence (1) 199:11</p> <p>present (15) 27:13;71:18;78:7; 79:6,15,24;80:7,14; 81:2;88:13;121:16; 147:1;198:6;222:22; 233:24</p> <p>presentation (8) 27:8,18;28:1,20; 29:7;48:23;63:13; 222:23</p> <p>presentations (2) 45:1,2</p> <p>presented (6) 25:19;27:20;82:14; 87:13;126:17;209:11</p> <p>presenting (1) 19:7</p> <p>preserve (1) 175:21</p> <p>preserved (1) 175:19</p> <p>preserves (1)</p>	<p>175:16</p> <p>preserving (1) 151:2</p> <p>president (2) 9:14;116:5</p> <p>President's (1) 125:24</p> <p>pre-solicitation (1) 44:1</p> <p>press (1) 118:1</p> <p>pressure (1) 217:16</p> <p>pressures (4) 44:6;45:13;222:19; 236:20</p> <p>pretty (11) 27:24;31:7;35:4; 69:17,18;87:8; 133:19;143:18; 154:7;171:13;230:23</p> <p>preventative (26) 139:21;140:2,19, 20,20;143:13; 147:24;152:16,22; 153:7;157:7,7,19,20; 158:5;162:24; 174:11;177:6,21; 199:18;209:3,6,14; 213:14;216:8;217:7</p> <p>Prevention (1) 177:23</p> <p>preventive (12) 101:3;138:18,24; 139:8,10,15;141:5,7, 13,17;143:7;159:13</p> <p>prevents (1) 139:2</p> <p>previous (2) 18:8;154:13</p> <p>previously (2) 179:9;180:19</p> <p>price (8) 90:23,23,24;91:17; 213:9;214:2,19,21</p> <p>prices (1) 225:2</p> <p>PricewaterhouseCooper (1) 33:10</p> <p>pricing (8) 29:3,12,19;31:16; 35:20,21,24;36:3</p> <p>primary (8) 51:21;54:16;56:4; 85:7;142:11,12; 144:1;230:9</p> <p>principle (1) 155:2</p> <p>printed (1) 87:5</p> <p>prior (18) 29:5,10;30:2;32:1; 41:1;91:8;140:3;</p>	<p>170:13;173:24; 174:2;195:12;202:5; 208:17;226:19; 227:16,22;228:20; 230:16</p> <p>Priscilla (3) 11:9;62:1;116:1</p> <p>private (2) 116:8;195:10</p> <p>privatization (1) 121:2</p> <p>probably (20) 10:8;11:3;26:12; 43:10;52:4;68:7,16; 96:22;98:1;105:24; 124:10;129:11; 137:1;142:16;171:9; 183:24;184:5; 199:20;203:23; 233:20</p> <p>problem (3) 20:4;93:8;128:6</p> <p>problematic (2) 185:19;186:19</p> <p>problems (4) 20:17;185:11; 203:13;219:20</p> <p>procedural (1) 21:12</p> <p>procedures (8) 20:3;41:20;142:4; 181:2;188:8,13,22; 197:21</p> <p>proceed (3) 96:22;136:2; 192:15</p> <p>process (54) 11:12;20:4,6,8,9, 12,23;19:24;19;41:1; 43:4,5,17,24;48:3; 52:24;54:7;56:17; 57:20;80:5;85:23; 92:12;93:17;94:1,4, 7,9;5,19;96:3; 107:20;109:4; 134:13;147:8; 152:15,16;180:1,14, 24;181:6;182:23; 183:1;189:4;197:18, 19;209:14;210:10; 211:3;216:14,14; 222:3,14,16,22;23:19; 226:11;230:16</p> <p>processes (3) 47:21;219:21; 221:15</p> <p>processing (2) 230:18,21</p> <p>procurement (9) 43:19;46:6;57:12; 75:10;94:1,14;95:5; 185:7;189:4</p> <p>procurements (1)</p>
--	---	--	--	---

<p>47:7 produced (1) 135:14 producing (1) 39:11 productive (1) 44:17 products (1) 92:1 professional (2) 85:9,12 profitable (1) 96:12 Program (53) 5:5;8:10;9:3; 40:21;66:19;101:3,4; 116:18;127:24; 136:4;138:15; 142:23;144:7,7; 154:12,14;158:4,5; 181:4;184:9;185:14; 186:3,4;189:24; 192:13;195:16,24; 199:18,19;202:3,4; 203:3,4,8;204:2; 209:9,15,22;211:8; 213:13,17;216:18; 217:6;218:5;222:17; 225:15;226:1;227:4, 5;229:17;233:6,15,23 programs (6) 24:14;64:16;145:1; 186:8;187:21;227:2 project (5) 35:14;175:16; 229:4,5,14 projected (7) 8:23;16:8,18; 22:13;63:13;65:3; 211:19 projection (1) 37:19 projections (5) 22:11;23:6;27:9; 35:15;102:2 promotion (2) 85:1,15 proper (1) 231:5 property (1) 77:12 proposal (10) 43:8;45:4;47:10, 20;52:15;53:18,22; 133:17;166:11;192:7 proposals (5) 44:24;45:8;93:7; 190:4;233:20 propose (2) 61:20;138:6 proposed (14) 7:2,4;15:9;16:4,13; 49:24;76:6;83:3; 115:10;116:17; 133:15;138:5;181:3; 185:3 proposing (3) 48:11;138:7; 184:19 prospect (1) 94:12 prospective (2) 28:11;29:12 protect (3) 8:2,11;104:9 protected (2) 192:4,4 protection (3) 42:8;200:9;205:10 protections (1) 203:17 proud (1) 220:24 proven (1) 49:4 provide (35) 6:14;47:22;48:2; 49:5;58:1;74:24; 78:19;81:23;92:9; 94:10;102:17; 103:13,21,22;128:3; 137:19,22;140:5,18; 170:19;176:4;180:8; 205:9,10,10;209:1, 13,21;211:21;225:23, 24;226:1;231:4,5; 232:21 provided (17) 8:18;10:17;16:21; 47:16;48:14;50:16; 59:8;99:4;101:23; 110:5;128:24; 137:11;187:5; 209:15;226:3; 227:16;232:23 provider (20) 35:19,24;37:16; 51:17;80:22;82:3; 92:10;95:20;141:20; 212:1,23;213:8; 215:2,14,22,23; 216:1;221:3,3; 233:18 providers (21) 35:21;45:11,22; 47:10;49:7,20;54:24; 55:1,2;91:10;93:1,3, 22;94:2;95:8,9; 154:24;214:12,13; 215:5;232:19 provides (3) 94:6;102:11;184:5 providing (9) 89:11;91:19;110:2; 139:21,24;174:21; 209:4;211:11;224:22 province (1) 57:21 provision (2) 70:11;89:11 proximity (1) 133:21 proxy (1) 7:18 psychiatric (2) 183:15,21 Public (80) 5:4;6:3,4,6,8,12,14, 15,16,17,20;9:10; 10:16;11:19;13:4,5, 23;18:18,19,22; 27:21;61:22;64:13; 67:22;68:21,23;71:1; 87:19;89:15,17;99:1; 101:14;114:11; 116:17;119:16; 122:24;123:2;127:5; 150:13;154:2,2; 157:24;158:9; 180:16;184:8; 186:16;189:22; 190:22;192:20; 195:4,5,23,24;196:2; 197:7;199:15; 201:19,20,21;202:3; 203:3;204:1;219:3; 231:23,24;232:3,4,9; 234:7,13;235:6,7,16; 237:1,3,9,9;238:15, 16,17 published (1) 187:10 publishing (1) 34:18 pull (3) 116:11;154:19; 222:10 pumps (1) 116:17 punitive (1) 154:15 purchase (9) 106:21,23;108:7; 109:2,7;110:5;179:2; 209:18;210:17 purchaser (1) 107:18 purchasing (20) 43:2,6,14;46:6; 57:8;75:9;95:18; 97:7,15,16,22;98:5; 100:23;188:10,23; 191:15,16,16,18; 211:4 purely (1) 203:1 Purple (1) 32:13 purpose (4) 62:20;67:17,18; 228:22 purposeful (8) 43:18,20;44:10; 45:6;48:6;52:3,5; 208:19 purposes (3) 44:3;134:6;178:10 pursue (1) 93:9 push (5) 138:18;142:2; 217:12,12,12 pushing (4) 39:13;142:15,15; 220:10 put (52) 6:22;20:3;29:15, 19;33:4,23;35:21; 41:22,23;42:4;43:7, 16;45:15;57:12;64:6; 71:15;73:6;74:14; 77:24;89:1;96:9; 105:2,24;114:14,17; 116:4;125:4;138:1; 151:3;152:1;155:9; 157:2,19;159:2; 171:7;174:3,3,4,15; 175:6;178:1;187:10; 191:7;194:18,22; 199:3,4,4;203:7,17; 205:11;224:1 puts (1) 159:12 putting (9) 33:22;44:16;51:14; 90:22;93:1;94:21; 96:3;131:3;236:22 </p>	<p>quills (1) 131:14 quite (10) 32:19;38:17;77:22; 147:17;171:8; 174:17;198:9,24; 199:15;200:5 quorum (1) 6:1 quote (5) 8:3;71:21;116:12; 120:8;235:13 quotes (2) 109:3;154:8 quoting (1) 62:18</p>
R	
<p>raise (2) 63:9,20 raised (1) 223:7 rambling (1) 118:6 ramifications (1) 57:14 ramp (1) 77:13 ran (1) 35:10 range (4) 33:14,18;37:24; 38:5 rare (1) 38:19 rate (34) 12:5;27:10;28:12; 34:4;37:4;51:23; 52:1,20;56:9,20; 62:13,23;63:9;65:13; 67:14;96:14;103:7; 105:19;108:19,20; 112:4,4,4,5;117:18; 119:1,2;130:19,21; 150:3;169:17;179:4; 219:7;228:4 rates (35) 23:7;24:2,3,8,11; 25:2;28:12,14;29:13, 15;38:12,16;41:6; 51:4;52:21;53:2,13, 19;54:19;55:23;56:6; 63:19;69:11,14; 100:5;108:21; 111:22;119:1;130:8, 11,18;145:19; 169:15;223:7,8 rate-setting (1) 41:1 rather (4) 62:7;83:19;167:18; 222:10</p>	<p>qualified (1) 202:14 quality (5) 49:16,23;189:6; 225:2;226:21 quarter (21) 15:13,15,16,19; 17:13,14,14;18:4,5,9; 30:18;123:14; 203:12;219:5,6; 220:2;226:11,12; 229:14,17;230:4 quarterly (1) 14:8 questionnaires (1) 159:4 quick (3) 157:19;171:17; 219:23 quickly (3) 27:24;171:13; 219:1</p>
Q	

<p>ratification (3) 25:9;43:15;45:18</p> <p>ratified (4) 79:3,3;95:5;223:2</p> <p>ratifies (1) 60:4</p> <p>ratify (5) 42:18;50:5;57:23; 58:8;74:22</p> <p>rating (1) 170:11</p> <p>reach (3) 93:7;95:6;198:5</p> <p>reached (1) 209:10</p> <p>reaching (1) 119:20</p> <p>read (9) 16:4;18:3;91:12; 98:22;126:14;129:1; 139:23;142:10; 199:19</p> <p>readdressing (1) 166:2</p> <p>reading (3) 15:4;106:10; 113:20</p> <p>reads (2) 9:16;236:4</p> <p>ready (5) 11:11;19:12;61:19, 20;143:6</p> <p>readying (1) 113:23</p> <p>real (5) 68:12;115:18; 124:5,19;171:17</p> <p>reality (1) 235:9</p> <p>realize (6) 53:15;71:19;82:11; 85:24;119:10;149:12</p> <p>realized (1) 207:15</p> <p>really (73) 8:12;10:1;24:8; 30:1;33:14;34:1,2, 21;35:15;36:9;44:2, 16;49:14;53:5;59:4, 4;63:5;65:9,24; 70:13,19;82:17; 83:12;88:19;89:10; 95:6;114:15,20; 116:20;120:6; 123:19,22;128:13; 131:14,14,23;138:19; 139:16;140:10,14; 142:15;144:10,11,14; 145:2,4;149:16; 154:4,23;156:4,8; 158:4;165:14;170:1; 179:23;180:14; 182:20;184:4,20;</p>	<p>185:5,23;192:12; 200:22;201:24; 205:22;213:16; 216:17;218:4;219:7; 220:3;224:4;233:7, 22</p> <p>reason (12) 25:5;39:23;46:8; 49:2,21;76:16; 123:11;157:10; 163:13;190:20; 192:11;198:18</p> <p>reasonableness (1) 48:4</p> <p>reasons (4) 49:2;61:6;63:13; 203:11</p> <p>recall (4) 141:8;188:22; 193:2,6</p> <p>receipt (1) 44:24</p> <p>receive (13) 13:15;45:20;50:4, 4;52:8;100:11,13; 106:1;138:14,20; 213:23;221:5,18</p> <p>received (10) 48:7;100:20; 138:17;152:18; 169:24;220:5;226:8; 227:23;229:11; 230:21</p> <p>receiving (2) 12:5;141:6</p> <p>recent (3) 128:10;151:7; 230:5</p> <p>recess (4) 76:2;137:4,5; 207:13</p> <p>recession (1) 115:14</p> <p>reciprocity (1) 61:3</p> <p>re-clarify (1) 111:19</p> <p>recognize (7) 53:11;55:20;82:17; 128:19;130:4; 188:19;210:9</p> <p>recognized (1) 200:5</p> <p>recollection (1) 19:6</p> <p>recommend (5) 65:23;153:20; 155:22;158:14;200:6</p> <p>recommendation (37) 45:19;57:22,24; 58:8,9,12,14;74:22, 23;76:17;81:11; 89:24;92:16;96:18;</p>	<p>98:4;100:17;103:18; 115:22;134:14; 135:19;136:2; 139:23;140:11,18; 143:13;148:7; 159:23;161:2,18; 163:13;164:16; 167:6;174:5;178:20; 184:4;200:4;208:16</p> <p>recommendations (6) 16:22;83:4;99:4; 180:2;185:9;190:15</p> <p>recommended (13) 21:15;22:1,2;52:9; 60:11,16;102:3; 112:22;137:15; 144:20,21;147:7; 223:18</p> <p>recommending (10) 17:2;49:15;95:11, 12;109:20;114:1; 138:10;140:6; 164:20;208:24</p> <p>reconciliation (1) 20:6</p> <p>reconsider (7) 11:14;198:19; 235:18,22,23;236:4,7</p> <p>reconsideration (2) 198:17,19</p> <p>reconvene (2) 75:24;76:1</p> <p>record (130) 6:23;7:19;15:12; 16:15;19:2,9,19; 21:18;24:24;25:7,22; 26:8;27:11,16;28:3; 30:16;33:3;39:8,19; 40:18;42:24;43:14; 46:14;58:7,13;59:6, 20;60:2;61:2;64:6; 65:16;67:1;71:7,11; 74:13,14,20;76:14; 77:1;83:1,5;84:13; 86:24;88:2,6;89:22; 90:6;91:2,6,13; 92:20;93:5;94:17; 95:1;97:12;98:9,20; 99:1;104:19;106:14; 107:16;109:15; 110:24;111:17; 113:22;116:3; 119:18,24;125:2,4, 18;127:19;128:1; 130:12,16;131:11; 134:23;136:10; 137:10;141:4,16; 143:16,22;144:17; 147:4;148:12; 150:15;151:23; 152:19;156:14; 158:12;160:5,21; 161:24;163:18;</p>	<p>164:14;165:3,24; 166:21;169:4,11; 171:23;173:6,22; 175:24;177:1; 178:18;180:6; 191:14;193:1,23; 195:7;197:8;198:12; 204:9,15;207:23; 208:14;212:6,10; 213:18,22;216:12,16, 23;217:4;229:23; 232:8;234:14,16</p> <p>recording (2) 12:24;188:14</p> <p>records (2) 84:23;85:15</p> <p>recover (1) 56:16</p> <p>recruitment (2) 84:24;153:15</p> <p>recuperate (1) 103:13</p> <p>reduce (15) 52:12;103:19; 114:5;127:14;130:9, 24;135:8;149:17; 162:2;163:6;167:20; 170:8,9;171:4; 215:11</p> <p>reduced (11) 80:12;81:6;115:12; 116:19;126:22; 156:24;166:19; 170:10,23;174:11; 209:7</p> <p>reducing (5) 39:6;126:12; 171:18;179:9;218:1</p> <p>reduction (17) 13:14;15:5,10; 16:4,14;109:16; 114:21;115:11; 118:10;133:20; 138:6,7,11;140:1; 154:10;168:18; 229:24</p> <p>reductions (1) 98:19</p> <p>redundant (1) 111:1</p> <p>REED (8) 200:14,15,19,20; 232:7,8;234:3,5</p> <p>R-e-e-d (1) 200:21</p> <p>reexamine (1) 218:18</p> <p>refer (2) 22:22,23</p> <p>reference (2) 116:5;224:20</p> <p>referenced (2) 51:2;90:17</p>	<p>referral (2) 51:21;56:4</p> <p>referrals (1) 78:23</p> <p>referred (1) 88:14</p> <p>referring (1) 152:13</p> <p>refine (1) 37:22</p> <p>reflect (5) 34:21;65:21;67:4; 107:10;121:12</p> <p>reflecting (1) 65:20</p> <p>reflective (2) 69:16;148:3</p> <p>reflects (4) 15:9;22:23;23:16; 38:3</p> <p>reform (2) 39:21,22</p> <p>reforms (1) 185:3</p> <p>regard (4) 188:4,9,15;205:18</p> <p>regarding (9) 14:23;15:6;72:10; 76:6;132:24;180:1; 225:6,11;231:10</p> <p>regardless (2) 129:5;130:1</p> <p>regards (3) 48:8;226:4,14</p> <p>region (1) 52:17</p> <p>regional (1) 50:1</p> <p>regions (1) 48:18</p> <p>regrettable (1) 175:20</p> <p>regular (1) 188:11</p> <p>regularize (1) 185:5</p> <p>regulatory (2) 36:6;41:9</p> <p>reimbursed (1) 233:12</p> <p>reimbursement (8) 9:18;22:8;78:24; 99:21;151:18;229:5, 7,10</p> <p>reinterpret (1) 121:7</p> <p>reject (1) 99:23</p> <p>rejected (2) 66:10;100:9</p> <p>related (1) 8:3</p> <p>relates (1)</p>
---	--	---	---	--

44:12 relative (3) 8:21;26:9;107:18 relatively (2) 69:11;222:13 relaunched (1) 220:12 relay (1) 194:13 released (3) 7:4;44:20;192:19 releases (1) 33:9 relevant (1) 195:22 reliant (4) 70:4,6,14,20 relief (1) 107:24 relieve (1) 222:19 rely (1) 71:13 remain (5) 100:10,13;122:13; 201:7;224:22 remainder (1) 164:17 remained (1) 141:10 remaining (3) 113:7;135:8;229:2 remark (1) 199:15 remarkable (1) 191:24 remember (8) 11:1;59:1;66:12; 92:22;93:15;186:3; 193:4;208:7 remind (5) 116:15;123:12; 125:5;160:2;235:5 reminder (2) 228:18;229:5 reminders (1) 222:4 removed (2) 25:23;115:5 removing (1) 190:9 renew (2) 72:21;104:6 renewal (1) 71:16 Reno (7) 77:16;79:19,22; 89:2;196:4;212:24; 225:24 renovation (1) 84:19 rentals (1) 77:12	reopening (1) 150:16 repeat (4) 43:15;82:7;144:18; 172:19 repeatedly (3) 93:16;105:21; 128:23 replace (1) 187:16 replacement (3) 40:8;85:8;157:2 replicated (1) 87:7 report (51) 8:15;9:1;14:23,24; 15:3,4,13;16:21;17:8, 12;18:4,20;20:1; 22:13,23;25:10;43:1, 12,16;46:15;47:1; 49:11;51:3;60:12; 62:18;77:2,17,21; 100:23;101:16; 138:12;139:7; 158:24;180:7,9,15; 181:12;182:1; 185:15,16;188:14,15; 189:7,16;205:19; 218:22;219:2;220:9; 225:5;231:22;232:6 reported (5) 69:9;86:13;139:9, 11;149:20 reporting (6) 20:2;188:17;189:5; 195:16;196:14;201:2 reports (6) 14:8,17;21:7;91:1; 169:23;189:13 represent (4) 13:16;32:13;196:7; 236:13 representation (4) 46:20;104:22; 196:10;203:1 representative (11) 11:7;69:4;120:10; 123:5;187:16,17; 196:7,20;228:12,14; 230:8 representatives (2) 69:22;235:8 represented (1) 202:17 representing (7) 6:20;7:17;62:2; 64:5,14;114:13; 124:17 represents (1) 34:3 reprinted (2) 50:17;101:24 request (13)	21:23,24;43:8; 53:18,21;77:18; 91:18;92:12,14;93:7; 109:3;181:16;211:22 requested (6) 21:22;23:4,5; 77:15;91:7,9 requesting (1) 114:22 requests (2) 66:5,6 require (3) 86:7;210:22;220:5 required (8) 7:5;22:6;26:11,15; 51:21;56:5;159:20; 205:23 requirement (8) 24:18;100:4,10; 106:24;185:24; 188:9;214:6;224:13 requirements (8) 21:23;85:9;138:13, 19;140:20;152:17; 185:21;188:12 requires (1) 100:12 requiring (1) 9:17 rescind (3) 114:23;115:22; 132:1 rescinded (1) 118:8 research (3) 115:3;123:13; 232:18 resemble (1) 50:22 reserve (17) 41:24;42:2;76:18, 19;101:13;112:14; 114:4,7;134:11; 144:5,11,15;148:4; 149:16,19;160:3; 175:16 reserves (66) 9:4;16:8;17:5;22:6, 7,9,9;28:24;41:17,17; 77:9;78:14;82:11,12, 16;99:5,16,17,23; 101:2;106:20;108:6; 109:19;111:7,14; 112:6,12,18,23; 113:7,16;129:3,20, 21;133:23;134:6,12, 19,21;135:8;140:7, 13;146:2,3,4;147:23; 148:13,18;149:8,14, 17,21,22;151:5,11; 164:12,17;168:13,14; 173:14;174:12; 176:23;177:10,13;	208:23;224:6 reset (3) 41:4,6,12 resident (2) 61:8,10 residents (1) 60:23 resolution (1) 175:12 resolve (1) 182:24 resolving (1) 182:22 resources (5) 93:19;95:13; 103:20;185:2;201:12 respect (7) 7:3;64:7;67:8; 115:17;188:7; 191:20;201:10 respectfully (1) 167:17 respectively (2) 77:17;137:21 respond (5) 95:24;109:22; 147:13;194:9;220:6 respondent (1) 96:10 responding (2) 19:15;220:6 response (9) 14:23;25:9;95:2; 102:14;121:6; 129:19;147:9;194:2; 231:19 responses (1) 194:11 responsibilities (1) 66:15 responsibility (8) 142:22,24;181:3; 186:11,12;199:12; 201:3,6 responsible (2) 46:6;67:17 rest (4) 46:1;148:20; 184:23;198:2 restate (2) 99:1;123:6 restoration (6) 120:24;125:16; 133:6;135:11,12,16 restore (6) 110:10;121:24; 129:13;134:22; 165:11;176:18 restored (9) 114:16,20;115:16; 122:16;125:7; 127:23;129:3; 134:17;176:3	restoring (1) 134:16 restraints (2) 127:24;128:17 restructuring (1) 184:8 result (11) 45:9;63:16;70:11; 77:6;79:14;107:12; 113:24;177:14; 203:1,8,13 resulted (3) 15:6;43:22;44:4 resulting (1) 220:11 results (4) 19:15;21:24;57:5; 105:3 retail (2) 209:20,21 retain (3) 130:9,23;172:21 retention (1) 125:6 Retired (3) 6:20;22:22;62:11 retiree (20) 9:14;53:10;66:24; 67:5;109:18;111:5; 115:9;116:6;118:16; 127:15;130:7,24; 135:5;170:2,9;176:8, 20;201:7;221:21; 232:12 retirees (53) 9:17,21,22;10:6; 11:16;22:12;47:17; 52:13;55:22;56:24; 62:2;63:2;66:19,22; 100:12;111:7; 114:24;115:4,5,7,10, 15,20;116:2,23; 117:11;118:8;119:6; 121:12,16;122:3; 124:18;130:9,20; 131:3,5;135:14; 169:6,7,22;170:4,5,6, 7;171:20;172:5,7; 176:3,20;186:7; 189:22;221:23;233:5 retirees' (1) 109:17 retirement (6) 11:17;139:5; 153:13;199:19; 221:24;222:1 retirements (1) 128:11 retiring (1) 222:2 return (3) 61:16;83:15; 224:20
--	--	--	---	---

<p>returning (2) 41:3;208:10</p> <p>returns (1) 142:20</p> <p>reverse (2) 131:20,21</p> <p>revert (1) 66:9</p> <p>reverted (1) 32:19</p> <p>review (2) 59:23;99:2</p> <p>reviewed (1) 59:24</p> <p>reviews (2) 183:7;233:19</p> <p>revised (4) 137:13,14,16; 193:16</p> <p>revision (1) 187:20</p> <p>revisions (5) 102:1;137:15; 187:11,13,13</p> <p>revisit (6) 132:9;165:9; 166:11;207:18; 208:11,17</p> <p>revisiting (2) 132:1;155:22</p> <p>re-vote (1) 208:17</p> <p>rewrite (1) 84:15</p> <p>Rex (3) 200:15,20;232:8</p> <p>R-e-x (2) 200:15,20</p> <p>RFP (8) 52:2;57:15;95:10; 97:7,16,19,21;196:21</p> <p>RFP's (2) 185:8;188:10</p> <p>RFQ (6) 95:18,21,24;96:5, 6;97:17</p> <p>RGI (1) 22:23</p> <p>rich (1) 110:18</p> <p>Richardson (1) 202:21</p> <p>riding (1) 72:1</p> <p>right (78) 8:1;13:2;15:17; 28:20;31:2;33:19; 35:7;36:14;37:19; 40:11,23;47:3;52:2; 53:17;59:12,12;61:6, 7;63:24;78:12;82:5, 5;87:10,15;93:22; 98:24;107:15;</p>	<p>109:16;111:21; 122:13;124:7; 134:13,24;135:2,9; 140:12;142:22; 143:1,2;144:1;146:8, 18;148:2,10;154:4, 21;157:14,15; 166:14;167:8; 169:13;172:11; 173:10,16,18;174:6; 176:14;178:1; 181:15;182:9; 187:10;189:8;199:6, 6,21;207:10,14; 209:24;212:23; 215:6;221:3,6,17; 222:23;223:18; 224:12;230:14; 232:15</p> <p>risk (14) 38:3;72:15,17; 73:1;108:21;109:24; 111:1;131:4;133:2; 202:4,7,19;203:19,21</p> <p>road (4) 57:17;134:5,8,13</p> <p>robust (1) 105:16</p> <p>robustly (1) 100:24</p> <p>Roger (2) 9:13;116:6</p> <p>role (2) 5:6;182:20</p> <p>roll (4) 29:8;116:22;159:5; 171:7</p> <p>rollover (2) 100:1;174:11</p> <p>room (4) 141:19;184:7; 197:22;222:23</p> <p>Rosalie (17) 5:13;25:17;26:18; 60:18;109:9;135:22; 151:15;163:9;164:9; 166:15,22;167:3; 179:7;188:1;194:14; 197:1;205:14</p> <p>rotates (1) 107:21</p> <p>roughly (4) 54:19;63:8;232:22, 24</p> <p>round (2) 173:14;185:8</p> <p>rounds (1) 33:11</p> <p>routine (1) 61:11</p> <p>RPEN (10) 6:23;13:9,16,17; 64:5;83:18;114:13,</p>	<p>21;127:22;225:24</p> <p>rule (1) 6:5</p> <p>rules (4) 21:12;107:23; 130:19;198:16</p> <p>run (8) 30:20;83:10; 141:11,12;149:3; 173:17;191:4,4</p> <p>running (7) 35:12;77:11;78:18; 173:20;212:21; 222:6,7</p> <p>runway (1) 77:8</p> <p>rural (5) 35:21;55:12;64:18; 88:10;92:23</p> <p>Ruth (1) 67:23</p> <p>RX (1) 23:24</p>	<p>145:3;156:2;171:6; 209:13;211:16,19; 212:21;213:3;214:7, 7,9;218:6</p> <p>saving (3) 83:12;156:2;218:3</p> <p>savings (14) 16:17;83:13;99:21; 111:12,12;141:12; 161:21;169:9; 210:11,14,16,18,19; 217:1</p> <p>saw (14) 18:6;31:8,24;32:1, 17,18;51:2;60:12; 82:8;145:6;199:7; 212:19;223:1;232:10</p> <p>Sawyer (1) 94:21</p> <p>saying (11) 106:13;130:4; 142:11,12;150:15; 152:12,14;177:14; 194:4;215:8,10</p> <p>SB80 (9) 6:24;7:7,13; 187:24;188:4;205:7; 206:10,12,14</p> <p>SBA (1) 204:6</p> <p>scale (1) 170:3</p> <p>scaled (1) 79:13</p> <p>scaling (1) 79:13</p> <p>scenario (1) 81:18</p> <p>scheduled (2) 193:10;229:14</p> <p>schedules (1) 26:11</p> <p>school (2) 94:8;122:4</p> <p>scoring (4) 45:8;47:3,6;185:10</p> <p>scratch (2) 85:17;92:7</p> <p>scream (1) 236:1</p> <p>screen (2) 27:14,20</p> <p>screenings (2) 140:2,19</p> <p>Scripts (6) 209:11;210:4; 211:7;215:1;216:19; 218:8</p> <p>Scrooge (1) 128:3</p> <p>se (1) 188:19</p> <p>season (5)</p>	<p>226:19;227:18,23; 228:12;231:9</p> <p>seats (1) 9:11</p> <p>second (35) 21:2,3,7;23:24; 70:19;75:2,4;77:9; 80:24;90:3,5,8; 94:19;98:8;100:16; 136:8,11,12;152:3; 154:20;166:4; 167:12,14;178:3,4,7; 204:12,14,17;205:2; 206:9;219:6;224:18; 226:12;229:4</p> <p>secondary (1) 75:10</p> <p>Seconded (1) 75:3</p> <p>secretary (1) 12:24</p> <p>section (3) 25:1;220:11; 221:17</p> <p>sector (1) 195:10</p> <p>security (1) 68:10</p> <p>seeing (27) 12:18;13:5;18:17, 22;27:6;28:9;29:24; 31:21;32:2;33:1; 38:17;39:3,14;40:20; 71:3;75:15;90:21; 98:13;111:23; 114:11;127:6; 141:19;214:13; 225:5;230:15;231:9; 234:10</p> <p>seek (1) 205:18</p> <p>seeks (1) 184:16</p> <p>seem (5) 65:21;119:11; 138:16;193:2;208:22</p> <p>seems (4) 117:4;134:17; 141:9;154:9</p> <p>segregate (1) 80:6</p> <p>select (2) 57:21;176:2</p> <p>selected (3) 49:3;52:18;229:8</p> <p>selection (1) 65:10</p> <p>self-funded (6) 14:24;27:8;70:11, 15,21;72:19</p> <p>self-supporting (1) 86:20</p> <p>sell (1)</p>
		S		
		<p>sacrifice (1) 175:19</p> <p>saddened (1) 65:18</p> <p>safe (3) 30:17;200:11; 236:19</p> <p>salaried (1) 63:6</p> <p>salaries (1) 8:6</p> <p>salary (2) 66:17;117:20</p> <p>Salba (1) 26:14</p> <p>salt (1) 117:12</p> <p>same (33) 10:6;36:17;38:11; 48:18;50:2;51:7,20; 54:10,19;65:5;80:4, 21;107:14;109:4,6; 133:12;138:4,9; 143:20;153:1,6; 164:19;169:21; 170:13;172:11; 195:16;196:13; 205:6;222:13;223:9; 224:19;227:21; 232:24</p> <p>sat (3) 200:23,24;219:19</p> <p>satisfy (3) 17:18;162:10,16</p> <p>save (18) 82:1;83:2,11; 101:8;109:5;144:5;</p>		

153:4 selling (1) 121:3 Senate (12) 10:3;69:5;123:6; 126:2;182:13; 183:11;184:7,14,16; 193:24;194:1,2 send (12) 16:1;84:23;87:1; 104:23;105:8; 147:11,17;213:13; 222:3;224:2,3,13 senior (1) 123:14 sense (8) 41:14;66:13,15; 67:11;150:11; 151:22;189:19;193:8 sent (6) 11:23;12:7;67:10; 86:23;212:16;228:17 separate (7) 62:6,14;155:4; 187:21;189:12; 191:4;200:1 separately (2) 167:18;189:9 separates (1) 31:3 separation (1) 189:9 September (6) 14:9;15:1;21:23; 129:8;220:14;225:18 series (2) 91:16;138:13 serious (1) 175:10 seriously (1) 63:21 serve (1) 85:20 service (18) 10:8,20;36:15,17; 49:5;54:21,22;57:7; 60:21;64:17;117:11; 121:22;220:8; 224:23;225:7,11; 226:21;228:16 services (28) 37:1;42:19;49:7; 50:21;58:2;61:11; 75:1;85:12;91:19; 92:9,13;139:10; 141:7;152:16,22; 153:1,7;155:20,24; 177:7,21;185:4; 187:2,4,4,5;219:16; 223:8 serving (1) 236:22 session (8)	10:4;48:9;66:10; 147:8;157:16,18; 203:7,8 sessions (1) 203:7 set (17) 27:13;29:12,13; 42:10;43:24;56:9; 62:6;77:5;78:23; 100:22;103:1;112:9; 138:18;158:18; 184:21;185:9,9 setting (6) 8:13;28:12;41:5; 65:13;88:18;96:14 seven (16) 15:5;24:1;37:22; 38:5;53:8;62:9;69:8; 76:5;78:1;87:20; 113:5;125:12,14; 161:10,12;235:19 several (6) 92:22;95:23; 194:17;205:8; 226:20;233:8 severely (1) 123:17 severity (2) 37:2;219:18 shadow (1) 225:23 shake (1) 176:22 share (11) 12:16;27:23;35:23; 43:16;44:5,7;45:4; 53:4;145:21;193:6; 210:11 shared (1) 187:2 sharing (4) 17:19;101:5;209:5; 226:13 sheer (1) 55:8 shenanigans (1) 196:18 shift (2) 103:14;109:20 shifted (2) 116:20;146:11 ship (2) 72:1;125:13 shock (1) 124:3 shop (1) 10:18 short (3) 141:22;156:17; 173:16 shortly (1) 226:13 short-term (4)	34:5;141:13,23; 142:7 show (4) 27:14;60:13; 213:15;224:14 showed (1) 139:12 showing (5) 23:11;29:3,11; 107:4;158:3 shown (2) 29:5;220:22 shows (2) 22:13;226:23 shrinkage (1) 72:18 shrinking (1) 73:17 side (15) 12:12,12;79:4,4,4, 5;107:20;111:5; 135:4,5;138:18; 170:1,2;218:3; 229:16 sign (3) 102:22;159:3; 222:20 signed (3) 19:15;153:2;223:5 significant (11) 17:17;28:22;46:2; 70:2;72:13;107:18; 124:3;184:10; 186:21;214:5,8 significantly (4) 40:12;70:17; 107:12;141:17 similar (11) 8:4;31:7;37:8; 48:15;69:15;79:2; 80:4;86:8;108:9; 226:8;227:15 similarly (2) 32:16;91:24 simple (8) 144:20;156:18; 157:3,21;158:3; 159:3,17,22 simplest (1) 63:6 simply (1) 62:17 simultaneously (1) 58:16 sincere (1) 101:1 sincerely (1) 223:22 single (7) 10:19;72:22; 138:22;148:3;162:9; 187:19;215:9 singular (6)	48:16;50:1,5,6; 51:16;54:8 singularly (1) 47:23 sit (5) 9:11;112:18;191:9; 201:7;222:22 sitting (4) 160:15;174:4; 184:14;199:2 situation (11) 11:8;64:11;88:17, 23;104:9,17;133:12; 154:10;161:6; 200:23;201:11 situations (1) 215:23 six (10) 17:2;31:15;42:17; 77:2,24;113:5;116:7; 161:1;163:13;164:19 size (3) 41:16;55:8;203:24 sketchy (1) 84:5 skip (4) 8:14;47:1;77:2; 181:14 skipped (4) 207:10,15,17; 208:10 slash (1) 14:22 sleep (1) 199:22 slide (5) 29:2;31:2,15,15,20 slight (1) 22:18 slightly (2) 102:5;229:15 slip (2) 104:16;105:22 small (9) 53:11;69:11;70:4; 87:6;115:8,8;117:5, 15;138:13 smaller (1) 79:13 smallest (1) 36:19 Smart (1) 209:15 smooth (1) 34:5 snapshot (1) 227:17 snowy (1) 67:20 so-called (1) 9:15 social (1) 68:10	software (2) 84:22;85:14 sold (2) 121:7,8 solicitation (9) 43:23;44:5,7,9,16, 20;46:3,12;57:5 solid (1) 50:18 solution (4) 45:15;46:10;50:10; 94:15 solve (3) 93:8;128:6;219:20 solved (1) 196:21 solvency (1) 140:4 somebody (11) 50:8;51:8;89:9; 90:15;92:5;121:10; 194:12;199:10; 200:3;220:6;222:10 someone (3) 104:16;107:13; 220:21 someplace (1) 86:22 sometimes (3) 71:18;183:3; 201:15 somewhat (2) 65:18;73:13 somewhere (7) 26:13;37:21;79:15; 82:13;133:16; 210:14;211:14 soon (2) 147:8;223:15 sooner (1) 20:13 sorry (24) 21:10;30:19;39:7; 73:20;74:11;75:22; 76:12,13;88:4;91:4; 140:9;146:16; 160:18;161:20; 163:12;164:9;166:7; 172:9;195:6;206:10; 208:1,3;232:1; 234:16 sort (9) 41:22;42:7;118:6; 120:7,17;131:1; 134:15;197:13;204:6 sorts (1) 235:17 sound (1) 183:12 sounds (2) 109:4;209:24 source (3) 91:22,22;230:10
--	---	--	---	---

sources (1) 23:16	spike (2) 31:6,18	11:11;47:3;53:6; 81:21;168:16; 173:13;229:24	status (1) 203:4	44:21;96:7
south (8) 27:14,18;44:9; 47:15;48:16,20; 69:14,15	split (10) 32:9;80:12;144:15; 148:19,23;164:22; 165:6,14;215:18; 217:10	starts (6) 58:22;84:16; 117:19,21;147:8; 181:17	statute (7) 43:19;182:19,20; 185:24;189:6,11; 238:5	strictly (1) 53:4
southern (4) 24:6;51:1;54:11; 55:10	spoke (2) 116:6;144:13	startup (19) 78:13,16;79:9,17; 80:3,10,16,18,23; 81:4,9,13;84:18,19; 85:21,22;86:1,90:20; 217:2	stay (10) 7:10;46:17;54:18; 149:5;156:1;186:23; 187:21;201:6,8; 217:22	stroke (1) 237:15
space (3) 44:11;65:16,17	sponsor (1) 184:13	state (92) 8:5,17;9:7;10:13; 12:11;34:24;35:11; 43:14;44:6,13;45:14, 15;46:10;47:17,23; 50:17,21;51:18;52:8, 17;55:22;57:8;60:22; 63:3,15;64:16;66:12, 14,21,23;80:5;92:8, 12;93:13,24;94:13; 95:9;97:14,16;105:3; 106:16;111:3,7,10; 115:5,13,13,14; 116:20;120:13; 121:14,15,16,18,18, 22,24;123:18,21; 124:12,17;128:4; 153:12;182:5,6,21, 23;183:2;184:23; 185:7;186:7,10,12, 14;188:10,11;189:4; 191:3,11;194:18; 196:9;199:1;201:8; 202:15,15,18;206:3, 4;210:20;211:13; 214:1	stayed (1) 73:2	strong (6) 40:21;65:24; 131:16;142:16; 143:13;196:20
spare (1) 144:13	spouse (3) 53:10;56:23;124:2	staff (17) 43:3;46:12;74:22; 75:8,9;84:24;85:8; 86:4;116:23;129:2; 168:8;180:3;191:21, 24;203:24;219:16; 227:19	step (4) 93:17,17;94:19; 208:2	strongly (4) 114:21;131:12; 154:7;155:22
speak (10) 9:15;11:11;30:15; 68:14,19;125:11; 228:11,14;230:7; 235:7	spring (2) 21:21;48:8	staffing (4) 77:13;186:22,23; 192:8	stepchildren (1) 9:23	structure (5) 47:15;186:21; 188:17;190:21; 196:14
SPEAKER (2) 97:17;200:18	stability (2) 48:21;140:4	staff's (2) 133:17;136:2	Stephanie (2) 28:3;39:8	structured (1) 186:24
speaking (2) 197:11;235:8	stable (1) 155:15	stake (2) 96:4;219:3	steps (3) 20:6,14;95:14	structures (3) 93:13;108:9;189:5
speaks (1) 204:23	staff (17) 43:3;46:12;74:22; 75:8,9;84:24;85:8; 86:4;116:23;129:2; 168:8;180:3;191:21, 24;203:24;219:16; 227:19	stand (7) 67:12;90:19;96:10, 11;173:18;178:13; 191:6	Steve (5) 28:8;31:13;32:23; 33:1;38:20	struggled (1) 116:24
special (2) 203:8;209:9	stake (2) 96:4;219:3	standalone (4) 78:21;79:2,22; 203:20	Steven (2) 28:4;33:2	stuck (1) 146:7
specialist (7) 54:16;141:18; 156:21,22;225:16,19, 22	stake (2) 96:4;219:3	stated (7) 47:14;48:5;67:1; 98:5;154:7;198:12; 234:21	stick (5) 128:18;150:18; 157:22;170:15;213:7	studies (6) 35:23;77:15;81:12; 84:15;87:6;90:14
specialty (11) 51:23;69:23;70:2, 5,6,8,14,16,21;212:7, 12	stands (3) 96:17,22;190:20	statement (7) 8:2;47:11;57:22; 118:1;123:7;179:8; 202:14	still (42) 9:4;12:1,4;15:18; 19:11;24:7;29:9; 30:21;31:21;32:5; 40:2;41:7,9;48:10; 56:17;61:5;62:3; 77:8;85:24;94:22; 102:5,14,20;114:2; 122:5;133:11,12; 134:18;150:13; 165:18,20;168:9; 170:24;171:1,1,8; 176:8;177:10; 212:13;222:4,16; 230:4	study (12) 78:15;84:17;85:4; 87:7;91:8,11;93:1; 94:18,23;97:4; 100:23;123:20
specific (10) 24:13;25:12;37:23; 43:7;61:6;78:24; 81:12;85:8;116:12; 184:2	starred (1) 52:20	statements (3) 14:14;142:20; 202:17	stipulations (2) 106:23;108:8	stuff (2) 89:5;90:20
specifically (6) 7:1;72:3;80:7; 82:22;93:6;183:14	start (11) 6:4,16;17:11; 28:16;32:5;76:23; 82:5;90:16;128:8; 142:3;208:8	states (4) 186:1,3,4;196:15	stone (1) 103:1	styles (1) 105:14
specifics (1) 45:4	started (10) 12:5;16:19;17:9; 22:13;51:11;144:19; 147:22;165:12; 197:11;226:16	state's (2) 66:13;202:14	stood (1) 131:13	subject (2) 46:7;89:24
specified (1) 155:12	starting (7) 12:5;16:19;17:9; 22:13;51:11;144:19; 147:22;165:12; 197:11;226:16	statement (7) 8:2;47:11;57:22; 118:1;123:7;179:8; 202:14	stop (3) 103:24;194:1; 220:6	submission (1) 14:11
specify (1) 97:19	starred (1) 52:20	stating (1) 67:16	straight (1) 75:24	submit (7) 24:17;66:4;122:13; 190:11;194:10; 228:23,24
speech (2) 154:8;226:1	starts (6) 58:22;84:16; 117:19,21;147:8; 181:17	statistics (1) 219:5	strategies (3) 48:6;51:22;54:23	submitted (6) 21:22;52:15;64:9; 65:22;180:10;205:7
spell (1) 200:21	stat (1) 227:15	stats (1) 227:15	strategy (4) 40:9,15;55:7,12	submitting (2) 66:5;230:14
spelled (2) 200:15,20			street (2)	subscribers (1) 59:13
spend (8) 16:22;17:3;28:23; 31:9;83:10;112:22; 113:7;143:12				subsidies (1) 23:12
spending (2) 163:7;220:18				subsidy (10) 8:24;12:1,19; 22:20,21;100:14; 145:13,13;153:14; 233:16
spent (6) 29:21;43:8;83:19; 113:24;114:2;160:7				substance (1) 196:5
				substantial (3) 40:20;169:9; 198:18

success (1) 226:18	113:13;134:4; 135:12;137:2;143:1;	202:1;207:6;211:2; 222:11;225:14;	53:9;71:23;115:6; 119:6;128:6;130:4;	219:13;220:4
suffered (1) 124:3	147:17;183:18; 191:6;206:23;	226:15;236:12,17	161:13;196:9;225:6; 230:19	thought (12) 66:21;104:17; 105:18;138:5,15; 144:7;217:1,20; 223:5;224:6;232:10; 233:1
suggest (5) 62:7;89:23;95:17; 153:8;167:17	218:23;219:11	talked (7) 39:2;51:10;126:15; 155:10;186:10,13; 223:17	Tena (3) 19:15;23:19; 223:16	thoughtful (1) 45:2
suggested (4) 58:12;63:3;91:11; 164:13	surgeries (1) 54:18	talking (32) 20:7;56:22;59:2; 62:9,13;63:16;65:7; 67:12;70:10;84:11; 86:16,16;87:23;89:3; 111:13;114:15,16; 119:21;120:23; 134:9;157:1;163:16, 17,20;164:3;167:1; 172:1;173:8;210:7; 212:21;214:14; 218:24	Tena's (1) 60:12	thoughts (7) 118:5;193:12,15, 17;197:12;207:7; 234:1
suggesting (1) 63:1	surplus (4) 15:7;40:20;133:19; 177:13	talks (2) 187:19;238:3	tends (2) 35:22;36:18	thousand (5) 135:1,3,5;169:8,17
suggestion (4) 152:1;232:17; 233:2,17	surpluses (1) 18:10	tamper (1) 49:17	ten-minute (2) 75:23;207:12	Three (65) 14:4;18:18,19; 19:4;21:14;28:20; 29:8;30:20;31:3,9; 33:13,14;35:10; 36:20,20;37:5;38:10, 18,23;40:12,19; 49:12;50:14;53:7; 56:22;73:4;77:15; 78:3,9,10;79:11;80:2, 12,20,23;81:6;82:20; 87:7,7;105:1,18; 126:14;129:16,17,18; 131:18;137:21; 138:8;146:13;155:7; 162:11,14;170:21; 171:1;199:21;211:6; 219:17;220:18,19; 223:13;224:5; 225:12;230:17; 232:22;233:13
suit (1) 131:16	survey (7) 33:9;38:1;40:1; 54:1;69:10;123:20; 147:1	target (1) 149:24	tenor (1) 120:21	thousand (5) 135:1,3,5;169:8,17
sum (2) 181:15,18	surveys (7) 33:6,11,13,17; 34:20;69:7;123:13	tax (2) 224:14,20	tense (1) 66:18	Three (65) 14:4;18:18,19; 19:4;21:14;28:20; 29:8;30:20;31:3,9; 33:13,14;35:10; 36:20,20;37:5;38:10, 18,23;40:12,19; 49:12;50:14;53:7; 56:22;73:4;77:15; 78:3,9,10;79:11;80:2, 12,20,23;81:6;82:20; 87:7,7;105:1,18; 126:14;129:16,17,18; 131:18;137:21; 138:8;146:13;155:7; 162:11,14;170:21; 171:1;199:21;211:6; 219:17;220:18,19; 223:13;224:5; 225:12;230:17; 232:22;233:13
summarize (1) 49:14	suspect (1) 123:18	team (5) 28:5;46:9;183:19; 225:16,21	term (9) 24:10;34:8;82:4; 83:14;121:19;128:9; 140:4;141:22;142:7	three-minute (1) 6:5
sustainable (3) 14:11;78:3;225:12	sustainable (1) 151:4	teaser (1) 101:10	terms (26) 18:5,11;33:15; 35:5,13,17,19;36:13, 21;37:13;40:4,9,13; 47:8;83:3;84:4; 134:14;151:9;152:1; 157:8;168:9,15; 190:23;191:3,6; 195:20	three-year (3) 34:3,10;149:9
summation (2) 116:13;173:24	swing (2) 162:21,22	technical (2) 27:17;185:9	testified (2) 115:2;125:7	threshold (1) 8:6
summer (2) 21:21;44:1	switch (4) 56:1;210:8,10,23	technically (1) 51:7	testify (3) 193:12;197:4; 200:23	threw (1) 149:11
supervisors (1) 233:9	switching (1) 70:10	technology (2) 27:13;224:7	testimony (1) 132:23	Thrivent (2) 232:21;233:10
supplement (7) 109:6;110:15; 227:11,11,12,13; 232:22	symbolically (1) 118:7	tee (1) 57:6	testing (1) 19:20	throughout (6) 47:23;55:12;80:5, 5;126:22;145:8
supplemental (3) 10:7;155:9;174:14	synopsis (1) 77:24	teeing (1) 181:6	thanks (2) 70:22;91:5	throw (2) 141:22;169:3
supplied (1) 89:7	system (7) 13:15;88:13;115:5, 6,7;182:21;238:11	Teena (1) 145:15	Thereby (1) 109:1	thrown (1) 157:8
supplies (2) 84:21;85:11	systems (3) 62:23;84:22;85:13	teeth (4) 138:23;158:19,20; 159:9	Therese (1) 13:8	THURSDAY (1) 5:1
support (15) 94:10;131:23; 134:15,16;140:22; 168:1,4;173:3;191:6; 195:8,19;198:9,12; 205:6,7	T	telesonically (1) 181:9	thinking (3) 62:12;86:12; 143:19	tie (9) 135:21;140:19; 143:7,13;157:20; 167:17;168:4;175:8; 199:14
supported (1) 131:13	table (18) 22:23;58:22;82:2; 95:11;105:8;106:10; 107:4;108:1,3;118:3; 168:10;174:16; 176:6,11;192:7; 201:10,14;205:2	television (1) 110:14	third (12) 68:6;72:24;92:2; 158:22;159:1;202:7; 203:2,9;219:22; 220:19;221:8;236:8	tied (6) 36:4;139:18;140:1; 154:12;168:5;177:6
supporting (3) 190:6;195:2;231:5	tablet (1) 220:21	telling (4) 49:19;199:22; 216:17,17	third-party (1) 183:7	
supportive (2) 104:11;166:2	tabling (1) 94:23	tells (1) 173:15	thorough (1) 43:15	
suppose (2) 86:11;220:6	tail (1) 32:5	temporary (1) 155:13	though (6) 10:21;145:18; 183:11;188:6;	
supposed (2) 129:11;194:2	talk (31) 6:4;7:2;22:20; 25:10;28:15;32:24; 51:3;54:20;56:20; 61:15;66:5;89:9; 93:18;99:17,22; 101:6;113:20; 115:12;126:3;128:7; 143:10;198:7,8;	ten (10)		
sure (32) 10:9;15:2;19:5; 30:12;40:1;41:10,15; 42:5;44:15;47:24; 57:16;61:7;64:21; 76:22;77:20;94:18; 95:6;98:3;103:9; 105:23;111:2;				

tier (3) 53:10;65:1;69:23	74:18,19;82:24;83:1; 90:4,6;98:9;127:18, 19;131:16;136:10; 165:3,24;166:21; 167:13;169:4;175:5; 195:6,7;204:9; 216:12;229:22,23	track (1) 32:16	Troscher (1) 46:5	222:11;223:9		
ties (1) 167:23	tomorrow (4) 128:5;139:7;163:8; 224:1	tracking (9) 30:12;181:15,17, 21;182:3,3,10; 183:10;184:2	trouble (1) 10:19	two-thirds (2) 123:16;198:17		
timely (1) 228:7	tonight (1) 199:22	tradeoffs (1) 119:13	true (4) 43:10;59:2;124:15; 125:8	two-year (2) 103:22;149:2		
times (13) 10:14;87:8;88:14; 137:23;148:10; 202:2,21;211:7; 220:21;226:7; 230:16,20;233:8	Tonopah (1) 89:3	tradeoff's (1) 119:10	truly (1) 71:19	tying (1) 138:18		
timing (2) 81:21;95:3	took (10) 6:9;19:23;45:7; 88:15;100:16,19; 111:19;198:13; 236:5,6	traditionally (4) 93:12;181:9; 182:24;194:6	trust (1) 122:12	type (14) 51:18;73:13;88:20; 90:23;94:3;104:9; 131:23;133:12; 134:10;210:2; 212:16;215:16,17; 238:5		
tip (1) 221:16	tools (1) 220:23	training (2) 84:24;85:7	trusting (1) 122:12	types (6) 57:10;85:2;91:19; 108:11;220:12;227:6		
tired (1) 218:24	tooth (1) 157:2	trajectory (1) 139:1	try (15) 33:4;35:14;79:20; 91:14;109:6;110:14; 134:1;148:15,16; 149:2;216:3;218:24; 219:20;222:18; 224:18	typical (2) 41:16;47:6		
today (90) 7:18;13:17;14:1; 17:2,11;19:10;28:14; 42:11;45:17;50:5; 51:19;52:5;56:13; 57:6,23;60:5,14; 61:14,15;62:14;63:1, 23;81:22;82:2,14; 95:5;99:17,22; 100:21;101:7,20,20; 102:6;103:11; 106:19;107:20; 108:8;109:18;110:2, 4,8,10;112:6,13,24; 113:1,4;114:1; 117:14,16;118:3; 121:11;125:11,12; 126:13;128:5,6,23; 134:9;138:4;143:6; 145:8;146:3;148:23; 170:19,22;174:1,5, 10,16;183:1;184:13; 190:13;192:16; 198:10,21;207:19; 208:21;210:6; 214:13;215:24; 218:24;221:24; 223:1,18,24;226:15; 234:19;235:13;236:7	topics (1) 120:21	transaction (1) 19:20	trying (20) 17:18;30:21;34:2; 41:10;59:1;81:24; 89:6;95:7;142:16; 167:18;173:7; 190:23;201:15; 205:11;209:17; 221:22;222:20; 224:15;231:3,14	typically (5) 21:20;26:12;31:13; 32:20;231:8		
today's (2) 16:22;100:5	total (24) 16:18;22:23;25:3; 30:3,8;31:9;59:12; 65:4;77:19;101:11, 15;111:20;114:2,7; 135:7;137:23; 144:22;162:13; 170:23;171:13; 173:20;181:16,18; 210:14	transfers (1) 182:5	U			
together (17) 29:15;37:5;43:16; 49:9;63:10;105:2; 121:15;130:8;138:1; 167:18,23;168:5; 175:7;186:8;187:11; 212:21;224:1	totality (1) 207:19	transmitted (1) 158:22	Tuesday (1) 7:5	ultimate (4) 55:17;215:5,6; 216:6		
told (7) 67:12;126:6,15; 128:10;129:9; 131:20;218:9	totally (2) 98:1;120:24	transmitting (1) 27:18	turn (10) 17:16;28:8;32:23; 43:11;83:15;85:8; 140:23;145:4; 199:23;229:8	ultimately (2) 48:4;186:15		
Tom (31) 5:17;24:24;40:17, 18;58:7;71:5,6;73:9;	toward (2) 159:15;216:1	transporting (1) 89:3	turnaround (1) 230:17	unaffordable (1) 108:24		
	towards (4) 40:4;112:8;155:4; 159:14	travel (4) 7:6;26:20;27:1,1 9:23;121:23	turned (1) 51:24	unanimously (4) 21:8;75:20;98:15; 174:24		
	Tower (9) 232:5,14,18,21,23; 233:2,7,19;234:9	treated (2) 9:23;121:23	two (75) 9:11;13:17;14:3; 22:16,17,17;24:1; 25:1;29:8;32:21; 36:20,23;37:12; 38:14,18;44:2,21; 45:6,10,12;48:1;50:1, 6,13;54:7;56:22; 61:15;62:6;63:5,7, 18;66:14;68:6;78:19; 79:3,4,8,16;80:4,6,9, 9,13,15;81:3,9;82:13; 95:3;117:18;130:1; 133:22;136:22; 137:21;144:14; 145:18;148:5,10,20, 23;149:23;151:21; 156:24;157:4; 158:17;164:12; 165:14;167:17; 181:17;203:7; 205:11;207:20; 208:21;211:6;	treatment (5) 159:12,13;163:2; 183:20,21	ultimately (2) 48:4;186:15	unclear (2) 9:1;84:4
	Towers (9) 10:12;33:7,8; 117:7,11;219:22; 222:15;225:7,8	tremendous (1) 234:21	turnaround (1) 230:17	uncommon (2) 38:13,17		
	town (1) 215:9	trend (36) 15:18;18:3,9;27:9, 10;28:5,7,11,15,21; 29:12,19;30:1,6; 31:14,16;32:19;33:6, 24;34:20;35:2,15; 36:3,12,13,19;37:4,6, 19,20,21;38:23; 39:20;82:7;141:9; 145:4	turned (1) 51:24	unconscionable (1) 122:22		
	TPA (1) 92:2	tricks (12) 28:16;29:3;32:14, 20;35:1,3,5,8,13; 38:4;39:24;63:14	two (75) 9:11;13:17;14:3; 22:16,17,17;24:1; 25:1;29:8;32:21; 36:20,23;37:12; 38:14,18;44:2,21; 45:6,10,12;48:1;50:1, 6,13;54:7;56:22; 61:15;62:6;63:5,7, 18;66:14;68:6;78:19; 79:3,4,8,16;80:4,6,9, 9,13,15;81:3,9;82:13; 95:3;117:18;130:1; 133:22;136:22; 137:21;144:14; 145:18;148:5,10,20, 23;149:23;151:21; 156:24;157:4; 158:17;164:12; 165:14;167:17; 181:17;203:7; 205:11;207:20; 208:21;211:6;	unaffordable (1) 108:24	underinsured (1) 123:17	
	Trabeck (1) 110:14	trick (1) 221:16	underlined (1) 52:20	understandable (1) 15:22		
		tried (4) 51:13;218:4;233:7, 9	understandable (1) 15:22	understood (4) 61:11;178:21; 179:11;192:6		
		tries (1) 34:4	undertaking (1) 93:2	underwriter (1)		
		triggers (1) 180:17				
		trip (1) 200:11				

<p>130:21 undo (1) 121:5 unfair (1) 54:5 unfortunate (2) 199:9;217:12 Unfortunately (1) 55:8 Unger (5) 69:3,3;112:19; 123:4,4 U-n-g-e-r (1) 123:4 UNIDENTIFIED (2) 97:17;200:18 unilaterally (1) 120:18 unique (1) 220:16 unit (2) 36:23;219:16 United (1) 232:23 University (2) 68:9;126:2 unknown (1) 60:8 Unless (8) 96:20;121:10; 172:18;184:6;209:8; 214:7;234:1,9 unlikely (2) 81:18;151:12 unlimited (1) 201:12 UNLV (9) 61:10;69:4;94:4,5, 7;112:18;123:5; 125:24;126:1 UNR (3) 8:4;61:1;94:6 unusually (1) 151:8 up (134) 12:4,19;17:10,20; 18:2;22:15;23:9,10, 23;24:2;27:13;29:22; 30:15;32:6;33:11; 35:4,22;36:21;37:9; 39:13;42:10;43:2; 44:6;47:20;48:17,17; 49:8,17;50:24;51:5; 53:9,20,23;54:8; 56:24;57:6,17;61:8, 14;63:10;64:13;68:7, 14;69:21;72:7,9; 75:10,24;77:11,13; 78:10,23;80:12; 81:21;82:9;85:1; 86:5;88:18;90:16,19; 94:8;96:9,10,11,11; 98:18;102:22,23,23;</p>	<p>103:6,10;106:9,12, 21;107:7,19;108:2,5, 16;110:1,1,5,7;112:4, 20;114:11;115:17; 116:11;118:17; 122:20;128:14,18; 130:13;145:3;148:4; 149:22;153:2;154:2, 20;156:6;157:17; 159:4;167:23; 169:14,15,22;173:11, 14;176:8;178:17,22; 179:1;180:15;181:6; 184:3;187:23; 190:13;196:2; 198:23,23;202:1,14; 211:1;213:16; 221:15;222:17,20; 230:19;232:2,11,24; 233:3;236:1,3 upcoming (3) 29:14;150:9; 228:17 update (15) 20:2;23:6,7;77:4; 80:21;100:20,21; 101:6,7;209:1; 211:21;223:17; 225:13;227:16; 229:18 updated (1) 29:7 updates (1) 79:23 updating (1) 188:8 upfront (1) 90:22 Upon (3) 44:24;71:13;72:2 urgent (5) 54:16;88:13,14,15; 141:20 use (21) 16:12;23:23;66:10, 18;69:8;79:1;83:21; 100:24;105:15; 107:17;111:14; 157:6,7;158:14; 162:23;163:2; 164:18,20;188:22; 199:17;233:10 used (4) 15:10;26:5;156:17; 211:4 using (14) 36:24;49:13;53:23; 59:3;76:19;91:10; 92:24;155:24; 191:16,18;210:6; 215:14;220:15,23 usual (2) 105:17;214:20</p>	<p>usually (7) 38:3;67:24;93:20; 192:2;230:17,19; 231:11 Utah (1) 121:4 utilization (24) 14:23,24;17:12; 18:20;29:21;31:24; 36:24;73:3;92:7; 100:18;101:19; 108:5;112:17,20; 139:8,10,11;141:7,9, 15;142:13;183:19, 19;220:10 utilize (6) 60:24;61:9;78:13; 92:12;95:8;229:13 utilized (2) 82:19;221:8 utilizing (6) 99:5,15,17,23; 101:2;229:2</p>	<p>44:2;46:19;47:21; 48:1,11,17;50:1,6,9; 51:18;52:18;53:13; 54:7,24;55:5;58:3; 61:4,15;86:8;93:7; 183:19;225:1 vendors' (1) 224:9 verbiage (2) 157:8;200:7 Verducci (70) 5:17,18;24:24,24; 25:8,14;40:18,18; 41:15;42:12;46:1; 58:7,7,17;61:19;71:6, 6;73:11,21;74:19,19; 83:1,1,17;90:5,6; 98:8,9;104:4,20; 106:2;127:19,19; 136:10,10;165:3,3, 24,24;166:21,21; 167:13,13;168:22; 169:3,4;170:12; 171:10;175:3,5,5,10; 178:16,23;195:7,7; 196:13;204:9,9; 206:12,15;216:12,12, 20;221:11;229:23, 23;230:9;231:18; 234:3 verify (1) 61:4 versa (2) 27:2;61:9 version (4) 80:13,14,17,17 versions (1) 80:13 versus (10) 17:14;29:3;40:7; 55:9;118:19,22; 133:6;135:11;169:7; 209:7 vetted (2) 145:2;192:12 vetting (1) 168:2 via (2) 69:9;171:21 viable (1) 200:9 vice (5) 9:14;27:2;60:3; 61:9;116:5 vicinity (1) 133:16 view (3) 36:12;71:12; 189:20 views (1) 220:17 violations (1) 108:11</p>	<p>vision (7) 99:18,24;119:23; 126:6;156:21,22; 157:5 visit (13) 36:15;90:24;96:14; 126:9;138:22; 156:18,20,21,22,23; 157:3;159:8,9 visited (2) 88:14;221:1 visitors (1) 220:16 visits (5) 54:16;141:17; 144:8;157:4;220:16 voice (9) 66:4;67:18;122:13, 15;189:21,22,23; 200:9,9 volatile (1) 35:5 volatility (3) 31:14;33:21;34:6 volume (2) 86:19;131:3 volumes (2) 228:5;229:15 voluntary (3) 107:20,23;110:9 volunteer (1) 195:11 volunteering (1) 107:22 vote (38) 21:8;74:15,15; 75:15,17;76:21; 96:22;98:13,15; 113:14,18;135:21; 136:15,17;150:24; 160:3;168:3,9; 170:13;173:2; 174:24;175:8; 179:17,18;198:17,19, 21,22;199:5,12,13; 205:21;206:5,14; 207:1;235:9,20,21 voted (3) 72:13;144:11; 146:21 votes (2) 173:19;207:19 voting (1) 195:1 vulnerable (1) 7:23</p>
V				
<p>valid (1) 194:24 valuable (1) 110:21 value (17) 37:15;48:3;78:7; 79:7,15,24;80:8,14; 81:2,7,14,23,24; 119:5;142:20; 155:14;185:22 valued (1) 48:22 various (5) 19:21;134:22; 185:18;186:2;232:19 vary (1) 231:16 Vegas (27) 13:6,24;14:21; 27:12,22;68:23;71:1; 77:16;80:20;84:1; 87:3;89:2,17,18;94:8, 21;106:7;123:2; 124:22;127:5; 132:21;147:19; 158:9;161:15; 171:15;201:20; 238:16 vehicle (1) 108:10 vendor (15) 20:11;43:22;44:11, 18,24;45:3;47:8; 48:16,22;50:2,7; 51:6;55:11;100:19; 117:8 vendors (22)</p>	<p>valid (1) 194:24 valuable (1) 110:21 value (17) 37:15;48:3;78:7; 79:7,15,24;80:8,14; 81:2,7,14,23,24; 119:5;142:20; 155:14;185:22 valued (1) 48:22 various (5) 19:21;134:22; 185:18;186:2;232:19 vary (1) 231:16 Vegas (27) 13:6,24;14:21; 27:12,22;68:23;71:1; 77:16;80:20;84:1; 87:3;89:2,17,18;94:8, 21;106:7;123:2; 124:22;127:5; 132:21;147:19; 158:9;161:15; 171:15;201:20; 238:16 vehicle (1) 108:10 vendor (15) 20:11;43:22;44:11, 18,24;45:3;47:8; 48:16,22;50:2,7; 51:6;55:11;100:19; 117:8 vendors (22)</p>	<p>valid (1) 194:24 valuable (1) 110:21 value (17) 37:15;48:3;78:7; 79:7,15,24;80:8,14; 81:2,7,14,23,24; 119:5;142:20; 155:14;185:22 valued (1) 48:22 various (5) 19:21;134:22; 185:18;186:2;232:19 vary (1) 231:16 Vegas (27) 13:6,24;14:21; 27:12,22;68:23;71:1; 77:16;80:20;84:1; 87:3;89:2,17,18;94:8, 21;106:7;123:2; 124:22;127:5; 132:21;147:19; 158:9;161:15; 171:15;201:20; 238:16 vehicle (1) 108:10 vendor (15) 20:11;43:22;44:11, 18,24;45:3;47:8; 48:16,22;50:2,7; 51:6;55:11;100:19; 117:8 vendors (22)</p>	<p>valid (1) 194:24 valuable (1) 110:21 value (17) 37:15;48:3;78:7; 79:7,15,24;80:8,14; 81:2,7,14,23,24; 119:5;142:20; 155:14;185:22 valued (1) 48:22 various (5) 19:21;134:22; 185:18;186:2;232:19 vary (1) 231:16 Vegas (27) 13:6,24;14:21; 27:12,22;68:23;71:1; 77:16;80:20;84:1; 87:3;89:2,17,18;94:8, 21;106:7;123:2; 124:22;127:5; 132:21;147:19; 158:9;161:15; 171:15;201:20; 238:16 vehicle (1) 108:10 vendor (15) 20:11;43:22;44:11, 18,24;45:3;47:8; 48:16,22;50:2,7; 51:6;55:11;100:19; 117:8 vendors (22)</p>	
W				
<p>W-2's (2) 224:11,19 wait (12) 6:21;7:13;25:9;</p>	<p>W-2's (2) 224:11,19 wait (12) 6:21;7:13;25:9;</p>	<p>W-2's (2) 224:11,19 wait (12) 6:21;7:13;25:9;</p>	<p>W-2's (2) 224:11,19 wait (12) 6:21;7:13;25:9;</p>	

30:11;132:11;228:8, 9,10,13;230:7,20; 232:9 waiting (1) 228:11 walk (3) 27:20;28:6,8 walked (2) 31:3;126:7 Walker (6) 72:7,23,23;73:18, 20;74:4 walk-ins (9) 219:13,17,19,24; 221:24;222:7,12,12; 226:7 wants (6) 48:21;77:8;94:14; 143:12;195:20;207:6 Ward (2) 130:16,16 Warden (2) 125:22,22 W-a-s-d-e-n (1) 125:22 wash (2) 164:23;211:17 Washoe (3) 61:9,9;225:24 watched (1) 47:24 watching (1) 197:14 water (1) 190:2 Watson (16) 10:13;33:8;117:7, 12;219:22;222:15; 225:7,8;232:5,14,18, 21,23;233:7,19;234:9 Watson's (1) 233:2 way (32) 10:2;17:15;39:5; 40:11;42:10;49:23; 56:24;89:10;93:10; 94:14;96:8;106:9; 110:15;118:22; 129:11;143:2;148:2; 149:12;151:21; 154:14;155:11; 172:14;189:17; 190:20;191:4;195:9, 18;196:21;203:23; 204:7;211:11;224:11 ways (3) 90:14;154:16; 196:15 wearing (1) 117:16 website (7) 220:10,12,15,18, 22;221:19;238:1	weeds (1) 71:14 week (12) 52:10;79:12;211:1; 212:20,20;213:14; 222:11;224:1; 225:17,20,22;226:5 weekly (2) 221:21;222:9 weeks (3) 156:10;226:10,12 welcome (5) 13:20;31:1;42:13; 231:20;234:3 wellness (5) 140:2;144:7; 147:24;154:12;158:4 Wells (33) 5:19,20;38:8,9; 39:2;58:19,20,21; 59:7,17;66:24;73:24; 74:7;75:2,3,7;90:10, 12;91:14;95:16,23; 120:1,5,8;121:4; 129:9;135:10; 136:20;147:6; 186:12;201:24; 205:5;237:21 weren't (3) 20:8;87:6;120:14 whack (1) 207:21 what's (12) 36:13;105:4,18; 108:11;109:24; 112:16;120:20; 126:16;139:16; 143:8;161:22;170:1 whatsoever (1) 123:16 Whereas (9) 35:4;155:6,11; 156:4;168:23;198:2, 8;199:19;200:3 whereby (1) 114:24 Whereupon (3) 76:2;137:5;207:13 wherever (1) 89:4 whichever (1) 20:11 whim (1) 190:19 white (1) 32:15 whole (8) 52:18;83:11;115:3; 119:9,12;154:24; 212:3;217:24 wholeheartedly (1) 179:9 wholesale (1)	40:7 who's (3) 94:13;154:22; 199:1 wife (1) 126:6 willing (6) 25:8;46:16;54:2; 93:24;193:18;215:10 win (4) 210:20,20;214:11, 11 winning (1) 52:18 Wisconsin (1) 234:6 wiser (1) 83:21 wish (2) 11:14;150:13 withdraw (1) 97:21 within (17) 20:6;33:18;60:22; 61:4;81:19;89:12; 92:8;96:13;106:23; 117:1;127:24; 138:14;143:20; 188:21;210:5,7; 214:12 without (13) 88:19;90:16,19,21; 103:6;121:1;160:19, 22;168:2;188:16; 189:9,10;203:24 witness (2) 201:10,14 wonderful (1) 158:6 wondering (4) 91:11;109:12; 127:11;188:6 word (4) 107:17;142:16; 157:6,7 words (11) 65:15;88:2,6; 107:3;119:18; 156:13;178:1;197:8, 12;234:14,16 work (39) 9:6;10:14;11:11; 13:18;26:11;34:18; 37:15;48:21;55:1,4; 65:19;66:13,16;67:9, 10;70:22;86:5;96:5; 97:22;98:5;100:18, 22;120:19;122:16; 138:22;158:4,17; 172:3;186:8;190:10, 12;195:1,10;212:1; 214:15;219:15; 223:20;233:9;236:21	worked (6) 45:15;57:17;125:5; 155:1;185:18;191:24 worker (2) 117:19;121:23 workers (2) 116:20;121:16 working (15) 19:11;37:17;43:5; 54:6;69:13;94:6; 95:18;103:4;105:13; 183:17;187:11; 193:16;225:1;229:5, 16 works (5) 152:7,7;192:17; 195:23,24 workshop (2) 221:21;222:10 worms (1) 143:6 worth (1) 200:2 worthy (1) 105:7 wound (1) 117:12 wow (1) 235:4 wrap (1) 122:20 wraps (1) 167:23 writing (1) 180:9 written (4) 188:12,23;189:1; 236:8 wrong (9) 19:7;120:11; 141:11;147:17; 159:10,11;169:23; 199:23;218:10	22,22;37:8,8,19; 39:11,11,15,15; 40:24;41:2;43:17; 48:8;52:9,21;58:23; 60:16;63:6,9,18; 65:2;70:17;71:10; 72:14;76:7;77:7,9; 78:17;79:8,10,15,16, 18;80:3,11,15,16,18, 23,24;81:5,9,10,15; 82:6;83:2,9,16; 94:24;95:12;96:13; 100:3,3;103:22,23; 112:10,11,16,16,23; 113:4,7;114:2,6; 117:20;122:8;124:6; 126:20,22;127:14; 130:2;133:19,20; 138:2,2,21;139:9,12, 14;140:8,14,14; 142:10;143:10,19,19, 21;144:14;145:2,3,4, 6,10,11,19,20,22; 146:5;148:3,19; 149:7,11,15;150:3,4, 4,5,6,8,9;151:22; 152:3,5,10,11,22,23; 153:5,16;155:24; 158:16,23;162:11,15; 164:18;170:16; 172:15;173:20,23; 174:15;175:17; 176:6;177:11,14; 218:1;224:9,12,18; 227:21;228:11,13; 229:17;230:17,19,23; 234:6 years (61) 10:8;16:2;18:5,8, 10;22:18;26:6;29:5, 8,8;33:13,16;35:10; 36:7;38:10,24;40:12, 20;41:2,8;43:10; 55:15;68:5,6,8; 71:20;72:20;80:2; 81:3,19;82:20; 105:18;123:14; 125:12,15;126:15; 129:16,17,18;130:1; 131:13,19;133:12; 139:21;140:1; 144:14;145:18; 148:5,20,23;151:21; 164:12;183:12; 191:15;203:6; 208:23;223:9,13; 224:6;226:21;234:20 year's (2) 29:6;82:10 yesterday (2) 126:15;142:10 younger (5) 107:13;124:2,11,
Y				
YASMER (3) 11:20,21;13:2 Y-a-s-m-e-r (1) 11:22 year (210) 8:1;10:4;12:2,3,11, 11,14,14;14:15,24; 15:3,7,14,14,15,16; 16:13,18,18,20,21; 17:7,7,15,15,22; 21:20;23:23;24:1,2; 25:23;27:10;28:23; 29:1,14,18;30:4,5,7, 9,10,17,18,23,23; 31:5,6,6,7,14,19,20, 23,24;32:1,2,6,17,19; 34:6;36:16,16,17,18,				

**BENEFITS PROGRAM BOARD
TELEPHONIC OPEN MEETING**

January 19, 2017

12;125:7	10.7 (3) 160:15;174:4,7	137 (2) 232:23,24	1994 (1) 68:3	23;75:1;113:6;180:1; 225:13;226:11,12,16, 24
Z	10.9 (1) 30:8	14 (5) 30:5;31:6,19; 32:22;71:22	1999 (1) 202:5	2018 (5) 21:20;27:10;76:7; 100:3;151:19
Zack (49) 5:21,22;76:11,13, 13,24;90:17;91:3,5,5, 20;92:19,19;94:16, 16;96:24;97:2,2; 101:1;113:10,10,13; 114:8;127:9,9,11; 147:18,18,21;148:13, 22;150:7,12;161:14, 14,17;162:1;163:5; 167:16,16;170:17; 171:14,14,17;172:4, 8,11,16;206:19	100 (11) 25:3;57:19;99:19; 106:15;126:7; 137:12;139:18; 155:5;161:21; 164:13;209:8	14th (1) 60:6	19th (1) 5:5	2019 (3) 21:20;22:15; 151:18
Zack's (2) 91:15;134:14	100,000 (1) 71:12	15 (11) 8:5;15:3;28:23; 29:18;30:7,10;31:6, 20;32:1,17;38:11	1st (4) 21:23;56:19;58:2; 232:13	22,000,000 (1) 23:14
zero (3) 35:14;38:18;218:7	104.90 (1) 12:20	15,000 (2) 127:15;172:5	2	22nd (1) 19:14
0	1095 (1) 224:13	150 (6) 122:8;165:6; 167:11;168:1;171:9; 220:3	2,551 (1) 220:21	24.9 (8) 16:19;17:4;101:12; 144:19;146:9; 149:14;160:16; 173:14
000566 (1) 169:16	11 (11) 36:11;113:16,17; 115:6;133:18;146:9, 9;148:13;170:16; 172:2;177:3	15th (2) 226:17;227:20	2,600 (1) 162:16	24-hour (2) 80:14,17
1	11,000,000 (2) 114:2;146:8	16 (11) 15:3;29:1;30:9,17, 23;31:7,23;32:3,6,22; 38:11	2,767 (1) 220:5	25 (6) 99:19;126:8; 144:20;161:9; 173:14;174:7
1 (4) 42:21;75:1;77:11; 153:13	11.3 (3) 176:5;177:2,4	16,000 (1) 220:16	2.2 (3) 30:6;155:7,17	25,000 (10) 106:12;107:5,8,14; 108:22;111:5;112:5; 123:8;135:14;169:10
1,000 (1) 101:24	11.5 (2) 172:2;176:23	16,444 (1) 26:19	2.25 (1) 163:6	25,125 (1) 112:14;113:24; 149:4,5,6
1,500 (4) 155:5,16,23;162:5	11:00 (1) 75:24	169 (1) 232:24	2.6 (1) 174:15	25,000,000 (5) 178:17
1,535 (1) 228:2	115 (1) 219:13	17 (10) 15:14;22:18;38:11; 71:9;72:11;73:6,13; 84:16;85:3;152:24	2.8 (1) 35:11	257,000 (1) 80:18
1,600 (1) 99:7	117 (1) 135:4	17.05 (1) 228:4	2.9 (2) 29:19;35:11	265 (1) 59:3
1,900 (1) 99:7	118,000 (1) 135:4	17.3 (2) 24:6;25:6	20 (8) 10:8;62:19;68:5; 99:11;130:24;198:3; 209:7;215:1	27 (1) 68:8
1.1 (2) 211:23;212:8	12 (9) 27:23;30:2,3,20; 37:18;43:10;71:22; 113:3;238:20	17.4 (2) 161:7,9	20,000 (4) 165:11;169:10; 171:6;177:20	28 (1) 56:24
1.2 (2) 80:23;81:15	12,000,000 (1) 172:13	17.8 (1) 31:19	20,000,000 (1) 118:3	29 (1) 227:13
1.3 (2) 81:9;112:7	12,500 (4) 112:4;118:17; 123:9;135:15	17th (5) 14:6;76:6;99:3; 101:23;137:11	20.6 (2) 116:17;128:24	29,000,000 (1) 117:24
1.4 (3) 22:4;111:5;171:6	12.01 (1) 228:9	18 (12) 16:20;22:18;37:19; 52:21;84:16;140:14; 150:3;152:17,24; 153:7;173:23;183:12	200 (7) 10:8;78:1;139:24; 163:15,24;177:20; 199:16	29.30 (1) 173:11
1.5 (1) 81:4	12.5 (4) 111:6;130:23; 169:6,7	182,000 (1) 135:2	200,000 (2) 83:11;218:10	3
1.7 (1) 31:10	12.69 (1) 228:9	18-243 (1) 184:8	2011 (9) 114:17;115:15; 121:5;122:17,17; 125:17;135:13,14,16	3,200 (1) 99:8
1.8 (2) 111:10;137:24	12.30 (1) 136:24	19 (31) 5:1;16:21;17:7; 22:19;77:7;112:10; 113:4,7;114:6;140:8, 15;145:2,3;146:4,5, 13;150:4,6;151:19, 22;152:5,18,23; 153:1,5;161:11; 164:18;170:16; 172:15;176:6;177:11	2012 (5) 103:19;111:9; 122:17;138:9;153:13	3,800 (1) 99:8
1:45 (2) 137:2,4	120,000 (1) 218:12	19 (31) 5:1;16:21;17:7; 22:19;77:7;112:10; 113:4,7;114:6;140:8, 15;145:2,3;146:4,5, 13;150:4,6;151:19, 22;152:5,18,23; 153:1,5;161:11; 164:18;170:16; 172:15;176:6;177:11	2015 (8) 22:14;33:24; 135:15;171:5; 227:24;228:1,4,9	3.1 (2) 14:5;23:23
10,000 (8) 107:6;111:11; 112:4;127:15; 135:13;171:6; 177:20;220:16	13 (3) 16:10;146:8; 228:11	19 (31) 5:1;16:21;17:7; 22:19;77:7;112:10; 113:4,7;114:6;140:8, 15;145:2,3;146:4,5, 13;150:4,6;151:19, 22;152:5,18,23; 153:1,5;161:11; 164:18;170:16; 172:15;176:6;177:11	2016 (11) 14:9,15;30:23; 71:10;76:6;99:3; 227:24;228:2,5,10; 230:4	3.2 (1) 14:7
	13.4 (8) 17:3;114:1;144:23; 146:8,9,10;148:4,11		2017 (13) 5:1,5;42:21;58:2,	3.2.2 (1) 14:23
	134 (1) 12:20			3.3 (2) 14:10;87:21
				3.4 (2)

**BENEFITS PROGRAM BOARD
TELEPHONIC OPEN MEETING**

January 19, 2017

14:13;19:3 3.5 (1) 219:14 3.6 (1) 23:24 3.7 (2) 34:11,12 30 (2) 101:17,18 30,000 (1) 117:20 300 (6) 63:18;140:1; 155:16;161:21; 165:6;199:16 30th (2) 14:9;15:1 31-231 (1) 181:23 31st (3) 147:14,14;224:15 32 (1) 79:14 32-hour (3) 80:13,17;81:6 333 (1) 189:1 34 (1) 227:12 35 (2) 139:13;227:10 36 (1) 196:8 364,000 (1) 80:18 365 (1) 32:13	40174 (1) 183:11 4041 (1) 125:3 45 (1) 166:2 475 (1) 227:2	213:24 64 (3) 210:4;212:8; 214:14 65 (1) 123:14 68 (1) 228:10 68.75 (1) 23:11	80 (9) 99:11;184:7,14,16; 193:24;194:1,2; 215:12;217:7 80/20 (1) 215:18 800 (3) 63:8,20;69:8 83 (1) 182:14 85 (1) 68:5
4	5	7	9
4,000 (1) 59:14 4,000,000 (1) 171:7 4,500 (1) 59:13 4.3 (1) 112:7 4.5 (1) 111:4 4.7 (1) 35:10 4:15 (1) 196:4 40 (1) 51:23 40,000 (2) 63:6;117:20 400 (3) 137:20;168:2; 170:18 400,000 (2) 80:16;172:1	5,000 (3) 100:2;111:11; 112:4 5,000,000 (1) 173:16 5,482 (1) 227:24 5,943 (1) 214:14 5.4 (1) 24:7 5.6 (1) 112:8 50 (2) 123:16;183:11 50,000 (2) 62:8;117:9 500,000 (2) 217:2,24 51 (1) 181:22 513 (1) 10:3 53,000 (1) 220:17 571-159 (1) 182:14 588,000 (1) 111:11 5th (1) 225:13	7,000,000 (1) 172:1 7,500 (1) 172:5 7.1 (2) 76:21;98:19 7.2 (2) 76:21;137:7 7.3 (4) 76:16,23;90:1; 98:18 7.4 (12) 76:21;101:7;132:8; 155:4;207:10,11,16, 17;208:10,11;236:2,3 7.8 (1) 56:17 700 (4) 122:8;139:24; 163:14,24 700,000 (2) 217:1;218:3 70-year-old (1) 118:16 740K (1) 155:16 75-20 (1) 25:2 75-25 (1) 25:3 77 (1) 228:3 79 (1) 65:1 7th (4) 226:17;227:20; 231:14,14	90 (3) 209:16;211:5; 228:20 90-day (4) 209:19;213:2,2,23 90s (2) 193:2;196:16 926,000 (1) 81:4 93 (1) 56:16 95 (1) 41:21 957.2 (1) 22:3 96 (1) 227:9 970.5 (1) 22:5 99.9 (1) 59:9
	6	8	
	6,000,000 (2) 111:13,13 6,007 (2) 210:3;214:14 6.7 (10) 16:24;17:3;101:12; 114:1,1;146:10; 148:10;160:7;161:2, 6 60 (1) 220:2 600 (2) 56:14;162:18 600,000 (2) 79:17;81:14 617,000 (1) 85:3 623 (1)	8,000 (1) 59:1 8,000,000 (1) 161:10 8,314 (1) 227:24 8,650 (1) 59:16 8,700 (1) 59:3	