

Supplemental Material

Public Comments

From: Camella Jones
Sent: Friday, March 17, 2017 9:56 AM
To: PEBP Board
Subject: Premium increase

To whom it may concern, I cannot afford for my insurance premiums to increase. It is hard enough now! I'm not able to attend the meeting, but please hear my voice! Thanks

From: Bryce Leinan
Sent: Friday, March 17, 2017 10:11 AM
To: PEBP Board
Subject: Insurance rate hikes

My name is Christopher Bryce Leinan, and I have been with the State of Nevada since December of 2011. As a second-generation state employee, I have seen the boom and bust cycles within the State, and with those cycles, have seen the gains and losses (mostly losses) within PEBP compared to what my parents had when they were working for the state in the early 1990's. My major concern is with the decrease in our HSA accounts, [REDACTED]. As an example, one of the medications I take [REDACTED] is \$300 a month – while I have been paying this cost, there are a lot of other things such as student loans or a car payment where my dollars could be used.

I can understand and appreciate the changing fiscal situation, however, we need to take a hard look at [REDACTED] how some of the costs can be controlled while providing access to medications that improve quality-of-life. I am encouraged by the possibility of having [REDACTED] (*some*) meds being somewhat excluded from the deductible and my only wish here is that you use pharmacy networks that are accessible in Carson City and other rural areas versus those that are only in the Reno and Las Vegas areas. Living in Dayton, if I had to drive to Reno every time I needed a prescription refill, it would be a major inconvenience. Yes, I have used the Express Scripts options for some mail-order prescriptions, however, these present issues for those of us in rural areas where carriers are not always careful with our mail.

Thank you for your consideration,

C. Bryce Leinan, M.A., M.I.T.M.
IT Professional II

From: Joshua Jensen
Sent: Tuesday, March 21, 2017 3:04 PM
To: Pedroza, Kari <kpedroza@peb.state.nv.us>
Subject: PEBP Feedback

Good afternoon,

I'd like to provide the following feedback for the upcoming PEBP meeting.

I'd like to express my opposition to utilizing the excess reserves for the following:

- The administrative fee of \$2.75 approved by the Board to be charged to Medicare Retirees beginning on PY18
- The administrative fee of \$2.83 approved by the Board to be charged to Medicare Retirees beginning on PY18.
- To restore the Life Insurance amounts from \$20,000 Employee/\$10,000 Retiree to \$25,000 Employee/\$12,500 Retiree. PEBP staff is recommending to utilize excess reserves to pay for these benefits for PY18 and PY19

There is no compelling case for our pool of funds to be used to insulate Medicare Retirees from the fees considering how small they are. Although the impact is small on the individual, it will be a large drain to the reserves.

Utilizing the reserves to improve the Life Insurance benefit for two years is short-sighted. Coverage changes shouldn't rely on temporary funding, and should be implemented with long term funding plans.

Lastly, the University of Nevada, Las Vegas and PEBP should work together in order to cover services at our FAST (Faculty and Staff) Clinic for PPO subscribers. Billing our insurance the \$25 for a fast visit is much cheaper than using an outside provider who would bill the insurance for significantly more.

This accomplishes the following:

- Saves our insurer money since FAST is cheaper than a private doctor
- Saves plan participants money since the visit is cheaper
- Generates revenue for FAST by encouraging use, which keeps funds within Nevada's State system
- Improves healthcare access and utilization, which saves money because preventative care is cheaper than curative or palliative care

Thank you.

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Joshua Jensen - Administrative Assistant III

From: Kristen Defer
Sent: Tuesday, March 21, 2017 5:27 PM
To: PEBP Board
Subject: Health Insurance Increase for FY2018

I implore the PEBP Board not to increase health insurance rates for State workers.

One of the reasons I came to work for the State was to have access to a good health insurance plan that was affordable. The proposed increase to the HMO plan would be an additional \$60 a month, to make my cost about \$660 per month. I cannot afford another premium hike. The PPO would be cheaper, but it doesn't provide the coverage that my family needs. Moving to the PPO plan is not a viable option for anyone who actually uses or needs their health insurance.

It is difficult for me to understand why the City of Sparks, City of Reno, Washoe County, and other local governments are able to provide health insurance to their employees and cover the employee cost, while the State cuts benefits and increases premiums each year. For comparison, the employee cost for HMO family coverage for Washoe County employees is about \$375 per month for calendar year 2017. It will be increasingly difficult for the State to attract and keep good workers when there is such a disparity between not only private sector benefits and pay, but local governments as well.

State employees already have had to endure furloughs, pay freezes, PERS increases, and the loss of Longevity pay. We cannot afford higher health insurance premiums.

Sincerely,
Kristen Defer