



# DeSoto County

## Insurance Committee

### Meeting Minutes

---

Thursday, March 19, 2026

10:00 AM

---

#### A. Insurance Committee meeting minutes from January 22, 2026.

The meeting was called to order at 10:12 AM and opened with a prayer by David Williams.

Committee members state names for record: Latrinda Jones (Human Resources), Melanie Stegall (Brown & Brown), David Williams (Property Appraiser), Debbie Wertz (Supervisor of Elections), Jeff Griffis (Retiree Representative), James Vitali (Sheriff's Office), and Judy Schaefer (County Commissioner). Nadia Daughtrey and Susan Pooley are absent.

#### Review and Approval of Minutes

A motion to approve the previous meeting minutes was made by James Vitali and seconded by David Williams. The motion passed unanimously.

#### Discussion

Members discussed a treatment for knee osteoarthritis called Monovisc, a gel injection used when cortisone treatments are no longer effective. Concerns were raised about insurance coverage. Melanie Stegall agreed to review coverage options and report back.

#### Health Plan Performance

A presentation reviewed current plan performance. Current loss ratio: 87.5%. Earlier months showed higher claim costs, but recent months show improvement and stabilization. Outpatient claims increased but are generally more cost-effective than inpatient care. Pharmacy costs spiked mid-year but have since stabilized. Employee enrollment has remained stable, with only minor fluctuations across coverage tiers. Several high-cost claimants have left the plan, including the largest claimant. These terminations represent over \$800,000 in claims, which is expected to reduce future plan expenses. Remaining high-cost claims mainly involve cancer treatments and diabetes. Several expensive medications were reviewed, including drugs used to treat diabetes, cancer, multiple sclerosis, and other chronic conditions. It was noted that many insurance plans do not currently approve certain medications for weight loss alone.

Wellness Program Initiatives

A Health Fair is planned for April 7-9 at the Turner Center, which will include biometric screenings and health vendors. Employees continue participating in wellness webinars that provide health information and incentives.

Members discussed the need for more local urgent care options and reminded employees about available telehealth services.

Next Insurance Meeting

The next meeting is tentatively scheduled for March 19 at 10:00 AM.

Adjournment

The meeting concluded with no further business at 11:10 AM.