



DeSoto County

Insurance Committee

Meeting Minutes

Thursday, July 9, 2026

10:00 AM

2. Review and Approve the minutes from May 21, 2026.

A. Insurance Committee meeting minutes from May 21, 2026.

The meeting was called to order at 10:00 a.m. by the Vice Chair, who presided in the absence of the Chair. Roll Call of committee members present: Nadia Daughtrey - Clerk of Court, David Williams - Property Appraiser, Laura Baker - Tax Collector (Alternate), Jeff Griffis - Retirees, James Vitali - Sheriff's Office, Latrinda Jones - Human Resources Director, Melanie Stegall - Brown & Brown, Cindy Hanson - Brown & Brown, Linda Ennis - Supervisor of Elections (Alternate).

The committee reviewed the minutes from the May 21st meeting. Motion was made and seconded to approve the minutes. Motion was carried unanimously.

Insurance Issues - Pediatric Laboratory Claim & Virtual Care Claim

A committee member reported an employee experienced an out-of-network laboratory charge following an emergency room visit for the employee's child. Brown & Brown requested that all related billing documentation be submitted for review and will work with Florida Blue to request in-network consideration due to the circumstances. Regarding virtual care, the Tax Collector's Office reported an employee incurred charges after using Teladoc. Brown & Brown explained that Teladoc was replaced by Florida Blue Virtual Care in January and requested the employee's billing information for review. Updated educational materials regarding the virtual care program will be distributed to departments. No additional insurance issues were presented.

Claims Review Presentation

Melanie Stegall, Brown & Brown, presented the quarterly medical and dental claims report. Medical Plan current medical loss ratio is approximately 84.5%, reflecting favorable plan performance. Claims activity included several high-cost cases involving cancer treatment, specialty medications, diabetes, kidney disease, fractures, and neonatal care. Four of the largest claimants have terminated coverage, which is expected to positively impact the upcoming renewal. Employees continue to appropriately utilize preventive care, primary care, and virtual care services while maintaining low emergency room utilization.

The committee reviewed specialty prescription utilization. High-cost medications included treatments for autoimmune disorders, multiple sclerosis, diabetes, and kidney disease. Brown & Brown noted that pharmacy costs are not currently the

primary driver of the overall claims experience.

Dental Plan - The dental plan remains highly utilized with approximately:

Claims Paid: \$185,000

Premiums: \$189,000

Loss Ratio: 98%

Brown & Brown anticipates renewal negotiations similar to prior years. Melanie advised Florida Blue is expected to present an initial renewal increase that will be negotiated before recommendations are presented. Departments should budget approximately 10% for planning purposes until final renewal figures are received.

Wellness Program

Jet Dental Initiative - Human Resources reported continued planning for a Jet Dental mobile clinic to provide preventive dental services to employees. HRally Benefits Platform - Human Resources provided an overview of the HRally enrollment system, which replaces PlanSource. Further discussion ensued regarding HRally functionality such as: employee self-service enrollment, new hire enrollment procedures, qualifying event documentation requirements, employer administrative access, and weekly census updates. Employees experiencing technical issues are encouraged to contact Human Resources or Brown & Brown.

Health Fair 2026 - Committee members reported positive feedback regarding the recent employee Health Fair, including strong participation and favorable comments regarding wellness activities and vendors.

Wellness Webinars - Employees continue participating in monthly wellness webinars and remain eligible for wellness incentive gift cards upon completion of program requirements.

Next Insurance Meeting

The committee tentatively scheduled its next meeting for Thursday, July 9, 2026 at 10:00 a.m. The meeting date will be confirmed once renewal information is received.

Adjournment

Motion was made and seconded to adjourn the meeting. Motion carried unanimously. The meeting adjourned at approximately 11:00 am.