

ST. LOUIS COUNTY
HEALTH INSURANCE COMMITTEE

The St. Louis County Health Insurance Committee met on Wednesday, December 21, 2022 at 9:00 a.m. via Webex. The meeting was called to order by Gordy Halverson, Committee Co-Chair.

Members Present:	Angie Mattsen	Timothy Rasch
	Heather Ninfeldt	Tom Stanley
	Jim Gottschald	Stephanie Lundgren
	Sasha Lehto	Michael McDougall
	Krista Shopp	Kevin Gray
	Kim Maki	Gordy Halverson
	Nancy Nilsen	Judy Walhberg

Others Present:	Jeff Coenen	Tiffany Kari
	Beth Menor	Dave Kuschel
	Jolene Jamnick	Ben Martin
	Leanne Barker	Colleen Effinger



The October minutes were approved by consensus with no requested changes.

PRESENTATIONS

1. There were no items from the agenda under Presentations.

OLD BUSINESS

2. The first item from the agenda under Old Business was the *Lasik Discount Program Details/Update* (0:3:00) by Beth Menor. She reminded the committee of their prior discussion over coverage for Lasik surgery:

Mr. Coenen and Dave Kuschel shared that their entire book of business offer Lasik discounts but not coverage. Their theory on the reasoning for discounts instead of coverage was because Lasik is a convenience rather than a medical necessity. In addition, pricing varied greatly and Lasik typically comes with a substantial price tag. Beth Menor shared that flexible savings accounts were available and result in over a 30% reduction in price on top of the discount received at the provider. Kim Hoffmockel testified that there were no local providers in the Davis vision discount network. Beth Menor and David Kuschel committed to reaching out to Davis vision to request they recruit local providers

She shared her research into the Lasik provider network:

Closest Provider was Bonner Eye Clinic

- Grand Rapids, MN (in adjoining county)
- \$800 discount off national average but \$342 charge for pre-exam so net discount is \$458
- Can do the pre- and post- exams in Hibbing satellite office (in our county) but surgery is Grand Rapids only

Lowest Price Provider was Whiting Clinic

- St. Louis Park, MN (several counties away, 2+ hour drive)
- \$2,150 discount off national average and pre-exam and surgery done in one visit

She added that two requests had been made to Davis Vision (BlueCross Vision Partner) and Qualsight (Davis Vision Lasik Partner) to recruit providers in St. Louis County.

NEW BUSINESS

3. The first item from the agenda under New Business was the) *Auditor's Financial Report* by Auditor Nilsen (0:8:45). County Auditor Nancy Nilsen's report projected the 2022 year-end health fund balance to be \$19,888,564, a net gain of \$568,659 from the year prior. The year-end projection at the prior meeting in October was \$19,415,797. Ms. Nilsen commented that November claims payments were lower

than typical but the first two December payments were higher. She expressed overall satisfaction with the financial state of the health fund.

4. The next item from the agenda under New Business was *Review of Current Year's Goals* (0:11:30). Beth Menor summarized the Committee's progress on each goal:
 - a. Study transitioning dependent dental coverage from fully-insured to self-insured
 - i. The dependent dental committee met early in the year when they learned of Delta's intent to use the Consumer Price Index (CPI) of 8.3% as the trend factor. Given the rate guarantee of a 0% increase in place for 2023, the subcommittee decided to delay any further recommendations to the 2024 plan year and use 2022 to solicit employee feedback. A county-wide survey sent in August had almost 500 respondents. Krista Shopp reported some preliminary data from the survey to the committee and committed to report more details in 2023.
 - b. Educate & engage members to be proactive in their health & healthcare
 - i. Lets Walk MN promotion
 - ii. 500+ wellness class attendees

Advance Care Planning 4/19	10
Advance Care Planning 4/27	7
Anti-Inflammatory Living 4/6	37
Anti-Inflammatory Living 4/14	30
Ask a Nutritionist 2/12	8
Ask a Nutritionist 2/23	12
Flexitarian Cooking 1/18	8
Flexitarian cooking 1/25	9
Getting a Financial Health Check up 11/16	23
Lastest and Greatest in Weight Management 8/17	13
Lastest and Greatest in Weight Management 8/18	14
Living Gluten Free 10/05	8
Living Gluten Free 10/11	7
Mediation 10/10 10/25	10
Mediation 10/11 10/2	13
Public Student Loan Forgiveness Program 1/20	71
Resiliency 2/07	8
Resiliency 2/08	11
Taking Care of You 5/24	14
Value of Balancing work and Life 5/11	19
Zero Waste 9/06	11
Zero Waste 9/14	4
Food As Medicine 9/22	48
 - iii. 1100 Total Wellness members were offered discounts at Duluth Running Company and raffles for free entry to various races and Renaissance festival
 - iv. Fitness Center in Duluth GSC, Hibbing pending, others being explored
 - v. Extended Farmer's market season by moving it to the Depot after Labor Day
 - vi. Fresh food vending in Duluth GSC
 - vii. PieBurner, Biggest Loser, Walk the County, Biking/Hiking challenges
 - c. Identify & investigate claims drivers
 - i. Regular COVID reports, February Rx report, two Healthcare Insight Reports
 - ii. The top six major practice categories in order from highest were: Orthopedics/Rheumatology, Neoplasms, Gastroenterology, Endocrinology, Preventive and Psychiatry
 - iii. 80% of our specialty spend was for Rheumatoid Arthritis


- iv. Top five chronic conditions by prevalence in order from highest were Hypertension, Depression, Hyperlipidemia, Lower back pain (not common) and Diabetes
 - v. Utilization in mental health space and electronic healthcare (telehealth and e-visits) was climbing and better than comparison group
 - d. Study benefit design strategies and trends
 - i. Adopted Flex Access program & \$50 specialty copay tier
 - ii. Adopted Hinge Health
 - e. Monitor and strategize around behavioral & mental health services
 - i. *Handling Pressure from the Front Lines* a First Responder Mental Health Webinar
 - ii. Learn to Live utilization at SLC/ARC was double the benchmark/comparison group
 - iii. Collaborative Care Model (CoCM) with Essentia (cut short by Nurse's strike & pent-up demand for preventive care)
 - f. Study group Medicare supplemental plans & post 65 retiree health coverage
 - i. Replaced the Senior Gold option G2 with Medicare Advantage plan
 - g. Centralize access to healthcare resources
 - i. Subcommittee is awaiting availability of Blue Access product in 2024
- 5. The next item from the agenda under New Business was *Discussion & Setting of Next Year's Goals* (0:32:35). The committee agreed by consensus on these 2023 goals:
 - Study transitioning dependent dental coverage from fully-insured to self-insured
 - Educate & engage members to be proactive in their health & healthcare
 - Identify & investigate claims drivers
 - Study benefit design strategies and trends
 - Centralize access to healthcare resources
 - Conduct a Request for Proposal (RFP) for a health plan administrator
- 6. The next item from the agenda under New Business was the *Election/Appointment of Committee Co-chairs for Next Biennium* (0:41:00). Both management and labor representatives re-elected their current co-chairs (Jim Gottschald and Gordy Halverson) for another two-year term.

OTHER BUSINESS

- 7. The only item brought up under Other Business was an update on a prior request to move Mayo Clinic to the enhanced tier, also known as tier 1 (38:45). Mr. Gottschald reported that he had reached out to Mayo since the last meeting to request them to buy down to the lower cost tier and he was promptly turned down. A representative from Mayo Clinic added that they have not bought down to a lower cost tier for any other health plan in Minnesota.

With no further business the meeting was adjourned.

Respectfully submitted,

A handwritten signature in cursive script that reads "Beth J. Menor". The ink is dark and the signature is fluid.

Beth J. Menor
Senior Benefits Advisor