

ST. LOUIS COUNTY
HEALTH INSURANCE COMMITTEE

The St. Louis County Health Insurance Committee met on Wednesday, December 20th, 2023 at 9:00 a.m. via Webex. The meeting was called to order by Jim Gottschald, Committee Co-Chair.

Members Present:	Katie Finc	Timothy Wade Rasch
	Heather Ninfeldt	Tom Stanley
	Jim Gottschald	Stephanie Lundgren
	Sasha Lehto	Michael McDougall
	Krista Shopp	Kevin Gray
	Kim Maki	Gordy Halverson
	Nancy Nilsen	Megan Haworth

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

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



OLD BUSINESS

1. The first item from the agenda under Old Business was ***Blue Care Advisor (BCA) Sweepstakes (0:3:00)***. Beth Menor reported that participants can use points to buy chances at \$50-\$250 gift cards given away each quarter. These sweepstakes will help keep members engaged, especially if they earn the maximum 2400 points before the year is over.
2. The next item from the agenda under Old Business was an ***Update on Medicare Supplement Plans (0:9:45)***. Beth Menor provided an overview of the changes to the retiree Medicare plans in 2024 which included: dental coverage, \$35 insulin copays, prescription drug cap of \$8,000/year, fewer routine eye exams and post-inpatient meal deliveries, additional dietary restriction categories and premium rate changes.
3. The next item from the agenda under Old Business was ***Hearing Aid Medical Policy (0:15:30)***. Beth Menor reported that manufacturers assign all models to one of two categories: standard or deluxe. Members will have standard models covered or they will get credit towards a deluxe model so members pay the difference in cost between the two models. Either model will have the same cost-sharing as other durable medical equipment (DME), namely, deductible and coinsurance. There is no specific recommended vendor but competing DMEs can be compared in the Blue Care Advisor app.
4. The next item from the agenda under Old Business was the ***Travel Benefit Program (0:25:00)***. Beth Menor began with two follow-up requests on the topic carried over from the December meeting. She reported that BCBSM was not able to provide the data requested, namely the miles traveled for care by members. Neither did they have the capability to report this data by individual member nor in aggregate. They did offer a provider utilization report. The second follow-up was regarding ancillary insurance products that offer travel benefits. Ms. Menor listed Critical Illness, Accident and Hospitalization products that either include specific travel benefits or a cash lump sum payment that could be used to cover travel expenses. Some of the products contained pre-existing exclusions. One local vendor offered no minimum participation thresholds. Discussion ensued with no consensus on an action but requests for a presentation on the ancillary product or products at the February meeting.

NEW BUSINESS

5. The first item from the agenda under New Business was ***Hinge Health's (HH) Impact on Opioid Use (1:36:00)***. Beth Menor shared that our virtual physical therapy vendor, Hinge Health, issued a recent study and the results showed that 42% fewer participants initiated opioids and 25% fewer participants had opioid prescriptions as compared to traditional physical therapy patients. She also shared one of our own participant's feedback on the program:

I went on the Hinge Health therapy program in April. I have experienced a great deal of pain in both my knees. One has had a replacement surgery but was still causing pain and stiffness and a loss of range of motion.

As of today [11/17/23], after completing all 40 levels my pain in the non-replacement knee is almost non-existent. At this point I would not consider a replacement surgery for that knee.

In the replacement knee I have been able to dramatically increase my range of motion and reduced the overall stiffness of the joint.

Also, during the process, it has encouraged me to increase my health overall. I have lost 30 pounds since starting the program. Some of the benefits I am now experiencing is an increase in many activities. I no longer avoid using stairs. I feel better overall than I have felt in several years Thanks for the benefit.

6. The next item from the agenda under New Business was ***Review of Current Year's Goals (1:40:30)***. Jim Gottschald recapped the Committee's progress on the following 2023 goals:

- Study transitioning dependent dental coverage from fully-insured to self-insured
 - The employee and dependent plan will merge on 1/1/25
 - Fifteen employees dropped coverage and 105 added dental coverage
- Educate & engage members to be proactive in their health & healthcare
 - 802 employees attended wellness classes in 2023

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- Identify & investigate claims drivers
 - Wegovy surpassed Enbrel to become our number two drug by spend
 - Rheumatoid Arthritis continued to be our top diagnosis by spend
- Study benefit design strategies and trends
 - Travel Benefit Continues to be explored
 - Dental Plans Merged
- Centralize access to healthcare resources
 - Blue Care Advisor coming 1/1/24
- Conduct a Request for Proposal (RFP) for a health plan administrator
 - BCBSM was chosen from the three proposals received earlier in the year

7. The next item from the agenda under New Business was ***Setting of Next Year's Goals (1:47:15)***. The presiding co-chair, Jim Gottschald, led discussion and the Committee agreed by consensus to adopt the following goals for 2024:

- Educate & engage members to be proactive in their health & healthcare
- Identify & investigate claims drivers
- Study benefit design strategies and trends

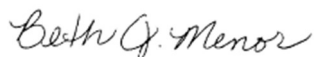
- Review options for a travel benefit program and alternatives
- Study costs and benefits of specialty drugs for weight loss
- Explore additional locations for employee wellness space
- Consider adding orthodontia coverage to dental plan in 2025

OTHER BUSINESS

8. The first item from the agenda under Other Business was an update from Jim Gottschald on the Public Employer Association & Coalition of Healthplans or PEACH group's activities around exploring hospital cost transparency. He reported that the group met with the Council of Health Plans of MN to join a national initiative and the two groups plan to partner on legislative initiatives and provider outreach. He committed to bringing to the committee a demonstration of the Sage transparency tool.
9. The next item from the agenda under Other Business was a wellness program update (2:12:30). Beth Menor reported on behalf of Tiffany Kari Cizmas that 1,120 employees/family members participated in the Total Wellness program in 2023 and of them 699 submitted wellness tracking cards. These numbers are up from 1029 and 684, respectively in 2022. Jim Gottschald reported that Total Wellness program gift cards were due for delivery within the next week. Beth Menor also shared that Tiffany Kari Cizmas will be rolling out and promoting a program in 2024 called **PT First**. The program focuses on physical therapy as a preventative measure and promotes independent providers where costs can be half that of physical therapy in a traditional clinic or hospital setting.
10. The next item from the agenda under Other Business was the Auditor's financial Report (2:14:30). The Auditor's report projected the 2023 year-end health fund balance to be at \$20,131,796, a net gain of \$1,585,421 from the year prior. The year-end projection at the prior meeting in October was \$18,999,399. Nancy Nilsen expressed her preference to have somewhere between eighteen and twenty million in reserve and hence, expressed her delight with the projection and stated her appreciation for everybody's work on this committee.

With no further business the meeting was adjourned.

Respectfully submitted,



Beth J. Menor
Senior Benefits Advisor

WEBEX TRANSCRIPT

Health Insurance Committee Meeting

8:50 am - 11:20 am Wednesday, December 20, 2023 | (UTC-06:00) Central Time (US & Canada)

gordy Kimberly Maki Colleen Effinger Duluth GSC Lake Superior Room Thomas Stanley Beth Menor Katie Finc Ben Martin Mike McDougall Nancy Nilsen Wade Rasch Leanne Barker she/her

WEBVTT

1

Duluth GSC Lake Superior Room 00:00:01.400 --> 00:00:19.400

Two thousand dollars more in his check- in account every month because he's on an expensive medication because of this legislation, so it has huge huge impact. We had a lot of retaries that were basically prescription drug bar because of high costs.

2

Duluth GSC Lake Superior Room 00:00:20.600 --> 00:00:26.360

So in this one says the same thing, and then this was just our renewal rates. So.

3

Duluth GSC Lake Superior Room 00:00:27.640 --> 00:00:48.120

The advantage plan last year was costing everybody three hundred and twenty- one dollars and fifty cents a month. It only went up to three, twenty- four fifty. So that was our very first renewal because this is a new plan for us, so pretty excited to see only a three dollars a month increase to that, and then the senior Gold was a little bit of a hef.

4

Duluth GSC Lake Superior Room 00:00:48.280 --> 00:00:49.640

Year increase.

5

Duluth GSC Lake Superior Room 00:00:51.960 --> 00:00:53.320

On the.

6

Duluth GSC Lake Superior Room 00:00:55.800 --> 00:01:15.000

RX side, so that one went up. It depends if you were pre- Macar postmacker, the, the premiums in the senior goal get really confusing because if some legislation, but that had a higher increase about twenty bucks a month and then we still have, if you look over on the right hand side, we're about.

7

Duluth GSC Lake Superior Room 00:01:15.000 --> 00:01:35.480

Half and half half an hour, senior goal plan and half an hour advantage plan this year,

just anecdotally from the forms we processed. I'm gonna say we didn't have a lotted migration between the plans, but probably a few more we're moving to the advantage plan than we're moving to the senior goal plan and our new retaries are taking up.

8

Duluth GSC Lake Superior Room 00:01:35.520 --> 00:01:47.000

The advantage plan, probably three to one over the senior goals. So, so that is, that's it. That's my update on the Medicare plans. Any questions comments.

9

Duluth GSC Lake Superior Room 00:01:49.560 --> 00:02:07.360

All right, thank you Beth, next item on our agenda under old business is hearing aid medical policy and Beth and Dave, you guys were gonna present this. Dave did you still have that? Yeah, you want it. Yeah.

10

Duluth GSC Lake Superior Room 00:02:09.399 --> 00:02:12.600

I forgot to come back. Thank you.

11

Duluth GSC Lake Superior Room 00:02:13.880 --> 00:02:34.360

Okay, this is me too. I'm the whole event today. I apologize, There was some student whole recording and listen to myself say, oh, every ten seconds I apologize. All right, so you might remember that there was some changes in the minnesot.

12

Duluth GSC Lake Superior Room 00:02:36.280 --> 00:02:54.840

Regarding coverage for hearing AIDS and now Blue Cross and all the big carriers are adding hearing age coverage to all of their plans. So we covered that at a prior meeting this year, and there were some question raised about how, like, some more of the specifics of how they're.

13

Duluth GSC Lake Superior Room 00:02:54.880 --> 00:03:15.320

Going to be covered, and so that's what I brought back. We actually brought it back last month, but we ran at a time so we, we punted it to this month. So this is what we found out about the medical policy around hearing AIDS, It includes coverage for basic or standard hearing AIDS only. Okay, but members can elect and upgrade or a.

14

Duluth GSC Lake Superior Room 00:03:15.680 --> 00:03:35.800

X version and when this occurs, usually you're gonna sign a waiver of liability and the example of an upgraded or a deluxed version would be like, one that has like blue two technology, for example, that's just one example, there isn't a list of like, standard.

15

Duluth GSC Lake Superior Room 00:03:36.000 --> 00:03:56.280

Versus the Lux models anywhere that you can refer to, but when you are purchasing the hearing aid, the provider will know if you have a standard or a delux model, it is determined not by the provider, the place that you've shot that that's determined by the

manufacturer, whether it's a standard or delux model.

16

Duluth GSC Lake Superior Room 00:03:57.600 --> 00:04:10.880

So you don't have to worry about, like, if I go to this provider, is it can, is this, this s- one forty model? I want gonna be standard here and then deluxe over here it's gonna be the same everywhere. You go. Okay.

17

Duluth GSC Lake Superior Room 00:04:12.280 --> 00:04:32.400

If you do elect to purchase and upgrade it or delux version, hearing aid, then the claim's gonna get submitted with two line items. The basic hearing aid will process the process under medical equipment and supplies benefit, and then the upgrade delux hearing aid.

18

Duluth GSC Lake Superior Room 00:04:32.800 --> 00:04:40.760

Will deny is not covered, and so then that way you'll pay the difference. Okay, so they will reimburse the amount of a basic model.

19

Duluth GSC Lake Superior Room 00:04:48.120 --> 00:05:07.960

I asked if the hearing age was gonna be subject to deductible and yes, it will be a subject to deductible Coinsurance just like any other standard medical equipment because it's, it's covered under what's called DM and E- durable medical equipment. It's that section of coverage in our plan. so it will be subtitable.

20

Duluth GSC Lake Superior Room 00:05:08.080 --> 00:05:13.360

Co- assurance, all right, so that's what I learned. any questions.

21

Duluth GSC Lake Superior Room 00:05:16.280 --> 00:05:29.080

Well, this is exciting news for members of our plan. We've talked about covering hearing AIDS for T- probably more than ten years. So this is great work by the state and.

22

Duluth GSC Lake Superior Room 00:05:30.640 --> 00:05:37.840

This decision out of our hands, and so I think I remembers are gonna benefit from this.

23

gordy 00:05:40.640 --> 00:05:48.280

I have two questions when is that benefit going to start? And Beth, can you kind of send that synopsis?

24

Duluth GSC Lake Superior Room 00:05:48.280 --> 00:05:49.560

So we can.

25

Duluth GSC Lake Superior Room 00:05:52.920 --> 00:06:00.320

Sure I can send you what I typed up. Well, actually it's gonna be in the minutes. Is that sufficient.

26

Duluth GSC Lake Superior Room 00:06:02.360 --> 00:06:04.240

Or do you want it separate?

27

gordy 00:06:04.320 --> 00:06:04.920

Yeah, what.

28

Duluth GSC Lake Superior Room 00:06:06.840 --> 00:06:10.680

And January first to twenty, twenty- four is when the benefit will start.

29

Duluth GSC Lake Superior Room 00:06:10.680 --> 00:06:20.600

So my sister actually already got hearing AIDS the plan covered like in September and they covered ninety percent of it really. Yeah.

30

Duluth GSC Lake Superior Room 00:06:22.840 --> 00:06:28.920

Could this have been something whereas for plans that renewed after a certain date or is she in our plan.

31

Duluth GSC Lake Superior Room 00:06:31.800 --> 00:06:50.360

I don't, I'm not sure how that would have happened, but anyway wasn't like through a flex plan that it was covered, it was, there was a half plan it was through our health plan and it was like ninety percent of it was paid by the health plan. Do you want to check into that Dave and see if they actually implemented it earlier. I mean.

32

Duluth GSC Lake Superior Room 00:06:51.800 --> 00:06:59.960

Point, I guess it's only two weeks, A. I. E. S. I, A Jacobson with a son.

33

Duluth GSC Lake Superior Room 00:07:02.520 --> 00:07:08.840

I'll check, okay. Any other questions, comments?

34

Thomas Stanley 00:07:10.200 --> 00:07:29.400

This is Tom. I get emails from time to time from the Blue Three, sixty- five programs and they have different vendors that sell hearing AIDS through that They never kind of give you a sense of what things cost that sort of a, Hey, why don't you step on by or send us your information, so we can send you more, but I.

35

Thomas Stanley 00:07:30.240 --> 00:07:50.520

What I was curious about is if, if for instance you go to, let will there be a preferred

vendor or would there be a place where you could say to somebody, if you go to Cosco, the basic hearing aid is, you know, whatever X dollars, but they're upgraded.

36

Thomas Stanley 00:07:50.840 --> 00:08:11.000

Something different or if you go to some other location, what like is there going to be different cost to the plan in terms of what the basic level thing is, or is there, is that a negotiated blue cross rate? So we don't have to be concerned about that, but then for the upgrade portion, I.

37

Thomas Stanley 00:08:11.760 --> 00:08:31.480

Just trying to figure out, I mean, if, if the, if you consider, you know, a Cheverley hearing aid and they have a basic model and they have an upgraded model or you have Catalac selling their basic model or an upgraded model. Are there price differentials among those? that might cost a plan.

38

Thomas Stanley 00:08:31.480 --> 00:08:32.960

Or less.

39

Duluth GSC Lake Superior Room 00:08:33.400 --> 00:08:53.440

So I believe that Dave should be able to look this up on Blue Cross advisor, right from January first, Is that has that cost comparison? Yes, yeah, so you should be able to put it into Blue Cross advisor and see what the coverage is, and what the cost is both to you and the plan.

40

Thomas Stanley 00:08:55.160 --> 00:08:59.000

Okay, I know in the, like in the, in the past we had said, Hey, you know, go to.

41

Thomas Stanley 00:08:59.160 --> 00:09:02.840

Wall greens, because the, the cost of our plan.

42

Thomas Stanley 00:09:04.200 --> 00:09:04.760

Some other place.

43

Thomas Stanley 00:09:05.520 --> 00:09:07.320

Yes, that's kind of what I was wondering about.

44

Duluth GSC Lake Superior Room 00:09:08.680 --> 00:09:27.800

There isn't there. No, because that's on a larger scale for RX. This is something kind of a smaller scale. One specific piece of durable medical equipment, and I'm not aware, Dave, correct me if I'm wrong, but I'm not aware of Blue Cross having any special contracts where we get bigger discounts at.

45

Duluth GSC Lake Superior Room 00:09:28.160 --> 00:09:48.280

Medical equipment places. Those are typically smaller, like mom and Pot places. So there's a lot of them, and yeah, I, I don't think we would recommend one over another or there's not a better deal, so it sounds like it's different than the vision plan where if you went the vision works, you get the best, the best.

46

Duluth GSC Lake Superior Room 00:09:48.440 --> 00:10:08.760

Deal on prescription eye glasses somewhere else, right? Like there is a different vision plan has a good deal with Davis vision. So if you go to providers like, Vision Works where they have a large datas vision, a selection of glasses, then you're gonna get probably the biggest discount there. So.

47

Duluth GSC Lake Superior Room 00:10:10.840 --> 00:10:15.320

Any type of similar deal on the hearing aid coverage.

48

Duluth GSC Lake Superior Room 00:10:16.600 --> 00:10:36.080

The question, maybe we'll learn as we go through the first year, maybe Cosco does have cheaper hearing AIDS or Sam's club, or, but it's probably just gonna be based on provider by provider and we'll just have to kind of add to that experience over time.

49

Duluth GSC Lake Superior Room 00:10:38.360 --> 00:10:42.320

Any other questions on the hearing aid medical policy.

50

Duluth GSC Lake Superior Room 00:10:44.120 --> 00:11:03.840

All right, thanks Beth. Thanks, Dave, Moving on to the next item under old business, and that is the travel benefit program and this is something we've been talking about probably a better part of the year, so I will turn it over to Sasha for her final pitch and today we will determine the faith of the travel benefit.

51

Duluth GSC Lake Superior Room 00:11:04.040 --> 00:11:24.440

Like, what do you use Salesforce? No, thank you. Sorry, I'm absolutely turn it over to Bath. Has some updates for us. I'll roll this first. Okay, so there were two questions I had to takeaways at our last meeting to do little research and I brought that information back, so the two asks the first of the two aspects came up.

52

Duluth GSC Lake Superior Room 00:11:25.080 --> 00:11:45.560

I'm just gonna read this off just to remind everybody, what was asked the committee is unclear on the appropriate miles radius selection. This is my email type across as in. Should they choose fifty or a hundred or do a custom radius? Are we able to get reporting from prior years that show the total number of day.

53

Duluth GSC Lake Superior Room 00:11:45.840 --> 00:12:05.880

Are members travelled fifty plus miles from their home per care or a hundred plus Miles one hundred fifty et cetera, et cetera, et cetera. So I asked for that data from Blue Pros Bushield response was after March research and discussion are reporting team confirmed that our reporting system does not have the capability to generate this report.

54

Duluth GSC Lake Superior Room 00:12:06.040 --> 00:12:26.520

So what she did do was she attached a provider utilization report, which, you know, it doesn't tell how far from people's homes they're traveling, but it does tell you how often we use certain providers. So I did include that in the hand.

55

Duluth GSC Lake Superior Room 00:12:27.160 --> 00:12:28.400

For today.

56

Duluth GSC Lake Superior Room 00:12:33.560 --> 00:12:35.720

Let me see if I have it on the screen.

57

Duluth GSC Lake Superior Room 00:12:43.160 --> 00:12:52.200

Yeah, no, I don't have it on the screen, but it, it's not gonna help much to have it up here because it is fourteen pages long.

58

Duluth GSC Lake Superior Room 00:12:54.960 --> 00:13:13.880

Just to say it just says every provider that any member has gone to in two thousand twenty- three, where that provider's located their address and then how many members have visited it. So that's the, that's the data that we can get from the cross. So unfortunately not.

59

Duluth GSC Lake Superior Room 00:13:15.160 --> 00:13:22.280

Going to be able to really predict, well what the possible claims could be.

60

Duluth GSC Lake Superior Room 00:13:25.400 --> 00:13:43.880

I guess one suggestion, I, I don't know what does it take? You want to take, but maybe start with the largest miles radius and see how that impacts claims and they decide if you want to move the miles radius down over time, I'm not sure, but unfortunately we just can't get that data trouble across Cushio.

61

Duluth GSC Lake Superior Room 00:13:43.960 --> 00:14:04.440

So that was the first takeaway I had regarding the benefit or travel benefit from last meeting, and the second one was Tom, you had asked, Can you purchase insurance? that would cover travel costs if you incurred them and have like a secondary or supplemental or ancillary type of co.

62

Duluth GSC Lake Superior Room 00:14:05.000 --> 00:14:24.160

And I had just got anything Jeff, you, Dave had timed into that. We've never heard of anything just for travel, but I thought maybe something like critical illness plans might have some travel benefits included in them, so I do have a contact.

63

Duluth GSC Lake Superior Room 00:14:24.920 --> 00:14:45.400

For ancillary benefits and he did reach out to him and they do have a plan, a critical illness plan and it does cover lastly, it's an accident plan that covers lodging, so they have three different plans and when they talk about all three of them, only one of them actually has a.

64

Duluth GSC Lake Superior Room 00:14:45.440 --> 00:15:05.880

Travel benefit, but the other two haven't cash benefit that you could use to reimburse travel expenses. Okay, so let me just quickly touch. I mean, pre-plans that they have, and then if you want me to have him come back and get in more detail, I'm like, I'm not the expert on these plans, but I'm just gonna give you a high level.

65

Duluth GSC Lake Superior Room 00:15:06.160 --> 00:15:18.960

View of them. So the first one that they have is called a group accident plan. So it protects your finances and the event of an accidental injury and it helps to.

66

Duluth GSC Lake Superior Room 00:15:20.760 --> 00:15:32.080

Covers deductible and things like that, but as part of this one, it has a transportation benefit. You can, it has to be more than a hundred miles from home.

67

Duluth GSC Lake Superior Room 00:15:33.640 --> 00:15:37.120

And it will pay a hundred or two hundred dollars.

68

Duluth GSC Lake Superior Room 00:15:39.200 --> 00:15:58.320

Transportation and then it will pay fifty dollars or seventy-five dollars per day for lodging, and you pick those two amounts based on your premium structure. So you're gonna pay more for the lower at your benefits and it starts as low as like ten dollars a month for this group accident plan.

69

Duluth GSC Lake Superior Room 00:16:00.920 --> 00:16:20.120

Then there is a critical illness plan. So this one covers it pays out if you have certain critical illnesses, heart attacks, deep invasive cancer. Oregon failure did kidney disease paralysis in their.

70

Duluth GSC Lake Superior Room 00:16:20.880 --> 00:16:31.160

So it, it touches on a lot of critical illnesses and it pays out just cash. Okay, so a lot of people will get these if they have a high deductible plan.

71

Duluth GSC Lake Superior Room 00:16:32.280 --> 00:16:52.760

And it'll pay out anywhere from, you know, for an employee, it'll pay fifteen thousand dollars a spouse seventy- five hundred dollars and a child, it'll pay three thousand seven hundred fifty dollars, and this one is based on your age. So the older ur you, the more you pay the under you are the less you pay.

72

Duluth GSC Lake Superior Room 00:16:52.760 --> 00:17:05.920

And so it starts out at, like, six dollars a month for a young single employee for critical illness, then the other one is hospital care.

73

Duluth GSC Lake Superior Room 00:17:07.600 --> 00:17:20.839

So this one is one that pays you a lump sum benefit if you have a hospital stink and the benefit amount is like a thousand dollars.

74

Duluth GSC Lake Superior Room 00:17:31.800 --> 00:17:41.880

I believe it's a thousand dollar flat fee and then it pays you a different amount for every additional day you're in the hospital.

75

Duluth GSC Lake Superior Room 00:17:43.320 --> 00:18:03.800

And those can range like this one starts at a hundred dollars, for example. So again, this would be a cash payout of course, wouldn't be specifically for travel, but it could be, you know, if you're not have a hospital stay at the Mayo, it could, you could use the money for travel and this one.

76

Duluth GSC Lake Superior Room 00:18:04.480 --> 00:18:24.280

Starts out at like, nineteen dollars since seventy- eight cents a month and this one, a lot of people use this for pregnancies. So it's the most commonly used for. So those are just three examples of ans, you know, of additional insurance plan.

77

Duluth GSC Lake Superior Room 00:18:24.480 --> 00:18:44.760

That we could get now the good news is that this particular vendor is already established in this part of the state and has business a lot of public sector business and has a group plan going. It's all pooled. So usually when you start a new.

78

Duluth GSC Lake Superior Room 00:18:44.840 --> 00:19:05.240

Benefit you have to have a minimum participation, but we won't need that one person is all we need, and then the plan is good because all of the rates are cooled with his entire book of business and they do, there is another vendor who has been knocking at my door over the last couple months. I told.

79

Duluth GSC Lake Superior Room 00:19:05.440 --> 00:19:25.720

Come back in January after open enrollment. So there are some business as well, so we could look into a policy like that. Any questions did any of those policies have a, cause for excluding people with pre- existing conditions that have been diagnosed? Yes, there are some pre- existing cause some of them have for existing and some.

80

Duluth GSC Lake Superior Room 00:19:26.360 --> 00:19:46.200

Don't, it's the pre- existing isn't forever. It's like, it's like our disability plans. It's for the first year, it's that year covered, and then it goes away after that, but yes, some of them do some of them don't, I did ask him. I said, this is a lot. I mean, like benefits are.

81

Duluth GSC Lake Superior Room 00:19:47.240 --> 00:20:06.680

General and now there's these three plans with these fancy names and all these different, you know, it gets, it gets a really concluded. I said, it's, it's a lot for somebody to try to absorb and like, could you just go back to your underwriter and see if they wouldn't just combine all three of these hospital.

82

Duluth GSC Lake Superior Room 00:20:07.960 --> 00:20:27.160

Critical illness and accident into one plan and make the payout something reasonable. We don't need fifteen thousand dollars. We just want enough to cover launching and mileage, right? So give us a, you know, I don't know what three thousand dollar payout in cash and a better pre.

83

Duluth GSC Lake Superior Room 00:20:28.580 --> 00:20:43.260

So he's gonna bring that back to his underwriter to see if we can get something like that. That probably is gonna come with a minimum participation, but he is looking into that. So we might have, maybe we'll have another option in the future.

84

Duluth GSC Lake Superior Room 00:20:44.580 --> 00:20:48.740

So does that answer your question? Tom, any follow- ups?

85

Thomas Stanley 00:20:51.180 --> 00:20:55.460

Always follow- ups, but... no, it's, it's good right now. Thing.

86

Duluth GSC Lake Superior Room 00:20:56.740 --> 00:21:16.580

Beth, you had mentioned that other public sectors have this benefit? Are you aware that it is a common benefit that offered in the public sector. I, you know, I don't know how common it is. I think it's more common belarger, an employer.

87

Duluth GSC Lake Superior Room 00:21:17.220 --> 00:21:27.860

And probably less competent smaller, You are just because larger employers just tend to have a broader offering a benefit plans.

88

Duluth GSC Lake Superior Room 00:21:30.700 --> 00:21:46.980

I can ask Dear, do you have any, yeah, excuse me of large employers offer this benefit because it's employee paid. Can we define what largest? I mean to me, that's kind of like a mysterious one hundred plus one hundred plus. Okay, thank you.

89

Duluth GSC Lake Superior Room 00:21:51.140 --> 00:21:58.220

Is it, you said, large employers public sector employers? Yeah, sure.

90

Duluth GSC Lake Superior Room 00:22:01.460 --> 00:22:19.940

Familiar with that as a separate standalone benefit. Yes, so the, you know, the options that we looked at also include an option that is administered by Blue cross blue shield, too, that had three different thresholds, twenty- five hundred.

91

Duluth GSC Lake Superior Room 00:22:20.580 --> 00:22:40.420

Five thousand ten thousand, right? Believe, so, yeah, and there was, it was no, per contract per month cost if you selected the two thousand five hundred dollars lifetime maximum, but there's a twenty cent per contract per month cost if you chose the five thousand.

92

Duluth GSC Lake Superior Room 00:22:41.100 --> 00:22:43.500

Thousand lifetime option.

93

Duluth GSC Lake Superior Room 00:22:53.220 --> 00:22:54.340

And.

94

Duluth GSC Lake Superior Room 00:22:57.220 --> 00:23:07.900

Was there a choice of the radius than too. So fifty or a hundred or we can specialize it. So if we specialize it, then we're back in twenty cents.

95

Duluth GSC Lake Superior Room 00:23:12.500 --> 00:23:29.700

I just want to give some numbers. I know it's County, which I think this really affects and I also think that there's not one member in the county that wouldn't benefit or it, it be thankful if you need some advanced care somewhere else that this would be, it's.

96

Duluth GSC Lake Superior Room 00:23:29.940 --> 00:23:50.180

Full coverage, but it would be something that would benefit everybody in every bargaining unit, but anyway this morning I did some rough math and like, words of deluthe is a hundred and ten miles. it's twenty- two dollars, if we go Captola to Deluthe,

it's a hundred and forty miles Minneapolis two hundred seventy- four miles ratchester three hundred, forty- eight miles.

97

Duluth GSC Lake Superior Room 00:23:51.180 --> 00:24:10.660

From get to the night, it'd be a hundred and thirty- eight dollars at point twenty- cents. So, and I'm just using the far miles Cook is underneath the hundred mile limit that's, we have Eli to delude ninety- nine to one hundred forty miles depending on where.

98

Duluth GSC Lake Superior Room 00:24:11.940 --> 00:24:16.300

Neapolis is two hundred forty- six miles. We have Broadchester and three hundred nineteen.

99

Duluth GSC Lake Superior Room 00:24:17.700 --> 00:24:28.700

We have delude to Rochester that I have two hundred twenty- seven miles and two hundred fifty- eight miles Deluve to Minneapolis is one hundred fifty- five miles. So depending where you're looking at.

100

Duluth GSC Lake Superior Room 00:24:30.500 --> 00:24:50.340

I think I love that people in the LOCAB access to these great healthcare systems down here if we're all say lowest county, then we're all St. Los County, we should allow our employees to have the same access to the same healthcare and if something cap told him up.

101

Duluth GSC Lake Superior Room 00:24:51.740 --> 00:25:10.820

Twenty- two dollars for coming to deluthe, so we had, you know, I just think that they used to have some type of just like people reach out to Rochester, the University of Minnesota for their health care. They would get reimbursed, but people in Helien cap togg them up with that people. So if we're looking at Myogen radius in any plan that we.

102

Duluth GSC Lake Superior Room 00:25:12.780 --> 00:25:20.020

I think it would be fair to say that I would like to see it all be a benefit for the internal.

103

Duluth GSC Lake Superior Room 00:25:25.540 --> 00:25:29.380

The floor is open for discussion.

104

Duluth GSC Lake Superior Room 00:25:38.340 --> 00:25:56.260

One of the requirements to receive if, under the Blue Cross plan is the travel benefit applies only if the covered medical services are not available within the radius. So this, this doesn't mean that people.

105

Duluth GSC Lake Superior Room 00:25:56.380 --> 00:26:16.740

Can start doctoring for, you know, whatever, even if it's a, a preventative visit in the LOOF and get the travel benefit because if they can get that service in Eli or Cook, that would preclude them from receiving the benefit. That's not blue. Cross doesn't do that though. They don't gain keep that. That's what it says, but I, I.

106

Duluth GSC Lake Superior Room 00:26:18.100 --> 00:26:37.220

And asked them how they determine that and they said actually, we don't, we just look at the miles radius. Well, for somebody who lives in the north, I don't particularly want to come down to the loop for meeting list things unless it's a really big deal. I mean, that's a hundred miles room for me and tap to take time off to look at things and I don't feel that I'm.

107

Duluth GSC Lake Superior Room 00:26:38.060 --> 00:26:57.700

I think if you can get providers that do come to the range and we go to the range if access to that great help care and making to help the blue, the or Michapolis super Siminus, how do we true that? So I don't think that is something that our employees would be taking advantage of, but when you need it, you need it. So I think from my pers.

108

Duluth GSC Lake Superior Room 00:27:00.260 --> 00:27:18.180

I understand what you're saying that when you need it, you need it, but it was a process. Does not have a way for us to make a determination regarding who needs that service versus who chooses to travel to get the provider and the services that they're making a choice on. I'm not.

109

Duluth GSC Lake Superior Room 00:27:18.900 --> 00:27:38.660

Saying when you, when you need service when, when you have to go to mail, because you need thirteen doctors or you have something. So rare that into luth, we don't have a specialty, you know, I think that's the consideration of we all shoulder that burden so that you can go get the medical and necessity that, that you require based on that CONDI.

110

Duluth GSC Lake Superior Room 00:27:38.900 --> 00:27:59.140

But to say, universally throughout St. Louis County that if you choose to go see a different provider that, that cost burden is going to be shared amongst, I think that's where I'm really struggling to say this is something that we should implement on behalf of our employees. You know, I, I hear what you're saying when you need it, you need it, but we also.

111

Duluth GSC Lake Superior Room 00:27:59.780 --> 00:28:07.420

We also have choices that we make image providers specy and we don't have a mechanism to deleneate the, the difference between the two of those.

112

Duluth GSC Lake Superior Room 00:28:08.740 --> 00:28:15.820

I find that problematic when we look at the off the shelf plan that's being proposed on behalf of Blue Cross.

113

Duluth GSC Lake Superior Room 00:28:17.100 --> 00:28:37.420

A lot of places don't accept you just because you decide you want to go to the mail just because you've decided you want to go to the university and so in a lot of places required doctor's referral, there is an acceptance process. I am also recipient of the mail clinic in receive Minnesota. I also doctor in St. Louistone here. I just survive breast cancer. It'll be very in cancer in one year, so I understand.

114

Duluth GSC Lake Superior Room 00:28:37.540 --> 00:28:58.020

I wouldn't elect to just go to OILI provider. I had to go through provider steps. Get clearances, get authorizations and then thankfully they accepted me. So it's not that you can just pick and choose you're providers. Oh, I don't like what John said, I'm gonna go get my travel benefit and go to Luke. No, that's not what.

115

Duluth GSC Lake Superior Room 00:28:58.740 --> 00:29:15.460

Have cancer that is not what happens when you have an advance something that nobody knows what's wrong with you. That's what I want the benefit for is for people to have better access to Rogester comparable to Cleveland Cliffs to us deal two employers in our same district over a hundred.

116

Thomas Stanley 00:29:23.220 --> 00:29:25.660

Beth, this is Tom. I have a comment.

117

Duluth GSC Lake Superior Room 00:29:26.180 --> 00:29:27.300

As.

118

Thomas Stanley 00:29:30.660 --> 00:29:34.500

Please correct me if I'm wrong, if we were to choose, for instance, the.

119

Thomas Stanley 00:29:34.580 --> 00:29:54.980

Twenty- five hundred dollars lifetime maximum and set a radius of a hundred miles. There's no administrative cost to the plan from Blue Cross, but it would allow people to seek reimbursement for those traveled expenses under those circumstances and there's Blue Cross.

120

Thomas Stanley 00:29:55.060 --> 00:30:00.140

Just make the determination and pay out or is that something that has to come through the county.

121

Duluth GSC Lake Superior Room 00:30:04.260 --> 00:30:21.860

So Blue Cross makes that determination. They will, they, what happens is that employee has to submit a claim form and then Blue Cross looks and checks the mileage and if the mileage passes the threshold, then they will send payment to the.

122

Duluth GSC Lake Superior Room 00:30:22.020 --> 00:30:23.300

An employee.

123

Thomas Stanley 00:30:26.340 --> 00:30:29.860

Is there any reason why we couldn't try this for one year?

124

Duluth GSC Lake Superior Room 00:30:34.620 --> 00:30:54.420

I mean, there's no reason why we couldn't try any of the options for any duration that we wanted to. I think our goal is to try to identify, you know, if there's a handful of options before this committee for consideration and to make a recommendation.

125

Duluth GSC Lake Superior Room 00:30:56.340 --> 00:31:14.380

And those also include a St. Louis County managed travel policy and I personally don't think the county should be getting involved and employees travel benefits or.

126

Duluth GSC Lake Superior Room 00:31:14.940 --> 00:31:35.380

Their healthcare and their health conditions. My preference would be to lean, and if, if this is something we were to do one that is administered by Blue Cross and Tom, I'm kind of, as I heard you speak, those are kind of the same numbers that I was thinking.

127

Duluth GSC Lake Superior Room 00:31:35.420 --> 00:31:55.860

About the twenty- five hundred dollars benefit, which doesn't have the administrative cost, you know, looking back at their October meeting, we identified one hundred and seventy- four visits to the male clinic by thirty- seven unique participants, you know, the total cost.

128

Duluth GSC Lake Superior Room 00:31:57.820 --> 00:32:10.980

If you a hundred dollars would be seventeen thousand leap, four hundred dollars, right? But there is also a companion benefit that, that could be added. so maybe it's twice that amount per year.

129

Duluth GSC Lake Superior Room 00:32:14.420 --> 00:32:32.980

I guess personally. I'm just, I'm just gonna start the group off. I think we have to, We have to make a decision on this Sasha's been very patient with the committee and the discussion and are compiling the data for me. Everything is off the table, except for the two thousand five hundred dollar and.

130

Duluth GSC Lake Superior Room 00:32:34.300 --> 00:32:39.580

Travel radius ministered by Blue Cross. That's, that's the only one that I feel.

131

Duluth GSC Lake Superior Room 00:32:41.940 --> 00:33:01.140

That I could support from, you know, being a, we're stewards of the health plan, we're trying to balance the, you know, this is not necessarily a benefit that's available to everybody. So maybe fifty percent of public sector employers make this available as a employee paid benefit.

132

Duluth GSC Lake Superior Room 00:33:01.180 --> 00:33:21.620

So what I'm hearing Jeff say, is this is not an employer paid benefit largely, so we have to be conscientious of the people who pay property taxes in St. Louis County and the level of benefit that they may or may not have in their own health plan. so I'll, I'll just start us off if there's anything that we can support.

133

Duluth GSC Lake Superior Room 00:33:21.820 --> 00:33:25.660

That would be the most that I would be willing to go to.

134

Duluth GSC Lake Superior Room 00:33:26.740 --> 00:33:31.940

And I will turn it over to anybody else wants to jump in.

135

Thomas Stanley 00:33:34.420 --> 00:33:55.540

This is Tom, I'll jump in then if I, I will say one, I support that proposal as well. I also want to say that when this item first came up, I did not see any reason for there to be a benefit of this nature given that we had a flexible spending.

136

Thomas Stanley 00:33:55.620 --> 00:34:16.020

Plan and program and I want to commend Sasha for all the work that's been done beth as well. Everybody that's been involved. I don't want to limit it to anybody, but Sasha has moved, this forward has made compelling arguments as to why there is an equity issue here where there's a fairness issue here and.

137

Thomas Stanley 00:34:19.220 --> 00:34:36.500

Ultimately changed my opinion from being. No, just run it all through the flex plan to, yes, as a no cost administration item that we can add to our plan. I do think that it is beneficial thing. It provides opportunities for individuals. There are.

138

Thomas Stanley 00:34:36.500 --> 00:34:56.980

Certain things that can't be done, even, you know, if, if you live into luth, there are certain things you can't get done into Luth and you've got to travel for it, so I, I do

support that. I also think that the, you know, if the insurance company comes back in January with a bundled package as Beth described lower benefits.

139

Thomas Stanley 00:34:57.020 --> 00:35:08.500

That also might be something to be able to, to offer to employees to possibly offset or augment some of these other things as well. So thanks Sasha.

140

Duluth GSC Lake Superior Room 00:35:11.060 --> 00:35:27.220

I also come out and support of the plan of two thousand five hundred dollars with a hundred dollar miles. So I travel down to Minneapolis because I cannot get care closer than that. I am on a referral. I have to see a specialist. So this would be of a great help for me.

141

Duluth GSC Lake Superior Room 00:35:29.620 --> 00:35:48.820

I also agree and just to add to what Tom said I would really be interested in seeing more of what these other insurance opportunities could be, that could be an addition to this, and that's made it sound like there's even another one possibly in January, so it'd be great to see those options next year, but in the meantime, yeah, thank you Sasha for your work.

142

Leanne Barker she/her 00:35:53.300 --> 00:35:53.940

Can we go?

143

Duluth GSC Lake Superior Room 00:35:54.380 --> 00:35:54.580

I think.

144

Leanne Barker she/her 00:35:54.780 --> 00:36:15.060

Was you that was mentioning about pre- existing conditions not being covered and I'm not sure you had a question back on. Is that just the critical illness plan? Maybe I misunderstood that is it just for that, that there was the pre- existing condition or.

145

Leanne Barker she/her 00:36:15.220 --> 00:36:17.900

Would that be for all of these benefits.

146

Duluth GSC Lake Superior Room 00:36:18.260 --> 00:36:38.740

Some of them had a pre- existing and some did not, and off the top of my head. I mean, I don't know off the top of them did, and didn't I just wanted to bring kind of a high level overview today and say if you want to know more about these plans, I would invite back the person who is selling them to present on them. I feel, I don't feel comfortable presenting.

147

Duluth GSC Lake Superior Room 00:36:39.140 --> 00:36:53.660

Because I, you know, I'm not that familiar with them. I would prefer if he did that, but I just wanted to let you know today that they are available. This is kind of how they work and is it something you want to know more about.

148

Duluth GSC Lake Superior Room 00:37:03.700 --> 00:37:13.940

The last one to clarify I wasn't making a proposal. I was just making a clear, what the maximum that I might be talked into maybe others.

149

Duluth GSC Lake Superior Room 00:37:24.820 --> 00:37:41.460

Dave, how much advance notice with Blue Cross need to request to turn on a benefit such as the travel benefit depends on when you want it turned on. So if you wanted to turn down effective January.

150

Duluth GSC Lake Superior Room 00:37:43.420 --> 00:37:47.660

We would need to know like two months ago.

151

Duluth GSC Lake Superior Room 00:37:49.900 --> 00:38:07.060

But if you said, yeah, we want it turned on for January one, but just get it turned on as quickly as you can. we would do a maintenance. We'd go through that. It probably wouldn't take too terrible long. I wouldn't say more than probably thirty days.

152

Duluth GSC Lake Superior Room 00:38:08.420 --> 00:38:11.780

To get it to go January one.

153

Duluth GSC Lake Superior Room 00:38:12.860 --> 00:38:30.100

But then if we do that, we'd have to go back and run a recovery report to see if anybody had claims from the time that we actually got it set up on the system back to January. One recovery reports can take many many months.

154

Duluth GSC Lake Superior Room 00:38:32.020 --> 00:38:51.860

But Dave are there submitting their own claim that this is generated. This isn't an auto generated thing, right? It is, the member has to request it correct. So if there, if we don't promote it until it's already in place, then all you have to do is verify that the dates were incurred past January one we wouldn't even.

155

Duluth GSC Lake Superior Room 00:38:54.420 --> 00:39:12.340

Claims capture backwards, right? If they don't submit, they don't submit, they don't ask, I mean, if we, we just would wait to announce it, so you wouldn't get any claims prior to it going live. I don't, I'd have to check on that because it's my understanding that when you do a maintenance after.

156

Duluth GSC Lake Superior Room 00:39:12.340 --> 00:39:28.860

The effective date back to the original effective date. The recovery report is automatic. It's not that I would request that recovery report. The system had automatically, does that, but I'd have to see anything out unless there's a claim form, right?

157

Duluth GSC Lake Superior Room 00:39:30.940 --> 00:39:50.740

But shouldn't a workaround could be, if the group decided to do something on this and we could just pick March first and just have it be a perspective. You could do it that way. You, you could do it. That's not an annual benefit. It's a lifetime benefit. Yeah, my, but then there's concerns with that too because.

158

Duluth GSC Lake Superior Room 00:39:50.900 --> 00:40:11.220

If you do it a- a March first effective date, then we gotta go and redo the books and re-send out, you know, the, the books, the benefit books. So if you're gonna do it, I would say, do it effective January one. Okay, and then we would just put through a maintenance request.

159

Duluth GSC Lake Superior Room 00:40:11.860 --> 00:40:15.500

And ask for it to be done as quickly as possible.

160

Duluth GSC Lake Superior Room 00:40:22.140 --> 00:40:26.580

What's determinist of the, when we say a hundred mile radius.

161

Duluth GSC Lake Superior Room 00:40:29.140 --> 00:40:31.540

Could I read that monetary easier.

162

Duluth GSC Lake Superior Room 00:40:34.020 --> 00:40:54.340

It's Cook to deluthe this ninety- ninety two miles and ninety some miles Eli is a hundred miles about three lip. well, is it, so the terminosis from the office or is it if you use the members home, So you could live in Eli.

163

Duluth GSC Lake Superior Room 00:40:55.140 --> 00:41:11.100

Commute to Deluthe and go to ensions. I suppose perhaps submit for your mileage for that doctor appointments and we do have members in the health plan and ARC, so they do like a lot further out because they're five county region.

164

Duluth GSC Lake Superior Room 00:41:12.420 --> 00:41:32.900

Well, I'm just saying Eli and Cooker Eli's right out of the Hunter mile marks. So if you downtown you lead it downtown, Cook is a hundred miles or a downtown to Luther at is a hundred miles, not everybody who works. I could love some good. I totally get that. I totally get that. I mean, I'm just trying to think of the log.

165

Duluth GSC Lake Superior Room 00:41:32.940 --> 00:41:36.100

Istics of this and, and.

166

Duluth GSC Lake Superior Room 00:41:37.540 --> 00:41:57.860

It's a twenty, the, the option kind of under discussion that Jim and Tom have talked about a little bit and Beth described overall is a two thousand five hundred dollar lifetime benefit for claims submitted for travel costs, companion costs.

167

Duluth GSC Lake Superior Room 00:41:58.500 --> 00:42:18.340

Is a hotel to sort of things. Is that, is that per participant or per contract, if you know, participant. So if you always went with your spouse, then it would be five thousand dollars, if there was overnight lodging and et cetera. So you get three.

168

Duluth GSC Lake Superior Room 00:42:18.460 --> 00:42:38.820

Children, it's twelve thousand five hundred dollars. Five, a family at five. No, it's the benefit is for the member. So if you are traveling with the spouse, you can get more of a reimbursement for launching you can get, you know, the lodging reimburse it's more, but it's still.

169

Duluth GSC Lake Superior Room 00:42:40.740 --> 00:42:59.940

Imbursement, so if your spouse happens to be in our health plan, it's not there reimbursement it's yours, right? And if you need me to surgery, you need something and let me clarify it the daily limits that we talked about in October was a fifty dollar per patient and fifty dollar per support companion for a maximum reimbursement of a hundred dollars.

170

Duluth GSC Lake Superior Room 00:43:01.860 --> 00:43:16.180

So no lodging receipts or well, you'd have to still turn in your receipts that the maximum reimbursement though is fifty dollars if you go to the appointment by yourself per day.

171

Duluth GSC Lake Superior Room 00:43:19.140 --> 00:43:37.700

Which, so it's not gonna cover the cost of the full lodging and it, I think one of the concerns I had is many of the hotels, like when you start going down a Rochester, the hotels are a lot cheaper two, three miles away from downtown.

172

Duluth GSC Lake Superior Room 00:43:39.900 --> 00:43:55.540

And so did we take away any disincentive for people to go from a hundred dollars a night to three hundred dollars a night, but with a hundred dollar maximum per day reimbursement, maybe that doesn't change where they're staying.

173

Duluth GSC Lake Superior Room 00:43:57.540 --> 00:44:17.380

Yeah, I just can't separate that it needs to be in or out of St. Louis County of a member, An employee of St. Louis County needs medical care that they can't get in their area. If, if it's to lose, I just, I can't separate. I know we talked about that last time we're focusing on just out of county providers and I disagree with that, I based on mileage.

174

Duluth GSC Lake Superior Room 00:44:17.620 --> 00:44:25.340

Regardless of where they live, and that's the program. Yep, so I'm support, I'm supporting that so that.

175

Duluth GSC Lake Superior Room 00:44:29.540 --> 00:44:40.660

But this could be a new cost and perpetuity that most plans don't provide it.

176

Duluth GSC Lake Superior Room 00:44:43.620 --> 00:45:02.180

When you think about two thousand, five hundred dollars, if I take my spouse with me to every doctor's appointment and say I live in Captogma so each time I come to dilute to see my provider, I mean, the aggregated of that is really only twenty- twenty- five visits over my lifetime, and so I also wonder at what point employees are gonna say that.

177

Duluth GSC Lake Superior Room 00:45:02.500 --> 00:45:23.300

Great benefit, but it doesn't go far enough and we need five thousand or we need ten thousand because well, that was a great start. It, it doesn't meet the needs that I have to see the provider, and so I also have concerns about that too of in five years we're gonna be having that conversation again of like, this was a great benefit.

178

Duluth GSC Lake Superior Room 00:45:24.820 --> 00:45:43.780

I've used it up within four years or, or whatever that looks like for individuals, and so I think that's something we need to consider as well, and so my understanding of the cost burden of this is, this is gonna come out of the health insurance. One is that correct? And so will that, I mean, can we say for a certainty, like, how does that affect?

179

Duluth GSC Lake Superior Room 00:45:43.820 --> 00:45:47.380

The premium set, we're gonna be looking at for our membership then.

180

Duluth GSC Lake Superior Room 00:45:50.820 --> 00:46:01.140

I mean, I also someone proposed could we do this for one year while we explore these possible additional insurance plans, and then maybe we have more data like that to review.

181

Duluth GSC Lake Superior Room 00:46:02.460 --> 00:46:22.820

Maybe there's something else that's a different supplement. That would address that potential concern. Well, and to me, knowing that it's a two thousand five hundred dollar

lifetime maximum to be honest, I'd be more picky and choosy about what I submitted for reimbursement, you know, whereas me who lives up north if I had to come down to Deload, which I have an active referral because there's no one up that will see.

182

Duluth GSC Lake Superior Room 00:46:23.180 --> 00:46:33.220

For a condition versus me going down to Minneapolis. I'll probably put in for reimbursement to Minneapolis, maybe not so much for deluth knowing it's a lifetime benefit.

183

Duluth GSC Lake Superior Room 00:46:35.620 --> 00:46:38.300

Been utilize it to the best that I can.

184

Duluth GSC Lake Superior Room 00:46:45.860 --> 00:47:00.300

Let me make a bunch of before we make a motion. Is there anybody else? I'm kind of looking at the monitors here. Anybody else participating virtually who would like to weigh in.

185

Duluth GSC Lake Superior Room 00:47:09.540 --> 00:47:27.460

All right, so we, I'll throw one other thing, I'll just so we understand the math a little bit and forgive me because I'm a music major, not, and I can't even spell. Oh Gabroad, but if you're, if we say.

186

Duluth GSC Lake Superior Room 00:47:29.460 --> 00:47:31.460

A third of the.

187

Duluth GSC Lake Superior Room 00:47:33.860 --> 00:47:39.580

Our population takes advantage of this. In fact, let's make it twenty five percent.

188

Duluth GSC Lake Superior Room 00:47:43.460 --> 00:48:01.380

The, the lifetime benefit would be six seven eight hundred thousand dollars in that range, maybe a little bit higher if there's companions and things like that, right? So Paul at a five hundred thousand to a million.

189

Duluth GSC Lake Superior Room 00:48:01.780 --> 00:48:21.860

Dollars is the impact to, to the plan. I think you could argue that, you know, if you take a thousand people at two thousand, five hundred dollars, it's two and a half million, right? I mean, that's the cumulative effect on the plan. two thousand people would be five million dollars, not in any.

190

Duluth GSC Lake Superior Room 00:48:21.980 --> 00:48:42.340

Single year, but as we add new employees, the population kind of keeps refreshing and

I'm just putting that out there through a financial lens only, and, and I don't know where I'm gonna land on this personally because I understand.

191

Duluth GSC Lake Superior Room 00:48:42.580 --> 00:48:44.940

The equity and the.

192

Duluth GSC Lake Superior Room 00:48:46.900 --> 00:48:51.940

Behind it, but I also understand that.

193

Duluth GSC Lake Superior Room 00:48:53.300 --> 00:49:13.700

More than anything whether I'm in Rochester or Deluth or Minneapolis that I want this plan to be affordable sustainable so that I can have thirty thousand dollars of medical care as opposed to worrying about.

194

Duluth GSC Lake Superior Room 00:49:15.220 --> 00:49:34.180

A safening of money for travel and other costs. I'm, I'm kind of being blunt here and I'm not trying to be unsympathetic, but this is as we try to expand our coverage for core health and, or wellness investments this is one more brain on that.

195

Duluth GSC Lake Superior Room 00:49:34.460 --> 00:49:39.460

And I'm just throwing that out there as being candid.

196

Duluth GSC Lake Superior Room 00:49:41.260 --> 00:50:01.700

Through my lens, I don't know, it's the wrong thing and I'm still struggling with it, but it's not just three or four or five hundred people that might take advantage of it. However, modest it is, it's going to be perpetuating all the time, so it's not a finite.

197

Duluth GSC Lake Superior Room 00:50:01.780 --> 00:50:22.180

Number, I guess is what I'm trying to say, and if, if you do the math at some point in time, you kind of get down to, it could be three to five hundred thousand a year, and I guess we won't know unless we do it too. So, but there is a cost and it's a recurring cost.

198

Duluth GSC Lake Superior Room 00:50:22.300 --> 00:50:28.140

It's a lifetime benefit for every new employee that comes on board our plan.

199

Duluth GSC Lake Superior Room 00:50:29.220 --> 00:50:49.700

But I also get that I live on Lake Vermillan and I have to drive down to the loop because I can't get the same care that are afforded our employees that live closer to the Looth or have that more convenient access, and I'm not even thinking about necessarily.

200

Duluth GSC Lake Superior Room 00:50:51.640 --> 00:50:55.800

A mail at this point, I understand that that's.

201

Duluth GSC Lake Superior Room 00:50:57.600 --> 00:51:02.280

You know, we want to have an equity mindset too.

202

Duluth GSC Lake Superior Room 00:51:03.800 --> 00:51:11.240

Just throwing that there's no conclusive comment there. Thanks for, let me me Andre a little bit.

203

Colleen Effinger 00:51:14.320 --> 00:51:23.320

This is clean. I realize I'm not a member of the committee. Can I add something or is that not correct? Or is that not allowed?

204

Duluth GSC Lake Superior Room 00:51:24.960 --> 00:51:30.040

Is that absolutely it's an open long meeting. Anybody can comment.

205

Colleen Effinger 00:51:30.040 --> 00:51:36.760

Okay, thanks to further bounce off of what.

206

Colleen Effinger 00:51:39.200 --> 00:51:52.000

Just said the piece that I'm struggling with on this is when he talked about the person living on Lake for million traveling down.

207

Colleen Effinger 00:51:53.080 --> 00:52:02.040

Those are personal choices. We make about where we want to live Now I can't afford to live on a lake.

208

Colleen Effinger 00:52:02.720 --> 00:52:23.160

So I can't afford to, to live farther north than I already do, and so those are personal choices of where we decide we're going to live and we're going to ask other members to reimburse us for our mileage to go.

209

Colleen Effinger 00:52:23.800 --> 00:52:43.640

Because we have to drive farther because we choose to live in a certain area. That's the piece. I'm struggling with is why should Tom pay for my mileage because I bought a house in Eli on a lake, cause I love to fish. That's the piece I'm struggling with.

210

Colleen Effinger 00:52:44.280 --> 00:53:03.600

Those are personal choices. We make about where we want to live, and then we incur those costs because we made that choice, and now we're asking other people to pay for our choices. So that's what I'm struggling with, with this reimbursement for mileage, whether it's capped or not, capped.

211

Colleen Effinger 00:53:06.760 --> 00:53:18.960

Directly related to a personal choice, we made about where do we want to live in our large county? So that was my piece.

212

Duluth GSC Lake Superior Room 00:53:20.120 --> 00:53:40.600

Should I respond did somebody have something just before clean came in and then I have something to add to that too. Go ahead, I'm sorry, I thank you. I have two questions for Beth one. Do do other counties specifically offer this benefit and two when you talked about those other options as the ancillary benefit.

213

Duluth GSC Lake Superior Room 00:53:40.840 --> 00:54:01.080

Confirm my understanding that individuals that would like to have that benefit would then have the option of opting in. They would pay those premiums for the benefit that they elected and the individuals that choose not to have that coverage then would not be encumbered with that cost. It's my understanding of how that ancillary benefit that's correct. It's voluntary benefit, correct. So.

214

Duluth GSC Lake Superior Room 00:54:01.240 --> 00:54:21.560

Sign up for it if you want the coverage, you don't sign up for it, if you don't want the coverage, it's the answer to your second question and for your first question, I do have, I have a monthly meeting with my peers. In fact, we just had it and I had asked about this benefit, the travel benefit.

215

Duluth GSC Lake Superior Room 00:54:22.320 --> 00:54:42.040

With my peers just to kind of gain some wisdom and see if I could bring anything back to the committee, but none of them have it. I think kind of pen County was on the call. Washington County, Ramsey County. A Noka County as.

216

Duluth GSC Lake Superior Room 00:54:42.280 --> 00:55:02.520

That I remember there was about six counties they were all kind of counties our size in the metro area, and so we meet once a month virtually just to discuss things and we can submit anything we want to discuss. So I had asked about a travel benefit if any of them had offered it as a voluntary ancillary benefit.

217

Duluth GSC Lake Superior Room 00:55:03.600 --> 00:55:15.800

Included it in their coverage because most of them are self- insured, like you're not all of them, but some of them are self- insured, like us and they all said that they didn't have it reimbursement.

218

Duluth GSC Lake Superior Room 00:55:17.440 --> 00:55:30.160

I could understand one of them. Was it familiar with the Cleveland Cliffs one because she works around a pin county, but she lives in Chism. I think so. She must be a virtual of course.

219

Nancy Nilsen 00:55:31.320 --> 00:55:33.440

Can I ask a question?

220

Nancy Nilsen 00:55:35.160 --> 00:55:35.800

I want to.

221

Nancy Nilsen 00:55:35.920 --> 00:55:37.400

This is Nancy.

222

Duluth GSC Lake Superior Room 00:55:38.360 --> 00:55:39.000

But.

223

Nancy Nilsen 00:55:39.000 --> 00:55:50.520

Okay, so did I hear you? Just say that this is an option that people could add on if they wanted to was that what you just said.

224

Duluth GSC Lake Superior Room 00:55:51.160 --> 00:56:11.000

If we chose the, the separate outside the health plan insurance policy, it's, it's employee paid, yes, there is also a discussion about a St. Louis County added enhanced benefit and I don't think.

225

Duluth GSC Lake Superior Room 00:56:11.920 --> 00:56:22.520

That's just anyone who qualifies could receive it. So, and that's what's up on the screen right now and in displays the blue cross one that we could incorporate into our health plan.

226

Duluth GSC Lake Superior Room 00:56:23.360 --> 00:56:33.360

A separate insurance plan that employees would purchase and Beth is waiting on premium information on that other plan. Yeah, okay.

227

Nancy Nilsen 00:56:33.400 --> 00:56:53.880

I guess after listening to Kevin and clean and this other option and so forth, and, and the, I am concerned about the cost as to what this would, how much this would hit our, our plan and all of our members and I do, but I do also understand people would like to

have this benefit, and so I think.

228

Nancy Nilsen 00:56:54.000 --> 00:57:02.840

My opinion is that we should look into the option where people can can buy this insurance if they want to buy the insurance.

229

Nancy Nilsen 00:57:04.760 --> 00:57:23.960

But I, I mean, I guess I don't know enough about it because we don't have the, what this would cost them according to, you know, what you just said, so I, I mean, I do understand that, you know, people have to drive, I've, you know, I've had to do the same thing and if you.

230

Nancy Nilsen 00:57:24.280 --> 00:57:44.440

Outside in the area, but I do believe that the hit to this, the cost of this plan is, you're talking, you know, five hundred to eight hundred thousand. That's a lot of, that's a lot of money for the amount that people are gonna be getting. So, and.

231

Nancy Nilsen 00:57:44.440 --> 00:57:56.720

So, so I don't know, I, I guess I'd like to look into the option more of where people can opt in and, you know, pay the premiums to be able to have this coverage. That's my opinion.

232

Duluth GSC Lake Superior Room 00:57:59.800 --> 00:58:06.120

So, so it's a little confusing to me still, and I, I'm sorry for being.

233

Duluth GSC Lake Superior Room 00:58:07.520 --> 00:58:27.960

It's not clicking as well. So the travel benefit that's on the screen right now is a twenty-five hundred dollars lifetime thing and it's funded strictly out of the health care plan and it's based on reimbursement and IMPA.

234

Duluth GSC Lake Superior Room 00:58:28.120 --> 00:58:39.320

Blah, blah, blah and no class per policy. No charge or no premium sign up. Everybody would have it automatically, we just adopted.

235

Duluth GSC Lake Superior Room 00:58:40.960 --> 00:59:01.240

Other product that Nancy just referenced or Bath. This is a, we could offer a line of if insurance and, and it would be paid for out of not out of our health care fund.

236

Duluth GSC Lake Superior Room 00:59:02.560 --> 00:59:21.720

Essentially like I can sign up for life Insurance if I want on my own to pay for it, is that what that benefit would be correct? And we don't have a good idea of what that cost is.

No, we can have him come back and go.

237

Duluth GSC Lake Superior Room 00:59:22.160 --> 00:59:43.480

There's a lot of options, so it's something we'd have to kind of study it was, it wasn't something simple and easy that it could bring to you today. There's three different policies. They all have different rules. They have different pre-existing causes. We do, we want out three. Do we just want two do we want just one, we don't know, So he would have to come back and present, but.

238

Duluth GSC Lake Superior Room 00:59:43.800 --> 01:00:03.960

What the options are, but under our self insured model, under that plan, if we offered it and people signed up for it would our self insurance pay. I mean, right now through my lands, I've got insurance and I pay.

239

Duluth GSC Lake Superior Room 01:00:04.600 --> 01:00:11.160

Four hundred bucks a month for family coverage or whatever the amount is the rest just comes from somebody.

240

Duluth GSC Lake Superior Room 01:00:13.880 --> 01:00:33.400

We just had the only thing we offered was this travel insurance, Would we backstop that, in other words, the premiums are twenty dollars a month for insurance or for travel insurance, but it really, for an individual.

241

Duluth GSC Lake Superior Room 01:00:33.480 --> 01:00:42.520

Employee they end up with two thousand, five hundred dollars in a year. I should use a different number a thousand dollars in a year.

242

Duluth GSC Lake Superior Room 01:00:44.280 --> 01:00:57.160

They've paid in Premium of two hundred forty, do we pay these other seven hundred fifty plus bucks? No, these are fully insured separate plans. That would be paid through through a payroll deduction.

243

Nancy Nilsen 01:00:59.740 --> 01:01:00.380

Can we.

244

Nancy Nilsen 01:01:01.700 --> 01:01:09.340

Until we have that information and, and have it presented to us so that we can see what the ramifications would be on people.

245

Duluth GSC Lake Superior Room 01:01:15.900 --> 01:01:34.940

Go ahead Sasha. So we're not seeing everybody who needs a Hangmail on their toll

removed is gonna drive to luth. These are people who have significant situations with the doctors referral that can't get this care in cook. Okay, and it's not everybody's gonna file for a reimbursement.

246

Duluth GSC Lake Superior Room 01:01:35.260 --> 01:01:45.260

Two thousand, five hundred dollars lifetime, Max, that could be spread out against it's not one year. It's not one month it's whatever, and, you know.

247

Duluth GSC Lake Superior Room 01:01:47.180 --> 01:02:06.940

Yes, it is a choice to live on a beautiful lakehome in or their Minnesota, I do say that, but I also work for San Los County and right now Elipd is giving out a CANO because they can't give people to work for their police department. You need people who work for the county who live on lake for a million and in the middle of Northern concap to Oakman Green Lake, you need a county employees in these.

248

Duluth GSC Lake Superior Room 01:02:07.260 --> 01:02:27.420

They can't all be inhibiting Virginia and deluth. So where the doctor should not be a barrier of their health in their health care. They should have the same access from Cook. So it's a loose for people who live in deluth to get to Minneapolis and to get to Rajester, which is over a hundred, so I will say that and all this.

249

Duluth GSC Lake Superior Room 01:02:27.420 --> 01:02:47.900

Would be like a referral needed program. This isn't just like somebody just coming. This is something all labor has been asking for. It's not just Sasha asking for this random benefit, every benefit every bargaining unit will benefit from this. I would love to see the twenty- five hundred for one year while we explore.

250

Duluth GSC Lake Superior Room 01:02:47.940 --> 01:03:07.940

Other options, maybe there's some really cool plan coming out next year that offers bigger better benefits in the little bit. That would be coming to the employees for this. I'd rather have something little than nothing. So that's myself back. I didn't have a chance to complete. She's told my Thunder.

251

Duluth GSC Lake Superior Room 01:03:08.380 --> 01:03:28.860

And clean I fully hear you about where people want to live and I shouldn't have used Lake for million because there's an automatic translation you got to be rich to live on the lake while that wasn't my inference. My inference was Cook and E. and all the communities that are around, it's just a.

252

Duluth GSC Lake Superior Room 01:03:29.100 --> 01:03:49.340

Geographic area, that's just just outside of a hundred miles whereas cooks within, and, but the point this thunder that was stolen is that we do have employees that are applying roads in CA, you know, by Lake Capital, we do have needs to staff or.

253

Duluth GSC Lake Superior Room 01:03:49.420 --> 01:04:09.820

Government services Center in Eli. I mean, so there, there is a, I think an, through an employee lens or an employer lens, excuse me value to having a benefit that says, we know you're a little bit geographically displaced, but.

254

Duluth GSC Lake Superior Room 01:04:09.860 --> 01:04:30.300

If it works for you and we can take the sting out of going somewhere for medical care, and I think that's, I'm not saying that maybe it's a jointly as you have been, but that's kind of where we're coming from to. So there's an, a- if I have a perspective that could get me to try a pilot or do something.

255

Duluth GSC Lake Superior Room 01:04:33.540 --> 01:04:50.780

One hand, I've got the, the huge concern about the, kind of the siphoning effect that maybe it's two or three hundred thousand dollars. Maybe it's five or six hundred thousand a year. It's five or six hundred thousand dollars in getting to that sort of parameters. I, I can tell.

256

Duluth GSC Lake Superior Room 01:04:51.020 --> 01:05:01.700

I won't be for it, but through the lens of, we want p- employees to, to live and work throughout St. Louis County.

257

Duluth GSC Lake Superior Room 01:05:04.220 --> 01:05:24.700

As an employer. It gives me a, that's almost an investment at a recruitment sort of thing not to be insensitive to people's health and things like that. So this is what's that we're talking through it. The, the insurance committee or the Health Insurance Committee.

258

Duluth GSC Lake Superior Room 01:05:26.380 --> 01:05:45.180

It might be as much of an employer recruitment and retention issue though, again, we, we can't find any counties that are doing. This doesn't mean we shouldn't, but it is not the market per se in and.

259

Duluth GSC Lake Superior Room 01:05:45.820 --> 01:06:05.660

I'm just glad Cleveland close is still based in the United States. No, I, but who know I, you know, I think international or national companies have a different perspective too. So.

260

Duluth GSC Lake Superior Room 01:06:05.660 --> 01:06:26.140

So I'm rambling, but I just want to say, I, I appreciate cleans perspective about where we choose to live, but I also like sasha respect that we need and want to attract and retain staff throughout St. Moscony and sometimes.

261

Duluth GSC Lake Superior Room 01:06:26.620 --> 01:06:42.940

More remote areas and I don't think that's insignificant. It's not purely a merits of a travel policy and insurance issue, but it has that extra edge. So I think I jump in front of you. I'm sorry.

262

Duluth GSC Lake Superior Room 01:06:44.380 --> 01:07:04.540

Okay, yeah, can we clarify my understanding with the Blue Cross Blue Shield? Is that there is not a determination of whether or not an individual has to travel for a provider correct. It's based off of my home, which provider I go to see and what that mileage looks like is my understanding of that.

263

Duluth GSC Lake Superior Room 01:07:05.180 --> 01:07:25.020

It's not looking at whether or not it will be recommended by, by a physician. That, that's how that plan works, just looking at strictly mileage your home, which provider you go see, right, correct. And it's, so that's the last bullet on the handout. Thanks for finding that up. And it's the last bullet on the handout.

264

Duluth GSC Lake Superior Room 01:07:25.660 --> 01:07:45.500

So, from my perspective, I, I hear what you're saying SASHA in that there are individuals employed by St. Louis County that are told they should go somewhere else to go to receive the care that they need, and in those circumstances, I am one hundred percent empathetic that I want those.

265

Duluth GSC Lake Superior Room 01:07:45.580 --> 01:08:05.980

Individuals to get the care they need, but was the Blue cross blue shield plan, Not able to make that delineation between it's an assessment versus a choice. I struggle with the cost and what that does for our health insurance, what that does for our premiums. I myself.

266

Duluth GSC Lake Superior Room 01:08:06.060 --> 01:08:26.420

Would like to see us if we're gonna consider a travel benefit. Look at some of the ancillary options so that we can cover those needs that crop up like cancer, like the, the cardiac issues that we can cover those life changing illnesses that people need to get addressed without.

267

Duluth GSC Lake Superior Room 01:08:27.339 --> 01:08:46.940

Creating a cost that's gonna be encumbered upon the health plan moving forward and perpetuity. This will not increase our cost for health insurance. This is a benefit of this. This is something that has been down through contract negotiations. I know you're under the.

268

Duluth GSC Lake Superior Room 01:08:47.620 --> 01:09:07.420

This has been fought by labor gone through contract negotiations and brought deferred to this committee for the last year. This is something labor is wanting, this is, and I wish everybody good health, but I hope to God, none of you in this room need to go to the male clinic. I hope to God, none of you need to come down here or travel over a hundred miles for any type.

269

Duluth GSC Lake Superior Room 01:09:08.580 --> 01:09:28.540

It's not fun. So if this is a little tiny perk, we can give everybody in, see it in Wis County, How awesome is that just like, increasing that wage from three to another three. Yeah, you want. Labor is gonna say, is they do carry care about us. They do care about our, well being for that little office lady in Eli, who's dealing with cancer that.

270

Duluth GSC Lake Superior Room 01:09:28.819 --> 01:09:41.180

Hey, you know what we hear you, we care. So what I'm asking from the committee is to pass to thousand five hundred forty- new as a temporary thing when we look into the rest of these options.

271

Duluth GSC Lake Superior Room 01:09:45.180 --> 01:09:49.299

So I don't think it's.

272

Duluth GSC Lake Superior Room 01:09:52.859 --> 01:10:11.420

It may not be true that passing this won't change our insurance premiums because as a self- insured health plan, if we incur another million or a million in a quarter or two and a half million dollars at some point, it is gonna affect insurance premiums last.

273

Duluth GSC Lake Superior Room 01:10:11.540 --> 01:10:31.780

The last three inch healthcare St. Los twenty board meetings, we were in Leonitis three meetings ago and just yesterday here in the looth. We heard from taxpayers who chose not to go to the truth and taxation hearings who chose to calm directly to the county board.

274

Duluth GSC Lake Superior Room 01:10:31.900 --> 01:10:52.380

And plead what the board you are taxing me out of my home. One was a military veteran and, you know, talked about their service to this country, and this is what I get back from my county, and of course, when they say.

275

Duluth GSC Lake Superior Room 01:10:53.020 --> 01:11:12.860

They also mean there's, there's school district, their town, they're city because we're not the only collectors of property taxes, but we have a fiduciary responsibility to try to provide a, a good benefit for employees to attract to retain.

276

Duluth GSC Lake Superior Room 01:11:14.620 --> 01:11:34.980

To provide a safety net for people with product health conditions, but we also have this second obligation to trying to make living in St. Louis County Affordable and, you know, that's, that's not lost on us either our health plan still has, I think.

277

Duluth GSC Lake Superior Room 01:11:35.980 --> 01:11:55.460

By comparison, a much lower deductible. So even if you use the male clinic, the deductible is eight hundred dollars. That's probably a much less than what people pay and other health plans. So I think in a way we still kind of subsidize people's ability to.

278

Duluth GSC Lake Superior Room 01:11:58.340 --> 01:12:10.980

Get referrals and go to get health care in a larger markets with, you know, better facilities or better specialties. I, I personally still struggle with.

279

Duluth GSC Lake Superior Room 01:12:12.140 --> 01:12:32.580

Providing a benefit in our own health plan that's largely not available to the people who are taxpayers. I mean, you can purchase it. There might be some, some employers that pay for it, like cliffs does, but I think what we're hearing is if you look at other colonies in Minnesota, this is not a very.

280

Duluth GSC Lake Superior Room 01:12:33.220 --> 01:12:53.060

Benefit and it does sound like there might be an option for people who do want that coverage who are in that situation to purchase that, that insurance, and I'm assuming it's not a St. Louis County pool. I think you just buy into a larger pool for our region. So hopefully it's not just if you buy it, you're gonna use it. So the premiums are.

281

Duluth GSC Lake Superior Room 01:12:53.300 --> 01:13:02.060

Through the roof, but then that would be a St. Louis County benefit. I could go up tomorrow apply something, right? Okay, true. Yeah, I.

282

Duluth GSC Lake Superior Room 01:13:03.300 --> 01:13:23.780

The rate should be better in a group policy than, in an individual policy. At least that's the general rule with them. Would you say Jeff? Yeah, so that's kind of the advantage because it is a pool and you're buying in like, kind of volume so that with the rates should in theory, just like our, most of the time are like, mentioned rates are better.

283

Duluth GSC Lake Superior Room 01:13:26.980 --> 01:13:44.260

Keep comparing with Ramsey and head of good stuff, but that's Minneapolis. It's right there, right? We are the largest county east of the Mississippi River and it's the biggest county. So the distances is so much different than driving your and county you're right there and driving into mail. You gotta remember.

284

Duluth GSC Lake Superior Room 01:13:44.340 --> 01:14:04.740

Huge county, it's a lot of difference. Yeah, they're not really charts for medical. Yeah, right, they're not the officer, it's only more expensive up here. They're not encouraging the transportation cost that we have the same care that they have in their backyard, and I'm concerned when we look at other insurance policies, especially for the people who have pre-existing condition.

285

Duluth GSC Lake Superior Room 01:14:05.060 --> 01:14:25.220

If I buy into that policy and I can't have something for a year, I have an ongoing condition. So if I go in and see the doctor for that, is that gonna preclude me from being by that separate policy to get into it if there's a year wait period I have to be seen all the time for that. So am I never gonna be.

286

Duluth GSC Lake Superior Room 01:14:25.980 --> 01:14:46.340

Into a separate policy because of the exact condition I'm trying to get covered. Yeah, and that's a good point on the individual market because it's not the same ideal with that all the time. Yeah, and an individual market, they'll just outright deny you period, and I've experienced that time and get in, but with the one year prior, right? So if we can only.

287

Duluth GSC Lake Superior Room 01:14:46.340 --> 01:15:06.820

Add a policy such as that where we buy it once at open enrollment where you have one chance to add it, if I'm diagnosed after open enrollment, I can't buy into that policy. I'm assuming because it's something that would be offered an open enrollment or could we get into it at any time. We can choose how we want to set that up.

288

Duluth GSC Lake Superior Room 01:15:06.940 --> 01:15:27.300

Okay, because it would be a post task premium, so we don't, we can allow enrollment year round. He said the only reason to, to not in to not allow year-round enrollment is to just for ease of administration. Okay, and I'm never gonna take away and play choice for ease of administration. I mean, how much.

289

Duluth GSC Lake Superior Room 01:15:27.980 --> 01:15:47.780

Administrative Virgin, would that be to do a couple of a year enrollments into a critical illness plan. That's not even at that if you're diagnosed with something you need the critical illness fine, you're not gonna be eligible anyway for it because you'd have to wait a year before you could even go correct. So for some of these plans, there's gonna be a twelve month. Wait, so you'll have to.

290

Duluth GSC Lake Superior Room 01:15:48.420 --> 01:16:07.980

It's not that you won't be eligible. You'll be eligible, you'll be able to get enrolled, but that you won't see any benefit from it for the first twelve months, right? So there's a lot of different issues that come with buying outside policies, especially for people who are already having an illness that they're looking at.

291

Duluth GSC Lake Superior Room 01:16:08.900 --> 01:16:28.740

Part and to remember to how Rich Saint Os County benefits are I worked for an insurance company for eight years prior to coming to St. Louis County and I built insurance policies and I can tell you what we pay for premiums versus our deductible and our out of- pocket is remarkable compared.

292

Duluth GSC Lake Superior Room 01:16:29.420 --> 01:16:49.220

What most people are offered and that includes the taxpayers that St. Louis County in her neighbors, and so that's really where my concern is, is like we have a super rich benefit to pull away from that and our ability to continue to keep those premiums at a palatal amount for the amount of.

293

Duluth GSC Lake Superior Room 01:16:51.300 --> 01:17:09.700

I think is something that we have to be cognizant of is to make these decisions. Yeah, and we switch to the self insurance plan, we are saving, we are saving with other things that we've done over the last year to this health plan COVID also saved our health plan. We, this is a small different.

294

Duluth GSC Lake Superior Room 01:17:10.060 --> 01:17:29.700

For the percentage of people who would actually use this and submit reimbursement, and that's a two thousand five hundred dollars maximum it clipse pay is way better way more endless. This is just like, hey, we hear you. We got you. Thank you. I mean, really in the overall scheme of things, we're not asking for a lot.

295

Duluth GSC Lake Superior Room 01:17:30.220 --> 01:17:50.660

All right, so in the interest of time, I think we do have a motion that has brought forward or a request or recommendation's been forward by a number. We operate on a consensus model. So I guess the question for today is do we have consensus to not wait for.

296

Duluth GSC Lake Superior Room 01:17:50.700 --> 01:18:11.140

Any additional information and just move forward with adopting a two thousand, five hundred annual or lifetime. I'm sorry, a two thousand, five hundred lifetime benefit a hundred mile radius that is part of the self- insured plan and are you asking for Navals or able to, if you could either raise your hand, if.

297

Duluth GSC Lake Superior Room 01:18:11.860 --> 01:18:20.620

If you have consensus and you can either not or not, I guess not indicates her willingness.

298

Nancy Nilsen 01:18:21.380 --> 01:18:24.580

I think that's gonna be tough to figure out what, but.

299

Duluth GSC Lake Superior Room 01:18:24.940 --> 01:18:27.140

So, is there anybody who's opposed to it?

300

Nancy Nilsen 01:18:27.140 --> 01:18:33.820

I would like to wait and get more information from what the options are.

301

Kimberly Maki 01:18:34.820 --> 01:18:36.100

I agree with Melissa.

302

Duluth GSC Lake Superior Room 01:18:36.780 --> 01:18:56.300

Okay, so we do not have Consensus to move forward with this today. We will keep it on the agenda under all business to learn more about the fully insured premium option and we can revisit this at our February meeting. Yeah, we'll just keep it on the agenda.

303

Duluth GSC Lake Superior Room 01:18:57.260 --> 01:19:06.180

Been including a time limit of doing it for a short period of time while exploring other options, correct because I didn't hear you say it was so.

304

gordy 01:19:06.180 --> 01:19:07.380

So, so.

305

Duluth GSC Lake Superior Room 01:19:07.780 --> 01:19:12.380

's not adopting a plan for the rest of this year while we.

306

Duluth GSC Lake Superior Room 01:19:14.660 --> 01:19:34.980

Still wanna, wait, do we still want to wait until we get more information? I would like to see a plan adopted because it did come through labor negotiations for every year while they explore others, and I, I just clarify like, I'm confused now, I don't even know what we just voted. So you clarify, so maybe the request.

307

Duluth GSC Lake Superior Room 01:19:35.620 --> 01:19:55.460

From Sasha is to, maybe just do it on an interim basis or for one year a trial, see how it works. A trial, everybody in the entire county is gonna benefit if they choose to participate if they get a referral if they get something they can't solve at home, so I will ask the people who did not indicate consensus.

308

Duluth GSC Lake Superior Room 01:19:56.100 --> 01:19:59.500

Does that change how you are.

309

Duluth GSC Lake Superior Room 01:20:01.060 --> 01:20:11.460

That you still want to wait until we get more information or would you be willing to support this for one year while we do something else while we get this other information, I guess.

310

Nancy Nilsen 01:20:11.500 --> 01:20:26.820

Oh difficult, is it going to be though to change if we decide that this should be an option that people should buy into via separate plan, once you put this in place, what are the odds take changing it? I guess that's would be my concern.

311

Duluth GSC Lake Superior Room 01:20:28.100 --> 01:20:33.380

Maximum would run out. Would it not? So I think.

312

Duluth GSC Lake Superior Room 01:20:35.140 --> 01:20:42.780

It's a little more complicated. personally. I think we should wait until we get additional information before we do anything.

313

Duluth GSC Lake Superior Room 01:20:44.100 --> 01:20:45.380

That's all I hoped.

314

Duluth GSC Lake Superior Room 01:20:47.940 --> 01:20:50.700

I'm not there yet. I hope to wait.

315

Katie Finc 01:20:51.780 --> 01:20:57.540

Hi, this is Katie. I haven't voiced anything yet, but I prefer that we just wait.

316

gordy 01:20:59.540 --> 01:21:02.020

I'd prefer to just wait as well.

317

Duluth GSC Lake Superior Room 01:21:03.300 --> 01:21:22.500

All right, so we will leave this on the agenda under other old business and we will synthesize new information as it comes in. We'll try to get something more for the February event. Yep, I'll have him come back with you on the ancillary benefits. Yeah, I ask are we going to have.

318

Duluth GSC Lake Superior Room 01:21:23.320 --> 01:21:43.680

Or more than one option, you keep referring to the one person you talk to what you said There were multiple. It's always nice to have comparables and choice. Well, if we go to more than one vendor and now we're looking at kind of doing an RFP and a proposal which we could do we could go out and do an RFP or proposal. That's a lot more in dep.

319

Duluth GSC Lake Superior Room 01:21:44.320 --> 01:22:04.160

Like we will need to, at best, we could establish the subcommittee. The subcommittee would look over written proposals, then they would interview the vendors and choose a vendor. So I'm not really having him come here to say we're gonna take your business. I'm just saying this. He's gonna introduce what these concepts are basically, and then he can share his.

320

Duluth GSC Lake Superior Room 01:22:04.840 --> 01:22:16.120

But if we decide, we want to shop around, then we put form a subcommittee, and then we could go in and that might very well be an extep after if that's the road, we decide to go.

321

Duluth GSC Lake Superior Room 01:22:18.880 --> 01:22:38.080

All right, moving on to new business first item under a new business is hinge health's impact on opioid use Beth. So this is just a really quick thing I wanted to share with the committee just because we had op usage on goals in previous years.

322

Duluth GSC Lake Superior Room 01:22:39.000 --> 01:22:40.840

I got this.

323

Duluth GSC Lake Superior Room 01:22:41.960 --> 01:22:54.920

Communication for me and child remember you in child, is the vendor that Blue Cross has adopted for delivering physical therapy services, virtual physical therapist. Okay.

324

Duluth GSC Lake Superior Room 01:22:56.000 --> 01:23:16.480

And then I'm going to share a testimony by one of our employees who gave me permission to share his experience with. So, with regards to Obied usage, I'm just gonna read this to you. It says to measure our impact on Opiide US hinge health recently ran a study that.

325

Duluth GSC Lake Superior Room 01:23:16.560 --> 01:23:36.960

No other digital MSK company has done before based on claims data from one hundred and sixty employers, we examined the impact of our digital MSK solution on opioid initiation and prescriptions and compared kinchealth members to traditional physical therapy patients and the resul.

326

Duluth GSC Lake Superior Room 01:23:37.840 --> 01:23:57.440

Show that forty- two percent fewer participants started opioids. So compared to the people who weren't participating in health and the people who were fewer participating in hint health, you were forty- two percent less likely to initiate an opi prescription and twenty- five percent fewer opioid prescription.

327

Duluth GSC Lake Superior Room 01:23:57.640 --> 01:24:17.920

Were written per one hundred participants. So the hinge health is really helping our employees deal with pain and not having to get to the point where they need to go in. So I just wanted to share those exciting statistics with you about our inch health, and then this is a personal testimony from one of our employees.

328

Duluth GSC Lake Superior Room 01:24:19.200 --> 01:24:38.400

I went on hinge Health Therapy program in April. I have experienced a great deal of pain in both my knees one has had to replacement surgery, but was still causing paint and stiffness and loss of range of motion as of today and you sent this to me on November seventeenth after completing all forty levels.

329

Duluth GSC Lake Superior Room 01:24:39.240 --> 01:24:58.880

In the non- replacement meat is almost non- existent at this point, I would not consider a replacement surgery for that, and the replacement need I have been able to dramatically increase my range of motion and reduce the overall stiffness of the joint also during the.

330

Duluth GSC Lake Superior Room 01:24:59.320 --> 01:25:17.960

It is encouraged me to increase my health. Overall I have lost thirty pounds since starting the program. Some of the benefits I am now experiencing is an increase in many activities I no longer avoid using stairs. I feel better overall than I have felt in several years. Thanks for the benefit.

331

Duluth GSC Lake Superior Room 01:25:19.360 --> 01:25:24.560

So that was awesome. So just a little feedback on how Hinchel is going.

332

Duluth GSC Lake Superior Room 01:25:27.680 --> 01:25:36.920

All right, any questions on Hinchel? Do we have a lot of members that participate in it, you know.

333

Duluth GSC Lake Superior Room 01:25:39.200 --> 01:25:58.400

I do have the statistics, but I didn't bring them with me here today. Sorry, but I can bring her back in February because all she just cheered me with me the year- to date things since we just started him in January and there wasn't a lot of reporting until recently, but I will have thirty year end in February.

334

Duluth GSC Lake Superior Room 01:25:58.400 --> 01:26:08.680

Thanks for asking. Here he is. Because I seem like such an easier program than having to actually go. I know it was in the hundreds, but at the top of my head, they don't remember.

335

Leanne Barker she/her 01:26:10.560 --> 01:26:14.080

Do you remind me, how does somebody in roles in the hinge benefit?

336

Duluth GSC Lake Superior Room 01:26:15.920 --> 01:26:35.520

It's just an app on the phone and you, you sign up, that's all you got to do and when Blue Cross advisor comes out, it'll actually be incorporated into your blue Cross advisor app, so it's all together right now, but right now you can just go to the app store and search in health and download the app and get started. I personally.

337

Duluth GSC Lake Superior Room 01:26:35.680 --> 01:26:47.600

Have used it, and it's amazing at one point I could not raise my arm any higher than this. Now I can go like this, and it's all HL. I've used it too. Spent fast a wonderful.

338

Duluth GSC Lake Superior Room 01:26:51.520 --> 01:26:59.800

All right, moving on to second item under new businesses who of our current year goals. So.

339

Duluth GSC Lake Superior Room 01:27:01.960 --> 01:27:21.600

We have our twenty- twenty- three goals, Our listed under the mission statements, and so let's kind of just walk through and this is going to be a group participation activity as well. So I think I can try to summarize what we've done under each of these goals, but we'll open up conversations with the group. So first to study trans.

340

Duluth GSC Lake Superior Room 01:27:21.960 --> 01:27:42.080

ING dependental care from fully insured to self- insured great work to the subcommittee and to this committee, the county board did approve the transition effective one one, so we can check this off. Our list of things to do. So thank you everyone for your good work.

341

Duluth GSC Lake Superior Room 01:27:42.240 --> 01:28:02.560

On this, any, any comments on, on that dental coverage transitioning from fully insured to self- insured Beth, I would just like to share that we had like, fifteen employees dropped dental coverage this year and during open enrollment and a hundred and five addict. So I'll give credit to those.

342

Duluth GSC Lake Superior Room 01:28:04.240 --> 01:28:17.680

Sorry, I died on that for you guys. I died again, so, and so our employee seemed to like, be a new added coverage for, for their, if, and they're willing to pay for it. So.

343

Duluth GSC Lake Superior Room 01:28:19.200 --> 01:28:39.680

And we will likely reach out to people who are so I, I have a situation where I have a covered dependent who also participates as an employee in the self- insured dental. So I had to drop that dependent from my. Yeah, some people at double coverage that can have it anymore. I've already.

344

Duluth GSC Lake Superior Room 01:28:39.760 --> 01:29:00.160

Talked to all of them. Okay, yep, so they're all aware. What's the other thing? Oh, new dental cards are coming just so, you know, every everyone will get a new dental card. Oh, and it's not like the health plan where the employee's name and then the dependence get their own cards. It's like, the flex plan, there's one.

345

Duluth GSC Lake Superior Room 01:29:00.800 --> 01:29:20.640

That the employee's name and you'll get multiple copies and everybody can use it Everybody's covered can use it so that should help with the confusion around the subscriber ID numbers. Okay, our next twenty- twenty- three goal was educate engage members and being practive and their health care.

346

Duluth GSC Lake Superior Room 01:29:20.640 --> 01:29:41.120

I know that we continue to do training and Beth, I have it. So really quick we had eight hundred and two employees participate in a wellness training in twenty- twenty three. I'm just gonna quick list off the names of the classes because there's not that many CPR cultivating calm deferred compensation.

347

Duluth GSC Lake Superior Room 01:29:41.280 --> 01:29:55.000

One excuse busters, health plan basics jeopardy style, making sense of the raw IRA reclaiming you retire wise support your child obviously got cut off.

348

Duluth GSC Lake Superior Room 01:29:56.520 --> 01:30:16.960

Recording your child. I think it was taming the dragon of childhood anxiety winter wellness working in harmony, understanding work styles, herpleism, back pain beginning running for wellness, combating compassion, fatigue, Decimate your debt defensive Dr.

349

Duluth GSC Lake Superior Room 01:30:18.680 --> 01:30:37.440

For beginners, mindful eating money and minimalism, my benefit package overview, new vantage resource overview carry needle mental per needle health and mental health, pre- retirement planning reading the body retrain your brain scamproof, you're finances.

350

Duluth GSC Lake Superior Room 01:30:38.120 --> 01:30:54.920

Self- care why it's important sleep. One o- one stop making resolutions, power, social connections, and the values of bouncing work in life. So I challenge any other comp to have such great wellness training a st- loss county does.

351

Duluth GSC Lake Superior Room 01:30:56.640 --> 01:31:16.480

All right, thank you Beth and you probably will have something to share on the next one as well. Identifying an investigative claims driver. so we've had several times during this year. received updates on things that are trending in our health plan and yeah, so I, RA continues to be at the top, but.

352

Duluth GSC Lake Superior Room 01:31:16.680 --> 01:31:36.960

New for us in twenty three. Is that the weight last drugs in Osampic are starting to take over our traditional Humera and Amberls. number two, four, right? Copy is number two in our most recent report, Humira still won and it's weights Humere is still way up there, but will be, is number.

353

Duluth GSC Lake Superior Room 01:31:37.900 --> 01:31:58.380

But Moon Garrow is coming soon as a new option for weight loss, so we should see the price of a Gobe start coming down when Majarro becomes available on. There's some competition in that market right now. it's all a big wave and they are cashioning we go be.

354

Duluth GSC Lake Superior Room 01:31:59.020 --> 01:32:18.860

Yes, all right. So thank you for those periodic updates, Beth and we'll look forward to those and twenty- twenty- four next is study self or a study benefit design strategies and trends. I think that's just kind of incumbent of almost everything that we do informed even the discussion.

355

Duluth GSC Lake Superior Room 01:32:19.020 --> 01:32:20.500

We had today.

356

Duluth GSC Lake Superior Room 01:32:22.060 --> 01:32:26.020

So we had, we talked about.

357

Duluth GSC Lake Superior Room 01:32:28.460 --> 01:32:35.940

Oh, we had the demo discussion. We had the dental, the travel benefits. So, yes, we've been very busy under that one.

358

Duluth GSC Lake Superior Room 01:32:37.420 --> 01:32:45.380

Next was centralizing access to health care resources, and I think this is gonna be.

359

Duluth GSC Lake Superior Room 01:32:46.420 --> 01:32:59.420

Improve significantly when we move to the health care advisor, starting in twenty- twenty- four, yeah, blue carry advisors are answered to this one. I'm hoping that you all

agree to take this one off for next year. Five.

360

Duluth GSC Lake Superior Room 01:33:01.100 --> 01:33:21.580

And last, but not least was conducting requests request for proposals for the help plan and we did that earlier this year and had good outcome from that. So, in two real big things that we worked on this year were directly right off our twenty- twenty three goals. So at least we're getting some things.

361

Duluth GSC Lake Superior Room 01:33:21.620 --> 01:33:32.940

Accomplished we got a lot on this here. I think so. Any questions, any comments on review of our twenty, twenty three goals.

362

Duluth GSC Lake Superior Room 01:33:36.940 --> 01:33:53.020

Hearing none, we will move on to setting of twenty- twenty- four goals so things that seem to be on our list year after year educate engage members and be practive on their health care.

363

Duluth GSC Lake Superior Room 01:33:54.260 --> 01:34:12.180

Do we have consensus to leave that on the list for twenty- twenty- four? It seems that it's been on the list for most years. Anyone opposed to that seeing none will leave that on the list. Identifying investigating claims drivers anyone oppose to leaving that on the list or.

364

Duluth GSC Lake Superior Room 01:34:15.340 --> 01:34:26.940

See none, we will leave that on the list and study benefit design strategies and trends, anyone oppose to leaving that on the list for twenty- four.

365

Duluth GSC Lake Superior Room 01:34:28.780 --> 01:34:30.540

Seeing none.

366

Duluth GSC Lake Superior Room 01:34:31.980 --> 01:34:52.460

And I guess centralized access to health care resources. Do we, do we need to leave that on for twenty- twenty- four? Do we think we address that? So we can take that off. All right, so those are three carryovers from twenty- twenty three and I would like to open the floor up to suggestions for.

367

Duluth GSC Lake Superior Room 01:34:52.460 --> 01:35:01.060

New ones to put on for twenty- twenty- four and I think we could, we could probably just add our conversation that we had earlier today.

368

Duluth GSC Lake Superior Room 01:35:02.060 --> 01:35:17.100

The review of the options for the travel benefits we will put that on the anyone disagree with having that on our list of goals, so we will add that and that again is travel benefit program.

369

Duluth GSC Lake Superior Room 01:35:18.140 --> 01:35:23.020

Alternatives review and alternatives others.

370

Thomas Stanley 01:35:30.860 --> 01:35:39.820

Just for fun, Jim, I'll throw out consolidating all governmental functions in the city of the Looth so that people will be employees.

371

Thomas Stanley 01:35:40.620 --> 01:35:41.740

Health care.

372

Duluth GSC Lake Superior Room 01:35:44.460 --> 01:35:52.380

Do we have consensus on that? I'm not leaving my leg so you're right though. That was fun.

373

Duluth GSC Lake Superior Room 01:35:54.740 --> 01:36:14.380

You know, we have talked about the wait last drugs several times this year. I, I can tell you that Sherm publishes an article on employers exploring weight last drugs almost every other week. There's an updated.

374

Duluth GSC Lake Superior Room 01:36:14.580 --> 01:36:34.860

Paper or something. I think we have heard from Blue Cross. We have heard maybe even from the provider community, what their inclination is, but that doesn't mean that we can't study this is, is there any thought on exploring this as a go.

375

Duluth GSC Lake Superior Room 01:36:35.180 --> 01:36:51.180

Just to, I think this will become something that's, we're gonna be hearing from employees about. I think that it fits under identify and investigate claims drivers and I just fully expect if we keep on it, but it's under that goal.

376

Nancy Nilsen 01:36:54.700 --> 01:37:09.220

I agree that it needs to be added. I don't it. I mean, it doesn't matter if it's spelled out to me or whether it's done under claims drivers, but I would like to see what the, you know, what the cost looks like.

377

Duluth GSC Lake Superior Room 01:37:10.060 --> 01:37:16.740

And we have done some goals before in previous year so we could just stick it right underneath therapy, like.

378

Duluth GSC Lake Superior Room 01:37:19.660 --> 01:37:38.220

So it's been suggested that we add that as a sub- goal under identifying and investigating claims drivers, but, you know, it may or may not fit. I mean reviewing it in under the, through the lens of claims drivers is, I mean we can certainly point.

379

Duluth GSC Lake Superior Room 01:37:38.220 --> 01:37:47.580

Point to, this is something that costs our plan, but I guess what I was just the wildness part of it. Yeah, yeah, that's true. That is true.

380

Duluth GSC Lake Superior Room 01:37:49.740 --> 01:37:59.380

So other thoughts sounds like Avator Nelson would support it either as a standalone goal or as a sub- goal of the thoughts.

381

Duluth GSC Lake Superior Room 01:38:01.900 --> 01:38:21.660

I'd be willing to support it as a wellness initiative to look at the correlation. So maybe study the wellness and the costs something along those lines, you know, it's a very meaty topic and it might actually be a multi- year goal, obviously the.

382

Duluth GSC Lake Superior Room 01:38:23.380 --> 01:38:41.700

Reviews that we hear about people who can lose the weight. I mean, it's, we're not gonna call it an easy button, but it's certainly a different approach than through traditional wellness programs, but there's also side effects. There's also long term.

383

Duluth GSC Lake Superior Room 01:38:42.220 --> 01:39:02.700

Use and so I think we might need to study more than just the cost. We also need to study the long- term impacts and, you know, this is not a standard benefit by any stretch of them as an imagination, but a lot of the articles that I'm reading is that there seems to be more and more.

384

Duluth GSC Lake Superior Room 01:39:05.340 --> 01:39:23.180

Evaluating it, if, if you can avoid a long term chronic health condition or an event, it, it may pay for itself and there might be other chronic conditions that have unintended benefits by utilization of these, and there's new.

385

Duluth GSC Lake Superior Room 01:39:23.460 --> 01:39:43.540

Coming on the market, some are really designed for type two diabetes. Some are more targeted for weight loss. So I think it, it's, I think almost warrants its own agenda item or, or goal. How would you word that in six words or less study?

386

Duluth GSC Lake Superior Room 01:39:46.220 --> 01:39:55.620

Specialty RX for weight loss or I'm getting a real strange look from Dave, like you're not really gonna ask us to do this. Are you.

387

Nancy Nilsen 01:39:57.100 --> 01:40:16.940

And I do believe that it, it fits under both the wellness as well as the claims. I mean, there's gonna definitely be a cost to it. I'm anxious to see, you know what it's gonna look like for us, but I also, you know, I've been on Monjaro for my diabetes. It has Signa, it has brought my diabetes down in under control. I've lost.

388

Nancy Nilsen 01:40:17.940 --> 01:40:38.060

Forty- two pounds or something. I feel like I'm in my twenties again, I'm running around, I'm dancing, I'm instairs and I never climb in twenty years and so being able, I, I really do feel it is a health benefit that, that others should be able to participate in by part of it. Might my doctor said, I'll see you in six months because it's supposed to lower your.

389

Nancy Nilsen 01:40:38.140 --> 01:40:55.340

Cholesterol it's supposed to, you know, do you know, lower my day even c- numbers. So I don't, I don't know the outcome of, from my health standpoint other than how I feel and what I'm able to- to do now, so.

390

Nancy Nilsen 01:40:55.980 --> 01:41:16.460

I think, you know, it is gonna take some time to see what, what the, you know, ramifications are both financially on and health wise, but if we don't study it or look into it, I don't think we're doing our due diligence as to, you know, what the, the, the new market things that are, you know, coming to play here.

391

Nancy Nilsen 01:41:16.900 --> 01:41:18.940

For people's health. So.

392

Duluth GSC Lake Superior Room 01:41:21.580 --> 01:41:42.020

The review is really beyond. I mean, these are getting approved for certain conditions already. We know that Ozempic is probably being approved for people who demonstrated type two diabetes will go. VI has been approved for people who have demonstrated perhaps maybe an inability to lose weight through other means.

393

Duluth GSC Lake Superior Room 01:41:42.700 --> 01:41:51.180

It's not just studying the cost benefits of those drugs, but it is opening it up just for weight loss.

394

Duluth GSC Lake Superior Room 01:41:54.340 --> 01:42:13.420

Bethan, so we could, we could list to study cost benefit of specialty RX for weight loss and whether, you know, whatever direction we go in this, at least we can say we

reviewed it and we made a decision.

395

Duluth GSC Lake Superior Room 01:42:14.060 --> 01:42:15.620

We want to go with.

396

Duluth GSC Lake Superior Room 01:42:23.660 --> 01:42:42.220

Can I bring it up with Jim's again? I know you're gonna crunch Jim, but that did come and get reflected to Health Insurance Committee still for Virginia and hitting perfect donors for hitting in Virginia that came through and we were waiting for the next fiscal year. Is that still?

397

Duluth GSC Lake Superior Room 01:42:42.380 --> 01:43:02.700

Progress, so I can give a quick report that I met just yesterday afternoon with property managements and a consultant that is doing some space study work and we spent most of our time evaluating having for, you know, where, where we could do.

398

Duluth GSC Lake Superior Room 01:43:04.180 --> 01:43:11.620

What would be the, the build out cost and so this is likely to be part of a capital improvement plan.

399

Duluth GSC Lake Superior Room 01:43:13.580 --> 01:43:33.380

So this is already happening whether it's a goal of this group or not, and I think this group is more focused on the health insurance side. So that's why bringing it up, right? And right, I would agree. It's not an, it's not a mandatory subject to bargaining, so it does belong more in this arena than the other. I mean, we could certainly add.

400

Duluth GSC Lake Superior Room 01:43:34.460 --> 01:43:53.900

Explore alternative locations for employee wellness space or something like that. Yeah, we just left look at what we all just work together to locate a place in Virginia that could actually possibly be physical feasible to do, and then Hipping was part of the basement.

401

Duluth GSC Lake Superior Room 01:43:56.500 --> 01:43:59.220

Restructured information, so.

402

Duluth GSC Lake Superior Room 01:44:00.300 --> 01:44:08.260

I don't want to talk to you really quick about who the contact is for Andy's Cloud. after the meeting. Oh, okay, if you guys might know.

403

Duluth GSC Lake Superior Room 01:44:09.260 --> 01:44:28.060

All right, so there's been a suggestion to add a goal to study additional locations. I guess primarily up on the range, a study additional location alternatives for wellness

space.

404

Nancy Nilsen 01:44:29.860 --> 01:44:31.340

Sounds good.

405

Duluth GSC Lake Superior Room 01:44:33.580 --> 01:44:53.420

Any anyone disagrees. So we have, of course, we have one in deluth, we have one and Cook, a small one and cook and we have at the jail, right? Is that up and running and people that use it? Just love it. Outstanding sheriff's all our sheriffs are using it almost everything, and that'll.

406

Duluth GSC Lake Superior Room 01:44:53.420 --> 01:45:09.780

That actually will coincide with, you know, one of the benefits of sticking with Blue Cross was we do have some wellness dollars that are gonna be added to our fund to, to initiatives like this.

407

Nancy Nilsen 01:45:13.900 --> 01:45:14.540

How many has their.

408

Leanne Barker she/her 01:45:15.180 --> 01:45:22.860

I didn't want to interrupt Jim, but there's been a couple side conversations of whispering. You can hear that virtually.

409

Leanne Barker she/her 01:45:23.020 --> 01:45:25.140

Just wanted you guys to know.

410

Duluth GSC Lake Superior Room 01:45:27.580 --> 01:45:45.900

I have one more. I don't know where to throw this to you guys, but anyway, this is just, it sounds like a health insurance committee situation, but it's just food for thought, I guess as far as this looks and I mentioned in prior meetings that there is a, there is a handful of ST.

411

Duluth GSC Lake Superior Room 01:45:46.260 --> 01:46:01.900

County employees that are on medical assistance, the administered, the programs they use the programs they administered did, you know that, and this is health insurance and they are not in our county system, and that's just Boggles my mind if we're talking about retaining, I'm just, I got.

412

Duluth GSC Lake Superior Room 01:46:03.820 --> 01:46:23.660

I've seen it where they have, they might take that case and put it in a different you work group or work unit because that person who it's about is in that unit. So I've seen some

steps taken to prevent that. Well, that's okay, but I think the bigger problem is how are they Louis counties employees still on medical assistance is the question that was raised.

413

Duluth GSC Lake Superior Room 01:46:23.780 --> 01:46:44.140

Labor, so anyway, I'm just, I'm bringing this out there. So St. Louis County, according to, this has three hundred sixty- four job positions of which fifty or deputy are higher, excluding from management positions are three hundred, fourteen positions available. Those three, fourteen positions, two hundred, twenty- five start a salary or lower than a qualifications for a child in a household of.

414

Duluth GSC Lake Superior Room 01:46:44.260 --> 01:47:04.620

The employee and their child to qualify for medical assistance of those two hundred twenty- five position types over one hundred twenty positions have a maximum salary in which the child would still fall by the medical assistant, and for example, she puts PHS has seven hundred ninety employees at which one twenty or financial workers, fifteen percent of them would qu.

415

Duluth GSC Lake Superior Room 01:47:04.940 --> 01:47:25.740

For medical assistance, I just anyway, so food from that, I don't know if that belongs anywhere or to do anything with that. I would just bringing it up because Labor doesn't addressed it as a question to why we have people on mental systems that workers coming. What is the concern, like, how do we get our benefits?

416

Duluth GSC Lake Superior Room 01:47:25.780 --> 01:47:41.380

To be above the medical assistance. I mean, do you know what I mean? As of like a hole? Yeah, I mean as far as wherever they asked, if I would freak it up in Health Insurance Committee, if they will, but are you saying that our benefits plan is too low. Yeah.

417

Duluth GSC Lake Superior Room 01:47:42.620 --> 01:48:02.860

Financial person here too. What's the income thing for financial? What's the, the bottom line of income to qualify for that medical assistance depends on households completely depends on how sold size and if you're disabled or yeah, so I mean, if there's one, but we do have.

418

Duluth GSC Lake Superior Room 01:48:02.900 --> 01:48:23.340

A number of employees at some qualified for the programs and services fees, so, which, so I, I am just going to say, I feel that that discussion is outside of this committee and, and I can share in my own personal situation, my wife and I, after our daughters grew up and moved out of the house, we adopted two boys.

419

Duluth GSC Lake Superior Room 01:48:23.980 --> 01:48:43.820

Who qualified for medical assistance and who still received medical assistance through Carlton County. So it may not be strictly income based. There might be other reasons why families receive medical assistance and I just feel that discussion is beyond scope of this committee. Okay, and I would just like to mention on the end of till into that.

420

Duluth GSC Lake Superior Room 01:48:43.820 --> 01:48:49.900

Is that benefit? Does come with a travel reimbursement for those employees who are on medical assistance? So.

421

Duluth GSC Lake Superior Room 01:48:51.500 --> 01:48:56.500

Continue on all right. Any other ideas for twenty- twenty three goals.

422

Duluth GSC Lake Superior Room 01:49:01.100 --> 01:49:19.020

All right, so we have educate and engagements be practical about their health and health care identify and investigate claims, drivers study, benefit, design strategies and trends study cost benefits of specialty pharmacy for.

423

Duluth GSC Lake Superior Room 01:49:19.100 --> 01:49:20.660

Weight loss.

424

Duluth GSC Lake Superior Room 01:49:22.860 --> 01:49:42.700

Study additional alternatives for wellness exercise space and we can maybe just tweak these a little bit. Are there any other suggestions are all under ten, You might be. Okay, so I'm at the mark here I was looking at some.

425

Duluth GSC Lake Superior Room 01:49:43.420 --> 01:50:03.180

Ations that were done the last meeting, which I wasn't a part of, and it looked like, in addition to the weight loss medicine, another driver of our claims was ortho, is that something we want to consider looking at as well? Yeah, we, the money we saved by going self- insured dental this year.

426

Duluth GSC Lake Superior Room 01:50:04.340 --> 01:50:12.980

We would be looking at hopefully adding him at twenty- twenty- five. So that's... yeah, good point that you brought that up. So I would, yeah, give me add that.

427

Duluth GSC Lake Superior Room 01:50:14.700 --> 01:50:34.540

We can, if we have Consensus, we can add any goal, but I think might be a little early to call victory on saving money on our health plan because we haven't encouraged the claims yet, but we can absolutely add that as a. I mean, we know what the cost of the orthodoncia is going to be. It's just, we're gonna have to make a decision on it.

428

Duluth GSC Lake Superior Room 01:50:34.580 --> 01:50:41.500

Yeah, we need to look at this. See what the claims come in. Yeah, towards closer to the end of the year, Like at read Walton.

429

Duluth GSC Lake Superior Room 01:50:43.500 --> 01:50:45.820

And so we can.

430

Duluth GSC Lake Superior Room 01:50:48.620 --> 01:50:57.260

Study alternative to add Orthodonsha to self- insured dental plan.

431

Duluth GSC Lake Superior Room 01:51:00.140 --> 01:51:02.540

That sounds like under ten words.

432

Duluth GSC Lake Superior Room 01:51:05.260 --> 01:51:08.940

I'm teasing you because when you're, you had a goal that was like.

433

Duluth GSC Lake Superior Room 01:51:19.340 --> 01:51:22.740

Okay, is that it.

434

Duluth GSC Lake Superior Room 01:51:25.740 --> 01:51:41.380

Last call for proposed twenty- four goals. All right, hearing now we will move on to other business so before we get to other business, I just want to say, thank you everyone for.

435

Duluth GSC Lake Superior Room 01:51:43.740 --> 01:51:50.500

On the Health Insurance committee and as I pass the, the chair roll back to.

436

Duluth GSC Lake Superior Room 01:51:52.380 --> 01:52:12.180

The labor representative is, but presumably, it'll be gordy Hallerson, do we have to. No, we voted last year. Okay, all right. All right, so we think we will have already be chatting the meetings and I will be his backup next year. One.

437

Duluth GSC Lake Superior Room 01:52:12.220 --> 01:52:33.300

Other item under other business, and, and maybe I can share some information, maybe not quite in February, but Saintless County as a county that participates in a public sector statewide health insurance group. Each public employer action collaborative for health. I think I have reported that we.

438

Duluth GSC Lake Superior Room 01:52:35.220 --> 01:52:53.780

Approached by the National Alliance of Health Care Purchasers to represent Minnesota, so this Peach group, which is cities, school districts counties and also statement soda to

kind of represent the state of Minnesota on a coalition that's exploring.

439

Duluth GSC Lake Superior Room 01:52:53.820 --> 01:53:14.260

Hospital cost transparency. And so I just wanted to share an update that since our last meeting we have met with the console of health plans with the state of Minnesota and we're looking to see if we can partner with the console of health plans, which is not, you know, not just blue cross.

440

Duluth GSC Lake Superior Room 01:53:14.620 --> 01:53:34.740

Partners and Medica others. There's other health plans that participate in that console in exploring legislative initiatives working directly with providers and just getting the transparency data out there that is available and one of the things that I can do is I can actually do a demo of the, of the.

441

Duluth GSC Lake Superior Room 01:53:37.420 --> 01:53:55.220

Hospital price transparency tool that literally we can slice and dice the cost by region, you know, whether it's the metro or we could select all Southwest. I don't know that North was an option, but we.

442

Duluth GSC Lake Superior Room 01:53:55.580 --> 01:54:15.700

Health care systems. and, you know, the, the data continues to show that northeast Minnesota, the providers that we have the hospital systems continue to be markedly higher in cost than the Metro market. In fact, St Mary's as part of essential he.

443

Duluth GSC Lake Superior Room 01:54:17.620 --> 01:54:36.060

And this is data that is submitted by the, the healthcare systems is higher than the male in Rochester and so the analysis that's done by this National Alliance of Health Care purchasers is they give some.

444

Duluth GSC Lake Superior Room 01:54:38.100 --> 01:54:56.660

Credit or they give some leniency or they, they afford the ability to recover what you can't re- you know, because Medicare is kind of an operating loss for most health care systems, and so it is reasonable and I think the, the average is like the char.

445

Duluth GSC Lake Superior Room 01:54:57.580 --> 01:55:17.140

Forty percent or a hundred and sixty percent to your commercial customers is what you can charge to Medicare and that is to make up for the loss of the Medicare patients, but we are seeing. So if a hundred and forty or a hundred and sixty percent is the break, even point.

446

Duluth GSC Lake Superior Room 01:55:17.140 --> 01:55:37.620

Ideally, they're charging a hundred and sixty percent and that seems fair, but the reality

is many of these hospitals in Minnesota, and of course this is analysis that's being done across the United States, and so they have, they have coalitions, there's like thirty coalitions all over the United States. It's over three hundred.

447

Duluth GSC Lake Superior Room 01:55:37.940 --> 01:55:58.100

Percent for our hospitals here in Northeast, Minnesota, and so the tool kit that has been provided by the national Alliance includes, you know, a toolkit to work with the providers, but of course the providers push back and they say, well, you know, our HOSP.

448

Duluth GSC Lake Superior Room 01:55:58.420 --> 01:56:03.860

Have to make up for the money that we lose in our clinics, but the reality is.

449

Duluth GSC Lake Superior Room 01:56:05.220 --> 01:56:25.580

Even if you're making up for losses in your clinics, what business doesn't have requirement to be efficient and effective, and so there's still work that they can do, even if some of the hospital cost is recovering, what they're losing in their clinic practices. So.

450

Duluth GSC Lake Superior Room 01:56:26.260 --> 01:56:46.100

There's one toolkit that you can use to work directly with the providers. I don't know that that's really a strong approach because they're gonna have a hundred and one reasons why they can't be for cost competitive there is a toolkit to work with legislative bodies and their, there's also a toolkit if that, I think I've said this.

451

Duluth GSC Lake Superior Room 01:56:47.460 --> 01:57:06.580

Fails just expose them and, and we don't necessarily want to do that because we recognize that our, our area needs to maintain a relationship with them. We want them to be in our networks and we need them as much as they need us and again, in our health plan, we do negotiate.

452

Duluth GSC Lake Superior Room 01:57:06.620 --> 01:57:20.420

Additional discount with the big provider in northeastern Minnesota, that is more than what our carrier gets for their own book of business. What our carrier gets for private or public sector.

453

Duluth GSC Lake Superior Room 01:57:22.780 --> 01:57:42.420

Plans that they represent our Eastern Minnesota, the exception being the state because the state also negotiates we are working with the health plans because there is an appetite for the health plans. We have a shared interest and all this doesn't always work in other coalitionaries in Minnesota, this does work because, you know.

454

Duluth GSC Lake Superior Room 01:57:42.540 --> 01:58:02.900

While they can't, they can't be colluding with each other. There is a meeting of the minds of the health plans, they do have their own lobbyists and we can do this work together. So I just want to share an update that we continue to do this hospital price transparency work. It's a national initiative where we are representing Minnesota.

455

Duluth GSC Lake Superior Room 01:58:02.940 --> 01:58:23.380

And we are working directly with some of Dave's colleagues down in the, you know, the twin cities, the senior Vps of, you know, client relations and legislative initiatives. So that's good news. We don't see all the coalitions having that same ability to partner with the health plans.

456

Duluth GSC Lake Superior Room 01:58:23.460 --> 01:58:43.860

We have here so that, that's something we'll continue to share updates on and at some point I will actually demo the safe transparency tool because we can easily roll this up and the, the data is about to be updated in the first quarter of twenty- twenty- four. So it's actually going to go dark for a few months, but if anyone is.

457

Duluth GSC Lake Superior Room 01:58:44.300 --> 01:58:50.500

Seeing it send me an email and I can share the link to that stage transparency. That's pretty interesting.

458

Duluth GSC Lake Superior Room 01:58:52.220 --> 01:59:12.660

All right, that's all I have. Anybody else have anything for the group Tiffany did share some stuff. She wanted me to share. Okay, go ahead. Okay, so Tim wanted to, this is really wanted me to share a little wellness update. She said in two thousand twenty-two, we had one thousand and twenty- nine participated with mobile.

459

Duluth GSC Lake Superior Room 01:59:12.900 --> 01:59:33.100

Program and of those six hundred and eighty- four completed tracking cards and this year, both of those numbers are up. We have eleven hundred and twenty participants in twenty- twenty three and we had six hundred and ninety- nine complete tracking cards that they were turned in. So continues to grow the wellness program and we are getting the gift cards out this week. So if you.

460

Duluth GSC Lake Superior Room 01:59:33.180 --> 01:59:55.540

Submitted for a gift card, you should have it by the end of the week, and then she has an initiative for next year. She wanted to share, she said in twenty- twenty- four, I plan to promote PT first, which is a physical therapy campaign, The cost savings to our plan could be significant by members seeing a PT or physical therapist as a preventative measure prior to visiting a physician and jumping through all the.

461

Duluth GSC Lake Superior Room 01:59:55.940 --> 02:00:15.420

Involved which I'll have their own cost, also by member seeking out independent

providers versus a provider at essential, for example, can provide cost savings of over half per visit. So she just wanted to let you know, that was another initiative. So that would be in top of our handshot benefit.

462

Duluth GSC Lake Superior Room 02:00:16.020 --> 02:00:36.500

All right, any questions on that? We have the dates for next year. Yeah, I'll be sending them out to your emails before the end of the month for meeting, but we're, we're the next meeting's the third Wednesday of February, and then after that third Wednesday in May, I'll send them up to them. That was August Septem.

463

Duluth GSC Lake Superior Room 02:00:37.180 --> 02:00:49.380

October and December. So six minutes third third Wednesday. No, no, it's a lot of July. Oh, okay, September. it's May, July, September, October, October, December right?

464

Duluth GSC Lake Superior Room 02:00:50.580 --> 02:00:51.220

Anything else.

465

Thomas Stanley 02:00:51.900 --> 02:00:59.540

Yeah, Jim, I saw the financial report was included in the materials for the meeting, but there wasn't any, you know, place on the.

466

Duluth GSC Lake Superior Room 02:01:02.740 --> 02:01:08.500

Yeah, I don't have Nancy on the agenda. Nancy quick pilot.

467

Nancy Nilsen 02:01:09.140 --> 02:01:09.780

Yeah, I guess.

468

Nancy Nilsen 02:01:09.780 --> 02:01:11.060

From everybody can.

469

Nancy Nilsen 02:01:11.700 --> 02:01:16.820

I know I figured everybody could read the handout just as easily as I could, but.

470

Nancy Nilsen 02:01:19.540 --> 02:01:35.460

Very pleased to, to, to see that our usage, you know, we're very good at, at identifying and estimating the revenue, but, you know, it's pretty hard to determine who's gonna decide to go in to have their new replacement and that type of thing. So.

471

Nancy Nilsen 02:01:37.100 --> 02:01:53.300

We had voted to raise our, our amounts that we page month, but I'm, you know, the

board decided not to, so I'm happy because seeing that we're at twenty million that's about where I like to be somewhere between eight eighteen and twenty million.

472

Nancy Nilsen 02:01:54.120 --> 02:02:00.480

We had, we are doing very well, so I appreciate everybody's work on this.

473

Duluth GSC Lake Superior Room 02:02:01.160 --> 02:02:21.640

Yeah, and so the projected change in that assets went from, in the end of October, an increase of about six hundred fifty thousand to a million, five at the end of November, and so I think what we're seeing is, you know, the each month, there's less projection and more actual claims to rely on.

474

Duluth GSC Lake Superior Room 02:02:22.440 --> 02:02:42.120

I think we have, we did see one weekly payments was pretty pretty high in December, but I also feel that might have been because we received a credit on one of the payments that might have actually been not due to us, and so then that was reconciled with the following.

475

Duluth GSC Lake Superior Room 02:02:42.600 --> 02:03:02.600

Payment, so that might explain because we had a real small one for one of the weeks, and then the other one was over a million. We just love giving you by June. Yeah, yeah, and we have two stop last violations this year. We like our stock loss insurance with Blue Cross. So I think what, what auditor Nelson saying we have pretty high confidence.

476

Duluth GSC Lake Superior Room 02:03:02.680 --> 02:03:17.600

Will be somewhere between nineteen and a half and twenty million for the year end, which means we actually grew with the health plan this year with a zero percent increase and hopefully that's stability continues on into twenty- twenty- four.

477

Duluth GSC Lake Superior Room 02:03:18.600 --> 02:03:25.680

All right, anything else? Tommy, anything else that we put the materials that they make it on the agenda?

478

Thomas Stanley 02:03:27.000 --> 02:03:27.560

No.

479

Duluth GSC Lake Superior Room 02:03:27.600 --> 02:03:39.720

I think we're getting. All right, all right. Well, happy holidays to all of you and we will see you all in February. Thank you.

480

gordy 02:03:42.320 --> 02:03:44.160

Oop Mary, Christmas.