

## ST. LOUIS COUNTY HEALTH INSURANCE COMMITTEE

The St. Louis County Health Insurance Committee met on Wednesday, February 21, 2024 at 9:00 a.m. via Webex. The meeting was called to order by Gordy Halvorson, Committee Co-Chair.

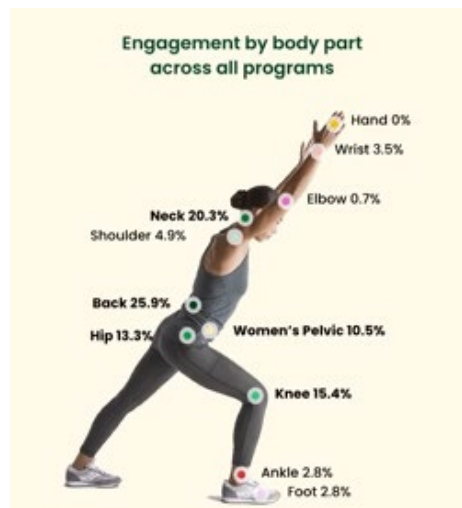
Members Present:	Katie Finc	Timothy Rasch
	Heather Ninefeldt	Tom Stanley
	Jim Gottschald	Stephanie Lundgren
	Sasha Lehto	Michael McDougall
	Krista Shopp	Megan Haworth
	Kim Maki	Gordy Halvorson
	Nancy Nilsen	

Others Present:	Jeff Coenen	Tiffany Kari
	Beth Menor	Dave Kuschel
	Jolene Jamnick	Colleen Effinger
	Dan Ochs	Emma Ratini
	Alyssa Schlichting	Kari Erickson

The December minutes were approved by consensus with two corrections, both typos of no significance to content.

### PRESENTATIONS

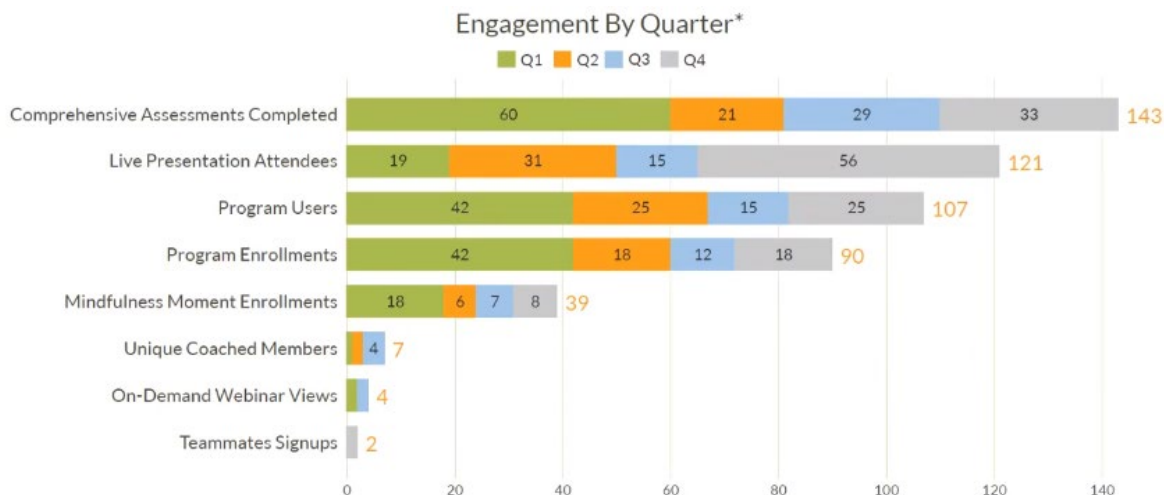
1. The first item from the agenda under Presentations was ***Hinge Health 2023 Recap*** from Emma Ratini of Hinge Health (0:3:45). Emma reported that the 2023 engagement rate of 5.1% was more than double the average seen by Hinge Health. A total of 143 plan members engaged in 2023. Two were surgical, ten were acute and 131 were chronic pain sufferers. Back, neck and knee pain was most prevalent.



Members experienced a 46% reduction in pain within 90 days and 84% of them met the MCID or clinical threshold which is the goal of Hinge Health. Estimated return on investment or ROI was \$238,579. Members reduced surgery intent by 56%. Members rated Hinge Health a 9.1 out of 10 in terms of satisfaction. Beth Menor and Tiffany Kari Cizmas shared anecdotal positive feedback from employees.

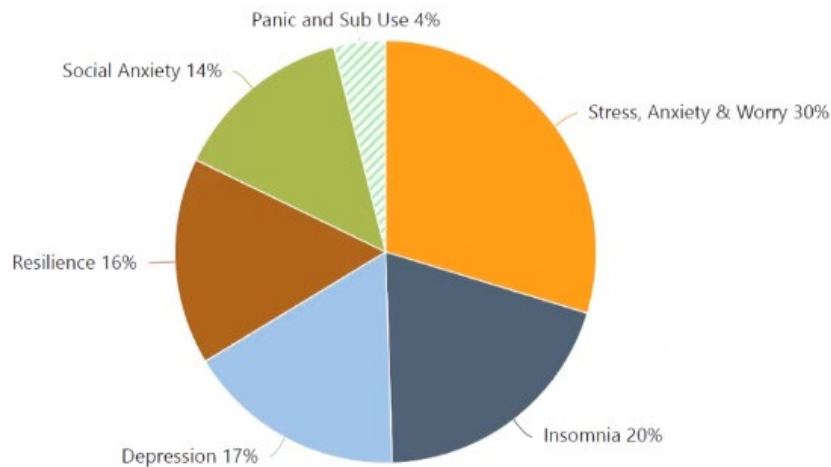
Tiffany noted our shared and common understanding that physical therapy is for post-injury treatment only. She also noted the societal pressure to push through the pain. In an attempt to challenge these norms, she recently began a ***PT First!*** campaign. Free on-site consultations with an independent physical therapist have been offered at various sites with a focus on pain and prevention. Independent and Hinge Health physical therapy providers cost about half that of those associated with a major health system. A presentation is scheduled in July from the physical therapist who has been consulting onsite.

- The next item from the agenda under Presentations was ***Learn to Live 2023 Recap*** from Kari Erikson of Learn to Live (0:19:55). Kari shared our 2023 engagement rate of 19.5% which was well above the benchmark of 11-13%. There were 356 unique users of Learn to Live services in 2023.

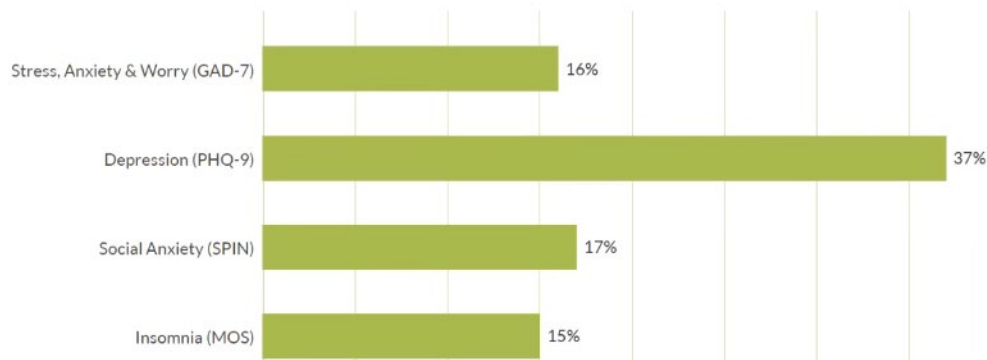


82% of users were female. Area of focus for 2024 is to increase male participation. Table tents featuring men have been distributed to work sites with limited access to email. Stress, Worry and Anxiety program had the most participation of the seven programs offered. An eighth program on Trauma was in production. Return on investment was estimated to be \$89,495.

## Presentations - Continued



## Average Psychometric Score Improvement by Program



## Member Comments

Love the self-pace aspect and the new programs.

Very easy to follow and easily accessible

I went through some of the modules and found them to be a good reminder of good habits.

It has helped me with my sleep habits.

It is clear, concise, helps me understand my thoughts and emotions, and gives me clear, attainable solutions.

All the lessons are thorough, easy to complete, informative. I like that you can do them on your own time.

## Presentations - Continued

3. The next item from the agenda under Presentations was **Ancillary Insurance Products** from Dan Ochs of Integrity Employee Benefits (0:40:20). Dan reported having 61 Minnesota counties as clients of which 40 offer voluntary supplemental health benefit plans through Integrity. These products are set up to cover the increase in expenses members experience with the onset of acute medical events. Dan recommended the critical illness benefit to cover travel costs. The benefit pays a lump sum amount up to \$10,000 (\$5,000 for child) in the event of a covered critical illness diagnosis. Underwriting is not required but there is an exclusion for invasive cancer with a six-month lookback period. In addition to the lump sum payment, the benefit pays \$25/day for childcare (max of 30 days), \$400 per 100+ mile medical trip (max 4 trips) and \$100 per day (max of 30 days) for companion lodging. Rates are based on age on January 1<sup>st</sup> each year and banded in five-year increments. Premiums are taken post-tax so that the benefit is tax free. Children are automatically covered; spouses can be covered for additional premium. Sourcewell is the cooperative and Lincoln Financial is the carrier/underwriter for this plan. There is no minimum enrollment required due to the existence of a pool which also provides stable rates. Integrity is hands-on with appeals, education and member advocacy.

Dan agreed to report back on these pending questions:

- 1) Is travel benefit paid per diagnosis or paid once per lifetime or something else?
- 2) Is travel benefit paid at 25% if lump sum is paid at 25%?
- 3) Is the six-month treatment lookback period for non-invasive cancer or other conditions or is the lookback only applicable to invasive cancer?
- 4) Are stints and heart valve replacements an approved critical illness?

Dan agreed, at the Committee's request, to come back in May with a presentation on the accident and hospitalization plans as well as answers to the pending questions.

## OLD BUSINESS

4. The first item from the agenda under Old Business was **Travel Benefit Program** discussion moderated by Gordy Halverson, Committee Co-Chair (1:38:45). The committee did not arrive at consensus to adopt the BlueCross BlueShield of Minnesota (BCBSM) travel benefit. Those in favor noted that the BCBSM program would provide a benefit to those already in treatment whereas the critical illness insurance would exclude them for any existing treatments. Those opposed cited concerns over the unknown total cost and its impact on premiums and the health fund balance.

## NEW BUSINESS

5. The first item from the agenda under New Business was **Blue Care Advisor Update** from Beth Menor Committee Clerk (1:57:00). Beth reported that there has been no email campaign promoting Blue Care Advisor due to system-wide issues many employees were having with access. In addition, the *rate your provider* feature was not functioning. This was a known issue but resources were focused on access first. Despite the rocky rollout, 65 employees redeemed wellness credits in Blue Care Advisor in January. The highest redemption was \$135 of the \$240 cap for the year. Points can be used to purchase sweepstakes chances at gift cards for as much as \$250. The sweepstakes are meant to keep these high achieving members engaged after they have hit their cap for the year.

## OTHER BUSINESS

6. The first item under Other Business was feedback from Krista Shopp on the positive comments she has heard from members regarding the 2024 dental plan changes. These changes were well received, are valued and the increased premium cost has not deterred enrollment (15 drops and 105 adds during open enrollment).

With no further business the meeting was adjourned.

Respectfully submitted,

A handwritten signature in cursive script that reads "Beth J. Menor".

Beth J. Menor  
Senior Benefits Advisor