

ST. LOUIS COUNTY
HEALTH INSURANCE COMMITTEE

The St. Louis County Health Insurance Committee met on Wednesday, February 17, 2021 at 9:00 a.m. via WebEx. The meeting was called to order by Jim Gottschald, Committee Co-Chair.

Members Present:	Angie Mattsen	Katie Finc
	Heather Ninfeldt	Tom Stanley
	Jim Gottschald	Alicia Carrillo
	Nancy Hintsa	Nancy Nilsen
	Judy Wahlberg	Neil Porter
	Krista Galatz	Kevin Gray
	Gordy Halverson	

Others Present:	Jeff Coenen	Tiffany Kari
	Beth Menor	Colleen Effinger
	Dave Kuschel	Jolene Jamnick

PRESENTATIONS

1. The first item from the agenda under Presentations was the *2020 Pharmacy Spend Summary* (0:03:30) by Mr. Zopfi of Prime Therapeutics. Mr. Zopfi highlighted the following from the 2020 pharmacy spend report:
 - Changes in the report compared calendar year 2020 to calendar year 2019
 - Per member per month (PMPM) increased by 16.0% mostly due to an increase of \$773,000 in spend on specialty drugs including:
 - a. \$530,000 increase on Rheumatoid Arthritis (RA)
 - b. nearly \$200,000 on oral cancer medications
 - Generic utilization decreased by 0.8% but had already rebounded year-to-date in 2021 under the new KeyRx formulary
 - Member contributions fell by 15.1% due mostly to the fixed \$40 copay on specialty medications
 - Specialty plan paid per claim increased by 13.1% mostly due to more prescriptions in the range of \$15,000 - \$22,000 per fill
 - Trend was 14.7% as compared to 7% in 2019, the benchmark in the BlueCross BlueShield of Minnesota (BCBSM) book of business was 5.3%
 - Utilization went up by 16% in the specialty category and 1.4% in the traditional
 - Specialty trend was 31.3% while traditional trend was 2.0%
 - The age category with the largest increase in costs was ages 50-64
 - The self-insured plan more closely resembled Prime Therapeutic's book of business (nationwide) than that of BCBSMN (state of MN), likely due to similar PMPMs
 - The self-insured plan moved from 95.3% formulary adherence in 2020 to over 99.7% in January of 2021

- Traditional drugs represented 99.2% of all claims and accounted for 50.3% of total drug cost.
- Anti-infectives was a new top 5 category in 2020 and continued into January of 2021
- Anti-infectives include medications to treat e-Coli infections from contaminated food or water
- The self-insured plan had saved approximately \$100,000 year over year since adopting the Classic pharmacy network

Next, Mr. Zopfi provided action steps that could be taken to lower costs:

- Eliminate or lower the 90-day copay waivers
- Add a specialty copay tier

OLD BUSINESS

2. The first item from the agenda under Old Business was the *Final Flu Vaccination Report* (0:44:15) from Ms. Menor who reported 184 vaccinations given to 151 employees, 29 dependents and 4 retirees. The 950 doses ordered cost \$15,325.39. The 766 unused doses would likely be discarded given the late arrival of the vaccines. The pandemic and late vaccine were believed to be the primary drivers behind the decrease in participation. Support for scaling back future on-site clinics was expressed.
3. The next item from the agenda under Old Business was *Subcommittee Selection for Dental Plan Study* (0:51:05). Ms. Menor anticipated most of this committee's work (studying possible changes to the dependent dental plan) would be in the first half of the year and completed via WebEx. Ms. Mattsen, Ms. Galatz, and Ms. Carillo volunteered.
4. The next item from the agenda under Old Business was *Flexible Spending Plan Update* (0:54:00) by Ms. Menor. She reported that Congress passed legislation providing flexible spending relief to employees before the committee finished drafting a letter to request it. County Board approval of the flex plan changes were approved in late January and communicated via county-wide email.

NEW BUSINESS

5. The first item from the agenda under New Business was *COVID Benefit Design* (0:56:15) by Ms. Menor. She first educated the committee on coverage for COVID vaccine, testing and treatment and asked the committee if the plan should continue to cover in-network COVID treatment with no cost share to the member. COVID vaccine and testing were already covered with no cost share to the member per federal law. BCBSM was voluntarily covering COVID treatment with no cost share to the member in their fully-insured health plans. The Committee agreed by consensus to follow the BCBSM fully-insured plan policy for all of 2021.

6. The next item from the agenda under New Business was *Wellness Updates* (1:11:00) – Ms. Kari reported 972 enrollees in the Total Wellness program and over 200 in the current biggest loser challenge. She added that the typical engagement rates in the Learn to Live (online behavioral health vendor) book of business was 11-13% and our population has a 14.9% engagement rate. The new Omada for type 2 diabetic maintenance had 8 new enrollees in 2021 and another 3 new enrollees in the Omada prevention program. To date, 340 members had completed the Omada prevention program. Ms. Kari also announced the recent expansion of the in-house weight loss program to include personal coaching programs that focus on multiple health factors (e.g. fitness, behavioral health, etc.) rather than solely on weight loss.

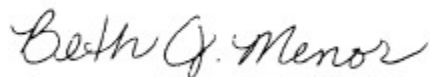
7. The next item from the agenda under New Business was *Mental Health Initiatives* (1:22:30) by Mr. Gottschald. He shared a Minnesota Health Leadership Council presentation from their January meeting. The organization is associated with National Alliance of Healthcare Purchaser Coalitions and is focused on mental health. St. Louis County was a new member. The MHLC focuses around five objectives: 1) mental health parity, 2) access to care, 3) collaborative care among providers, 4) measurement-based care and 5) telebehavioral model.

NEW BUSINESS

8. The only item under Other Business (1:39:30) was testimony by Mr. Stanley about the archaic procedures (mail a form to New York) for vision reimbursement. He also inquired about member enrollment and feedback on the vision plan. Ms. Menor shared that member feedback she had received was mixed and she committed to bringing vision enrollment data to a future meeting.

With no further business the meeting was adjourned.

Respectfully submitted,



Beth J. Menor
Senior Benefits Advisor