

ST. LOUIS COUNTY
HEALTH INSURANCE COMMITTEE

The St. Louis County Health Insurance Committee met on Wednesday, **December 16th, 2020** 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 Ninefeldt	Tom Stanley
	Jim Gottschald	Alicia Carrillo
	Nancy Hints	Nancy Nilsen
	Judy Wahlberg	Neil Porter
	Krista Galatz	Mark Rubin

Others Present:	Tiffany Kari
	Beth Menor
	Dave Kuschel

The October minutes were approved by consensus with one requested change from Ms. Menor. She requested that Heather Ninefeldt be added to the attendees. (1:20)

PRESENTATIONS

1. There were no items from the agenda under Presentations

OLD BUSINESS

2. The first and only item from the agenda under Old Business was a *Flu Vaccination Clinic Update* from Ms. Menor (2:30). Ms. Menor reported receiving preliminary numbers on participation and anecdotal commentary from the public health staff who coordinated the clinics. She reminded the committee that there were two drive-through clinics held at the Virginia and Pike Lake public works garages in early December. The unofficial total was 110 vaccinations administered with approximately 65 occurring in Pike Lake and about 45 occurring in Virginia. As comparison, Ms. Menor added that in a typical year, the clinics (approximately 8) see about 900 vaccines administered. Public health staff also shared testimony from multiple participants who reported getting their very first flu shot ever and all participants (at the Pike Lake location at least) were adults or teenagers.

NEW BUSINESS

3. The first item from the agenda under New Business was the Financial Report by Ms. Nilsen, County Auditor (5:50). Ms. Nilsen provided a report that showed unchanged revenue and decreased expenditures as compared to her prior report. The four

most recent weekly claims payments were \$618K, \$681K, \$721K, and \$384K. She added that the 11/30/2020 net asset estimate of \$15 million was based on actual expenses and the \$10 million estimate was without regard to COVID. Hence, expenditures were down by an estimated \$5 million due to COVID. She cautioned that recent media reports of increased hospitalizations could turn that around. The 2021 budget column, with a conservative estimate of \$16 million in net assets, did not take into account the departure of the Teamsters unit members but Ms. Nilsen committed to including that analysis on a future report.

4. The next item from the agenda under New Business was *Flex Account Forfeitures* (14:10). Ms. Menor noted:
 - a. Many employees had 2020 flex account balances they would not be able to spend before funds expire/forfeit due to the numerous openings/closings of schools, daycares and medical facilities during the pandemic
 - b. Forfeited flex funds had historically been moved to the general fund as the Internal Revenue Service rules do not allow employers to refund unless all participants are refunded commensurate with contributions which equates to taking money from one employee and giving it to another
 - c. Only recourse for these employees was to reach out to their representatives in congress to pass additional legislative relief
 - d. Committee agreed by consensus to have Ms. Menor, Mr. Gottschald and Mr. Rubin draft a letter on behalf of the committee in support of flexible spending relief for Chair Jugovich to review
 - e. Labor representatives agreed to send similar letter

5. The next item from the agenda under New Business was *Election/Appointment of Committee Co-chairs for Next Biennium* (24:25). Both the labor and management members agreed to keep the current co-chairs, Jim Gottschald (Management) and Gordy Halverson (labor).

6. The next item from the agenda under New Business was *Review of Current Year's Goals* (33:38). Each 2020 goal was addressed.
 - a. Educate members to be proactive in their health and healthcare
 - i. Ms. Kari provided a summary of the *2020 Wellness Classes* handout
 - ii. Many classes had to be converted to a virtual format
 - iii. Web conferencing systems were added to worksites in Ely, Cook and Virginia which will result in less travel and more opportunity for participation in future classes
 - b. Identify and investigate claims drivers
 - i. Largest claims driver in 2020 was COVID-19 which drove claims down
 - ii. The personalized dashboard and High Case Reports from BlueCross' data analytics tool, MedeAnalytics, was shared at multiple 2020 meetings. Cancer proved to be the primary medical condition driver and the auto-immune drugs Humira and Enbrel the primary pharmacy spend drivers

- c. Study medical benefit design strategies and trends
 - i. The plan design discussions which began in 2018 finalized in 2020 with the settlement of numerous labor contracts
 - 1. New deductibles
 - 2. New Out-of-pocket maximums
 - 3. New drug formulary
 - d. Study and strategize around behavioral health
 - i. Partnered with the National Alliance on Mental Health or NAMI in developing the *Minding your Mental Health during COVID19* class
 - ii. Rolled out BlueCross' Learn to Live (L2L) behavioral health program
 - 1. L2L had a 12% utilization rate as of August 2020 which far exceeded the typical 1-3% utilization rate of most Employee Assistance Programs
 - iii. Meditation 101 classes
 - iv. Began new partnership with Minnesota Health Leadership Council on behavioral health initiatives
 - e. Opioid awareness and physician accountability
 - i. No 2020 movement on this goal that began in 2019
 - ii. St. Louis County Assistant Attorney Nora Sandstand was appointed to the citizen advisory group on opioids, Mr. Rubin committed to inviting her to present at a future meeting
7. The last item from the agenda under New Business was *Discussion & Setting of Next Year's Goals* (1:03:20). The following six goals were adopted by consensus:
- a. Study transitioning dependent dental coverage from fully-insured to self-insured
 - b. Educate & engage members to be proactive in their health & healthcare
 - c. Identify & investigate claims drivers
 - d. Study medical benefit design strategies and trends
 - e. Study and strategize around behavioral & mental health
 - f. Opioid awareness and physician accountability

OTHER BUSINESS

8. The first item under Other Business was an update by Mr. Gottschald that some community COVID19 testing sites were scheduled to be hosted at St. Louis county work sites but were targeted to critical infrastructure workers only.
- a. Four thousand vaccines were designated to St. Louis County which were earmarked for local health systems to administer to healthcare workers. Long-term care residents and critical infrastructure workers would be prioritized next. Although the priority was known, the supply was not.
 - b. BlueCross had designated all COVID19 vaccine providers to be in-network so coverage will be universal and available to members at no cost, even at the typically out-of-network CVS/Target pharmacies.

Page 4

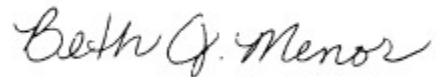
Health Insurance Committee – December 16, 2020

Other Business - Continued

9. The last item under Other Business was a note of appreciation to Connie Westlund and prior Teamster representatives for their contributions to the committee over the years as they transition to the Teamster Joint Council 32 health and welfare coverage.

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