

ST. LOUIS COUNTY  
HEALTH INSURANCE COMMITTEE

The St. Louis County Health Insurance Committee met on Wednesday, July 21, 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
	Tom Stanley	Alyssa Schlichting
	Jim Gottschald	Alicia Carrillo
	Nancy Hintsa	Nancy Nilsen
	Judy Wahlberg	Mark Rubin
	Krista Galatz	

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

The May minutes were approved by consensus with no requested changes (0:49:15).

## PRESENTATIONS

1. The first item from the agenda under Presentations was the *2021 Preliminary Renewal* by Mr. Kuschel with BlueCross and BlueShield of Minnesota (BCBSM). Mr. Kuschel provided a handout on the renewal. He noted the following:
  - The renewal was based on 24 months of the most recent data
  - Rating period one spanned from June of 2020 through May of 2021 and rating period two spanned from June of 2019 through May of 2020
  - ERG or illness burden was 1.015
  - Trend factor was 7.6% for rating period two and 6.9% for rating period one
  - There were no stop loss violations
  - The member months decreased due to the Teamster unit leaving the plan
  - The projected renewal year incurred claims was \$30.7 million
  - The current expected claims were \$30.2 million
  - The recommended change in rates was 0.00%

Ms. Menor asked if the impact from the surprise medical billing regulations that were published on 7/1/2021 would be incorporated into the September renewal. Mr. Kuschel committed to inquiring with underwriting.

Mr. Kuschel and Mr. Gottschald confirmed that the renewal was based on the most recent benefit design. The plan paid savings from the benefit design changes were 1.8 million, just short of the \$2 million projection. Claims were lower than expected due to the COVID-19 pandemic and hence, so were the savings.

### OLD BUSINESS

2. The first item from the agenda under Old Business was the *Dependent Dental Subcommittee Proposal* (19:00). Ms. Menor reported that prior renewals from Delta Dental were calculated on the entire Delta Dental book of business instead of our own group experience. This resulted in over-inflated premium quotes. Two new quotes were requested and presented as follows:
  1. Merging the employee and dependent dental plans together and matching the employee benefits which would result in an approximate \$5/month increase to the employee paid premium.
  2. Keeping the dependent dental plan benefits and moving it from fully-insured to self-insured.

Delta reported to Ms. Menor that the member experience under the proposed changes would be as simple as a new card and if the plans were merged a new benefits booklet. She offered to include with open enrollment announcements this fall the training video for a new employee introduction to the dental plan.

The committee agreed by consensus to bring the proposals back to their respective memberships and vote on one of the options at the September meeting.

### NEW BUSINESS

3. The first item from the agenda under New Business was the *Auditor's financial report* presented by Ms. Nilsen (0:50:15). The report projected the 2021 health fund ending balance to be \$22,373,167, a net gain of \$5,192,002 from the year prior. Mr. Stanley inquired on the increase in the Sharecare admin line item. Ms. Menor suspected this line item included the bundle price we started paying in 2021 for Learn to Live, Sharecare, Omada for Type 2 Diabetes and Blue365 discount program.
4. The next item from the agenda under New Business was *Total Wellness Updates* by Ms. Kari (0:57:20). Ms. Kari reported that enrollment numbers remained steady and similar to prior years.

She announced the soft opening of the fitness space in the lowest level of the Government Services Center in Duluth this week. The space was funded by a wellness grant from BCBSM. Fitness classes had begun in this space and would eventually be streamed to Virginia and Ely. The room was key-carded and employees had access from 6am to 8pm Monday through Friday. The room was equipped with ellipticals, balls, bands, treadmills, a rowing machine, and bikes. Employees would need to book cardio equipment and classes via an app. The space included a locker room for females only as space was not available for a second locker room but there were larger bathrooms nearby. The space also had a

water station, security cameras and cubbies. A grand opening of the space was tentatively planned for the fall.

Ms. Kari announced that August 5<sup>th</sup> would be the first farmer's market in 2021 and they would continue each Thursday from 11am to 1:30pm through September. Vendors would provide flowers, juice, music, kids' activities and food trucks. Limited produce would also be available.

5. The next item from the agenda under New Business was *Behavioral and Mental Health Utilization Data and Update* (1:13:01).

Ms. Menor shared the following from the NuVantage (Employee Assistance Program) report that covered 1/1/21 to 6/30/21:

- 27 files were opened
- Needs were 11% grief, 15% emotional/personal, 15% family stress, & 19% marital/relationships
- Users were 74% employees and 26% family members
- New-users accounted for 70%, re-users with new issue 30%
- 31-40 years old age demographic had highest utilization
- 96% counseling and 4% legal services
- 78% of users from south SLC, 15% north SLC, 7% ARC
- 40% referrals to outside counselor, 8% closed file, 20% goals accomplished, 32% client-closed file

Ms. Menor mentioned the continued partnership with Essentia Health around the collaborative care model of mental health treatment. She shared a sample PHQ9 and the following from Essentia Health PHQ9 statistics:

- 52 members from the health plan have been put on the Depression Registry at Essentia Health
- 94% of those on the registry completed a follow-up PHQ9 at six months and 20.6% scored 4 or lower, defined as in remission
- 100% of those on the registry completed a follow-up PHQ9 at 12 months and 20.0% scored 4 or lower, defined as in remission

Ms. Kari shared the following from the Learn-to-Live report that covered January through June of 2021:

- Past promotions have focused on sleep, overcoming stigma, substance abuse, and men's health
- The next promotion will be themed "Taking care of you"
- 262 unique users in 2021
- 14.3% utilization rate exceeds Learn-to-Live's book of business
- 18% male users and 82% female
- 30-39 years old was the largest age demographic
- 51% of users engaged with stress, anxiety and worry topics
- 89% of users liked that they could go at their own pace best

- \$83,253 in estimated savings or a 5.1:1 ROI

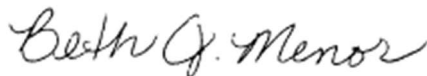
Ms. Menor added that personalized content could be created by Learn-to-Live and outreach to our law enforcement employees for this benefit had been initiated. Mr. Gottschald added that mental health wellbeing was a consideration of the mobile-work policy work group on which Tiffany Kari was a representative.

## OTHER BUSINESS

6. The first item under Other Business was the nearing end of the small group fitness program by Mr. Gottschald (1:04:45). This program had very few participants left and since its creation in 2012, Sharecare, Omada, onsite wellness classes and a \$250 reimbursement for behavior change coaching had been added as wellness options. Ms. Menor added that it made more sense to invest our limited resources into programs that aided ill or at-risk members over already healthy members.
7. The next item from the agenda under Other Business was an update on the current lawsuits St. Louis County had filed or joined against Purdue Pharma and the Sackler family over their business practices around opioids (1:40:00). Mr. Rubin reported that one of the suits would take another year or two to resolve and the other was delayed due to the Sackler family's bankruptcy filing but that a financial award was expected albeit the amount yet unknown. Mr. Rubin gave assurances that any monetary award would be spent on programming to combat the epidemic and lessen the negative impact on the victims.

With no further business the meeting was adjourned.

Respectfully submitted,



Beth J. Menor  
Senior Benefits Advisor