

ST. LOUIS COUNTY
HEALTH INSURANCE COMMITTEE

The St. Louis County Health Insurance Committee met on Wednesday, October 21, 2020 at 9:00 a.m. in the County Board Conference Room. The meeting was called to order by Gordy Halverson, Committee Co-Chair.

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

Others Present:	Jeff Coenen	Tiffany Kari
	Beth Menor	Christina Hansen
	Dave Kuschel	

The September minutes were tabled until they could be converted into a summary format instead of their table of contents format.

PRESENTATIONS

1. The first item from the agenda under Presentations was the *Claims Drivers Report* provided by Ms. Menor. She highlighted the following from the report:
 - Year-to-date per member per month (PMPM) spend decreased to \$568.15 following a sharp increase in 2018 and remaining flat in 2019
 - The PMPM decrease seen in 2020 was likely due to decreased utilization during the pandemic
 - The average PMPM since 2016 was \$582.26
 - The ZNO category comprises stand-alone providers not associated with a health system
 - St. Lukes remains a lower cost provider to Essentia, perhaps the ZNO category a lower cost than both
 - The average cost of a branded medication year-to-date in 2020 was \$885.97, a \$100+ increase over 2019 and 2019 was a \$100+ increase over 2018
 - The spike in brand medication spend was likely due to increased utilization of specialty medications
 - Top medications by spend continue to be Humira and Enbrel followed by Symdeko
 - A new medication to make the top 10 by spend was Tasigna, a medication used to treat Leukemia with a price tag of \$16,000 per fill (120 tablets)
 - Tasigna costs \$115,000 per year in the United States and \$48,000 in Canada

Ms. Menor also provided the Top 25 diagnosis Summary report as a helpful guide for setting wellness initiatives. She noted it was dominated by cancer. Sleep disorders and pulmonary were also high on the list. She suggested a promotion of the BlueCross smoking cessation benefit. Mr. Kuschel noted that colonoscopies, mammograms, and well exams for adults and children appeared in the top 25 report. He stated this was a positive as catching conditions early decreases the overall total cost. Mr. Gray felt that 25% preventative participation was low but Ms. Menor credited the pandemic and agreed to send a promotion on preventive care when appropriate. Ms. Hintsu requested a voluntary Vaccine 101 employee training which Ms. Menor supported and Ms. Kari agreed to implement.

OLD BUSINESS

1. The first item from the agenda under Old Business was the *2020 Flu Vaccinations Update* by Mr. Gottschald and Ms. Menor. Mr. Gottschald reminded the committee that the vaccine delivery was delayed this year, most employees were working remotely and public health staff hours were consumed with the ongoing pandemic so the decision was made to limit flu clinics this year to two sites in early November. He reported that due to further delays in the arrival of the vaccine these clinics would again be delayed to either late November or early December. He reiterated encouragement for employees to obtain their flu vaccine through a retail pharmacy rather than wait. Ms. Menor shared a county-wide communications draft to spread this message and the committee approved it by consensus.

NEW BUSINESS

1. The first item from the agenda under New Business was the *Auditor's Financial Report* by Ms. Nilsen. She reported that in recent weeks claims were hovering around a half a million dollars per week. She noted that if the trend continued the estimate in the actual expenses column would result in a year-end balance of \$15 million. The pre-COVID averages column estimated the year-end balance at \$10 million had there never been a pandemic. She added that the budgeted 0% premium increase for 2021 had been figured into these projections. Ms. Nilsen concluded that the fund was finally turning the corner towards an adequate and appropriate balance.
2. The next item from the agenda under New Business was a Total Wellness Program Update by Ms. Kari. She reported consistent enrollment numbers from last year despite the pandemic. She reported teaching a class weekly with subjects ranging from sleep to nutrition to mental well-being. She also reported rolling out back-to-back challenges to keep remote workers engaged. She walked the Committee through the new 2021 online Total Wellness Program enrollment feature. Home

delivery would be an option for enrollment gifts for those working remotely and a paper option would still be available for those without computer access.

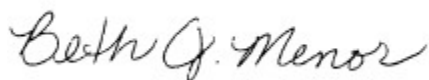
3. The next item from the agenda under New Business was *Virtual Health Plan Basics* by Ms. Menor. She reminded the committee that this half-day class historically had very high engagement and many repeat attendees. She recently converted it to a WebEx format and split the class up into two classes called Health Plan Basics and Health Plan Basics Plus. The Plus class would focus more on updates and changes to the health plan to meet the needs of the repeat students while the basics class would focus on just the basics and would serve as a prerequisite to the Basics Plus class. The Basics class was gamified in a Jeopardy game show format after a successful trial run with new Arrowhead Regional Corrections employees.
4. The next item from the agenda under New Business was *Virtual Open Enrollment* by Ms. Kari and Ms. Menor. Ms. Menor shared the flyer for this year's fair which had been converted to a virtual format. A dedicated webpage would feature vendor videos and prizes instead of booths. Ms. Kari touted the main advantage of a virtual fair was that it would be open the entire month of November.

OTHER BUSINESS

1. The first item under Other Business was discussion on the committee's role with regards to premium rate recommendations. Mr. Stanley inquired about administrative actions being taken prior to and outside of the committee's September rate discussions/consensus. Mr. Gottschald asserted that the committee's role was to make a recommendation to the Board and the Board takes the committee's recommendation under advisement and considers input from others and other sources. Mr. Gray concurred and Mr. Gottschald confirmed that the Board letter stated the current rate, the amount of a 1% increase and made a recommendation of up to a 1% premium increase.

With no further business the meeting was adjourned.

Respectfully submitted,



Beth J. Menor
Senior Benefits Advisor