

CCOGA Insurance Pool
ADVISORY COMMITTEE MEETING

April 18, 2019
SWWC Service Cooperative
Marshall, MN

MINUTES

Present: Darin Balken, Chair, Prairie Lakes Youth Programs
Rollie Nissen, Vice Chair, Kandiyohi County
Sharon Hanson, City of Marshall
Crystal Johnson, City of Granite Falls

Absent: Stacy Knott, Renville County Employees
Susan Skattum, Rock County

Staff: Doug Deragisch, Senior Director of Administrative Services
Kari Bailey, Live Well Specialist
Mari Wagner, Insurance Specialist
Bobbie Carmody, Administrative Assistant

Item 1: **Call to Order**
Doug Deragisch called the CCOGA Advisory Committee meeting to order at 10:20 am at the SWWC Service Cooperative, Marshall, MN.

Item 2: **Agenda Approval**
Motion by Sharon Hanson, seconded by Crystal Johnson, to approve the agenda as presented. Motion passed unanimously.

Item 3: **Approval of 7/23/18 Minutes**
Motion by Rollie Nissen, seconded by Crystal Johnson, to approve the minutes from the July 23, 2018 CCOGA Advisory Committee meeting. Motion passed unanimously.

Item 4: **Financial Report**

4.1 Board Target

The CCOGA Insurance Pool RSR Board target report was reviewed. The estimated RSR as of 2/22/19 (held by MHC) totaled \$4,996,709, the restricted reserve/drug rebates/interest totaled \$8,881,339 (includes 2017 settlement) for total reserve funds equaling \$13,878,048 which falls within the 10-20% target established by the SWWC Board of Directors. Based upon recommendations from an actuarial firm, the target may be increased to 30% due to the volatility of claims. Discussion followed regarding potential use of reserves when they fall above the reserve target. Options to consider include offsetting premium increases and increasing wellness incentives.

4.2 2017 Settlement Report

A total of 17 groups received settlement refunds totaling \$255,942.82 as a part of the 2017 settlement with the CCOGA Pool receiving \$2,319,116, which was placed in the Pool's reserves. In the future, settlements will be conducted between the MN Healthcare Consortium and BCBS with settlement funds being disbursed to individual service cooperatives once the settlement is finalized. The definition of IBNR was also shared, which stands for incurred but not reported. This fund pays the runout of claims if the pool would be discontinued.

Item 5: SWWC Report

5.1 Introduction of Mari Wagner

Mari Wagner, Insurance Specialist, was introduced. Her role as Insurance Specialist will be to work directly with individual groups, offering assistance with alternate plans, provider networks, pharmacy networks, ancillary program offerings, and broker relationships.

5.2 2019 Renewal Summary

A summary of the 2019 CCOGA Insurance Pool renewal was provided. A total of 16 groups termed coverage totaling 335 contracts, with most of them going to PEIP. To date the CCOGA Insurance Pool has 59 members totaling 2,222 contracts. The finalized buy down/subsidy for 2019 totaled \$470,952.

5.3 MN Healthcare Consortium

Genie Newville, consultant for the MN Healthcare Consortium, will be retiring June 30, 2019. Reorganization and planning is in process for this transition.

5.4 Live Well Update

Groups are now using the Online Portal for Live Well requests. Groups receive \$30.00/contract for activities and \$40.00/contract for screenings. The Wellness Institute is also in progress with 16 groups participating totaling 1,400 eligible contracts.

5.5 Omada, Vitals/Smart Shopper, Learn to Live, Share Care

Omada, a new program offering effective 1/1/19 is continuing to see good participation. For the SWWC region, 169 employees have applied with 138 being accepted. Statewide, 2,200 individuals are enrolled and have lost over 11,000 pounds.

Vitals/Smart Shopper is now being referred to just Smart Shopper. This cost comparison program continues to have low participation.

Learn to Live, a mental health program offering began on 1/1/19. An activation campaign will begin on May 1, 2019. More information will be coming out soon.

Share Care, the new fitness discount program, continues to have challenges, specifically linking to the BCBS portal. If groups continue to have issues, please email Kari. Effective with the January 1, 2020 renewal, participants will receive a VISA e-gift card instead of a Target card. Information will also be emailed out from BCBS Client Executives regarding the tax reporting of the incentive.

5.6 2020 CCOGA Renewal

The 2020 CCOGA Renewal timeline will be in July/August. More information will be sent out once confirmation is made with BCBS.

Item 6: **Meeting Dates**

The next meeting of the CCOGA Advisory Committee is tentatively scheduled on July 22, 2019 at the SWWC in Marshall. It was suggested to begin the meeting at 9:00 am. The renewal meetings will be conducted as they were last year, with individual group meetings being scheduled for groups with 50+ contracts with BCBS and SWWC staff and a Small Group Renewal meeting for groups less than 50 contracts being held at the SWWC Office in Marshall.

Item 7: **Other/Adjournment**

Motion by Sharon Hanson, seconded by Rollie Nissen, to adjourn the meeting. The meeting adjourned at 11:55 am.