

**CCOGA Insurance Pool**  
**ADVISORY COMMITTEE MEETING**

June 17, 2021  
Virtual – Microsoft Teams

**MINUTES**

**Present:** Rollie Nissen, Chair, Kandiyohi County  
Susan Skattum, Vice Chair, Rock County  
Jodi Coleman, McLeod/Sibley  
Jennifer Trostem, Des Moines Valley Health & Human Services

**Staff:** Doug Deragisch, Senior Director of Administrative Solutions  
Randy Erdman, Director of Finance  
Cliff Carmody, Executive Director  
Bobbie Carmody, Administrative Assistant

**Guests:** Mike Mosiman – Medica  
Mark Springer - Medica

**Item 1:** **Call to Order**  
Doug Deragisch called the CCOGA Advisory Committee meeting to order at 10:05 am virtually over Microsoft Teams.

**Item 2:** **Election of Chair/Vice Chair**  
Rollie Nissen volunteered to serve as Chair of the Advisory Committee and Susan Skattum volunteered to serve as Vice Chair, for the 2021 calendar year.

**Item 3:** **Agenda Approval**  
Motion by Susan Skattum, seconded by Jennifer Trostem, to approve the agenda as presented. Motion passed unanimously.

**Item 4:** **Approval of 7/30/20 Minutes**  
Motion by Susan Skattum, seconded by Rollie Nissen, to approve the minutes from the July 30, 2020 CCOGA Advisory Committee meeting. Motion passed unanimously.

**Item 5:** **Financial Report**  
**5.1 Reserve Report**  
The January 1 CCOGA Pool reserve target report was reviewed as of 4/30/21. The RSR reserve totaled \$5,107,885 with combined total reserves equaling \$8,376,431 which falls within the 25-35% reserve target established by the SWWC Board of Directors. Reserve percentages from January – April were also reviewed with January at 169%, February 198%, March 206%, and April 216%, which is a normal pattern for the first quarter of the calendar year. An explanation of the RSR account and IBNR account was provided to new committee members.

**5.2 Tentative 2020 Pool/MHC Settlement**

A review of the tentative 2020 January 1 CCOGA Insurance Pool settlement was provided. The IBNR had an excess of \$455,719.06. The RSR account had an excess calculation of \$2,057,123.29 which is within the MHC Policy of up to 200% maximum. Excess premium refunds were also reviewed with 12 groups eligible to receive refunds. Motion by Rollie Nissen, seconded by Susan Skattum, to approve the 2020 January 1 CCOGA Pool Settlement maintaining the calculated excess reserve funds in the IBNR account held and managed by MHC, maintain the RSR at the MHC Policy of 150% maximum and receive a pool refund in the amount of \$513,710.29, and approve the writing of checks of excess premium refunds to qualified groups totaling \$71,001.26. Motion passed unanimously.

**5.3 COVID-19 Claims Report**

A report was provided on COVID-19 claims thru May 29, 2021 which totaled \$605,131.00 for testing, treatments, and vaccinations.

**Item 6: 2021 Renewal Summary**

**6.1 Group and Contract Changes**

A summary of the 2021 January 1 CCOGA renewal was provided. The pool lost 1 large group with 137 contracts and did not have any groups join for a total of 12 large groups totaling 1,617 contracts. The Small Group Pool lost 4 groups totaling 58 contracts, gained 2 new groups with 73 contracts, for a final of 42 groups totaling 533 contracts.

**6.2 Final 2021 Pool Buy Down**

The final 2020 January 1 CCOGA Insurance Pool buy down totaled \$1,333,428.00.

**Item 7: Medica Transition Update**

**7.1 Group Leader & Broker Virtual Meetings**

A group leader virtual meeting with Medica was held on April 22 and a Broker meeting on May 13. Both meetings were well attended. Another broker meeting is scheduled on June 23. Additional meetings will be scheduled in the future until the switch over on January 1, 2022.

**7.2 Mike Mosiman – Medica’s Strategic Account Manager**

Mike Mosiman was introduced. Mike will be SWWC’s Strategic Account Manager and will trouble-shoot and resolve any issues that arise for groups, execute and implement annual renewals, be the group’s go-to resource for health and wellness, and provide communication support.

**7.3 Plan Benefits – ‘Substantially Similar’**

A majority of plan benefits that groups currently have will be included in Medica plan offerings and will be substantially similar with some offering enhanced benefits. An aggregate of plans will be available to member groups.

**7.4 Medica Networks**

Network offerings available through Medica were shared and included Choice Passport - a national provider network with open access with no referrals required; Accountable Care Organizations (ACOs) and Elect – regional provider networks with statewide access and 6-20% savings vs. Choice Passport; and the National Pharmacy Network and formulary which includes a Comprehensive

National Network and Value Network. It is expected that a majority of groups will utilize the Choice Passport Network.

**7.5 Pre-Enrollment Website**

A pre-enrollment site will be available to members and will have information on network options, health accounts, preventive care, find a physician or facility, pharmacy, and wellness programs. The site will help members learn more about options available to them.

**7.6 Capstone**

Capstone, a member online enrollment system for employers, will be available to groups through Medica.

**7.7 2022 Renewal Timeline**

The 2022 renewal timeline will be similar to prior years; however, the group decision to renew may be earlier to allow enough time to prepare information for member open enrollment meetings prior to January 1, 2022.

**Item 8: MHC/Medica Wellness Offerings**

Wellness offerings available through Medica include My Health Rewards – a health & wellbeing online platform; Fitchchoices – a health club reimbursement; Healthy Savings – discounts on healthy food; Ovia Health – fertility, pregnancy, and parenting support; Sanvello – on-demand help for stress, anxiety and depression; Omada – will be the same as what is currently offered; and nurse line services.

**Item 9: 2021 Live Well/Incentive Program Update**

A summary of the 2020 program was provided. The Live Well Program had 21 groups participate with approximately \$76,000 in reimbursements paid. The Live Well Incentive Program paid out \$482,500 in incentives. The 2021 program is currently in progress with payouts anticipated to be similar to 2020. A decision to continue wellness program offering in 2022 will be discussed at the next Advisory Committee meeting.

**Item 10: 2022 Renewal Planning**

For the upcoming 2022 renewal, it is anticipated a recommendation will be made by SWWC administration to consider a larger buy down than in previous years in an effort to be competitive with other carriers.

**10.1 Teladoc**

Teladoc is a supplemental program offering in addition to the regular health plan. The cost of the program is \$10.00/per employee/per month and provides access to doctors and therapists by phone, web, or app. A recommendation will be brought forth at the next Advisory Committee to consider paying for this program with pool reserves.

**Item 11: SWWC Staffing Update**

Kari Bailey has accepted another position within SWWC and will no longer be assisting with the Wellness Program effective July 1. A thank you was extended to Kari for her work with the program over the past year. A position opening has been posted for an Insurance Specialist. This position will work with groups on wellness program offerings and other insurance related items. Doug Deragisch will also be retiring effective June 30 but will continue to work with SWWC on a consultant basis through an agreement with Holmes Murphy.

**Item 12: Other/Adjournment**

The Advisory Committee and Cliff Carmody thanked Doug for his years of service to SWWC and for agreeing to continue to work with the insurance pools through the carrier transition from BCBS to Medica.

Motion by Susan Skattum, seconded by Jennifer Trostem, to adjourn the meeting. The meeting adjourned at 11:55 am.