

## **School Insurance Pool ADVISORY COMMITTEE MEETING**

October 11, 2018

### **MINUTES**

- Present:** Wayne Wormstadt, Chair – Windom  
Todd Holthaus, Vice Chair – Hills/Beaver Creek  
Dion Caron, Director of Business Services – Marshall  
David Benson, Business Manager – Benson  
Elizabeth Fischer, Director of Human Resources – Willmar  
Bruce Houck, Superintendent - Lynd/Hendricks  
Keith Kottke, Superintendent – Springfield  
Adam Spray, Payroll/HR Coordinator - Montevideo
- Absent:** Sallie Thooft, Accounting Clerk - RTR
- Staff:** Doug Deragisch, Senior Director of Administrative Services  
Kari Bailey, Wellness Specialist  
Mari Wagner, Insurance Specialist  
Bobbie Carmody, Administrative Assistant
- Item 1:** **Call to Order**  
Doug Deragisch, Senior Director of Administrative Services - SWWC, called the School Pool Advisory Committee meeting to order at 10:02 a.m. at the SWWC Service Cooperative - Marshall, MN. Introductions were made.
- Item 2:** **Appointment of Chair & Vice Chair**  
Keith Kottke nominated Wayne Wormstadt for Chair of the Advisory Committee. Todd Holthaus seconded the nomination. Motion by Keith Kottke, seconded by Todd Holthaus, that nominations cease and the secretary cast a unanimous ballot for Wayne Wormstadt as Chair. Motion passed unanimously.  
  
Wayne Wormstadt nominated Todd Holthaus for Vice Chair of the Advisory Committee. Bruce Houck seconded the nomination. Motion by Liz Fischer, seconded by Bruce Houck, that nominations cease and the secretary cast a unanimous ballot for Todd Holthaus as Vice Chair. Motion passed unanimously.
- Item 3:** **Agenda Approval**  
Motion by Todd Holthaus, seconded by Keith Kottke, to approve the agenda as presented. Motion passed unanimously.
- Item 4:** **Approval of Minutes – May 15, 2018**  
Motion by Bruce Houck, seconded by Liz Fischer, to approve the minutes from the May 15, 2018 meeting. Motion passed unanimously.

**Item 5: Financial Report**

**5.1 Board Target**

Total reserve funds for the School Insurance Pool as of 8/31/18 were reviewed with the estimated RSR at \$4,037,459 and restricted reserves/drug rebates/interest at \$14,678,559, for a total of \$18,716,018 which meets the reserve target established by the SWWC Board of Directors. Effective July 1, 2018, the MN Healthcare Consortium (MHC) is holding the RSR and IBNR funds. A request was made to have SWWC provide a ten-year history of pool contracts, premiums, targeted RSR, IBNR, dollars committed to renewals, and how many groups/contracts served.

**Item 6: SWWC Report**

**6.1 Introduction of Mari Wagner**

Mari Wagner, Insurance Specialist, was introduced to the Committee. Her role will consist of providing one on one service to groups, ancillary offerings, and marketing potential new groups or groups who have left the pool.

**6.2 2018-19 Renewal Summary**

A summary of the 2018-19 renewal was provided with 98% of contracts being renewed totaling 41 groups and 3,503 contracts. A total of \$1,709,211.00 was used to subsidize the renewal with six groups given additional relief to their premiums. It was suggested that a list of rationales used for giving additional relief be created to show transparency and to explain why and how the groups received the relief. Discussion followed on the new process of the renewal, bringing small groups in and meeting one on one with medium to large groups. The consensus was most liked the new process and also suggested to meet more often or earlier especially if groups are looking at changing plans, etc. It was noted that due to the next renewal being the mandatory bid law, it may be more challenging to do this.

**6.3 Minnesota Healthcare Consortium (MHC) Update**

Information on the MN Healthcare Consortium was shared and included from past to present, what is expected with increased statewide collaboration and rating methodologies, the governance board, and responsibilities statewide vs. regional. Discussion was held regarding interest monies earned on dollars held statewide and if the SWWC is receiving those dollars back. Information regarding interest dollars earned will be shared with the committee once received. The committee would also like to know the advantages of going statewide and its worth, cost savings, and how to terminate the statewide effort if it is not in the best interest of the regional pool.

**6.4 Live Well Update**

The Live Well Workshop was held on September 19<sup>th</sup> and was well received with 26 school districts and 26 CCOGAs being in attendance. New program offerings were shared and a demonstration of the new online wellness portal was provided. It was also noted that Dr. on Demand pricing will be increasing to \$48.00 on January 1, 2019 with utilization of the program being very low.

**6.5 New Programs**

**6.5.1 Omada**

The Omada program is now available to members in the school insurance pool. The program is a digital lifestyle change program for people at risk for Type2 Diabetes or Cardiovascular disease and has been well received. Groups that are in the Western MN network (Sanford), are not eligible at this time, but the program is available for all other networks. A

presentation of the program was provided and included information on member experience, risk screener and application, welcome kit, participant experience in action, and enrollment.

**6.5.2 Vitals/Smart Shopper**

Information on the new Vitals/Smart Shopper program was shared. Smart Shopper is a shopping and savings program for medical care rewarding employees for selecting to have procedures at a lower cost provider. Discussion followed regarding marketing efforts of new programs being offered focusing on frequency of communications and sending information out in a series of emails, quarterly, and to create a one-page document with detailed information on each program.

**6.5.3 Learn to Live**

Learn to Live, an online mental health cognitive behavioral therapy program treating anxiety, depression, social anxiety, stress, worry, and insomnia, will be made available to groups effective with the July 1, 2019 renewal. The program is available 24/7 and is for ages 13 and over.

**6.5.4 Sharecare**

Sharecare, a digital health solution helping employees manage their health in one place and will be offered to member groups July 1, 2019. The existing fitness discount currently being provided will be discontinued and replaced with a fitness incentive component through Sharecare. If individuals meet certain requirements, they will receive a \$20.00 gift e-card from Target. Spouses on the health insurance plan will also be able to participate. Due to the gift e-cards being considered taxable income, groups will be receiving a monthly report from Sharecare identifying who received the incentive.

**6.6 Further Account Balance**

Highlights of Further, a health care spending administrator for SWWC, were provided. Information was shared on agreements, pricing, exclusive VEBA/HSA hybrid option, staff available to meet with pool members, total assets, Service Cooperative total balance, SWWC total balances by pool, and number of SWWC groups and contracts who utilize Further.

**6.7 MHC/BCBS New Sales Webinar**

Webinars were developed and held by BCBS in an effort to market groups to rejoin the pool and to provide information on the pools and how they have changed. Each Service Cooperative in the state developed a prospect list of targeted groups for the webinars.

**6.8 Mandatory Bid Year (2019)**

A draft timeline for mandatory bid requirements was reviewed. Discussion followed regarding SWWC's involvement with the process and the RFP template. More information will be shared with groups at the mid-year meeting on December 14.

**6.9 1094/1095 Reporting**

The SWWC is working with BCBS to ensure groups have their membership reports for 1094/1095 reporting. Bethany Lacey from the SWWC RMIC department will be assisting districts who are on SMART.

**Item 7:        Meeting Dates**

A Mid-Year Annual Membership Meeting is scheduled for December 14, 2018. The next meeting of the School Pool Advisory Committee will be scheduled in February, 2019.

**Item 8:        Adjournment**

The meeting adjourned at 12:45 p.m.