

CCOGA Insurance Pool
ADVISORY COMMITTEE MEETING

July 23, 2018
SWWC Service Cooperative
Marshall, MN

MINUTES

Present: Rollie Nissen, Vice Chair, Kandiyohi County
Sharon Hanson, City of Marshall
Crystal Johnson, City of Granite Falls
Stacy Knott, Renville County Employees
Susan Skattum, Rock County

Absent: Darin Balken, Chair, Prairie Lakes Youth Programs

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

Guests: Geoff Martinson, BCBS
Gene Thul, BCBS

Item 1: **Call to Order**
Doug Deragisch called the CCOGA Advisory Committee meeting to order at 10:05 a.m. at the SWWC Service Cooperative, Marshall, MN. It was noted that SWWC is no longer contracting with EBIS (Dan Weir) for consulting services effective July 1, 2018 and is hiring an Insurance Specialist to provide sales and marketing services to existing groups and potential new groups.

Item 2: **Election of Chair/Vice Chair**
Doug Deragisch called for nominations for Chair. Sharon Hanson nominated Darin Balken. Crystal Johnson seconded the nomination. Motion by Sharon Hanson, seconded by Crystal Johnson, moving that nominations cease and the secretary cast a unanimous ballot for Darin Balken as Chair. Motion passed unanimously.

Doug Deragisch called for nominations for Vice Chair. Sharon Hanson nominated Rollie Nissen. Crystal Johnson seconded the nomination. Motion by Sharon Hanson, seconded by Crystal Johnson, moving that nominations cease and the secretary cast a unanimous ballot for Rollie Nissen as Vice Chair. Motion passed unanimously.

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

Item 4: Approval of 8/14/17 and 5/15/18 Minutes

Motion by Susan Skattum, seconded by Rollie Nissen, to approve the minutes from the August 14, 2017 CCOGA Advisory Committee meeting. Motion passed unanimously.

Motion by Susan Skattum, seconded by Stacy Knott, to approve the minutes from the May 15, 2018 CCOGA Advisory Committee meeting. Motion passed unanimously.

Item 5: Financial Report

5.1 Board Target

The CCOGA Insurance Pool RSR Board target report was reviewed. The estimated RSR as of 6/1/18 (held by MHC) totaled \$8,199,991, the restricted reserve/drug rebates/interest totaled \$6,284,529 for total reserve funds equaling \$14,484,520 which falls within the 10-20% target established by the SWWC Board of Directors. The CCOGA settlement is currently in progress for 2017 and will be completed soon, which will change reserve totals.

5.2 2017 Settlement Report

A list of groups eligible to receive a settlement refund for 2017 was reviewed. To be eligible, groups need 24 months of experience in the pool, have a positive account balance after the retro assessment, have a positive two-year cumulative balance, be active until the last day of the service year, and must be an active pool member at the time of payment of funds. Motion by Sharon Hanson, seconded by Stacy Knott, to approve recommending to the SWWC Board of Directors payment of 2017 excess premium refunds to eligible groups upon completion of the settlement. Crystal Johnson abstained. Motion passed unanimously.

Item 6: New for 2019

6.1 Omada

A new program Omada, will be made available to groups effective January 1, 2019. Omada is a digital lifestyle change program that focuses on eating healthier, increasing activity, overcoming challenges, strengthening habits, staying healthy for life, and is shown to help with weight loss and reduce the risks of type 2 diabetes and cardiovascular heart disease. Communications regarding the program will be sent out by Kari Bailey via email to group leaders. There is no cost to the program. It was noted that groups with the Western MN Network are not eligible for the program due to the network offering their own program.

6.2 Vitals

Vitals, a smart shopper program is also being made available to members effective January 1, 2019. SmartShopper is a shopping and savings program for medical care that can save you money on cost for medical procedures or screenings. Individuals can earn cash rewards for choosing to have procedures at a location that saves the subscriber money. Questions and comments followed regarding employers needing to give employees a W-2 or 1099 as incentives are taxable income. It was noted that groups with the Western MN Network are not eligible for the program.

Item 7: 2019 CCOGA Pool Renewal

7.1 Statewide MHC Report

No report was provided.

7.2 2019 Renewal Formula

Doug Deragisch provided a presentation on the 2019 CCOGA Pool Renewal which included information on expectations of increased statewide collaboration and rating methodologies; 2017-2019 needed increases; number of groups; number of contracts; calculated increases; 2019 proposed min-max; proposed formula; formula history; and pool finances. Motion by Crystal Johnson, seconded by Susan Skattum, to approve the renewal formula of 100+ contracts at a minimum of 0% and maximum of 15%; 51-99 contracts at a minimum of 2.5% and maximum of 19%; 11-50 contracts at a minimum of 4% and maximum of 25%; 2-10 contracts at a minimum of 6% and maximum of 28%; with an overall pool increase of 10.4%, use \$534,587.00 of pool assets to fund the renewal, and give SWWC management the authority to deviate from the formula as needed with pool resources, not to exceed a total of \$750,000, effective 1/1/19. Motion passed unanimously.

7.3 August 6 Email Release of Rates

2019 renewal rates will be released the week of August 6th via email. Email messages will be addressed to group leaders.

7.4 Individual Group Meetings

Individual group meetings for groups with 50+ contracts will be scheduled with BCBS account managers and SWWC staff. Members will be contacted individually.

7.5 Small Group Renewal Meeting

A Small Group Renewal meeting is scheduled on August 29 at the SWWC Service Cooperative Office in Marshall beginning at 10:00 a.m. – 12:00 p.m.

Item 8: BCBS Report

8.1 2019 Bulletins

The 2019 bulletins are still in the process of being completed and will be available to review at the small group renewal meeting and individual group meetings.

8.2 Sharecare

BCBS is offering a new program called Sharecare effective January 1, 2019. Sharecare is a digital health solution that helps individuals manage their health in one place through the Sharecare app. Areas of the app include real age test, mobile experience, frictionless insights, green days, personalized content, dynamic health profile, rewards and ask MD. Sharecare will be a replacement program for the fitness discount program which BCBS will end on 12/31/2018.

8.3 Learn to Live

BCBS is also partnering with Learn to Live, effective January 1, 2019, which provides online programs and clinical assessments for employees and their family members struggling with stress, depression or social anxiety. Individuals will experience no waiting lists, no cost, targeted awareness and engagement campaigns, member coaching, and data analysis tracking utilization.

Item 9: SWWC Service Cooperative Report

9.1 Live Well Program Update

Discussion was held regarding amounts per contract reimbursed to groups for Live Well program activities and screenings. For the School Pool, they approved increasing the screenings from \$30.00/contract to \$40.00 and also approved

increasing the wellness incentive from \$250.00 to \$500.00. It was asked of the Committee if they would like to consider making changes in amounts for the 2019 year. Motion by Susan Skattum, seconded by Stacy Knott, to increase the screening reimbursement amount from \$30.00 per contract to \$40.00 per contract and to also increase the wellness incentive from \$250.00 to \$500.00 for the 2019 program year. Motion passed unanimously.

9.2 Live Well Workshop

A Live Well Workshop is scheduled on September 19 at the SWWC in Marshall. More information will be sent out to wellness contacts in August.

Item 10: Other/Adjournment

Motion by Crystal Johnson, seconded by Susan Skattum, to adjourn the meeting. The meeting adjourned at 12:15 p.m.