



# Minnesota Healthcare Consortium

Participating Minnesota Service Cooperatives

Seven Minnesota Service Cooperatives have joined together under one name, the **Minnesota Healthcare Consortium** (MHC). Together we provide the cost savings of being self-insured with the financial safety of being in a pool.

# Minnesota Healthcare Consortium Spending Account Reimbursement update

Changes to Medical Spending Accounts 10-1-22



# Update to Medical claims administration

## 10-1-22

- Minnesota Health Care Consortium (MHC) administers Medical spending account through Further for 650 MN employers that represent 75,000 accounts and 275M in assets.
- Further announced they sold their entire spending account business to Health Equity 4/21
- Health Equity acquired Further's, including MHC's, HSA business on 11/1/21
- Health Equity reported they would acquire the VEBA administration from MHC on 2/1/22
- 12-6-21 Health Equity advised MHC they were not going to purchase any VEBA business administration
- Further advised their direct VEBA clients to find a new VEBA administrator and transition by 10-1-22
- MHC is advising their VEBA clients of this development and plans to move to a new VEBA administrator by 10-1-22

# Update to Medical claims administration 10-1-22 continued

- MHC move forward plan:
  - Remind clients a transition to Health Equity was planned prior to this announcement
  - Health Equity was not offering benefits the MHC clients expect and deserve
  - MHC will transition to another partner in replacement of Health Equity by 10-1-22
  - MHC has already vetted top in class medical spending account administrators and will issue a RFP as an extension to the RFP completed in 2020.
  - MHC cooperative purchasing power put your accounts in excellent company as the MHC VEBA is the largest medical VEBA in existence that only the highest quality partners will be evaluated
  - Crossover and Debit cards moving forward

# Update to Medical claims administration 10-1-22 continued

- Rest assured MHC's cooperative purchasing power will ensure the following:
  - Best in class administration
  - Best in class customer service
  - Highest interest rates paid
  - Lowest administration fees
  - Ability to partner with Medica with claims crossover
- Additional priority when MHC selects a new partner in addition to above:
  - Automation in account transfers
  - Minimal account holder impact
  - Minimal employer impact
  - Frequent updates on transition to employers and account holders

# 2022 Carrier Update – RFP Process



# 2022 Carrier Update – RFP Process

- Planning kicked off in July of 2020 with the establishment of the RFP Committee and with several strategy and planning meetings to align on goals and objectives
- The drafting of the actual RFP began in August 2020. Around this same time, outreach was made to potential bidders, making them aware of the RFP and offering up an opportunity to meet with the RFP Committee prior to the release of the RFP
- Pre-RFP meetings were held with UnitedHealthcare, Bind, PreferredOne and HealthPartners
- The RFP and relevant data was released on 10/23/2020 with a due date of 12/11/2020. During this time, dozens of questions were received from potential bidders and published Q&A responses were posted for all to view



# 2022 Carrier Update – RFP Process

- Proposals were ultimately received from BCBS MN, UnitedHealthcare, Medica, Bind and Gravie in partnership with PreferredOne
- Holmes Murphy established a technical evaluation and scoring process to evaluate the RFP responses. In addition, semi-finalist meetings were held with all 5 bidders
- After completing this process, BCBS MN, UnitedHealthcare and Medica were selected as finalists. Finalist meetings took place in January
- As part of the finalist process, Holmes Murphy conducted a medical and pharmacy claims analysis and provider network disruption analysis. In addition, a detailed review and assessment of the pharmacy contract was completed
- Best and final offers were requested and received on 2/12



# 2022 Carrier Decision

- The RFP Committee and Management Committee aligned on a recommendation for the MHC Board.
- During the March 3<sup>rd</sup> Board meeting, Holmes Murphy shared the results of evaluation process.
- The financial review displayed a comparison of fixed fees (administration, stop loss & ad hoc fees), claims costs and pharmacy management costs and rebates.
- Approval was requested to enter into contract negotiations with Medica as the recommended administrator for a 1/1/22 start date.
- The contract has now been executed and the first wave of groups transitioned on 1/1/2022.



# 2022 Carrier Update

## ***Key points leading to administrator change***

- Savings...the Medica offering provides significant savings on fixed fees over the course of the four-year contract.
- Medica has presented a strong partnership and support model and is highly committed to Public Sector business.
- Medica allows MHC to maintain a comprehensive medical and pharmacy provider network and consistent plan designs.
- Medica presented and has delivered on a comprehensive transition and growth plan.



# Learn About Your Network

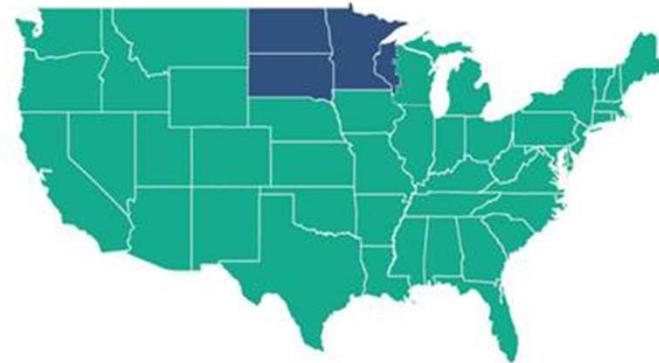
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# Network

## Medica Choice® Passport

Access to a large, national network and the freedom to see any provider at any time. A plan that's easy to use — no matter where you live.

- One of the largest networks in the nation
- Nationwide network coverage when you travel
- No referrals needed when you see network providers



- Medica Service Area
- National Coverage Through UnitedHealthcare

Medica Choice® Passport		
<ul style="list-style-type: none"><li>• 1 million+ providers and nearly 5,900 hospitals</li><li>• 960,000 doctors</li></ul>	<ul style="list-style-type: none"><li>• More than 68,000 pharmacies including 24-hour pharmacies</li></ul>	<ul style="list-style-type: none"><li>• Convenience and urgent care</li></ul>

# Pharmacy Benefits

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# Pharmacy Solutions

## Our pharmacy partners

- Access to over 68,000 retail pharmacies
- Same low negotiated rates at all network pharmacies
- Home Delivery available
- Express Scripts mobile app
  - Check drug costs
  - Locate a pharmacy
  - View prescription drug history
  - Print forms and ID cards
  - Access drug information
  - Receive medication-related alerts
- Specialty medications: self-injectable, oral, high-tech or high cost for treatment of diseases requiring complex therapies
- May require special handling
- Most often prescribed by specialists
- 24/7 access to specialty-trained pharmacists and nurses



# Wellness Offerings

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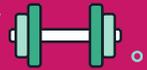
# My Health Rewards

Incentives for daily activity

Level	Points earned	Reward
1	2,000	\$10
2	10,000	\$20
3	25,000	\$50
4	40,000	\$80

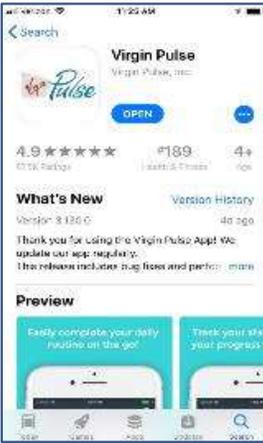
**New for 2022: \$5/monthly reward upon completion of 7000 steps/15 active minutes/15 workout minutes. 20 days in a calendar month.**

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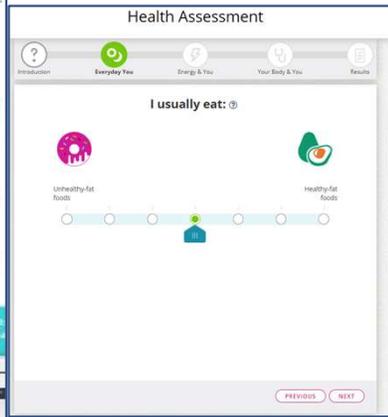
Members 18 years and older can earn up to \$220 in gift cards funded by Medica 

Getting started is easy!

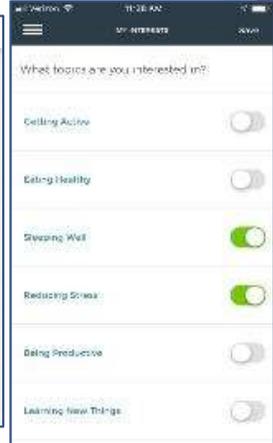
Download the App



Take the health assessment



Save your interests



# Fit Choices<sup>SM</sup> by Medica

Credits



\$20

Credit toward monthly dues

8,000+

Health clubs to choose from

# Healthy Savings

Discounts on healthy food

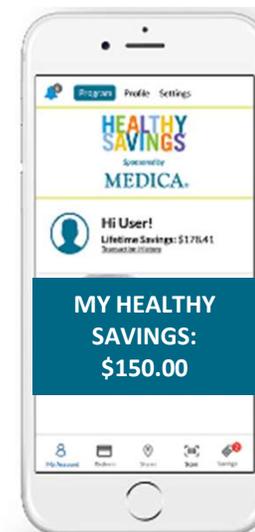
Healthy Savings makes eating healthier easier and more affordable.

The program is easy to use: Members simply shop, scan and save instantly!

- Discounts on healthy foods of up to \$250 per month
- Foods qualified by a third party based on nutrient density; only healthiest 1/3 qualify
- No clipping or downloading coupons needed; all promotions are automatically loaded onto barcode



LUNDS & BYERLYS



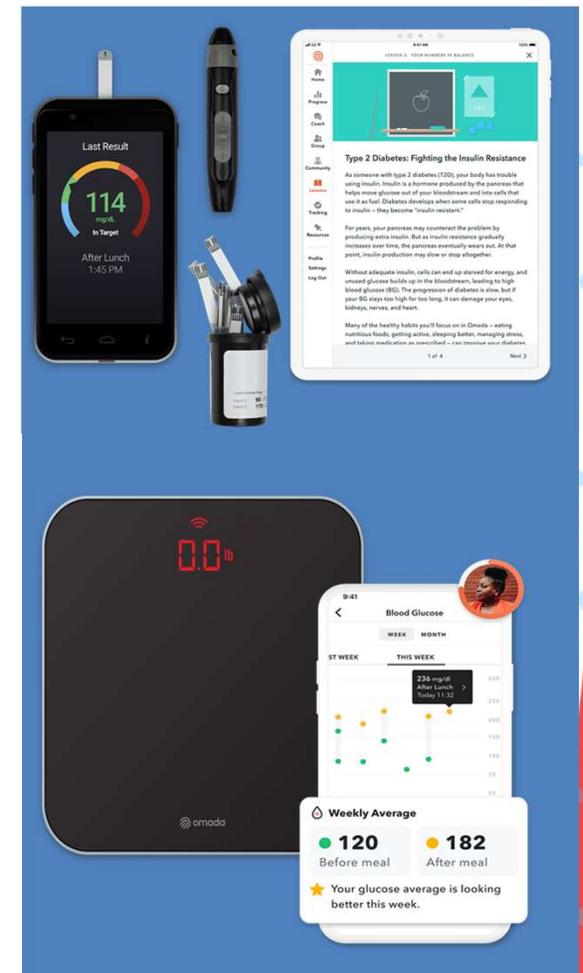
## Omada for Prevention –

- A digital lifestyle change program for people at risk for chronic conditions such as:
  - Prediabetes
  - Hypertension
  - High cholesterol
  - Cardiovascular disease

Participants learn how to apply meaningful changes around eating, activity, sleep, and stress, and then focus on sustaining those behaviors

## Omada for Diabetes –

- A program for improving glucose control for people who have been diagnosed with diabetes
  - Reduce number of episodes of low- and high-glucose values to achieve target glucose levels
  - Reduce risk of diabetes complications and decrease diabetes distress
  - Build problem-solving skills and promote confidence to self-manage diabetes or cholesterol medications
  - Encourage safe, achievable lifestyle changes and promote healthy coping



# Ovia Health

Fertility, pregnancy and parenting support

Three mobile apps that span the reproductive health and parenting spectrum.

## Ovia Pregnancy

- Weekly baby development summaries
- Daily articles and tips
- Supportive weekly videos
- Return-to-work planning tools and support
- Unlimited in-app coaching with nurse health coaches

oviahealth™

## Ovia Parenting

- Learn about child development and health
- Track baby's feedings, diapers and sleep
- Get guidance and support for mental health and wellness
- Access thousands of parenting articles and tips
- Unlimited in-app coaching with nurse health coaches

## Ovia Fertility

- Understand cycle predictions and fertility calendar
- Track symptoms, moods, medications and more
- Receive feedback alerts on potential medical concerns
- Learn about infertility health programs

# Sanvello

**Sanvello** is a top-rated self-help app that uses clinically validated techniques such as cognitive behavioral therapy (CBT). Individuals can relieve symptoms and build life skills that can reduce potential high-cost interventions through:

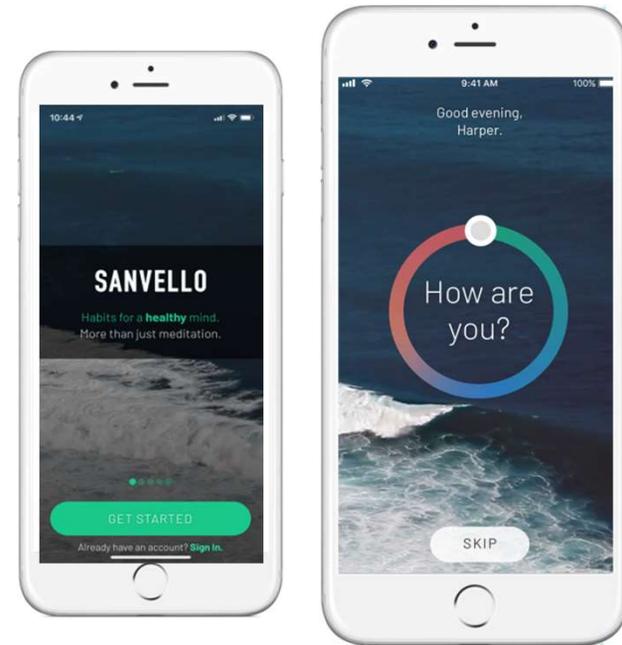
- Mood and health data tracking over time
- Integrated goal-setting and progress assessments
- Interactive, educational guided journeys
- Relaxation techniques and coping skills

## RESULTS<sup>1</sup>

- Participants interact with Sanvello nearly **5X** more than traditional therapy alone
- Sanvello decreases symptoms of depression and anxiety even after individuals stop using the app

1. Anne Moberg, Christine & Niles, Andrea & Beermann, Dale. (2019). Guided Self-Help Works: A Randomized Waitlist Controlled Trial of Pacifica, a Mobile App Integrating CBT and Mindfulness for Stress, Anxiety, and Depression. J Med Internet Res 2019;21(6):e12556, <https://www.jmir.org/2019/6/e12556/>

On-demand help for stress, anxiety and depression



IOS



ANDROID



TABLET

# SWWC Live Well Wellness and Incentive Program

## Employer: Live Well Program

- Must receive a signed agreement
- Must have a wellness leader or wellness team
- Must provide an annual plan
- Must submit reimbursement requests on portal
- Group must provide a minimum of 5 activities and strongly recommend one being biometric screening
- A budget of \$70/contract will be created based on enrollments at the beginning of the program

## Employee: Incentive Program

- Must receive a separate signed agreement
- In order to receive incentive, member must participate in a minimum of 3 of the provided (strongly recommend biometric screening being one)
- Eligible members receive a \$500 incentive to be put toward:
  - HSA account
  - Veba account
  - Premium reduction
  - Payroll(subject to payroll taxes)
  - The order of which is determined by the group not the member

# Thank you!

Questions? Contact

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