

ST. LOUIS COUNTY  
HEALTH INSURANCE COMMITTEE

The St. Louis County Health Insurance Committee met on Wednesday, February 16, 2022, at 9:00 a.m. via WebEx. The meeting was called to order by Gordy Halverson, Committee Co-Chair.

Members Present:	Angie Mattsen	Timothy Rasch
	Heather Ninfeldt	Tom Stanley
	Jim Gottschald	Alicia Carrillo
	Nancy Hintsa	Katie Finc
	Krista Shopp	Kevin Gray
	Kim Maki	Gordy Halverson

Others Present:	Jeff Coenen	Tiffany Kari
	Beth Menor	Ben Martin
	Dave Kuschel	Jolene Jamnick
	Arnie Zopfi	Colleen Effinger
	Charlie Hopkins	

The December minutes were approved by consensus with the following change:

- Reference to December minutes changed to October minutes

### PRESENTATIONS

1. The first item from the agenda under Presentations was the *2021 Pharmacy Spend Summary* by Mr. Zopfi of Prime Therapeutics (0:00:00). He highlighted the following from his report that compared 2021 spend to 2020 spend:
  - The 18.4% increase in spend per member per month or PMPM to \$141.75 was due to an increase in specialty spend
  - Generic utilization was down one point at 85.7% due to the COVID19 vaccinations all being brand name drugs
  - Member contributions were at 5.5%, down from 6.2%, due to an increase in specialty spend and 100% coverage on COVID vaccines
  - Member Specialty contribution was 0.3%
  - Plan paid per claim increased by 18.8% to \$110.88
  - Utilization was down 0.4%, mostly in non-specialty medications, due to adoption of the KeyRx formulary and a decrease in membership when the Teamster unit left the health plan on 1/1/2021
  - Autoimmune was the highest category in specialty spend at \$954,245
  - Diabetes spend decreased by almost \$100,000
  - Non-specialty medication spend decreased more than \$312,000
  - Our members, on average, get 2 scripts more than the benchmark
  - Unusual for Prime's book of business, our plan's under 30 age demographic had an increase in Rx spend while the over 30 groups had a reduction

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Presentations – Continued

Ms. Menor inquired on possible drivers (inflation, practice patterns, utilization) behind the increase in autoimmune medication spend. Mr. Zopfi committed to researching and reporting back.

2. The next item from the agenda under Presentations was the *COVID claims report* by Mr. Kuschel (0:39:15). He highlighted the following from his report:
  - The data reported was incurred between June of 2020 and January of 2022
  - Dependent COVID spend totaled \$451,565, Spouse COVID spend totaled \$396,057 and Employee COVID spend totaled \$954,089
  - Twelve members had 143 inpatient COVID claims totaling \$491,454
  - 809 members had 1,282 pharmacy claims totaling \$46,408.
  - Total plan paid on testing was \$1,032,452, on treatment \$664,248 and on vaccines 124,561
  - Total plan paid of 1.8 million on COVID19 through January of 2022

### OLD BUSINESS

3. The first item from the agenda under Old Business was *Meditation Options* by Ms. Kari (0:52:30). She walked the committee through resources available to employees. NuVantage, our Employee Assistance Program vendor, offers a Mindfulness Coaching app as well as mental health wellbeing content inside their wellness portal. Our Learn to live vendor incorporates mindfulness in all of their programs. Other free and publicly available apps Ms. Tiffany shared were Insight Timer and Headspace.

### NEW BUSINESS

4. The first item from the agenda under New Business was *Let's Walk Minnesota* by Ms. Kari (0:58:15). She recently shared an organization-wide email inviting employees to the Minnesota Department of Health (MDH) state-wide campaign centered around arthritis management called Let's Walk Minnesota. The program is self-paced and participants receive a guide book. She encouraged committee members to revisit the recent email and to encourage others to do the same.
5. The next item from the agenda under New Business was *Wellness Updates* also by Ms. Kari (0:59:30). Total Wellness program enrollment was right on target with previous years' year-to-date. The Farmer's market will have an extended season this year when it moves down to inside the Depot from September through mid-December. A Farmer's market in the northern part of the County was explored, but is not ready to move forward at this time. Lastly, Ms. Kari reported that in celebration of the Depot's birthday in March, an 18.92-mile walking challenge was in the works.

6. The next item from the agenda under New Business was *Medical ID cards* by Ms. Menor and Mr. Kuschel (1:03:35). Ms. Menor shared an article in the latest Health Counts newsletter regarding medical cards. She explained the reason for new cards in January was a change in federal law that required some out-of-pocket costs be printed on cards. The first mailing of new medical cards was missing a column of out-of-pockets, specifically those attributable to tier 1 or Enhanced providers. The second mailing was corrected to display a column for each provider tier. Ms. Menor noted that both sets of cards would result in properly processed medical claims. Ms. Menor added that BlueCross and BlueShield of Minnesota (BCBSM) had recently provided members' email addresses so the Health Counts Newsletter was now in a virtual format and would have targeted delivery via member-provided email addresses.
7. The next item from the agenda under New Business was *Coverage for OTC COVID testing* by Ms. Menor and Mr. Kuschel (1:07:35). Ms. Menor reported that on January 10, 2022 the federal government published regulations that require medical insurance to cover at-home FDA-approved COVID tests as of January 15, 2022. The BCBSM goal is to get these to require no member payment at point of sale with insurance card but currently no pharmacies will process them under insurance due to staffing concerns. In the interim, members can get reimbursed \$12 per test. Ms. Menor cautioned that members can't reimburse the same COVID test under both insurance and their healthcare flex spending account.

Lastly, Ms. Menor added that the federal government is sending 4 free tests to any home that requests them at [www.covidtests.gov](http://www.covidtests.gov). Many on the committee had already been to the site and reported it was quick and easy to use. Some had already received their tests, others had not.

8. The next item from the agenda under New Business was *2022 Subcommittee Selection* by Ms. Menor (1:19:00). She provided an overview of the time commitments for three of the 2022 goals that will require a subcommittee. She asked all members to respond to her upcoming email with their subcommittee of choice and asked that each subcommittee had members of both management and labor. She added that all subcommittees will have a virtual meeting format and they will revolve around the 2022 goals of:
  - Centralize Access to Healthcare Resources
  - Study group Medicare Supplemental plans and post 65 retiree health coverage
  - Study transition dependent dental coverage from fully-insured to self-insured

Mr. Gottschald asked for a fourth subcommittee under the study benefit design strategies and trends goal to review and assess the current pharmacy (Rx) copay structure.

9. There were no items brought up under Other Business

With no further business the meeting was adjourned.

Respectfully submitted,

A handwritten signature in cursive script that reads "Beth J. Menor".

Beth J. Menor  
Senior Benefits Advisor