

ST. LOUIS COUNTY
HEALTH INSURANCE COMMITTEE

The St. Louis County Health Insurance Committee met on Wednesday, December 15, 2021 at 9:00 a.m. via Webex. The meeting was called to order by Jim Gottschald, Committee Co-Chair.

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

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

The October minutes were approved by consensus with no requested changes.

PRESENTATIONS

There were no agenda items under Presentations

OLD BUSINESS

1. The first item from the agenda under Old Business was the *Dependent Dental Vote Outcome* (0:030:00). Ms. Menor reported no consensus in the vote to match the employee dental benefit design in the dependent dental plan, hence, there would be no changes to the dependent dental plan in 2022.

NEW BUSINESS

2. The first item from the agenda under New Business was the *Mental Health Collaborative Care Initiative* (0:3:00). Mr. Gottschald and Ms. Menor reported that St. Louis County was featured as a collaborative employer and more specifically as an early adopter of the Coordinated Care Model for Mental Health (CoCM) at the November meeting of the Minnesota Health Action Council.

Essentia Health has on staff a physician, Dr. Sara Nelson, who worked in the CoCM at Duke University Hospital. Essentia Health charged Dr. Nelson with rolling out the CoCM at several local clinics in early 2022. Some locations include Lakeside, Proctor, Hermantown and Superior. All five locations will staff a nurse who

specializes in mental health and coordinated care. St. Louis County plans to support these efforts by eliminating patient cost sharing, tracking metrics, sharing data and encouraging other employers to follow suit.

CoCM was first introduced in the state of Washington and has been taken up by a handful of other states, most recently in Michigan. CoCM resembles the other partner programs with Essentia, especially Diabetes care management. The model is patient-centric and is centered around the primary care physician and the coordinated care nurse who specializes in mental health. The model has consistently shown success in significantly reducing wait times and improving patient engagement.

Mr. Stanley inquired about potential benefits of subscribing to a commercial account with a meditation app similar to Headspace or Calm. Ms. Kari mentioned that a temporary program was offered in the recent past and that some of the vendors we already work with may have something similar.

3. The next item from the agenda under New Business was the *Financial Report* (0:25:00). The report projected the 2021 health fund balance to be \$19,545,886, a net gain of \$2,364,721 from the year prior. The year-end projection at the prior meeting in October was \$20,792,464. Mr. Gottschald commented that projected revenues were down almost \$200,000 and projected expenses were up approximately one million dollars since October. Ms. Hintsu inquired about the drop in interest earnings. Mr. Gray reported that state law limits investment strategies by governmental entities. The conservative investment options available had been providing little return during the recent bull market.
4. The next item from the agenda under New Business was a *Review of Current Year's Goals* (0:33:30). Mr. Gottschald summarized the 2021 goals and the committee's progress, efforts and initiatives over the past year:
 - a. Study transitioning dependent dental coverage from fully-insured to self-insured
 - b. Educate & engage members to be proactive in their health & healthcare
 - c. Identify & investigate claims drivers
 - d. Study benefit design strategies and trends.
 - e. Study and strategize around behavioral & mental health
 - f. Opioid awareness and physician accountability
5. The next item from the agenda under New Business was *Discussion & Setting of Next Year's Goals* (0:47:15). The Committee agreed by consensus to adopt the following goals for 2022:
 - Study transitioning dependent dental coverage from fully-insured to self-insured
 - Educate & engage members to be proactive in their health & healthcare
 - Identify & investigate claims drivers

Health Insurance Committee – December 15, 2021
New Business – Continued

- Study benefit design strategies and trends
- Monitor and strategize around behavioral & mental health services
- Study group Medicare supplemental plans & post 65 retiree health coverage
- Centralize access to healthcare resources

OTHER BUSINESS

6. The first item under Other Business (1:17:20) was a request by Mr Stanley for clarification on 2021 and 2022 flex funds and any special extensions under recent COVID-inspired legislation or rulings. Ms. Menor stated that 2021 flex funds spent by 12/31/2022 and 2022 flex funds spent by 3/15/23 would be allowed under current legislation/rulings.
7. The next item brought forward under Other Business (1:19:15) was an update by Mr Gottschald that Essentia Health agreed to buy down to tier 1, the enhanced tier, for 2022.
8. The next item brought forward under Other Business (1:24:50) was a six-minute mobile work well-being training video that Ms. Kari created. Ms. Kari expressed her desire to share this resource with members of this committee for them to distribute as they see fit.

With no further business the meeting was adjourned.

Respectfully submitted,



Beth J. Menor
Senior Benefits Advisor