

Present: Dawn Ann Anderson, Niki Dykstra, Jack Fallon, Kris Hursh, Paul Dougherty - Chair, Anne Castren, Ross Gustafson, Lynn Ogden-Rider, Hollis May, Dallas Stuker, Tracy Scott, Braumlee Boyce, Scott Haas (USI), Erik Davis (USI), Luanne Tufts (USI), Gwyn Andersen, Savannah Smith (CareHere)

May 21, 2020

Opened at 4:03PM

CareHere update from Savannah Smith

- Savannah Smith was providing an overview of the incentive program.
 - The goal of which is “decrease health costs and improve health outcomes”
 - Smith presented on a system involving in depth blood work and follow up health coaching. This was too advanced for our population’s budding relationship with CareHere and we moved on to the AHA Screening
 - Incentives would involved a reduced premium for the 2021-2022 plan year
 - Current dates are for members to get AHA screening by June 30.
 - Committee needs more information and will reconvene May 28.

Plan Experience with Scott Haas

- April claims were up
- Loss ratio at roughly 103%. Down from 112% from last year
- Large claims:
 - 12, list is shrinking
 - Down from 22 in recent years
- Medical claims has moderated since January
- Prescription drugs going up still
- Scott: “Optimistic at this point”
 - Possible for a break even, from an underwriting perspective.

Renewal Projections with Scott Haas

- Target has not changed
- Recommendations from Scott Haas:
 - Eliminate aggregate stop/loss
 - Implement CancerCare Management Plan
 - Case mangement for cancer claims
 - Nationwide network of oncologists, puts patients in touch with facilities for specialized cancer treatment, clinical trials.
 - Implement CareHere Telehealth
 - Full blown integated telehealth.
 - Do we need post-COVID19?
 - We can add at any time.
 - Kris Hursh motions to eliminate aggregate stop-loss and implement CancerCare.
 - 2nd by Anne Castren
 - Passed unanimously
- Three contribution schemes
 - 1 EE premium \$0/month

Health Insurance Committee Minutes May 21, 2020

- Sloped accordingly:
 - EE 1.00
 - ESP 2.00
 - ECH 1.85
 - Family 2.5
- Committee invokes Mike Thiel's "spread the pain around" mantra and dismisses schedule as cost shifting too much to families and dependents.
- ACA Minimum 108.79 EE rate
- Maintain current RM3000 EE rate of 181.72
- Scott recommends ACA Minimum contribution as most logical with its blended composite on family rates
- Kris Hursh motions to to implement ACA minimum contribution scheme.
Seconded by Jack Fallon. Passed unanimously.

Review of committee functionality

- Kris Hursh motions to table, 2nd by Clndy. Passed unanimously
- Jack Fallon motions to adjourn by acclamation, motion passes.

Meeting adjourned at 5:50M. Next meeting May 28, 2020.