

**HEALTH INSURANCE COMMITTEE
GRAND FORKS SCHOOL BOARD
GRAND FORKS PUBLIC SCHOOL DISTRICT #1
MEETING MINUTES
November 20, 2025**

The Health Insurance Committee met on Thursday, November 20, 2025, at the Mark Sanford Education Center, with Kelly Neis presiding.

Committee Members Present:

Kala Christensen, Teacher Voting Member
Tiffany Olson, Teacher Voting Member
Kelly Neis, Classified Voting Member
Tad Schye, Principal Voting Member
Dr. Terry Brenner, Superintendent/District Administrator Voting Member
Jay Kleven, School Board Member/Advisory Member
Brandon Baumbach, Business Manager/Advisory Member/Facilitator

Committee Members Absent:

Griffin Gillespie, HR Manager/Advisory Member/Facilitator

Others Present:

Ryan Gatzke, Accounting Supervisor; Brianna Jensen, Benefits Specialist; Katie Veidel, Mike Lee, and Randy Johnson of Brown & Brown/Hays Companies via phone; and Cindy Johnson, Executive Secretary.

Call to Order.

The meeting was called to order at 4:03 p.m.

Approval of Meeting Minutes.

It was moved by Brenner and seconded by Olson to approve the October 23, 2025, minutes as written. Motion carried unanimously. Absent: None.

Demographic Analysis.

Highlights of the demographic analysis executive summary that was presented by Brown & Brown are found below:

- 2024 pre-enrollment census (August) contains 852 employees and 1852 members.
- The total enrolled population decreased by 14 employees in 2025.
- Waived employee count increased by 528 employees.
- 38.7% of employees waived coverage in 2025.
- Enrolled employees' average age decreased by 0.5 years in 2025 (5.9 months). A one-year increase in age was expected.

- Current enrolled population is 26.4% Male with an average age of 44.7 years, 71.4% Female with an average age of 43.4 years, and 2.3% gender Unknown with an average age of 40.2 years.
- The average actuarial risk of enrolled employees decreased by -2.3% while the expectation is to increase by approximately 4%.
- The average contract size (number of enrolled members/numbers of enrolled employees) of 2.20 for 2025 is 1.1% higher than the 2024 contract size of 2.17.
- The EE tier comprises 23.6% of the total enrolled members in 2025 vs. 24.5% in 2024. The average age of the EC tier is 22.1 years vs. 42.9 years for the EE tier.

Health Plan Intelligence Report.

Brown & Brown representatives provided a comprehensive review of the plan's utilization and claims paid through August 31, 2025.

2026 Considerations.

A discussion was held about whether to proceed with pursuing a clinic partnership and the benefits of doing so. Committee members expressed concern about proceeding without receiving the detailed information that was requested at the last meeting.

Baumbach left the meeting at 4:51 p.m.

Committee members summarized their thoughts, stating that they needed more information, wished to tour a clinic, were a long way from making a decision, and were interested in surveying staff.

Veidel volunteered to arrange a clinic tour in December; however, the committee asked that it be scheduled for January due to December's busyness and short work schedule.

Next Meeting.

The next meeting was scheduled for Thursday, April 9, 2025, at 4:00 p.m.

Adjournment.

There being no further business, the meeting was adjourned at 5:08 p.m.

APPROVED _____
(Date)

Kelly Neis, Meeting Chair

Brandon Baumbach, Business Manager