

**HEALTH INSURANCE COMMITTEE
GRAND FORKS SCHOOL BOARD
GRAND FORKS PUBLIC SCHOOL DISTRICT #1
MEETING MINUTES
November 7, 2018**

A meeting of the Health Insurance Committee was held on Wednesday, November 7, 2018 at the Mark Sanford Education Center with Kevin Ohnstad presiding.

Committee Members Present:

Kevin Ohnstad, Principal Voting Member
Nikki Polum, Teacher Voting Member
Elizabeth Hildebrand, Teacher Voting Member
Kelly Neis, Classified Voting Member
Dr. Terry Brenner, Superintendent/District Administrator Voting Member
Ed Gerhardt, Business Manager/Advisory Member/Facilitator
Tracy Abentroth, HR Manager Advisory Member/Facilitator

Committee Members Absent:

Matt Spivey, GF School Board/Advisory
Elizabeth Meihaus, GFAPB School Board Liaison

Others Present:

Michelle Emineth, Accounting Supervisor (via phone)
Kelly Gates, Hays of Utah Insurance Services
Randy Johnson, Hays of Utah Insurance Services
Cindy Johnson, Meeting Secretary

Call to Order. The meeting was called to order at 4:00 p.m. with Kevin Ohnstad presiding.

Approval of Minutes. It was moved by Neis and seconded by Polum to approve the May 10, 2018, minutes as written. Motion carried with all voting members present voting aye.

Financials. Gates reported that the rolling 12-month loss ratio is at 90% including reported Stop Loss reimbursements, compared to last August when it was at 106%. This means the claims and administration costs are lower than the premiums collected thus far. The claims trend is trending upward, but is okay at this point and slightly below the national trend.

Utilization. Gates highlighted key findings for the policy year 2017-2018. Some of the findings are provided below:

- \$10.1M total spent in 2017-2018 as compared to \$10.8M in 2016-2017 for Medical/Rx/Stop Loss/Administration.
- A decrease of 6.5% per employee per year over 2016-2017 for Medical/Rx/Admin/Stop Loss.
- 3.6% per employee per year cost trend over 6 years; 7.5% over 4 years.
- 14% of members drive 78% of the medical cost.
- Top conditions by cost are musculoskeletal, health status, cancers, symptoms, signs, abnormal, and pregnancy.
- Breakdown of costs: medical claims 69%, Rx claims 15%, and Admin/Stop Loss 16%.
- Top 20 catastrophic claims account for 29% of medical claims with 4 claimants over the \$125,000 deductible.

- Claims related to unhealthy behavior is 2.5%, down from 9.5% in 2013-2014.
- Plan Costs by Member are medical 17% and Rx 17%.
- The overall annual cost per employee is 5.4% lower than the norm.
- All costs are lower compared to the norm except for the employee cost, which is 13% higher.

Additional discussion took place on statistics specific to conditions such as claims related to behavior, chronic disease, mental health, emergency room utilization, high burden condition markers, and prescriptions.

Transgender Update. The current plan excludes Title VII and transgender benefits. The committee must decide to continue or discontinue this exclusion. It may be more of a possible discrimination concern.

It was moved by Polum and seconded by Neis to remove specific transgender exclusions from the current health plan and to make transgender services applicable only to the employee effective December 1, 2018. Motion carried with all voting members present voting aye.

Medica Update. 52% of the district's membership chose the Altru and You option. During enrollment, the Medica website was used a lot but has not been used a lot since then. Personal experiences using Medica's Chat With a Nurse was shared. Committee members requested some type of paper communication to inform members about options available through Medica because not all members use electronic communications.

Randy Johnson explained that he was contacted by Kyle Davison, Executive Director of the South East Education Cooperative (SEEC), about the possibility of developing a self-funded plan for the cooperative. The SEEC asked to reach out to groups that Hays works with. Johnson requested permission to provide the SEEC with the Grand Forks Public Schools name as a reference. Committee members agreed by unanimous consensus that Hays could refer Grand Forks Public Schools to the SEEC.

Discussion of Date/Time of Next Meeting.

The next meeting will be sometime in late February or early March.

Adjournment. There being no further business, the meeting was adjourned at 5:35 p.m.

APPROVED _____
(Date)

Kevin Ohnstad, Committee Chair