

**HEALTH INSURANCE COMMITTEE  
GRAND FORKS SCHOOL BOARD  
GRAND FORKS PUBLIC SCHOOL DISTRICT #1  
MEETING MINUTES  
May 15, 2019**

A meeting of the Health Insurance Committee was held on Wednesday, May 15, 2019, 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  
Scott J. Berge, Business Manager/Advisory Member/Facilitator  
Tracy Abentroth, HR Manager Advisory Member/Facilitator

**Committee Members Absent:**

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

**Others Present:**

Michelle Emineth, Accounting Supervisor (via phone)  
Kelly Gates, Hays of Utah Insurance Services  
Elizabeth McArthur, Hays of Utah Insurance Services (via phone)  
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.

**Approval of Minutes.** It was moved by Polum and seconded by Neis to approve the March 6, 2019, minutes as written. Motion carried with all voting members present voting aye. Absent: Brenner.

**Premium Projections.** Gates reported on Medica's renewal offer. Highlights of the offer include:

- A 3-year renewal offer,
- No increase in the admin fee for 2019 and 2020,
- Medica set a cap increase of 3% for admin fees in 2021,
- Specific stop loss increase of 15% for 2019 and no increase to the aggregate premium.

- Medica placed a maximum cap increase of 15% for 2020 and 18% for 2021 for specific stop loss, and
- No suggested plan design changes.

Brenner joined the meeting at 4:20 p.m.

Committee members discussed the pros and cons of a premium increase of zero to three percent as was suggested.

It was moved by Neis and seconded by Hildebrand to increase premiums by three percent for the next plan year. Motion carried unanimously.

Gates said the District meets the ACA affordability requirement.

**Medica Changes.** Gates explained that Medica selected Express Scripts as its new pharmacy

benefit manager. Changes in Medica’s program innovation include the additions of Omada, the largest digital diabetes prevention provider in the United States, Monj, an online food and lifestyle program that can help increase overall wellness, and Wellthy, a personalized care concierge that matches care-giving families with a dedicated care coordinator.

**Contributions.** Earlier in the meeting, committee members took action to increase the premiums by three percent.

**Financials.** Gates reported that when reviewing the rolling 12-month loss ratio, claims were going down. The only adjustments on the claims trend are typically admin costs.

**Feedback on Benefits.** Discussion was held on the possibility of lower the plan deductible. Johnson said any adjustment in the deductible is a cost that comes 100% back to the plan. Gates said that an issue with lower deductibles is that the higher deductible has to come back at some point and participants would rather stay more consistent. Randy added that it is usually the participants who are using the plan who want a lower deductible.

Incentives, Doctor on Demand, informational magnets, and where to find health insurance information on the District website, and communicating out the new premium rate were discussed.

**Date/Time of Next Meeting.** The next meeting will be sometime in November. An availability poll will be sent out later.

**Adjournment.** There being no further business, the meeting was adjourned at 4:51 p.m.

APPROVED \_\_\_\_\_  
(Date)

\_\_\_\_\_  
Kevin Ohnstad, Committee Chair