

[In these minutes: 1. Health Plan Issues and Priorities, 2. Planning for Focus Groups]

HEALTH PLAN TASK FORCE (HPTF)

MINUTES

THURSDAY, JANUARY 6, 2000

10:00 - 12:00

170 HUMPHREY

[These minutes reflect discussion and debate at a meeting of a committee of the University of Minnesota Senate or Twin Cities Campus Assembly; none of the comments, conclusions, or actions reported in these minutes represent the view of, nor are they binding on the Senate or Assembly, the Administration, or the Board of Regents.]

PRESENT: Dick McGehee (Chair), Linda Aaker, Allan Baumgarten, Carol Carrier, Amos Deinard, Keith Dunder, Robert Fahnhorst, Amy Girardo, Bev Hall, David Hamilton, Christopher Hulla, Priscilla Pope, Kathryn Pouliot, Harlan Smith, Robert Sonkowsky, Larry Thompson.

REGRETS: Avner Ben-Ner, George Green.

ABSENT: Richard Butler, Bart Finzel, Gavin Watt.

1. CHAIR'S REPORT

Dick McGehee reported that the task force would be meeting on the West Bank for January and February and then meetings would be switched to the Donhowe Building. He also distributed a membership list and asked all members to make any corrections to their information. He then noted that Kathy Buerek is leaving the Department of Employee Relations. While some changes will need to be made, this will not speed up the 2002 state purchase plan.

He said that the consultants have two objectives to cover in the next few months. The first is to collect experience data from health insurance providers and determine what future University costs might be. The second task has numerous parts: get a preliminary list of issues and objectives from the task force, conduct focus groups with representative groups on all four campuses, and conduct a survey of major issues with all employees at the University. Another duty that will be shared by the task force and the consultants is to meet with representative bodies across the campuses to communicate what the task force is doing.

Q: How many years of experience data will be collected from the health insurance providers?

A: The University already has data for 1998 and 1999, which will be verified. The consultants will request and try to receive as much as possible to be able to make accurate long-term comparisons across plans.

2. HEALTH PLAN ISSUES AND PRIORITIES

Dick McGehee discussed a list of issues identified by the task force in 1997. Not included on this list were cost and stability of plans from year to year since the University agrees with the state on these issues.

Chris Hulla asked the task force to update the list, not in terms of what to ask the state for but what issues are still valid and which are not.

The committee commented on the following topics:

Retirees

- Insurance for post-65 retirees is higher here than at other universities
- If the University separates, what would be provided?
- Current concern is cost not quality of plan
- Will there be a Medicare gap if the University separates from the state?
- With regards to living out-of-state, post-65 retirees are fine but pre-65 need the State Health Plan and even then the plan is 70-30 with a \$350 deductible

Coverage

- Dependent coverage is also an issue
- Employees do not want to lose first dollar coverage
- Excessive use of services is deterred by a co-pay
- Is there a model available to show that a person pays less per month when they have a co-pay?
- A balancing act needs to be considered since people who do not use the services would prefer a lower monthly fee with a co-pay, while someone with a few kids would prefer higher monthly payments and no co-pay
- Utilization data can be used as a comparison
- The state already has standardized plans; employees want options
- Would gatekeepers keep people from referring themselves to high-cost specialists?
- Drug formularies and pharmacy access are concerns
- Alternative health care is a new issue to be considered
- Out-of-state coverage might be needed for Crookston employees who live in North Dakota

Q: Would it be possible to guarantee that University providers are in the low cost plan?

A: University providers rank high among the high level. If it was guaranteed, then what would prevent them from increasing their prices? University providers will be an issue again if the state goes with BHCAG, and then this issue might resurface as a concern for employees

Mental Health

- Mental health issues: quality, self-referral, honesty in coverage
- Would one central mental health plan serve employees better than under each separate plan?

Dental

Health insurance is different from dental insurance: Rule 101 requires that state health plan providers must have 10% of their dental load as public assistance cases. This makes many dental providers shy away from this plan.

3. PLANNING FOR FOCUS GROUPS

Amy Girardo discussed the focus groups with the task force. She said that this was the opportunity for task force issues to be affirmed, denied, or new issues to be presented. Focus groups also solicit deeper input from employees, and lend credibility to the survey. Once the data is collected and summarized, the phone survey will then be constructed.

Q: How will you get employees to attend?

A: Experience shows that dissatisfied people are always willing to attend. For others, the invitation will describe the importance of the event. We are even willing to provide money, door prizes, or food for people to show up. Length of the focus groups will also be considered.

Q: How will the groups be advertised?

A: Only by the invitation being sent.

Amy Girardo then distributed to the task force a draft guide to the focus groups, walked them through it, and asked for any suggested changes.

The committee made the following suggestions:

- Ask people to explain their understanding of the state and University relationship, including any misinformation that they might have, and then explain the actual situation
- Survey might change because of the responses that are received from the focus groups
- Assess the comfort level of employees when discussing the University separating from the state
- Does separation imply other changes for employees?

Q: How should groups be formed?

A: Do not mix different classes of employees since employees might be unwilling to talk in mixed groups. Similarities in groups should be noted when the results are summarized to look for patterns.

Dick McGehee then said that January will be used to meet with representative groups to inform them of the processes underway and to answer questions that they might have. Chris Hulla then distributed a draft of groups to meet with and the task force made modifications to this list.

With no other questions, Professor McGehee thanked everyone for attending and adjourned the meeting.

Rebecca Hippert
University Senate