

## **HEALTH PLAN TASK FORCE**

**Thursday, July 16, 1998**

**10:00 a.m. to 11:30 a.m.**

**300 Morrill Hall**

**Present:** Richard McGehee (Chair), Amos Deinard, Keith Dunder, Bart Finzel, Robert Fahnhorst, Judith Gaston, David Hamilton, Martha Johnson, Matt Maciejewski, Priscilla Pope, Richard Purple, Harlan Smith, Robert Sonkowsky

**Absent:** None

**Regrets:** Linda Aaker, Avner Ben-Ner, Richard Butler, Roger Feldman, Larry Thompson

**Guests:** None

**Others:** None

[Meeting Topics: Actuarial Subcommittee Activities (past and future), Open Enrollment Supplement]

### **Closed Session**

- Discussion was held in closed session on the actuarial data about the University calculated by Deloitte & Touche.

### **Open Session**

#### Approval of Minutes

- The minutes from the May 12, May 26, June 9, and June 23 meetings were approved as presented.

#### Future Directions for the Actuarial Subcommittee

- The main conclusion of the subcommittee is that, "the University is more expensive than the State by about 2.7% (plus or minus 5 %)."
- Deloitte & Touche is working on separating the experience for each job category.
- Effort is being made to get the first four months of the 1998 experience for comparison purposes.

#### Information to be Distributed During Open Enrollment--Proposal by Matt Maciejewski

At a previous task force meeting, a task force member suggested that it would be beneficial to inform employees during the next open enrollment period about how the health plans are structured in terms of the managed care system.

#### *Proposal by Matt Maciejewski*

- An outline was developed to show what would go into the handout.

- There are two important issues that should be covered in the handout and they include providing an explanation of the different ways health plans can pay providers and what the implications of each payment approach are.
- The handout will probably be about 10 to 15 pages in length.
- A draft of the handout will be available by August 10 and any suggestions are appreciated.

#### *Task Force Members' Comments and Suggestions*

- The current health plan options will be a part of the handout.
- A section should be devoted to remedies and options for employees to resolve issues with their health plans.
- Each health plan has a different appeal process and those should be included in the handout as well.
- State and federal protections should also be included in the handout.
- It is not certain which body will pay for and distribute the handout.
- The handout may have more credibility coming from the task force right now, but Employee Benefits may want to make something like this routinely available.
- The handout should be posted on the web in order to keep distribution costs down.
- Contracts between health plans and providers widely vary so there is not always a clear distinction as to which payment mechanism health plans follow.
- The handout could be counter-productive because it could over-worry employees.
- The handout is meant to be a reference guide and is not intended to be a weapon that employees can use to take on their providers.
- Well-intended information could sometimes backfire, but there is no intention of creating a document that will harm patient/physician relationships.
- The handout will be more important to those people who are in a new health plan.
- Every health plan has a web site and their URLs should be included in the handout.
- The health plan web sites are not complete and none of them include their formularies on their web sites.
- The handout could urge the health plans to include the information in the handout on their web sites.
- HealthPartners has a database on their web site that allows people to find out which clinics different doctors work at.
- It would be useful for employees during open enrollment to be able to find out which health plan(s) doctors are a part of.
- A database with doctors' information would be more current than the books that are distributed once a year.
- The database idea should be presented to the Joint Labor Management Committee because that group could help develop such a database.
- Martha Johnson will try to find a document produced by the State that lists each health plan and the payment mechanism they implement.
- There have been some minor reservations about the usefulness of the handout, but not enough to end the project.
- The handout is important for employees, but it will not be useful if it offends the health plans.

- The handout will not list any limitations the health plans may have do to the payment mechanisms they implement. Rather, it will include the incentives of each payment mechanism.
- The different health plans should be allowed to approve the information that appears in the handout before it is made available to employees.
- Kathy Burek must see the handout during its development and can have access to the final product because it is beneficial to all state employees.

## **Adjournment**

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