

Benefits Advisory Committee (BAC)
April 12, 2018
Minutes of the Meeting

These minutes reflect discussion and debate at a meeting of a committee of the University of Minnesota Senate; none of the comments, conclusions, or actions reported in these minutes reflect the views of, nor are they binding on, the senate, the administration, or the Board of Regents.

[**In these minutes:** Employee Benefits Update; RedBrick Health Plan Review; Employee Comments – RedBrick Health & Overall Wellbeing Program]

PRESENT: Tina Falkner (chair), Dale Swanson (vice chair), Aurelio Curbelo, Candice Kraemer, Cynthia Murdoch, Susanne Vandergon, Jody Ebert, Steff Yorek, Susann Jackson, Brenda Reeves, Connie Rosandich, Terri Wallace, Amos Deinard, Jon Christianson, Amy Monahan, Fred Morrison, Kenneth Horstman

REGRETS: Nancy Fulton

ABSENT: David Kremer, David Bodick, Jennifer Schultz, Carl Anderson, Kathryn Brown, Brooks Jackson, Kenneth Doyle, Susan Kratz

GUESTS: Laura Schemenauer, account associate, RedBrick Health; Adrian Bauer, senior account executive, RedBrick Health; Jen Halvorson, senior director for client services, RedBrick Health; Dawn Zernecke, executive sponsor, RedBrick Health; Dawn Fogel, strategic account executive, Medica

OTHERS: Renee Dempsey, Karen Chapin, Ryan Reisdorfer, Rue Dworak, Linda Blake, Laura Manydeeds, Josh Anderson

Chair Tina Falkner welcomed the committee, and members introduced themselves.

1. Employee Benefits Update - Falkner introduced Karen Chapin, health programs manager, Office of Human Resources, to give a brief update about employee benefits. Chapin stated that her office just finished an annual life insurance audit. They are also performing evaluations for performance guarantees with all of the University's vendors, and are now getting the results back from those evaluations, which could result in financial penalties for those vendors that do not follow through with pre-agreed expectations. They have also finished the data warehouse RFP and decided to remain with Truven. They are almost done with the consultant RFP as well.

Ken Horstman, compensation director, Office of Human Resources, spoke about position openings within the Compensation Department with the intent to add some new positions and changing the focus for some staff. The change will occur over the next two to three months. This includes hiring another health programs manager. Karen Chapin will move into a capacity where she will focus primarily on pharmacy matters. The new person will handle medical, dental, and

wellness programs. They are also hiring a new position on retirement management. These changes will also result in facility changes in the Donhowe building and on the West Bank.

2. RedBrick Health Plan Review - Chapin introduced Laura Schemenauer, account associate, RedBrick Health; Adrian Bauer, senior account executive, RedBrick Health; Jen Halvorson, senior director for client services, RedBrick Health; Dawn Zerneck executive sponsor, RedBrick Health; and Dawn Fogel, strategic account executive, Medica, to give an overview of RedBrick Health and their Wellbeing Program.

Bauer began the presentation by describing RedBrick Health's (RBH) strategy for the University of Minnesota which included strategies in awareness, integration, experience, and health improvement. RBH is a new vendor and just launched at the University of Minnesota. He continued by presenting statistics about the University's employees participation rates versus RBH's book of business. Some of the numbers are the result of only five months of data from the University compared to 12 months of data from their book of business. When it came to the U of M Compass Health Assessment completion participation, 33% of employees had completed the assessment already. Early adopters are really driving participation. 18% of employees have completed their health screening, compared to 36% of their book of business. 31% of employees have participated in a behavior change activity, compared to 42% of the book of business. He recognized that there have been challenges in employee access to these programs on their website and recently introduced a four and a half minute video explaining how to navigate the RBH portal. Josh Anderson, Office of Human Resources, mentioned that an email went out to employees to direct them to the video. The email itself came from Laura Manydeeds.

Bauer continued by noting that the total population stress risk (moderate to high stress) is at 74% of University employees. This shows that employees need to find a better work/life balance. When it comes to population demographics, the University has a stable employment rate but they have to keep an eye on rising risks. As people age, especially around age 45, there is an increase in medical costs associated with risks. Instilling preventative care to younger employees is an important way to keep costs down later in life. Early indication is that of the people taking the health screenings, those employees are fairly healthy. Males tend to carry more risk than females, and that is true across the book of business. When it comes to risks in mental health indicators (stress, social support, and work life) the U of M is a bit higher than the book of business. This means that informing employees about coping mechanisms is key. When it comes to engagement trends, 39% of all employees have done something related to RBH's services and 31% have done something related to University activities. The winter challenge really boosted activity engagement.

Terri Wallace asked how the "next step consult" is initiated. Bauer said that it is up to the employee to initiate the consult. Previously, under the StayWell program, the consult was initiated by the provider after the completion of the health assessment. Jen Halvorson said that in addition, they are working to identify those that have completed the health assessment or the health screening and are doing targeted campaigns to promote the next step consults. Bauer then spoke about participation across generations. Women consistently participate more than men

across their book of business. However, women do less assessments as they get older, while men's engagement level in activities are consistent regardless of age.

Laura Schemenauer then presented information regarding behavior change activity engagement. She showed data that tracked University employees participation over time, emphasizing an increase in participation with the winter challenge in January. Participation in these activities decreases by generation as people get older. Currently 31% of all employees are engaging in these activities, exceeding expectations at this time. The most popular activities involve "Journeys" activities that revolve around lessening stress. 20% of participants are using the "Track" feature while only 7% have synced a device like a FitBit to their account. The most popular fit choices include those that include being a bike commuter. Schemenauer then went on to talk about customer service and support. She said that most call topics focus primarily on inbound data and missing rewards. Jon Christianson asked for clarification about inbound data. Schemenauer said this includes information that gets relayed to RBH when an employee does an activity like a cooking class.

Bauer then spoke about feedback and acknowledged that there have been across the board concerns from customers about navigating the web portal and the progress bar. He then showed the video previously mentioned that will hopefully help employees to navigate their way through the programs and points. They acknowledge that there are many questions about following through on the "Journeys" once an employee starts them. He emphasized that by using the next steps consult, they can also help to guide employees on how to use these programs.

Dale Swanson asked about usability testing when rolling out the new platform. Halvorson said that they have both internal and external usability testing. Chapin mentioned that other clients of RBH had similar comments. Steff Yorek said the app was very poorly built. Some people only use their phone and don't have access to a desktop. Amy Monahan said every time you use the app, you have to login or re-login with your U of M ID. The app can't or won't save that data. Halvorson said that the committee's feedback is helpful. Christianson said it is not ideal that RBH was awarded the contract before these bugs and issues were resolved. Halvorson responded that one of the reasons the RBH was selected was because they were bringing new technologies to the table and part of the process of developing with a new client is making improvements and adjustments based on the client's feedback.

Fred Morrison asked how engagement this year compares to last year. Chapin said some metrics of engagement are higher, others are not, but the program has only been in place for 5 months. Manydeeds said that when comparing to StayWell in previous years, participation is up from about 400 to 1500 people. Dawn Zerneck said that they have made a significant investment in their "roadmap" and are continuing to get as much feedback from clients as possible when it comes to the digital experience.

Candice Kraemer asked if there are issues with receiving faxes from healthcare providers. Manydeeds said you can now scan your documents and upload them through the portal. Cynthia Murdoch mentioned that after going through all of the comments, there was a common opinion that images on the website are not representative of the people at the University. The pictures are

of very young, millennial-looking people. This makes employees feel like the program isn't for older people at all.

Bauer then continued presenting the comments they have already received. He said that the "pending" status for points earned will be removed. They have heard that message loud and clear. Kraemer asked if this is new or if StayWell had those points as well. Falkner said that they had something similar but it was not identical. Bauer said that there is a tab underneath the progress bar that does list an employee's completed items. He said their team has a vision for revamping the activities and labeling of points. The video is meant to be a piece of clarification until the full changes can be implemented.

Schemenauer said that customer support will be improved. They are looking to create more choices for healthy activities such as shoveling, which was included in past years. She also noted that many people had concerns with data privacy and legal issues. They are looking to develop an FAQ to make these issues a bit more clear. Swanson suggested putting the privacy policy in plainer language on the website. Schemenauer said that it is as plain as they can legally make it. Bauer said it is a very difficult balance between posting what they are required to disclose and making it readable to the average person. Christianson said sometimes the quick response is to put more information on an already cluttered web page, so people don't always get those messages about how to deal with a faulty or difficult issue. Bauer said that they will go back to their developers and perform more usability studies. Rue Dworak added that a tutorial on the website could be beneficial.

3. Employee Comments – RedBrick Health & Overall Wellbeing Program - Cynthia Murdoch, MyU Portal Support, presented the results of the employee feedback survey in regard to RedBrick Health's Wellness Program. It included 337 responses, 75 positive comments and 285 negative comments. Some comments contained both positive and negative feedback. 85% of all responses contained negative comments. She then split the comments into two categories, one where the comments were directed at RedBrick and the other where the comments were directed at the University.

Comments directed at RedBrick were as follows:

1. General Navigation/User Interface Issues – 22% of total responses
These issues included comments about difficulty figuring out the navigation, problems with how data is presented, spending time trying to find things that seem hidden, struggling to understand where to go to do things, and struggling to understand confusing messages about what was done or in progress.
2. Endlessly Pending Points – 18% of total responses
The points never appear completed or awarded until the user has completed all the necessary points to get the premium reduction. This is very unclear to users. Users expect that when programs are completed, the points will be awarded. The current system creates user stress because it is so far from their expectations that they worry the system is not actually working and that their points will be lost.
3. Can't Tell Where I am in Meeting Requirements – 17% of total responses
In the middle of many programs, it is unclear how close to the end one is, or if one is

meeting the requirements of the particular program in order to get credit at the end. Or, particular programs appear to be both in progress and completed (different from pending). This is stressful and frustrating.

4. Journeys Take Too Much Time and Email Too Much – 11% of total responses
Users are really unhappy about how much time they have to spend to complete a single Journey. It feels wasteful. Also, the Journeys send a tremendous amount of email, asking users to check in, even when there is nothing that can be completed - and it can only be turned off in an individual Journey, not globally. Relatedly, Journeys are simplistic, demeaning, make assumptions, and may imply that users are stupid.

Falkner said that reminders for emails should be set to “no reminders” as the default. That way you don’t have to click “no reminder” every time you start a step in the Journeys. Several members said that some of the email messages come in when the user is not able to complete them yet and this adds to the frustration.

5. Data Privacy Concerns – 6% of total responses
There is a concern that RedBrick’s terms of use are not stringent around data privacy. If a user does not agree with the terms, they cannot use the RedBrick functionality and cannot gain the premium reduction. Also, users are increasingly uncomfortable with giving private health data to an outside entity, in general.
6. Redbrick is Unresponsive/Unhelpful With Concerns and Feedback – 6% of total responses
Customer service gives incorrect information. RedBrick promises to solve problems and does not. Customer service reps are not knowledgeable.
7. Other Issues
It requires constant logging in for the “Track” feature. They should hire coaches of other races and backgrounds, not just white coaches. Use stock photography for people of different ages.

Morrison commented about the privacy waiver and the release of information that an employee must submit to in order to participate in the program. If they are insisting on a “blanket waiver” to give information to their affiliates, the University should not be using the company. The release should be written much more clearly. Also, he is concerned about RedBrick receiving social security numbers. Chapin said that the file comes from Medica and they use social security numbers because that is the way that medical claim administrators interact with providers. Chapin and Horstman said they would check in to that reasoning and come back to the committee with more information. Kraemer also voiced her concerns about disclosing one’s social security number, especially if that individual has already been the victim of a data breach or identity theft. Morrison worried that if the employee signs this waiver, then HIPPA protections are no longer applicable. Employees should not be having to give up their protections in order to participate in this program.

Yorek stated that she is concerned about security. If a vendor can’t build a functional app for her iPhone, then she worries that their security may be in doubt as well. She suggested that the University Office of Information Technology review their security. Chapin stated that those

functions were carried out during the RFP process. Christianson commented that he feels there should be a way to move away from using social security numbers as identifiers for everything, perhaps using employee ID numbers instead.

Swanson asked Manydeeds about comparing her interactions with StayWell with her interactions with RedBrick. Manydeeds stated that it is definitely different due to the fact that RedBrick was just implemented. RedBrick is still learning about the University and its needs, and vice versa. In her opinion, Redbrick has been very responsive when issues are brought up by the University. Sometimes queries may take a little longer to respond due to their inner-workings but their responses have been thorough. Horstman said that the University has more expectations of RedBrick than it had of StayWell.

Murdoch then presented comments directed at the University and they were as follows:

1. Bring back the ability to add outside activities (such as a marathon, 10K, organized bike ride) for credit! And, let us get more points for them! Also, please make it easy to enter so we don't have to go to RedBrick track every single day. – 14% of responses
2. The Wellness Program has little for healthy people. In fact, it feels like it punishes people who are healthy by making them do seat in chair tasks that take time away from healthier pursuits. People would rather DO something than spend hours in a chair clicking through steps to earn points. – 13% of responses
3. This is a huge waste of time. We are wasting work time and taxpayer dollars clicking around to get a premium reduction. --- 12% of responses
4. Activities/Classes/Fitness Centers are not located/open so that system campus, extension, and non-day shift workers can use them. – 10% of responses
5. Classes and Fitness options are way too expensive for lower paid workers to pay for, and not reimbursed enough to make them within reach. You are now required to join the Rec Center even before you pay for fitness classes! It has become a system of paying for points and lower paid people can't afford to pay to get an important premium reduction. – 10%
6. Other comments for the U of M include:
 - a. Breastfeeding and pumping should be rewarded with points
 - b. Could there be free meditation classes developed?
 - c. Please stop focusing everything on weight and develop easily accessible classes for less fit people
 - d. I'd like to see the option to consult with a sports nutritionist who works with the U's varsity teams. I'd like to see sport-specific weight training courses with the U's varsity trainers – You have such amazing high-end resources available and you are not using them!

Chapin added that the University offers a lot more services and programs than other workplaces which enriches the wellness program.

Hearing no further business, the meeting was adjourned.

Chris Kwapick

