

## **BENEFITS ADVISORY COMMITTEE (BAC)**

### **MINUTES OF MEETING**

April 9, 2015

[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 represent the views of, nor are they binding on, the Senate, the Administration or the Board of Regents.]

**PRESENT:** Dale Swanson, (vice chair), Jean Abraham, Sophia Benrud, Karen Connaker, Amos Deinard, Jody Ebert, Pam Enrici, Nancy Fulton, Ken Horstman, Susann Jackson, Joe Jameson, Theodor Litman, Rodney Loper, William Roberts, Karen Ross, Jennifer Schultz, Terri Wallace

**GUESTS:** Amy Mahan, director, Special Government Accounts; Kristen Harrer, account manager, Special Government Accounts, Dr. David Gesko, Senior Vice President and Dental Director, Gregg Dahlgren, vice president, Dental Plan, Dr. David Klein, assistant dental director, Dental Plan

**OTHERS ATTENDING:** Linda Blake, Karen Chapin, Betty Gilchrist, Emily Johnson, Curt Swenson

**REGRETS:** Tina Falkner, Fred Morrison

**ABSENT:** Amy Monahan, Roger Feldman

[In these minutes: HealthPartners Dental Review; BAC Survey results related to dental plans; Medical Cost Relief Program]

#### **1. WELCOME**

Dale Swanson, vice chair, convened the meeting and asked for introductions. He then commented that he has noticed widespread consolidation happening across the healthcare industry.

#### **2. HEALTH PARTNERS DENTAL PLAN REVIEW**

Mr. Swanson then asked the members from the HealthPartners (HP) team for introductions. Amy Mahan, director, Special Government Accounts, began the presentation by saying that they are very proud to be partners of the UPlan and appreciate being invited to meet with the committee each year. The team used a PowerPoint to highlight the following information and members asked questions throughout:

- Provider locations
  - 2,500+ general dentists in Minnesota and surrounding communities and 140,000 locations nationwide.
  - Specialists are not included in the total number of dentists.
- HealthPartners Plan Options
  - 2 options with nearly identical in-network coverage:

- UPlan HP Dental
    - In-network coverage only
    - 4,060 members
  - UPlan HP Dental Choice
    - Includes out-of-network coverage option
    - 3,139 members
  - The Dental Choice plan has a slightly larger network and there is also out-of-network coverage.
- Age distribution – Just the University of Minnesota
  - Ms. Mahan noted that there are a large number of members age 65+ as a result of the dental plan being extended to retirees.
- Claim Cost by User

PMPM by Relationship	2013	2014	% change
Employee	\$39.16	\$39.97	2.1%
Spouse	\$39.18	\$40.53	3.4%
Dependent	\$31.31	\$31.43	0.4%

- Ms. Mahan noted that women tend to have a higher usage rate by approximately 5% and this is not unique to the UPlan. She explained that this could be attributed to concern for appearance, but there is a lot of speculation around this. In response to a question, she said that they do not see resulting higher claims from males due to the assumption that they are not receiving as frequent preventive care as women.
- Services Received

Distribution of Dental Services			
Dental Service Type	Description	2013	2014
<b>Type I Services</b>	<b>Preventive and Diagnostic</b> (exams, cleanings, x-rays and sealants)	47.7%	47.6%
<b>Type II Services</b>	<b>Basic Restorative</b> (fillings, oral surgery, periodontal care and endodontic services)	29.6%	30.1%
<b>Type III Services</b>	<b>Major Restorative</b> (crowns, bridges, prosthetics and dental implants)	21.5%	21.0%
<b>Other Services</b>	<b>Miscellaneous Dental Procedures</b> (emergency dental care, palliative treatment and anesthesia)	1.2%	1.3%

- When other government groups are compared to the University, the services for Type I and II are higher. They do not often see groups with a higher age distribution, so this could be the reason.
- Periodontal Care
  - This refers to care offered specifically for gum disease. The number of members receiving the expanded benefits dropped 10% from 2013-2014.
  - The link between oral health and diabetes is significant, so the expanded periodontal benefits are an attempt to remove barriers to receiving this care. The cost savings is significant for those with diabetes or those who are or are planning to be pregnant.
  - Are there targeted communications for those that are eligible for this care? It is somewhat difficult to have access to medical records across systems, but they raise this issue at the point of service once they are made aware that a patient is diabetic. The program is also communicated in the open enrollment period. There are extra benefits built in for orthodontic care and healthy discounts are also available at certain retail locations.
  - There will be a new electronic medical record at HealthPartners Dental Group in 2017, and there will be complete knowledge of care on the medical side as well.
- Dental Fact or Fiction
  - Polishing cleans my teeth: fiction
    - Polishing removes the outer layer of tooth enamel and may be harmful.
    - They are educating members on this fact. Professor Deinard suggested a lower fee for those refusing the polish.
  - Diet soda hurts my teeth like regular soda: fact
    - Diet soda is just as harmful because of the acid content.
    - There is some education around the fact that bottled water rarely has fluoride in it. A charcoal water filter, such as a Brita, does not remove fluoride, but reverse osmosis filters do remove fluoride.
  - I need a hard-bristle brush to get my teeth clean: fiction
    - You should actually use a soft-bristle brush.
  - Everyone needs a dental checkup every six months: fiction.
    - Frequency of visits depends on the condition of your teeth. The UPlan pays for two per year, but they can customize based on a patient's risk level. Four cleanings are covered if it is for periodontal treatment. They are working on a risk-based plan because there are those that might only need one visit.
  - I should always brush my teeth before I eat: fact
    - This helps eliminate the bacterial layer that breaks down food into harmful acids.
- Gum disease can kill more than your smile
  - Historically, dentists and doctors were in siloes, but now there is more integration. Dr. Gesko emphasized that it is important for members to evaluate their dental plans with oral and overall health systemic conditions in mind, as this is essential for the most effective healthcare.

- Bacteria that build up between the tooth and gum can enter into the bloodstream whenever your gums bleed. These bacteria can travel throughout the body and cause serious health problems.
- Professor Abraham mentioned an online dental education program that could count for Wellness Points.
- BAC Survey Summary
  - 51 HP Dental comments
    - Employees are pleased with HP Plan Administration. Members are using the tools available both online and via phone.
    - Employees are overall pleased with their dentists.
    - Some want greater coverage (higher annual maximum, etc.)
      - Members mentioned that this is a comment made each year on the survey. Ms. Harrer noted that most members use \$1,000, while the UPlan covers \$1,800. She believes this request could be due to the increased age of members. Dr. Gesko said that only 5% or less of members reach or exceed their maximum. Mr. Horstman said that he would be interested in seeing the number of members that do not use their benefits at all during the year.
    - In response to a question, Ms. Harrer explained that there are currently no in-network periodontists in Duluth. This is also true of the Delta network. Dentists can provide some of the services, but there is an exception process if it is necessary for the care to be provided by a periodontist. Ms. Mahan added that they are looking into the issue and how the process can be made easier for members.
- HealthPartners Dental Group Practice Principles
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  - The delivery of care based on evidence-based care guidelines
  - A focus on disease management, disease risk assessment and risk reduction
  - The preservation of hard and soft tissue
  - The application of a medical model of care to dentistry
  - Maintain/improve on overall cost-of-care
  - There is a published care guide in regard to wisdom teeth.
- Dental and Medical Integration
  - Tobacco use and intervention/referral – There are programs available to identified smokers. They are seeing as high as 40% of members accessing programs after their dental visits.
  - Diabetes – Blood pressure monitoring and referral.
  - Cardiovascular disease (CVD)
  - Primary care medical teams applying fluoride varnish to at-risk children
  - Integration with pharmacy relative to:
    - Xerostomic medications (medications that cause dry mouth)
    - Bisphosphonate drugs (medication for osteoporosis)
- Health Partners Dental Group’s Personal Care Report

- Risk is assessed for each patient regarding tooth decay, gum disease, and oral cancer.

The presentation was then opened for questions and comments:

- Many specialized tests for oral cancer are not worth the cost, as a trained dentist visually assessing a patient's mouth is more effective.

Mr. Swanson thanked the HP team for attending and introduced the next speaker, Nancy Fulton.

## **2. BAC Review of HealthPartners and Delta Dental Plan Comments**

BAC member Nancy Fulton volunteered at a previous meeting to be in charge of reviewing the responses to the BAC survey that related to the dental plans. She commented that she did not find anything particularly unusual. She noted that comments were made in regard to some confusion when determining if a dentist is in-network. Members then discussed how the survey was distributed and if there are ways to have more responses collected. The survey is sent via email and linked in the Brief, which is also sent via UMN email.

Emily Johnson, benefits specialist, HR, was introduced as she has worked with following up with Dental Plan survey respondents that needed individual issues resolved.

Members asked if data is collected on the 52,000 contacts made to HR per year. Ms. Chapin responded that not all of the reasons for the contacts are health related. This includes email, in-person, and phone calls. The vendors conduct surveys, specifically Prime and Medica surveys are sent to a statistically significant population. Some providers also conduct surveys at the point of service, e.g. conclusion of a phone call to customer service.

Mr. Swanson and Ms. Chapin thanked Nancy Fulton for her service to the University and the BAC, as she is retiring. Ms. Fulton expressed appreciation for the respect the committee shows for all opinions, the understanding she has gained of the ACA, and the willingness of so many people to attend meetings and share their knowledge.

## **3. MEDICAL COST RELIEF PROGRAM FOR LOWER INCOME EMPLOYEES**

Ms. Chapin informed members that they have received approval to continue the 2015 Medical Cost Relief Program for Lower Income Employees. She distributed a handout, which included a summary and the application for the program. She reviewed the following:

- UPlan members qualify for the 2015 Medical Cost Relief Program based on 2014 household income and 2015 and 2016 medical plan cost tiers.
- Interested members will complete an application and submit to Employee Benefits, with a copy of their 2014 federal tax forms. Tax forms will be

destroyed once the application is approved. Applications will be due on September 15, 2015. It is not necessary for the social security number to be left on the tax form; an employee number could be used instead.

- Two payments will be made to UPlan members with approved applications, on the first paychecks of October 2015 and April 2016. The two payments will replace the bi-weekly payments made under the two previous programs.
- Total payments for the program will be the same as in previous programs, ranging from \$200 to \$450.
- Both payments are based on 2014 household income, with the October payment based on the member's 2015 medical coverage tier, and the April payment based on the 2016 medical tier.
- Payment amounts are taxable income to the recipient.
- Program is centrally funded by the University, versus through individual departments.

Ms. Chapin opened the discussion to comments and questions:

- Ms. Chapin explained that members would not yet be informed at this time because the application deadline is not until the fall, but it will be announced in the summer. She said members could inform people of it now. It will likely be sent electronically and through the postal service.
- Ms. Benrud explained that she works for UDS and they no longer have access to computers. She continued, she works with employees whose first language is not English, so they are not likely to read the information. Mr. Horstman said that he would like to work with her on this issue and ensure that the information is being effectively communicated.
  - Mr. Roberts commented that payroll coordinators could be a possible source for employees to learn more about the UPlan.

Hearing no further business, Mr. Swanson adjourned the meeting.

Jeannine Rich  
University Senate Office