

Dickinson Public Schools – Self-Funded Insurance Committee

October 2nd, 2024 at 3:30pm

A meeting of the Self-Funded Insurance Committee was held on October 2nd, 2024 at 3:30pm via Teams Meeting.

In Attendance: Keith Harris, Meghan Teske, Shawna Knipp, Marcus Lewton, Jeanette Wyckoff, Naomi Obrigewitch, Stephanie Hunter and Donna Magnuson (for note purposes only).

Absent: Kim Schwartz, Scott Schmidt, and Dave Wilkie.

Meeting convened at 3:35pm

Meeting was called to order by Dr. Marcus Lewton

The meeting consisted of the Dickinson Public Schools Self-Funded Insurance Committee to come to a decision based off of the increase recommend by Brown & Brown during the September 24, 2024 meeting. Brown & Brown's recommendation was to implement a 6.2% increase to the health insurance portion of the benefits. There was discussion about the decision earlier this summer regarding GLP-1 drugs and not incentivizing the plan any longer with those. There was discussion about eliminating the HDHP Plan and what that may look like for those that utilize that plan due to the HSA opportunity. It was suggested that the committee think about the possibility of leveling out the percentage recommended (by Brown & Brown) so that the plan is not hitting such highs and lows from year to year. The suggestion was a flat 8% increase vs. the 6.2% by Brown & Brown due to the history of the plan itself and usually falling short of those expectations.

There was discussion regarding the presentation numbers provided to the committee by Brown & Brown and the numbers that the DPS Business Office has. It was also noted that the DPS Plan is a nice, rich plan and that we have seen an increase of employees (with family members) gravitate to the DPS plan.

A question was presented, asking if those individuals that are currently on the HDHP Plan were to be taken off of the HDHP Plan and lumped into the Classic plan; if that would help make a difference to help lower the increase. It was brought up that initially in the meeting on September 24th, Mike Lee stated that both plans had leveled out and no one plan was supplementing the other. It was also noted that in the past, the committee was shown that the demographics of those individuals that are healthy have a tendency to go with the HDHP plans (less usage) and then when they start to increase usage, they then switch to the Classic Plan.

Meghan Teske volunteered to reach out to Brown & Brown to clarify several questions that the committee has before making a decision.

- 1) Would collapsing the HDHP plan alter our renewal rate?
- 2) Does the District need to consider any more spikes as people file claims before the end of the year?
- 3) Is the district still getting rebates from GLP-1 since the transition was made in July?

Meghan will then share responses with the committee once she hears back.

Due to no decision made at this meeting, it was determined that once the information was back from Brown & Brown and the Business Office has had some time to run numbers, another meeting will be scheduled. No date was set at this time.

Meeting adjourned at 4:00 pm

Meeting Minutes submitted by – Donna Magnuson