

Understanding the Value

What's in it for your organization

Your organization will benefit as a member of the Sourcewell Health Insurance Pool in these key areas.

Preventive Rx Benefit:

Other plans without this could see a 2-3% increase to add this benefit, while all our Smart plans include this.

Open Access Network:

Narrower, more restrictive network plans could see a 2-10% increase to expand to our provider network.

Top Value Network Benefits:

Members can earn up to \$1000, have coinsurance waived, and travel reimbursed for care at Top Value providers.

Wellness:

Groups without wellness would spend \$20-40 per employee, per month to recreate our engaging programs.

\$0 Membership Fee:

Groups in other pools spend at least \$10 per employee, per month in additional fees.

Better Together

If you agree that mid-sized public employers in Minnesota are “better together,” and if you are committed to leading your people to the highest-possible state of wellness, then we are the pool for you.

Rate Stability

By joining together with like-minded public employers, groups blend their volatile short-term experience to reduce the amount of wide swings in pricing otherwise experienced by groups working directly with carriers, and together maximizing long-term rate stability.

Self-insured Savings

As a self-insured joint risk pool, our members enjoy rate savings while the pool bears the risk.

Rate Security

Members enjoy the equivalent of fully insured rates as opposed to exposing themselves to risks inherent with self-insurance.

Timely Renewals

We typically deliver January renewals the third week in August, and July renewals the first week of March. We meet in the months prior to delivery to update each other on anticipated changes.

Free Membership

By successfully managing pool reserves and inflows, which include pharmacy rebates, groups across Minnesota have enjoyed free access to our pool for over a decade.

Wellness Mission

We are community of public employers who are committed to leading their people to the highest-possible state of wellness.

Wellness Grants

A wellness program manager will have monthly contact with your group to assist you in developing and maintaining your unique wellness program and components including: committee, goals, portal, tracking, challenges, culture, and accountability. To help you afford to engage in the effort, we provide generous annual grants of approximately \$50 per employee, per year. Details available upon request.

Wellness Incentives

Up to \$250 per employee, per year is available from our pool for awarding wellness incentives to employees who engage in your program, as tracked through a robust wellness portal available to member groups at no charge.

Employee Assistance Program

Our pool pays HealthPartners for an EAP that is integrated with our behavioral health network. This includes three free counseling sessions per member, per year.

Workout Assistance

We provide all members access to the Wellbeats virtual fitness application, which assists members in working out anywhere, anytime. We also offer discounted access to gyms via ActiveandFit and GlobalFit.

Life-changing Programs

Omada is a leading program nationally, offered at no charge, to proactively assist every member of our pool with coaching and support for pre-diabetes, diabetes, hypertension, and mental health. In addition to quality case and disease management programs offered by HealthPartners, our pool has secured additional help for healthy pregnancies, cancer, and low back pain.

Infertility Assistance

We offer a special program through Progyny, who brings together the most cutting-edge science and the largest high-quality network of fertility specialists in the nation, to deliver superior clinical outcomes and shorten the path to pregnancy.

On-site Biometrics

On-site biometric screenings performed by health coaches are funded by our pool's claims reserves and attributed to each group's claims experience.

Transparent Reporting

In addition to the entire library of reports available to HealthPartners large groups, our members receive ad hoc reporting from our pool, specialized billing from a third party, wellness reports, and periodic meetings to discuss pool financials.

Fiscally Sound

We currently have adequate reserves that are monitored throughout the year and audited annually. We protect our reserves with a specific stop-loss deductible (\$225,000 in 2021; \$250,000 in 2022) per individual claimant, and

an aggregate attachment point that has coverage kick in if our total pool claims incurred within 12 months and paid within 18 months ever exceed 110% of what we estimate.

Cooperative Purchasing

Our procurement process is conducted at least every four years, in compliance with Minnesota statutes governing service cooperatives. As a national leader in government cooperative purchasing, we leverage our procurement experience in negotiating very attractive terms with all of our vendors, so we can deliver competitive rates and exemplary service to our members.

Nimble Response

While we are big enough to be competitive, we are small enough to connect with our members. Our humble service team collaborates with member-driven committees and our vendor partners who are attentive and equipped to respond to our ever-changing needs.

Broker Friendly

We value brokers who promote us appropriately and deliver the many services our member groups need that we're not equipped to assist in. We will accommodate commissions on a per employee, per month basis as established between the group and broker. HealthPartners gives credit for business placed with our pool when calculating annual broker bonuses and/or overrides.

Bottom Line

Please incorporate into your analysis all added value our pool provides vs the other proposals:

- Wellness grants: ~\$4.00 PEPM
- Wellness incentives (earned/paid): ~\$10.00 PEPM
- Wellness platform with program management: ~\$4.00 PEPM
- Free onsite bio-metric screenings and flu shots: ~\$2.00 PEPM
- Wellbeats workout app: ~\$.50 PEPM
- Free EAP: \$1.10 PEPM
- Total of all health plan quality improvement programs: ~\$21.60
- Omada programs (pre-diabetes, diabetes, hypertension, mental health): ~ 1% of claims
- Progyny infertility program: varies
- Total extra value provided by pool: over 4.0%