



City of Duluth  
411 West First Street  
Duluth, Minnesota 55802

218-730-5000  
info@duluthmn.gov

Duluth Joint Powers Enterprise Trust  
Board of Trustees Minutes Meeting  
Wednesday, September 20, 2023 at 11:00 am

**Board Members Present:** Dan Hartman, Noah Schuchman, Tom Werner, Jill Keppers

**Others Present:** Jodi Amundson, Josh Bailey, Joelle Bodin, Adam Casillas, Amanda Denton, Keely Downs, Cyndi Falconer, Steve Hanke, Angel Hohenstein, Chris Kibler, Lauren Schuette, Matt Silverness, Ben VanTassel, John Upton, Tammie Walsh, Wendy Wohlwend, Diane Schlossin

**Brown & Brown** - Jodie Elder and Carter Fallen

Chair Noah Schuchman called the meeting to order at 11:02 a.m. Introductions were made.

**Approval of Minutes:** Motion was made to approve the July 19, 2023 minutes and the August 30, 2023 (special meeting) minutes. Motion by Tom Werner; seconded by Jill Keppers. Approved.

#### **Treasurer's Report:**

Josh Bailey reviewed the financial statement for August 2023. Health Plan revenues were over budget by \$233,033 or 1.06%. Health Plan expenses were under budget by \$2,915,549 or 12.95%. The Income Statement for Healthcare showed a reserve balance of \$14,294,122 as of August 31, 2023. Dental showed a reserve of \$547,933 as of August 31, 2023.

#### **New Business:**

JPE Renewal Rate Presentation – Jodi Elder and Carter Fallen (Brown & Brown)

Josh Bailey presented information shared on a spreadsheet to show what the plan increases would look like if the 2024 medical premium plan increased by 0%, 2.5% or 5% including what the impact and exposure to the plan would look like. Information shared on:

- Premium revenue/2024 Medica expected cost
- Max Cost/Fund balance (over/under)
- How many month's reserve expected (4 month preferred)
- Percentage of growth in claims
- Projected fund balance – 2-5 years but could look at the next 10 years
- Trend models – national average 7%
- Looking at populations, age and trends

The information presented on the spreadsheet gave Board Members the information to make an informative decision on setting the 2024 health and dental premiums. This information was recommended to be presented at each meeting.

Discussion was held on the 2024 health plan premium rates between board members. Motion was made to approve the 2024 health plan premiums at a 2.5% increase. Motion by Dan Hartman; seconded by Jill Keppers. Approved.

Discussion was held on the 2024 dental plan premium rates between board members. Motion was made to approve the 2024 dental plan premiums at a 4% increase. Motion was made by Tom Werner; seconded by Dan Hartman. Approved.

**Wellness Report:**

1. Preliminary numbers for the Wellbeing Incentive is 147, similar to last year's numbers. Angel is looking for ways to improve engagement and seeking some changes for 2024-2025 Wellbeing program.
  2. Omada – 24 new enrollees; less than five employees in Diabetes and Joint & Muscle programs.
  3. Back to Basics – Teams Virtual Training – six-week sessions each Tuesday beginning at 4:30 p.m.
  4. Lunch & Learn, Building Healthier Habits, presented by Wellness Coach, Danielle Terpstra.
  5. Health Fair at the DECC on Tuesday, November 14, 2023
  6. Flu Shots will be available at Health Fair and certain City facilities. More information to come.
  7. Average 15 attendees to Lunch & Learn – access of information is available on the Bridge.
  8. Angel will share the number of Wellbeing participants to each entity.
- Suggestion of 1000 Wellbeing Incentive points = \$1000 to improve participation

It was noted that in the Wellable app you are automatically added to a challenge instead of having to go in and sign up.

Discussion was held on preventative appointments and there are fees from services that are billed to the employee. This is due to a statutory change and not specific to Medica claim processing. Jodi Elder encouraged the members present and those within their bargaining unit to share with their provider that they are having a preventative appointment. This will keep the appointment coded as preventative for a \$0 cost to the employee.

**Meeting Schedule for 2024:**

The Joint Powers Enterprise Meeting schedule was shared for 2024. There will be five meetings per year, held on the third Wednesday of the month.

Motion was made to skip the July 2024 date and move it to the third Wednesday in August 2024. The August meeting will hold discussion on rate setting preparation prior to the September meeting when health and dental premiums are voted on by the Board Members.

Motion to adjourn by Jill Keppers; seconded by Dan Hartman. Approved. Meeting adjourned at 11:50 a.m.

Next meeting: Wednesday, January 17, 2024 at 11:00 am

Minutes respectfully submitted by,

Diane Schlossin  
Human Resources Technician  
City of Duluth