



# 2024-25 HEALTH INSURANCE RENEWAL

## SO KOOCHICHING SD





March 2024

Dear Group Leader/Broker,

The Minnesota Healthcare Consortium (MHC) is excited to provide you with a renewal offering in our Statewide Small Group Health Insurance Pool. This statewide pool is member owned, self-insured, and locally managed. Member groups reap the rewards of self-insurance, without the associated risk of claims exceeding expected levels. Our statewide pool reduces the volatility of claim cost fluctuations that an individual group would experience on their own.

Included in this mailing is a renewal containing plan designs requested by your group leader and/or broker. This renewal is administered by MHC through Medica. Each group has the freedom to choose their plan designs and we have alternate benefit plans that might be of interest to you. If you would like to see additional benefit alternates, please let us know. We would be happy to assist you.

Also included in this renewal are the additional benefits for having your health insurance with MHC. We are dedicated to empowering and engaging our members in lifelong health and wellbeing. We feel that the programs provided in this renewal help us to achieve this mission. These programs, along with the regional wellness programs described in this renewal are included to enrolled staff at no additional cost to the group.

In addition to our health insurance pool, we have other insurance opportunities available to our members including telehealth, dental, vision, and long-term care. These programs are offered at a reduced cost to you as a Regional Service Cooperative member.

We look forward to working with you and your staff on your benefit program. If you have questions about this information, please contact your Regional Service Cooperative.

Sincerely,

**Jason Carlson, MHC Board President**  
**Minnesota Healthcare Consortium**



# Group Leader Information

MARCH 2024

## Reminders

- **The Medicare Part D Credible Coverage** – notification will be mailed to all members annually. This is a task group leaders no longer need to complete as it will be managed by our medical carrier.
- **PCORI** – fees are paid by your organization. MHC will send data annually in June for the report due by July 31.
- **IRS deductible indexing** – Annually the IRS adjusts the minimum and maximum annual deductible and other out-of-pocket expenses for high deductible health plans. If you have the minimum or maximum plan MHC will automatically make the adjustment to remain in compliance with the IRS.
- **Filing 1094 and 1095s** - 26 CFR § 301.6011-2(b) and (c) was amended to provide that electronic filing of Forms 1094-1095 is required if the employer files 10 or more forms. Click here for more information: [Electronic-Filing Requirements for Specified Returns and Other Documents](#)

## Medica Self Insured (MSI) Administrative Changes

- See attachment for benefit/language change grid. Your service cooperative insurance consultant will review these updates with you after renewal.

## Enrollment Platform

- Benefitsolver continues as your platform for enrollment & billing. If contact information for your office needs to be updated, please contact your service cooperative consultant.

## Plan Documents

- Updated Summary Plan Documents (SPDs) will be available after the renewal date on the Medica Portal for each member.
- Updated Summary of Benefits and Coverage (SBC) will be produced after the signed confirmation is returned. The SBC takes 4-6 weeks to produce.

## Open Enrollment

- Regional Service Cooperative staff are available to meet with you and/or present to your staff
- We have materials for you to share with staff related to the new programs available through our partnership with Medica.



# Minnesota Healthcare Consortium

Participating Minnesota Service Cooperatives

## Contact information:

Regional Service Cooperative	Medica	BenefitSolver Enrollment & Billing portal
<p><b>Rob Blankenfeld</b> Executive Director/Insurance <a href="mailto:rblankenfeld@nwservice.org">rblankenfeld@nwservice.org</a> (218) 689-2094</p> <p><b>Dan Weir</b> Insurance Consultant <a href="mailto:danjw@ebisinc.net">danjw@ebisinc.net</a> Work: 1-800-864-3797</p> <p><b>Chris Wavra</b> Insurance/Member Services <a href="mailto:cwavra@nwservice.org">cwavra@nwservice.org</a> (218) 684-1761</p> <p><b>Sadie Miller</b> Insurance/Program Assistant/Payroll <a href="mailto:smiller@nwservice.org">smiller@nwservice.org</a> (218) 689-5325</p>	<p><b>Sarah Bagley</b> Strategic Account Manager <a href="mailto:sarah.bagley@medica.com">sarah.bagley@medica.com</a> (952) 992-2869</p>	<p><b>Judy Nordhoff</b> Account Manager Billing/Eligibility <a href="mailto:jnordhoff@capstonebenefits.com">jnordhoff@capstonebenefits.com</a> (317) 793-2916</p>
<p>Website: <a href="http://mnhc.gov">mnhc.gov</a></p> <p>NWSC Website: <a href="#">NWSC Website</a></p> <p>LinkedIn: <a href="#">Click HERE to follow MHC</a></p>	<p>Medica Website <a href="https://www.medica.com/">https://www.medica.com/</a></p> <p>Group Leader Service Center 1 (952) 992-2200 or 1 (800)-936-6880</p> <p>Member Customer Service 1 (877)-347-0282</p> <p>Email: <a href="mailto:MedicaServiceCenter@Medica.com">MedicaServiceCenter@Medica.com</a></p>	<p>Website: <a href="http://www.benefitsolver.com">www.benefitsolver.com</a></p> <p>Email Inquiries: <a href="mailto:MHC@capstonebenefits.com">MHC@capstonebenefits.com</a></p>



## Terms and Conditions

- 1) The NWSC, your Regional Service Cooperative's medical & pharmacy benefits program is administered by Medica. Medica also underwrites the specific and aggregate stop loss insurance and provides customer service and account management support. The Minnesota Healthcare Consortium, of which NWSC is a member, also self-insures a layer of stop loss combined with other participating service cooperatives in a statewide pooling arrangement.
- 2) The rates are contingent on being the only health plan(s) that you offer.
- 3) The rates are based on the benefit description and expected enrollment shown for each plan. If you request different benefits, or if your actual enrollment varies from expected enrollment listed by more than 10%, we reserve the right to make changes to the rates.
- 4) At least 50% of the total number of all eligible employees must enroll in the program for coverage to be offered to your group.
- 5) The employer must contribute at least 50% of the cost of the lowest priced health plan offered to your employees.
- 6) Rates included are guaranteed for 12 months beginning on July 1, 2024 contingent on becoming a member of the service cooperative.
- 7) Rates and plans are compliant with state and Federal regulations, including ACA.
- 8) Cash in lieu of benefits are not recommended. Please discuss variations with the Service Cooperative.
- 9) Quoted rates include NO commission.
- 10) Your account will continue to be serviced locally by Rob Blankenfeld at the Northwest Service Cooperative and Sarah Bagley of Medica.
- 11) The Northwest Service Cooperative collects premiums in full from members via ACH on a monthly basis.

For questions, please contact:

***Chris Wavra***

Member Services

Cell: 218-684-1761

[cwavra@nwservice.org](mailto:cwavra@nwservice.org)

***Rob Blankenfeld***

Insurance Director

Cell: 218-689-2094

[rblankenfeld@nwservice.org](mailto:rblankenfeld@nwservice.org)

***Dan Weir***

Insurance Consultant

1-800-864-3797

Cell: 612-799-2999

[danjw@ebisinc.net](mailto:danjw@ebisinc.net)



## Renewal Checklist

Here is a guide to the forms to submit and steps that need to take place:

1.  **Renewal**
  - a. Rate Confirmation Page: Be sure to check yes or no next to the plans your group is choosing.
  - b. Buy-up programs: If you are adding any additional programs to your renewal this year indicate that to your MHC contact.
  - c. BenefitSolver: If you have any changes or additions to your benefit team request an updated admin access form.
  - d. Sign all documents and email them to your MHC contact by **May 1, 2024**.
2.  **Open Enrollment:** Hold an Open Enrollment meeting with your staff to educate them on their plan choices for the year.
3.  **Employee Plan Changes:** Enter the employee plan changes into the BenefitSolver system by **May 31, 2024**.



## Small Insurance Pool

### Gain more predictability and peace of mind.

Don't let your size work against you. Join a statewide health insurance pool for small employers, made possible through the Minnesota Healthcare Consortium (MHC). With this pool, you can give your employees the much-needed benefit of health insurance without worrying about how to manage annual renewal spikes.

Healthcare costs have been increasing year after year for all organizations, but those with fewer employees experience larger increases. We're changing that through this specialized pool for public employers with 50 or fewer individuals electing to take health coverage (contracts). This pool seeks to give Minnesota's smallest public employers big company buying power and more choice in healthcare benefits.

### Why Employers Join the Pool

- Stabilize healthcare costs and lower renewal increases
- Spread out risk over a larger group
- Flexibility to select your own benefit design and promote choice
- Access to wellness programs designed to promote health and wellbeing

### How It Works



Healthcare costs are based on size. The bigger and healthier the group, the lower the risk and costs. In 2020, MHC combined small groups with employers with 50 or fewer individuals electing to take health coverage (contracts) into one pool and will use a statewide rating formula. By joining this insurance pool, small employers can stabilize healthcare costs today and experience more predictable renewals in the future.

### Contact Information

Contact the insurance advocates at the NWSC Service Cooperative:

#### **Chris Wavra**

Member Services/Insurance  
Cell: 218-684-1761

#### **Rob Blankenfeld**

Insurance Director/Exec. Director  
Cell: 218-689-2094

#### **Dan Weir**

Insurance Consultant  
1-800-864-3797

Cell: 612-799-2999





## Healthcare Benefit Programs

**My Health Rewards by Medica** Complete activities personalized for you and earn rewards. Employees can earn up to \$345 in rewards per year and spouse and dependents can earn up to \$225 in rewards per year.

**Life Time Digital Fitness** Get hundreds of on-demand and live streaming fitness classes, meditations, and wellness content to support your goals at no additional cost to you.

**Omada Preventive or Diabetes program** MHC will cover the entire cost of the program for members who are at risk for type 2 diabetes or heart disease or are living with diabetes.

**Omada for Joint & Muscle Health** Virtual program focusing on building muscle to prevent aches & pains. Licensed physical therapists will assess and provide a personalized recovery plan for members who qualify.

**Ovia Health** guides you through your pregnancy, parenting, and reproductive health journey — including trying to conceive and managing menopause.

**Self Care by AbleTo** Self-care techniques, coping tools, meditations, sleep tracking, and more at no cost — anytime, anywhere with Self Care by AbleTo. In addition, MHC Medica members receive access to online therapy covered under their plan as behavioral health office visit.

**Mayo Clinic Complex Care** Medica Choice Passport member facing serious, complex or rare medical conditions may be eligible for care at Mayo Clinic with your travel and lodging covered by MHC.

**Worksite Wellness** Regional programs offered for customized wellness experiences that increases employee engagement and makes the healthy choice the easy choice for their staff.

**TelaDoc\*** Access doctors and therapists by phone, web, or app, including programs for back care, dermatology and nutrition.

**VSP Vision Care\*** Personalized care from a VSP network doctor at low out-of-pocket costs.



\*Available for an additional fee



