



BETTER  
HEALTH  
COLLECTIVE

## Minutes for Meeting Book - Tuesday, March 11, 2025 Board of Trustees Meeting

Tuesday, March 11, 2025 | 4:30 PM - (GMT-06:00) Central Time (US & Canada)

Sourcewell Headquarters

### Attendees:

Scott Veronen, Sharon Thiel, Steven Barrows, Chris Kircher, Nick Broyles, and Sara Nagel

Page

### 1. Call to Order by Chair

- 1.1 Determination of Quorum
- 1.2 Additions to or Corrections to the Agenda
- 1.3 Acceptance of the Agenda  
Recommendation: Approve the agenda as presented.

*Moved by:* Steven Barrows

*Seconded by:* Nick Broyles

**Carried**

### 2. Action on the Minutes

- 2.1 Review and Approval of the Minutes of Regular Board Meeting held December 17, 2024

4 - 6

4 - 6

*Moved by:* Steven Barrows

*Seconded by:* Sharon Thiel

**Carried**

### **3. Financial Reports- Mike Carlson, Chief Financial Officer**

3.1 Financial Report of Cash, Revenues, and Expenses

3.2 [2025\\_02\\_BHC Resolution Budget Amendment.pdf](#)   
[Better Health Collective Exhibit A.pdf](#) 

7 - 8

Recommendation: Approve the 2025\_02 budget amendment resolution as presented.

7 - 8

*Moved by:* Sharon Thiel

*Seconded by:* Sara Nagel

**Carried**

### **4. Consideration of Claims- Treasurer Barrows**

4.1 Review by Treasurer Barrows and presenting for approval the Check Register, Wire Transfer activity, and Wire Transfer-Employee Expense reimbursements as detailed in the enclosed batch reports.

Recommendation: approve the batch reports as presented.

*Moved by:* Steven Barrows

*Seconded by:* Chris Kircher

**Carried**

### **5. Better Health Collective Updates**

[BHC Updates- March 11, 2025.pdf](#) 

5.1 LMC- New Members

44

[Labor Management Committee Members 2025.pdf](#) 

Recommendation: Approve the new LMC members

44

*Moved by:* Nick Broyles  
*Seconded by:* Sharon Thiel

**Carried**

- 5.2      1.25.2025 Updates  
Recommendation: Approve top value rewards transition payout

*Moved by:* Nick Broyles  
*Seconded by:* Steven Barrows

**Carried**

- 5.3      7.1.2025 Strategy  
Recommendation: Approve the 7.1.2025 renewal strategy

*Moved by:* Sara Nagel  
*Seconded by:* Sharon Thiel

**Carried**

- 5.4      Wellness Advisory Committee Update

- 5.5      AGRIP Schedule

## **6. Adjournment**

Motion to adjourn at 5:23 p.m.

*Moved by:* Sara Nagel  
*Seconded by:* Chris Kircher

**Carried**



BETTER  
HEALTH  
COLLECTIVE

## Minutes for Meeting Book - Tuesday, December 17, 2024 Board of Trustees Meeting

Tuesday, December 17, 2024 | 4:00 PM - (GMT-06:00) Central Time (US & Canada)  
Sourcewell Headquarters

### Attendees:

Sharon Thiel, Nick Broyles, Chris Kircher, Scott Veronen, Greg Zylka, Sara Nagel, Mike Carlson, Ryan Donovan, Casey Schultz, Lisa Ritchie, Chad Coauette, Katrina Wood, and Becca Nathe

### 1. Call to Order by Chair Veronen

- 1.1 Determination of Quorum
- 1.2 Additions to or Corrections to the Agenda
- 1.3 Acceptance of the Agenda  
Recommendation: Approve the agenda as presented.

*Moved by:* Sharon Thiel


*Seconded by:* Greg Zylka

**Carried**

### 2. In-Service Eide Bailly

[BHC BOT Presentation.pptx](#) 

### 3. Action on the Minutes


- 3.1 Review and Approval of the Minutes of Regular Board Meeting  
[Board of Trustees - Oct 22 2024 - Minutes - Html](#) 

Recommendation: Approve the minutes as presented

*Moved by:* Sara Nagel

*Seconded by:* Greg Zylka

**Carried**

- 3.2 Review and Approval of the Minutes of Labor Management Committee  
[11.27.2024 - MINUTES-LMC.docx](#) 


Recommendation: Approve the minutes as presented.

*Moved by:* Sara Nagel

*Seconded by:* Sharon Thiel

**Carried**

### 4. Financial Reports- Mike Carlson, Chief Financial Officer

- 4.1 Financial Report of Cash, Revenues, and Expenses  
[December 17 2024 Financials.pdf](#) 

### 5. Better Health Collective Update

- 5.1 1.1.2025 Renewal Update  
[Renewals and Rate Cap Update.docx](#) 

Recommendation: Approve the Rate Cap Change as presented

*Moved by:* Sharon Thiel

*Seconded by:* Greg Zylka

**Carried**

- 5.2 Resolution to Approve Prospective Member Participation  
[Resolution 2024\\_4 - Approval and Admission of New](#)

[Members.docx](#) 

[Participating Members Appendix A.docx](#) 

Recommendation: Approve the Resolution and Participating Member Appendix A

*Moved by:* Chris Kircher

*Seconded by:* Nick Broyles

**Carried**

5.3 Notice to withdraw from membership

Recommendation: Approve the withdraw of membership as referenced in the resolution and Participating Member Appendix A

*Moved by:* Greg Zylka

*Seconded by:* Nick Broyles

**Carried**

**6. Adjournment**

Motion to adjourn at \_5:17p.m.

*Moved by:* Greg Zylka

*Seconded by:* Sara Nagel



**BETTER HEALTH COLLECTIVE  
STATE OF MINNESOTA**

Member \_\_\_\_\_ moved the adoption of the following Resolution:

**RESOLUTION AUTHORIZING FY24.25 BUDGET AMENDMENT**

**3/11/2025**

**Resolution No. 2025\_02**

**WHEREAS** the FY24/25 Budget was presented and approved by the Board of Trustees at the May 21, 2024, Regular Board meeting.

1. The Board hereby approves the FY24.25 Budget Amendment – see Exhibit A.

**NOW THEREFORE BE IT RESOLVED**

The motion for the adoption of the foregoing resolution was duly seconded by Member \_\_\_\_\_ and the following voted in favor: (list names here)

and the following voted against: (list names here or “NONE”)

whereupon said resolution was declared duly passed and adopted.

ATTEST:

\_\_\_\_\_  
**Chair to the Board of Trustees**

# FY24/25 Budget Amendment – Exhibit A

Revenues	Expenses	Net Margin	
		\$	%
54,414,071	51,862,480	2,551,591	4.7%





# BETTER HEALTH COLLECTIVE

Public entities, pooling for premium stability

# Board of Trustees

March 11th, 2025



# Call to Order – Chairperson

## Board of Trustees

- Scott Veronen
- Greg Zylka
- Sara Nagel
- Nick Broyles
- Steve Barrows
- Chris Kircher

## Sourcewell and Partner Staff

- Chad Coauette
- Mike Carlson
- Robb Reid
- Ryan Donovan
- Casey Schultz



# Agenda

- Financial reports
    - Motion – Budget Amendment – Professional Fees
  - LMC – new members
    - Motion - 3 new members
  - 1/1/25 Updates
  - 7/1/25 Updates
    - Motion – 7/1/25 Renewal Strategy
  - AGRIP Schedule
  - BOT schedule
  - Adjournment
- 
- Recommendation - Approve the agenda



# Action on the Minutes – Clerk/Treasurer

- Recommendation: Approve the minutes as presented.



# Financial Reports

- Recommendation – to amend the budget for increased Professional Fees



# Consideration of Claims– Clerk/Treasurer

- Recommendation: Approve the batch reports as presented.



# New Labor Management Committee Members



**Sherri Evenson** · 3rd  
Business Manager at LPGE Schools  
Long Prairie, Minnesota, United States · [Contact info](#)



**Kacy Muldoon, PHR** · 2nd  
Director of Human Resources at Annandale  
Public Schools  
Annandale, Minnesota, United States · [Contact info](#)



**Jonathan Nietfeld** · 2nd  
Teacher  
United States · [Contact info](#)

- Recommendation – To accept 3 new members to the Labor Management Committee





# 1/1/25 Updates



# The Better Health Collective - Our Partners

Our health insurance solutions bring together the people, partners, and tools necessary to support complete wellness for public employees. Here is an overview of key partners and their contact information.



# 1/1/25 Totals

## January 2025 Totals

38 groups, 4007 employees, 105/group

- (15% more contracts vs prior year)

17% growth in # of contracts

- (after losing 2 and gaining 9 groups 1.1.25)
- Not taking into account natural group growth

9 New Groups into the Collective for 1/1/25

- All new groups but one at 1.1.25 selected only Smart plans



# Smart Plans

## Smart plans

- 95% of groups have Smart plans
- 93% of employees on Smart plans

## Most popular

- Smart Plan 3 (35% of employees choose this, up from prior year)
- Smart Plan 1 (20% of employees choose this, up from prior year)
- Smart Plan 5 (16% of employees choose this, up from prior year)
- Groups offering 4 plans (47%, up a bit from prior year)
- Dual networks getting more popular (9 groups now vs 4 in prior year)

## Less popular

- Smart Plans 2, 4, 6 with 80/20 (18% of groups offer these; only 4% of employees choose these)



# 1/1/25 Transition to Blue Cross Lessons Learned

## Transition Issues

- Employer Portal set up for Groups
- Blue Care Advisor – viewing claims
- 90 Degrees Billing process/timing
- More Communication



# Pool Data

- Average Age consistent
- 97% of members reside in MN
- 12/1/24 enrollment = 3224 contracts, 6695 members
- Enrollment duration is consistent with 4.8%

Incurred Period	Average Age		Member Ratios (Compared to All Members)		
	Employees	Members	% Male Members	% Spouse Dependents	% Residing in State of MN
Rolling 12 Months - Prior 2	46.3	34.3	48.2%	16.8%	98.2%
Rolling 12 Months - Prior 1	46.0	34.0	47.6%	16.4%	98.4%
Rolling 12 Months - Current	46.0	34.3	47.5%	15.7%	97.7%
<b>YOY Variance (Curr vs. Prior 1)</b>	<b>0.2%</b>	<b>0.8%</b>	<b>-0.2%</b>	<b>-0.7%</b>	<b>-0.8%</b>



# Fixed Plan Expenses

Incurred Period	Fixed Plan Expenses				Net Premiums
	Stop-Loss Premium	Admin Fees	Broker Fees	Total Fixed Plan Expenses	
Rolling 12 Months - Prior 2	\$ 2,404,855	\$ 866,037	\$ 273,858	\$ 3,544,751	\$ 38,469,543
Rolling 12 Months - Prior 1	\$ 2,995,372	\$ 901,022	\$ 333,508	\$ 4,229,902	\$ 41,576,953
Rolling 12 Months - Current	\$ 3,934,110	\$ 931,770	\$ 390,179	\$ 5,256,059	\$ 45,773,750
YOY Variance (Curr vs. Prior 1)	31.3%	3.4%	17.0%	24.3%	10.1%
	Estimated Stop-Loss Recoveries <sup>1</sup>				
	\$ (3,498,903)				
	\$ (2,004,507)				
	\$ (2,220,519)				
	-10.8%				



# Per Employee Per Month

Incurred Period	Per Employee Per Month		
	Total Premium PEPM	Fixed Plan Expenses PEPM	Net Incurred Claims PEPM
Rolling 12 Months - Prior 2	\$ 1,130	\$ 95	\$ 1,035
Rolling 12 Months - Prior 1	\$ 1,196	\$ 110	\$ 1,128
Rolling 12 Months - Current	\$ 1,272	\$ 131	\$ 1,097
YOY Variance (Curr vs. Prior 1)	6.3%	18.6%	-2.8%





# Reported Claims

Incurred Period	Reported Claims					Incurred But Not Paid	NET Incurred Claims	NET Incurred Loss Ratio
	MEDICAL Incurred & Paid	RX Incurred & Paid	TOTAL Incurred & Paid	Estimated Stop-Loss Recoveries <sup>1</sup>	NET Incurred & Paid Claims			
Rolling 12 Months - Prior 2	34,765,588	\$ 7,226,985	\$ 41,992,573	\$ (3,498,903)	\$ 38,493,670	\$ 3,148	\$ 38,496,818	0.92
Rolling 12 Months - Prior 1	36,469,042	\$ 8,716,243	\$ 45,185,284	\$ (2,004,507)	\$ 43,180,777	\$ 17,034	\$ 43,197,811	0.94
Rolling 12 Months - Current	34,620,874	\$ 9,067,762	\$ 43,688,636	\$ (2,220,519)	\$ 41,468,117	\$ 2,525,013	\$ 43,993,130	0.86
YOY Variance (Curr vs. Prior 1)	-5.1%	4.0%	-3.3%	-10.8%	-4.0%	n/a	1.8%	-8.6%



# Renewal Look Back

## How close were we on Expected Claims?

Incurred Period	Expected Claims	Expected Loss Ratio	Actual to Expected
Rolling 12 Months - Prior 2	\$ 38,469,543	0.92	1.00
Rolling 12 Months - Prior 1	\$ 41,573,239	0.91	1.04
Rolling 12 Months - Current	\$ 45,769,864	0.90	0.96
YOY Variance (Curr vs. Prior 1)	10.1%	-1.2%	-7.5%



# 7/1/25 Updates



# 7/1/25 Renewal Strategy

- 2 Groups renewing for 7/1/25
  - Menahga School District #821
  - Waubun Omega White Earth
- Rate Cap Update
  - Min increase for 2025 is 6% based on size of the group (Max increase is their cap)
  - Renewal Range for both groups 6 – 7.3% increase
- Offering 18-month contracts

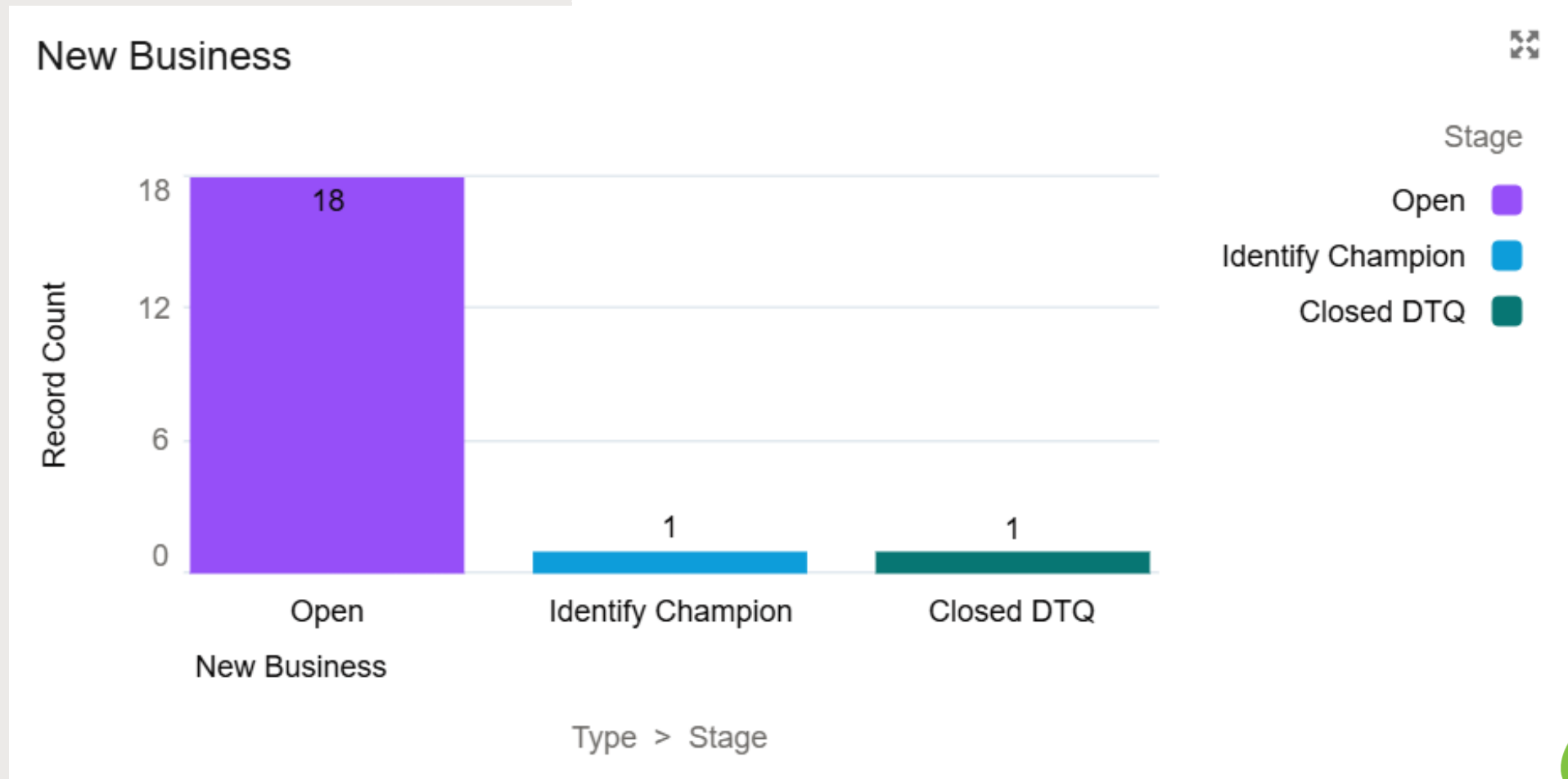
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Recommendation – Approve the 7/1 renewal strategy



# New Business

## 7/1/25



# Wellness Advisory Committee Update



# Member Incentives

Austin Public Utilities	9841
Cannon Falls Area Schools	2580
City of Baxter	5664
City of Becker	5673
City of Brainerd	8384
City of Elk River	12405
City of Farmington	6254
City of Forest Lake	2893
City of Granite Falls	3145
City of Little Falls	7740
City of Mounds View	3255
City of New Brighton	8806
City of New Prague	8104
City of Savage	11696
City of West St. Paul	4307
Dassel-Cokato ISD	18815

Des Moines Valley Health and Human Services	11729
Freshwater Education District	12663
League of MN Cities	21309
Long Prairie Grey Eagle Public School	15769
Melrose ISD	13267
Menahga ISD	7111
Mid-State Education District	2156
Pierz ISD	5293
Princeton ISD	14031
Sourcewell	77397
Staples Motley ISD	9811
Swanville Public Schools	4255
Todd County	24348
Verndale ISD	6983
Waubun ISD #435	2093

## Member Incentives

2024 = \$347,777



# Group Grants

Group	Goals and Calendar Submitted	Engaged in Quarterly Meetings	% Activation of On Plan EEs - 60% goal	% HA or Measure Up Complete for On Plan EEs - 60% goal	% Total Earned On Plan EEs (H/I) - 21% minimum	Total Points Earned On Plan EEs (max 250)	Total Points Possible On Plan EEs (250 x active EEs)	HSS Eligible On Plan EEs	Active On Plan EEs	TOTAL PAID
Austin Public Utilities	X	X	86.3%	75%	64.1%	10091	15750	73	63	\$3,780
Cannon Falls ISD - NEW		X	56.7%	47%	27.2%	2580	9500	67	38	Not Qualified
City of Baxter		X	76.1%	69%	65.5%	5729	8750	46	35	\$2,100
City of Becker	X	X	84.4%	76%	59.7%	5673	9500	45	38	\$2,280
City of Brainerd	X	X	81.6%	66%	61.6%	9543	15500	76	62	\$3,720
City of Elk River	X	X	77.4%	63%	55.8%	12405	22250	115	89	\$5,340
City of Farmington	X	X	71.4%	62%	50.0%	6254	12500	70	50	\$3,000
City of Forest Lake	X	X	61.7%	55%	39.9%	2893	7250	47	29	Not Qualified
City of Granite Falls	X	X	51.4%	68%	66.2%	3145	4750	37	19	Not Qualified
City of Little Falls	X	X	90.9%	80%	74.9%	7490	10000	44	40	\$2,400
City of Mounds View	X	X	69.0%	68%	44.9%	3255	7250	42	29	\$1,160
City of New Brighton	X	X	65.1%	68%	54.1%	9326	17250	106	69	\$4,140
City of New Prague	X	X	86.8%	80%	75.4%	8674	11500	53	46	\$2,760
City of West St. Paul	X	X	60.0%	45%	28.2%	4307	15250	104	61	Not Qualified
Dassel-Cokato ISD	X	X	71.8%	64%	61.1%	19080	31250	174	125	\$7,500
Des Moines Valley Health & Human Services - NEW 1/1	X	X	88.4%	88%	65.4%	12434	19000	86	76	\$4,560
Freshwater Education District	X	X	93.9%	75%	65.8%	12663	19250	82	77	\$5,120
League of MN Cities	X	X	98.3%	88%	76.0%	21474	28250	115	113	\$7,780
Long Prairie Grey Eagle Public School	X	X	84.8%	66%	50.0%	15784	29250	138	117	\$7,020
Melrose ISD	X	X	82.7%	69%	73.4%	13267	21500	104	86	\$5,160
Menahga ISD			63.8%	43%	42.5%	7111	16750	105	67	Not Qualified
Mid-State Education District			57.4%	37%	31.9%	2156	6750	47	27	Not Qualified
Pierz ISD			66.7%	33%	27.9%	5293	19000	114	76	Not Qualified
Sourcewell	X	X	96.8%	84%	78.9%	77713	98500	407	394	\$12,000
Staples Motley ISD - NEW 2/1	X	X	73.8%	71%	56.8%	10801	19000	103	76	\$4,560
Swanville Public Schools		X	80.4%	69%	45.7%	4225	9250	46	37	\$1,480
Todd County	X	X	78.6%	63%	54.4%	23943	44000	224	176	\$10,560
Vemdale ISD	X	X	86.3%	70%	63.9%	7033	11000	51	44	\$2,640
White Earth			36.6%	38%	24.6%	2093	8500	93	34	Not Qualified

73% of groups qualified in 2024 for a group grant





# Wellness Incentives & Grants

## Member Incentives

2024 = \$347,777

2023 = \$293,117

2022 = \$272,491

## Group Grants

2024 = \$99,060

2023 = \$61,480

2022 = \$101,970

## Total

2024 = \$446,837

2023 = \$354,597

2022 = \$374,461



# Association of Governmental Risk Pools Conference

March 16 - 19, 2025 | MGM Grand | Las Vegas, NV



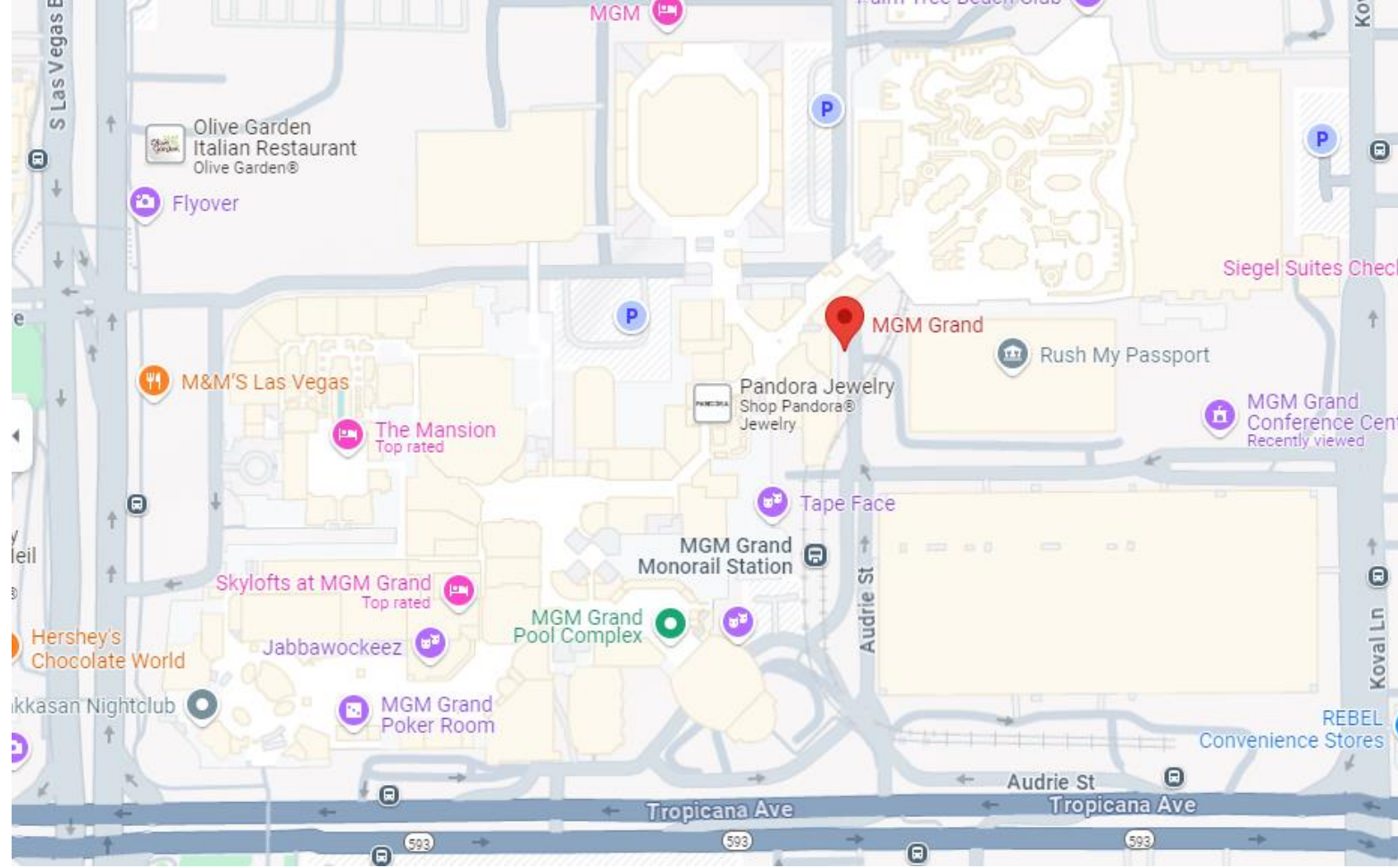
# Locations

## Host Hotel

MGM Grand Hotel  
3799 S Las Vegas Blvd.  
Las Vegas, NV 89109

## Conference Center

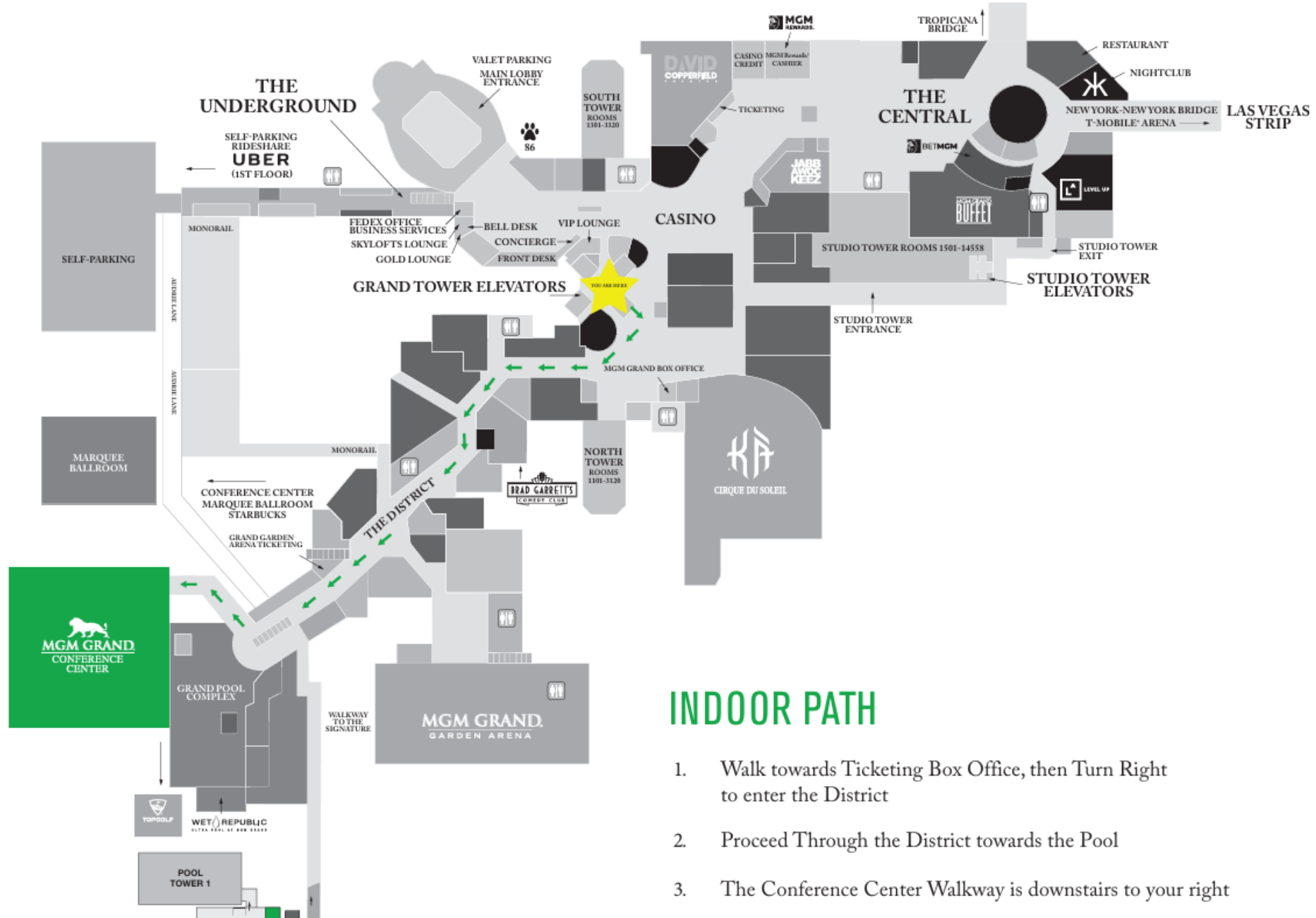
MGM Grand Conference Center  
4701 Koval Lane  
Las Vegas, NV 89109



(Orientation of next image  
different than this orientation)

# From Grand Tower Elevators to Conference Center

Approximately a 15-minute walk



## INDOOR PATH

1. Walk towards Ticketing Box Office, then Turn Right to enter the District
2. Proceed Through the District towards the Pool
3. The Conference Center Walkway is downstairs to your right

# Registrations

Name	Optional activities	Hotel Confirmation	Check in	Check out
Steve Barrows	Orientation	R65RJKX00	3.15.25	3.20.25
Nick Broyles	Orientation	2O63W0UD	3.15.25	3.20.25
Ryan Donovan	Hoover Dam	D440Q7RF	3.16.25	3.20.25
Chris Kircher	Orientation	2WEL1ZW2	3.15.25	3.20.25
Suzanne Lindsay	Pooling Basics	RB1496CW	3.16.25	3.19.25
Sara Nagel	Pooling Basics, Orientation	I5YV4X2E	3.15.35	3.20.25
Robb Reid		3OT5CWRL	3.16.25	3.19.25
Lisa Ritchie	Orientation	JF5L8FIU	3.16.25	3.19.25
Casey Schultz		5J8MX99N	3.16.25	3.19.25
Sharon Thiel		M0TMSI7V	3.13.25	3.20.25
Katrina Wood	Meals only	X2OIDRI4	3.16.25	3.19.25
Greg Zylka	Orientation	VVDV1LOQ	3.15.25	3.20.25

# High-level Agenda

## **Sunday 3/16**

8:00am – 7:00pm Registration

9:00am – 5:00pm Pooling Basics

12:30pm – 5:00pm Hoover Dam  
Networking

5:30pm – 7:00pm Welcome Reception

## **Monday 3/17**

7:00am – 8:00am AGRiP Orientation

7:00am – 8:30am BREAKFAST

8:30am – 9:45am Welcome & Keynote

9:45am – 10:30am Choose your Session

10:30am – 11:30am General Session

11:30am – 12:30pm Awards Recognition

12:30pm – 1:30pm LUNCH

1:30pm – 4:15pm Choose your Sessions

# High-level Agenda con't.

## **Tuesday 3/18**

7:00am – 4:30pm Registration

7:00am – 8:30am BREAKFAST

8:30am – 9:30am Keynote

9:45am – 10:30am Choose your Session

10:45am – 11:30am General Session

11:30am – 12:15pm Awards Recognition

12:15pm – 1:30pm LUNCH

1:30pm – 3:15pm Choose your Sessions

3:30pm – 4:15pm Choose your Sessions

## **Wednesday 3/19**

7:00am – 12:00pm Registration

7:30am – 9:00am BREAKFAST

9:00am – 10:45am Choose your Sessions

11:00am – 11:45am Choose your Session

# HELPFUL LINKS

## Schedule

A map of the walk from the MGM Grand Tower Elevator to the MGM Grand Conference Center.

Download the conference app.

Conference website





*“We are what we repeatedly do.*

*Excellence, then, is not an act, but a habit.”*

*- Aristotle*

# Upcoming Meetings

May 20<sup>th</sup>

August 19<sup>th</sup>

October 21<sup>st</sup>

December 16<sup>th</sup>



# Adjournment. Thank you!

- Recommendation: Motion to adjourn.



Representation Area	Title	Email Address	Notes
<b>(1) administrator and (1) union member representing Participating Members that are LOCAL SCHOOL DISTRICTS</b>			
Administrator			
Travis Hensch	Superintendent - School District - Swanville	thensch@swanville.k12.mn.us	
Kasy Muldoon	School District Administrator - Annandale	kmuldoon@isd876.org	New 2025
Sherri Evenson	Business Manager - LPGE Schools	sevenson@lpge.k12.mn.us	New 2025
Union Member			
Jonathan Nietfeld	Teacher - Melrose ISD #740	jnietfeld@isd740.org	New 2025
<b>(1) administrator and (1) union member representing Participating Members that are CCOGA</b>			
Administrator			
Donyelle Mikacevich	HR - League of MN Cities	dmikacevich@lmc.org	
Devin Massapoust	City Administrator - New Brighton	devin.massopust@newbrightonmn.gov	
Union Member			
Brent Yaunick	Public Utilities - City of Brainerd	byaunick@bpu.org	
<b>(1) member representing Former Employees of PARTICIPATING MEMBERS</b>			
Earl Athman	Retiree - Pierz School District	evathman@gmail.com	
<b>(1) school district and (1) CCOGA member at large, who can be either an administrator or a union member</b>			
School District Rep			
Jordan Anderson	Finance - Freshwater School District & Verndale	janderson@fed.k12.mn.us	
CCOGA Member at large			
Kris Schubert	HR - City of Brainerd	kschubert@ci.brainerd.mn.us	
<b>Two (2) members of the Board of Trustees shall serve as ex Officio non-voting members of the Labor Management Committee, with (1) Trustee representing the Sponsoring Association and (1) representing Participating Members that are not the Sponsoring Association</b>			
Rep Sponsoring Association			
Sara Nagel	Board of Directors - Sourcewell	sara.nagel@sourcewell-mn.gov	
Rep. Not Sponsoring Association			
Chris Kircher	Board of Directors - Sourcewell	chris.kircher@sourcewell-mn.gov	