



City of Duluth  
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Duluth Joint Powers Enterprise Trust  
Board of Trustees Minutes Meeting  
Wednesday, May 21, 2025, at Noon

**Board Members Present:** Dan Hartman, Matt Staehling, Tom Werner

**Others Present:** Jodi Amundson, Morgan Aubel, Josh Bailey, Joelle Bodin, Jen Carlson, Adam Casillas, Keely Downs, Shawn Eastman, Robb Enslin, Cyndi Falconer, Angel Hohenstein, Pete Johnson, Chris Kibler, Terri Lehr, Matt Silverness, John Upton, Tammie Walsh, Wendy Wohlwend, Diane Schlossin

**Brown & Brown:** Jodie Elder, Carter Fallen, Janey Luedke

**Delta Dental Representative:** Heidi Anderson

**Medica Representatives:** Hailee Buehler, Dana Sohm, Joan Wanzek

Matt Staehling called the meeting to order at Noon.

**Approval of Minutes:** Motion was made to approve March 19, 2025 minutes. Motion by Tom Werner; seconded by Dan Hartman. Approved.

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

Josh Bailey reviewed the financial statement for April 2025. Medical claims are up 23.16% and drug claims are up 11.27% compared to last year. Health Plan revenues and expenses combined report a unfavorable budget variance

of \$-54,874. The Income Statement for Healthcare showed a reserve balance of \$18,311,102 as of April 30, 2025. Dental showed a reserve of \$573,318 as of April 30, 2025.

#### **New Business:**

##### **Annual Reviews 2024**

1. All One Health Employee Assistance Program  
Jodi Elder (Brown & Brown) presented on behalf of DJ Enga the 2024 Annual review
  - Mental Health Support on the Rise
  - 2024 EAP utilization data reflect a growing demand for mental health counseling, accounting for 79% of all referrals, up from 71% in 2023.
  - In-person counseling increased to 45% in 2024, up from 40% in 2023.
  - Expanded Services make up 21% of Top Referral Types – Legal 48%, Financial 26%, Personal Assistant 10%

It was asked how we can incorporate EAP initiatives into the Wellness Plan.

## 2. Delta Dental

Heidi Anderson presented on the 2024 Annual review

- 1436 avg enrolled, up from 1,415 from 2023
- \$275,512 total paid claims
- Avg claim cost per employee - \$747
- 65.6% of members received at least one preventative cleaning
- 39% Healthy 1,006 members
- Member Self Service Account options and Dental Dental mobile app – ways you can view claims, print ID cards and Find a Dentist Tool

## 3. Medica

Hailee Buehler from Medica presented on the 2024 Annual Review

- \$889 Overall plan paid per member per month (PMPM); 23% increase year over year (YOY) and 34% over benchmark
- 116 number of high-cost members, up from 92 high-cost members in 2023
- \$138 Inpatient per member per month (PMPM); 67% increase year over year (YOY) and 34% above benchmark
- \$337 Professional utilization per member per month (PMPM); 14 % year over year (YOY) and 36% above benchmark
- Chronic disease prevalence- depression, hypertension, low back pain, asthma and diabetes
- Medical per member per month + utilization
  - a. Inpatient: increase in days spent in treatment; more expensive stays overall; decrease in stays related to maternity and mental health/substance abuse
  - b. Outpatient: increase in ER visits, surgeries performed and cancer treatments
  - c. Professional Services – increase in surgeries and treatment related to cancer, increase in office visits, preventative care and mental health visits
- Musculoskeletal utilization 18.9% and 10% per member per month (PMPM)
- Increase in ER and urgent care utilization; decrease in convenience and virtual care utilization
- 12.8 increase in telehealth visits; 27.2% below benchmark
- Pharmacy overview – Total RX plan paid increase 14.0% year over year (YOY); Speciality RX utilization = 2.3% of RX but 53.1% of RX paid; Top 3 non-speciality drugs are anti-diabetic meds
- High-cost claimants by service category – 28% Facility Outpatient; 27% Professional; 25% Facility Inpatient; and 20% Pharmacy
- Approaches to address key drivers of spend: Encourage participation in Omada for prevention & diabetes management; Potential for partnership for Musculoskeletal support (Sword Health); Promotion of Medica mental health tools, Self Care by AbleTo and Amwell; Promotion of My Health Rewards
- Medica partnered with Carelon to implement prior authorization on select MSK, cardiovascular and radiology services, effective 5/1/2024.

Discussion was held on the following topics:

- Urgent Care vs Emergency Room – sometimes due to hours that Urgent Care is available, educate options for employees when virtual care, urgent and emergency care is needed quickly.
- Customize information in Personify (My Health Rewards) to educate employees on benefit services.
- When an RX moves to a biosimilar RX a letter is sent 60 days in advance. The City of Duluth HR team receives a monthly employer bulletin with updates & information from Medica. Those receiving the bulletin were asked to share with City of Duluth employee groups.
- Prior Authorizations – Was previously unmanaged to better managed system. It has had growing pains as they move to follow industry standards. This has been a transition phase.
- Generic RX utilization rate – 86.3% in 2024 and 85.6 % in 2023 1.2% higher than benchmark

### **Wellness Report:**

Presented by Angel Hohenstein

- Mental health focus – six-week course 17 participants
- Digital Detox webinar – AllOne Health in May 2025
- Memory webinar
- Mental Health in May – Angel is sharing info by going site to site
- MSK claims – Fall 2025 Ergonomic training
- One on one
- Weight training at HRA
- My Health Rewards to date:
  - a. 339 participants
  - b. 76 engaged
  - c. 248 health assessments completed
  - d. 71 in Tier 1; 105 Tier 2 and 110 earned \$500
- Autoimmune Upsurge webinar on June 10
- Farmer's market in Priley Circle begins June 26
- Increasing Cognitive Skills in July
- Tortoise & Hare Shoe Promotion – until May 28, 2025

Motion to adjourn by Dan Hartman; seconded by Tom Werner. Approved. Meeting adjourned at 1:10 p.m.  
Next meeting: Wednesday, August 20, 2025 at 11:00 a.m.

Minutes respectfully submitted by,

Diane Schlossin  
Human Resources Technician  
City of Duluth