

Minnesota Health Action Group Annual Employer Benefits Survey Overview

Discovering Together What None of Us Can Discover Alone

The Minnesota Health Action Group Employer Benefits Survey is the only resource that provides comprehensive health benefit benchmarks from Minnesota employers. You get a local view of medical plan, prescription drug, and wellness strategies and tactics, including costs, contributions, cost sharing, incentives, and specific plan design details. The survey also tracks goals and measurements, vendors and solutions (and their effectiveness), and trending topics.

The resulting survey report is crucial in planning your benefits and positioning your organization relative to your local peers. Not only does it encourage peer-to-peer information sharing, it also illustrates how Minnesota employers compare to employers nationally, and reveals best practices.

In addition to the comprehensive report, Action Group members who complete the survey gather to assess the results, driving great collaboration and understanding. Non-members who complete the survey receive an expanded executive summary of the results.

The full survey report, available exclusively to participating Action Group members, also includes:

- Additional tactics used to control costs (ACOs, centers of excellence, medical tourism, exchanges, onsite clinics, transparency, telemedicine, etc.), along with the selected vendors
- Consultant and broker vendors
- Retiree medical
- Health benefits eligibility (hours, dependents)
- Collective bargaining, union populations
- And much, much more!

i To inquire about the survey or Action Group membership, contact Sue Jesseman at sjesseman@mnhealthactiongroup.org.

About the 2015 Survey

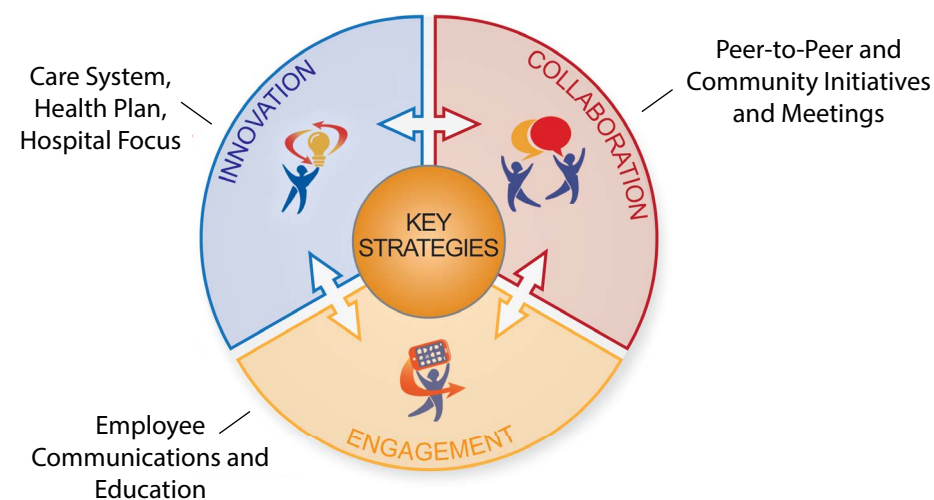
- 41 Employer participants either headquartered in or with employees in Minnesota.
- Nearly 260,000 employees represented: 174,622 in the Twin Cities; 85,241 from the rest of the state.

“Members often tell me the Survey is the greatest benefit offered by The Action Group. They say it helps shape their benefit strategies year after year.”

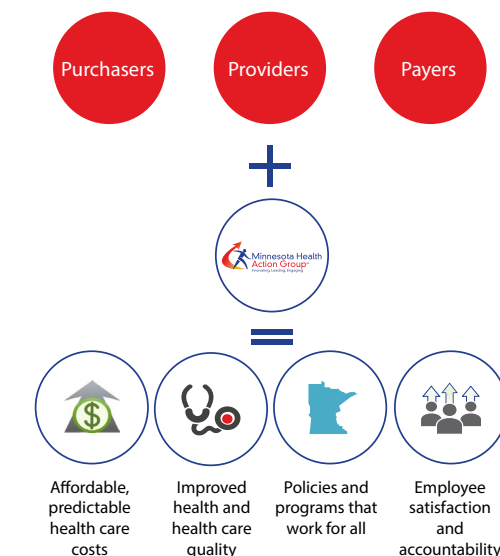
- Carolyn Pare, Action Group President and CEO

About The Action Group

The Action Group is the *only* Minnesota organization whose sole purpose is to represent the collective voice of those who pay the bill for health care — employers, public purchasers, and individuals. We drive innovation, collaboration and engagement in ways that improve health care and ensure the economic vitality of all Minnesota communities.



We help purchasers take action and collaborate with providers and payers to drive needed change and marketplace improvements:

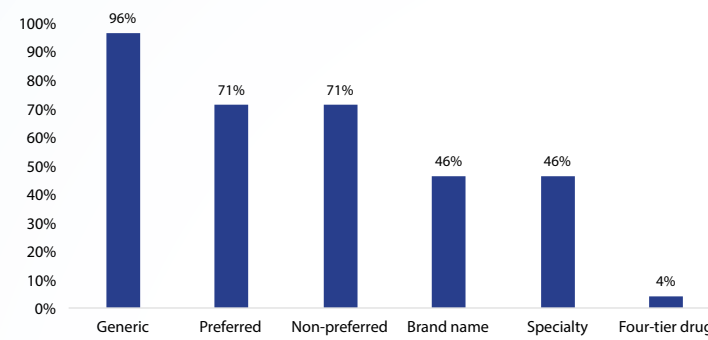


Sample Findings From the 2015 Annual Employer Benefits Survey

Prescription Drug Costs, Strategies and Tactics

- Employers agreed they feel a sense of “powerlessness” over specialty pharmacy spending, noting a trend rate of over 30 percent.
- As shown in the actual 2015 data to the right, Minnesota employers are offering a wider range of prescription drug tiers to help mitigate cost and drive cost sharing.
- For prescription drug information, the full survey report also includes:
 - Drug vendors
 - Copay amounts by tiers
 - Generic substitutions
 - Drug trend
 - Additional tactics (prior authorization, excluding drugs, step therapy, etc.)

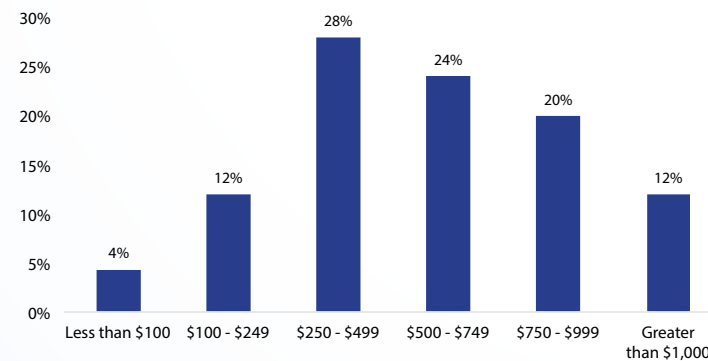
What prescription drug tiers do you offer?



Health Improvement Strategies and Tactics

- Employee health improvement, or **workplace wellness**, continued to be a leading cost-control strategy for Minnesota employers, with 94 percent of respondents saying they currently offer a wellness program and generally reporting that they will increase their wellness spending going forward.
- Using actual 2015 survey results, you can see employers are also committing more dollars to wellness incentives.
- For wellness information, the full survey report also includes:
 - Types of wellness activities (health risk assessment, screenings, programs, etc.)
 - Vendors and their ratings
 - Incentive types
 - Incentive rules
 - Program participation

What is the maximum annual amount an individual employee could earn in incentives?



Health Plan Costs, Contributions and Tactics

Minnesota employers are managing costs, staying committed to employee health

- For Minnesota employers, **Health care trend** is moderate at a little over 3 percent in 2014 over 2013, with a quarter of respondents hitting flat premium trend last year.
- Action Group members experienced lower premium trend compared to non-members.
- For health plan information, the full survey report also includes:
 - Enrollment percentages
 - Historical trend information
 - Contribution and cost-sharing amounts
 - Additional tactics (consumer-driven, defined contribution, surcharges, etc.)
 - Local health plan vendors and their ratings
 - Plan types
 - Specific plan designs including HRA and HSA contributions

What is your contribution strategy for 2016?

