



July 1, 2016

FACT OR FICTION:

THE TRUTH ABOUT THE INFORMATION NEEDED BY OUR UNION ABOUT HEALTH INSURANCE

Why doesn't Allina Health want MNA members to have any and all information we need to inform our members about the true costs of their health plans?

FACT

Minnesota Nurses Association has made four (4) formal requests for information from Allina Health on the costs associated with the MNA Advantage Plan, MNA Choice Plan, MNA Plus Plan, MNA 250 Plan, as well as the corporate Allina Plans (Allina First, Allina Select HSA, Allina Basic HSA). It is important to know that MNA is not asking for any personal information. All along, we have told Allina that we do not want any names or personal identifiers associated with the information. We need to know the facts about the costs of the health plans before MNA can bargain over any changes.

FICTION

Allina says that it already provided MNA with more than 30,000 pages of health plan information. Allina actually provided less than 18,000 pages related to the health plans. What they're not saying is that more than 96 percent of those documents are already publicly available (such as employee handbooks and plan descriptions). Of all the documents MNA requested, Allina Health produced just 148 pages of the insurance rating information – 26 percent of those pages was redacted.

In order for MNA to meet our obligations to members to help them make informed decisions, MNA needs concrete data and information at a level of detail that will enable our health benefit advisors to evaluate the financial risks and opportunities.

WHAT DO WE NEED:

The following is a listing of the outstanding information that is required for MNA to conduct a credible evaluation of the bargaining proposals made by Allina:

1. Full copies of Allina Health's consultant's annual presentations on insurance rates.
2. Full copies of Allina Health's consultant reports that provide the premium development formulas for all of the plans Allina Health offers.
3. Full disclosure of cost and fees of administration of all of the plans Allina Health offers, including a detailed breakdown of the global administrative costs provided for all non-

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- medical contracts and expenses, such as ACA fees, ASO fees, disease management fees, portal fees, reinsurance fees, brokerage and/or consulting fees, etc.
4. Full disclosure of all rebates/refunds/other compensation/adjustments received by the Pharmacy Benefit Manager and Allina Health for each of the health plans that Allina Health offers.
 5. Full Disclosure of and accounting of any surplus or shortfall of premiums over expenses for each specific plan that Allina Health offers.
 6. Disclose the underwriting methodology utilized for pooling of all claims, and large claims, within and across plans for all plans offered by Allina Health.
 7. Disclose large medical claims (over \$50K) listing for each specific plan option within MNA plans, Core plans.
 8. Disclose large pharmaceutical claims (over \$5K) for each specific plan option within each plan offered by Allina Health.
 9. Disclose total annual medical claims summaries showing total claims, total gross charges, net plan costs, and member responsibility for each specific plan option within each plan offered by Allina Health.
 10. Disclose total annual medical claims summaries for each top 25 provider, showing total claims, total gross charges, net plan costs, and member responsibility for each specific plan option within MNA plans and Core plans.
 11. Disclose total annual medical claims summaries by medical service type (e.g. institutional inpatient, outpatient, ER, etc., professional medical, surgical, etc.) showing total claims, total gross charges, net plan costs, and member responsibility for each specific plan option within MNA plans and Core plans.
 12. Disclose total annual pharmaceutical claims summaries for retail and mail order claims, by generic, brand, specialty drug, and showing total claims, total gross charges, net plan costs, and member responsibility for each specific plan option within MNA plans and Core plans.
 13. Disclose total annual pharmaceutical claims summaries for top 25 therapeutic classes, by therapeutic class, showing total claims, total gross charges, net plan costs, and member responsibility for each specific plan option within all health plans offered by Allina Health.
 14. Disclose member enrollment by tier for the two Core H.S.A. plans.

Ask Allina Health why they do not want MNA members to have all the information.

In Solidarity

Your MNA Bargaining Team