



# Health Insurance Pool

For Minnesota public entities



Sourcewell's health insurance pool is member-driven, with decisions made by membership-elected committees.

# Better together

Sourcewell's health insurance pool is a community of public employers from across Minnesota who are committed to leading their people to the highest possible state of wellness, who leverage the power of cooperative purchasing and risk sharing to optimize the affordability and stability of valuable health plans and related services.

## Transparency

We provide very detailed reporting from a comprehensive list of standard mid-year and renewal reports.

## Rigorous

Our procurement process is conducted every two years, and satisfies Health Insurance Transparency Act (HITA) bidding requirements, thus making optional the need for our member groups to seek health insurance bids separately every two years.

## Nimble

Our service team and vendor partners are equipped to respond to the ever-changing needs of our members.

## Humble, Collaborative, and Attentive

We don't know it all, so we value input from our vendor partners and especially our members. We meet regularly, send periodic communications, and engage in annual surveys with our members.



# An insurance plan focused on wellness

Sourcewell partners with HealthSource Solutions to bring you a holistic insurance solution



## Collaborative Model

We'll work with you to develop a wellness program that fits your organization's needs and drives real results.

The collaborative approach includes all Sourcewell groups, which allows you to connect and learn from others in the pool. HealthSource Solutions conducts bi-monthly collaborative meetings, and on the off months, meets individually with each group to ensure your program goals are met and the needs of your employees addressed.

### We'll help your organization:

- Develop and execute an annual plan
- Develop a wellness team and champions
- Launch and support wellness tools
- Review policies and environment
- Provide awareness and educational resources
- Provide ongoing program support
- Setup tracking and reporting
- Maximize resources (health plan, EAP, broker, etc.)



## Health Portal

Our Health Portal creates a personal wellness plan for each participant which allows them to choose where they want to begin and what their course will be; thus, allowing participants to take ownership of their wellness journey.

Activities boost engagement, enrich organizational culture and help participants establish lifelong healthy habits.

### What will your employees love?

- 200+ individual and company challenges
- Text tracking and reminders
- Fitness device and app integration
- 100 health education virtual courses



## Wellness Incentive Funding

We know money can motivate us to try something new or keep us on track.

Sourcewell supports your wellness initiatives two ways – through personal rewards and corporate support.

Each Sourcewell **member** on the plan can earn up to \$250 by:

1. Completing their health assessment
2. Being up-to-date on their preventive exams or participating in an on-site screening
3. Participating in personal and company challenges

Each Sourcewell pool group can earn \$50/employee on the plan through additional grant funding. In Year 1, groups can earn this grant funding simply by participating in the collaborative wellness program and health portal. Additional requirements will be added in subsequent years.



## Focus on Prevention

Your employees are your most valuable asset – we'll work with you to keep them healthy.

### Flu Shots

We sponsor on-site flu shot clinics, making it easy for your employees to participate. The U.S. Centers for Disease Control and Prevention recommend that everyone over the age of 6 months get the seasonal influenza vaccine.

### Biometric Screenings

Health screenings show your employees you care about their wellbeing and empower them to take control of their health. We work with you to decide if on-site screenings make sense for your organization. If yes, we help with everything from scheduling to day-of-event promotions.

# Our partners



For the past 10 years, Sourcewell – in cooperation with HealthPartners – has offered a self-funded health insurance program. There are no Sourcewell membership or administrative fees required for participation, allowing additional funds to be available for claims payment and rate stabilization.

Negotiated benefit packages are duplicated and alternate plans are allowed, including consumer-driven health plans.

Our health insurance pool is member-driven, with decisions made on your behalf by a membership-elected committee – including renewal rate and claims funding development.



Sourcewell partners with HealthSource Solutions whose unique approach focuses on helping organizations develop and sustain a best-practice wellness program. Their hands-on approach helps you with planning, implementation, and evaluation, so you can maximize offerings while minimizing time.



Omada® is an innovative online program that surrounds you with everything you need to develop and sustain healthy habits, reducing your risk for certain chronic diseases. Eligible employees and their adult family members can utilize the program at no cost through the Sourcewell health plan.

Omada guides you step-by-step to better health. You'll get:

- A full-time health coach to keep you on track—on your best days and your worst
- Smart technology to track your progress, and reveal what is (and isn't) working for you
- Weekly healthy tips for better eating, fitness, sleep, and stress management
- The support of a small group of peers just like you



Get the support you need to build your family with Progyny, Sourcewell's fertility benefits partner. Progyny offers comprehensive coverage for every unique path to parenthood, personalized guidance with an assigned Patient Care Advocate, and access to the largest national network of fertility experts.

# Additional coverage options

While our health insurance pool is reserved for those within Minnesota, Sourcewell offers ancillary coverage options on a national scale. Offerings include dental, vision, disability, and life insurance options, as well as Employee Assistance Program services.

Working with industry giants including Lincoln Financial, Colonial, and Alliant, Sourcewell is able to offer competitive pricing and second-to-none service throughout the country.

Learn more at [sourcewell-mn.gov/insurance](http://sourcewell-mn.gov/insurance)



# Sourcewell: we are driven to serve

## Who is Sourcewell?

Sourcewell is the regional service cooperative for Cass, Crow Wing, Morrison, Todd, and Wadena counties. As a service cooperative, we're a self-sustaining government organization charged by Minnesota state statute to partner with education, government, and nonprofits to boost student and community success.

Locally, we deliver training and contracted services. Statewide, we provide a self-funded group health insurance option for public agencies. Throughout North America, we offer a cooperative purchasing program and technology solutions for schools. Sourcewell staff aim to be force multipliers, empowering public employees as they fulfill their public service mission.

## Our core services

- Cooperative Purchasing
- City, County, Nonprofits, and other Government Associations
- Education and Career and College Readiness
- Regional Low Incidence Project and Collaborative Service Workers
- Insurance and Employee Benefits
- Technology Solutions for Schools