**Plan Design Change - Process Road Map**

*(Incorporates Participants’ comments from November and December 2016 meetings)*

**Legend**

1. Options Exploration as a continuous process (added during 09Dec16 meeting)
2. Catalyst event arises and plan design change is seen as likely solution
3. Champion “change agent” steps forward
4. Cabinet and Board sanctions the plan design change exploratory process
5. Insurance Committee on-board
6. Labor leaders’ support for the process
7. Data (numbers) analysis
8. 
9. 
10. Let's add some specifics about the process of developing new plan design parameters and working through the consensus-building process
11. 
12. 
13. 
14. 

**Questions and Notes:**

A. What does the “Perfect Plan” look like? (Rather than starting with what we have now...)
B. What are the real things that we can do...that are not scary?
C. What events give rise to the wish that your district could change its plan design(s)?
D. What are the conditions precedent to actually beginning the change process (catalyst events)?
E. What is a realistic time frame for change? Need an outline or “Road Map”...
F. One district now has 6 plans; goal is 4 plans: start now toward change in years 3 & 4 (employee surveys, brainstorming with consultant, run scenarios)
G. One district had one plan with 3 tiers; simplified by eliminating one tier (likes the employee survey idea for a change management process step)
H. What is the catalyst event? More likely is recognition of a continuing “event” (need to analyze date and mitigate increases as a continuous process)
I. Broker-consultants’ role: underwriters must crunch numbers (MN-SFUG Broker-Management Guide, scope of broker’s services and fees)
J. Ask for your TPA’s ideas - brainstorming.
K. Should be an ongoing methodology for inquiry process by Plan Sponsors (administrators, labor leaders, insurance committee members)
L. Market analysis on what other employers are doing. How to stay informed about these factors?
M. At what point is plan design change opportunity raised in the labor negotiation process?
N. How to give voice to the smaller labor groups without the dominance of the teachers union’s voice?
O. Now 6 plans, goal 4 plans, “start now” and change in ears 3 & 4; Insurance Committee involvement, employee surveys, consulting resources, brainstorming, run scenarios... (09Dec16)
P. One plan with 3 tiers, broker-consultant helped eliminate 2nd tier to simplify, likes employee survey idea (09Dec16)
Q. Employee questions about use of Flex $$
R. Include teachers’ union negotiators in the process.