

Health Insurance Review

City of Port St. Lucie
Summer Retreat
July 19-20, 2012

GEHRING  **GROUP**
PROFESSIONAL SERVICES

Items for Discussion

- Claims Experience
 - Claims History
- Employee Health Center
 - Utilization Statistics
 - Clinic Savings and Plan Savings
- Wellness Programs
- Monitoring Health Insurance

Claims and Cost History

Claims Per Employee Per Month

- Fiscal Year 2011-2012 year to date

• October 2011	\$650.33	• February 2012	\$895.74
• November 2011	\$837.64	• March 2012	\$1,025.73
• December 2011	\$757.37	• April 2012	\$780.91
• January 2012	\$816.56	• May 2012	\$1,028.86

- Claims trend remains relatively flat since October 2011
- Anticipate claims will continue to trend favorably through end of fiscal year

Clinic

Clinic – Utilization (TCMA)

- Average of 601 appointments per month (June 2011-May 2012)* *Up 4% since February Retreat*
- 61% average capacity *Up 4% since February Retreat*
- Average of 540 prescriptions dispensed per month *Up 8% since February Retreat*

- Blue Cross Blue Shield Emergency Room visits decreased 25% in the first year of operation with TCMA!

**Medical appointments. Labs counted as .25 appointment.*

Clinic – Trends

- Clinic Utilization continues to increase
- Employee satisfaction on exit surveys with TCMA is very good
 - Gehring Group and City Staff completed an independent survey and the clinic received very high marks
- Gehring Group, TCMA, and City staff continue to work on collaborative wellness plans throughout the year

Independent Survey Summary

Of the 223 employees (26%) that completed the survey, the following percentages answered affirmatively

- Greeted in a prompt and friendly manner 98%
- Welcoming and clean environment 98%
- Satisfied with wait time 96%
- Provider listened to concerns 95%
- Would visit clinic in future 94%

Wellness Programs

Wellness Programs

Goals:

- Incentivize and reward healthy behaviors
- Reduce long-term insurance costs by:
 - Providing preventative screenings and educational programs
 - Identifying and treating high risk conditions, reducing catastrophic claims
 - Managing and treating chronic conditions
e.g. diabetes, hypertension, high cholesterol, obesity

Wellness Programs

- Achieve high participation to maximize Return on Investment (ROI)
- Help high risk employees reach lower risk status and keep low risk employees at low risk
- Develop strategic partnerships with world renowned health organizations e.g. American Heart Association, American Diabetes Association and Cooper Institute

Wellness Coordinator

- Dedicated Wellness Coordinator
 - Marcy Morrison, CPT, CHC, BS from Gehring Group
 - Wellness and Disease Management Programs
 - Employee Education and Health Screenings
 - Annual Employee Health Fair
 - Health Summary reporting
 - Targeted Intervention Programs
 - Continue to build relationships with employee health clinic

Pilot Wellness Program

Wellness Initiative through the Employee Family Health Center (10/1/12 – 9/30/13)				
Measurement	Target		Program	Incentive
Completion of a Personal Health Risk Assessment which includes a blood draw	The Wellness Initiative begins 10/1/12 but must be completed by 9/30/13			\$50
Weight Measurement A. Body Mass Index (BMI), OR B. Waist Circumference	BMI: 25 or less OR A waist circumference Males <= 40 inches Or Females <= 35 inches	If target not met, then enroll in one of these programs through the Clinic.	Weight Management Program	\$50
Blood Sugar	100 mg/dl or less		Hypertension/ Diabetes Control	\$50
Total Cholesterol or Total Cholesterol WNL (within normal limits)	199 mg/dl or less		Cholesterol Program	\$50
Blood Pressure	Systolic: 120 or less Diastolic: 80 or less		Heart Program	\$50
Tobacco Use	No use detected		Smoking Cessation	\$50

Pilot Wellness Program

Pilot Wellness Program - 10/1/12 - 9/30/13		
Measurement	Target	Incentive
Biggest Loser Challenge	Complete Program with positive results	\$50
Health Club Fitness Participation	Attend 2 times per week (documentation will be required)	\$100
Educational seminars on various Health, Fitness and EAP Topics. Levels will range from beginners to advanced, and must be a Wellness Initiative approved session.	Attend 4	\$50

Pilot Wellness Program

- Florida Blue Wellness Initiative dollars will help fund Pilot Wellness Program
- Employees can potentially earn a maximum of \$500 if *all* incentives of the Pilot Wellness Program are completed
- Payment of Wellness Initiative dollars will be determined and distributed in October 2013
- Pilot Wellness Program will be re-evaluated after the first year

Monitoring Health Insurance

- Evaluated HMO and decided against implementation
 - Minimal savings
 - Network access issues
- Dependent Eligibility Audit
- Review of Plans B&C due to low participation
- Tier and contribution analysis
- Implementation of Pilot Wellness Program
- Health Care Reform – continued monitoring of compliance for items effective in 2013-2014
 - W2 Reporting, Patient-Centered Outcomes Research Institute (PCORI) Fee, Women's Health Initiative & Individual Exchanges

Monitoring Health Insurance

- Considering Health Reimbursement Account (HRA) offering
- Review and consider Cafeteria Plans

QUESTIONS

