



EMPLOYERS HEALTH[®]

Strategies & Solutions for Coalition Collaboration

**Greater Philadelphia Business Coalition on Health
March 20, 2014**

Presented by: Christopher V. Goff, Esq.

Today's Agenda

- Employers Health organizational overview
- Your unique health benefits strategy
- Our solutions in Collaboration with GPBCH
- How your strategy and our solutions might fit



Background



- **31st Year – Employer Founded.**
- **21 dedicated staff members.**
 - Attorneys, Clinicians, Benefits Professionals.
 - Employees in Ohio & Wisconsin.
- **Governed by 14-member Board of Directors.**
 - Employers (Purchasers).
- **Private/Public Mix of Members**
 - More than 300 private and public entities.
 - All sizes, industry types.
- **Organizations domiciled in 28 states.**
- **Lives in all 50 states, Puerto Rico & Guam.**

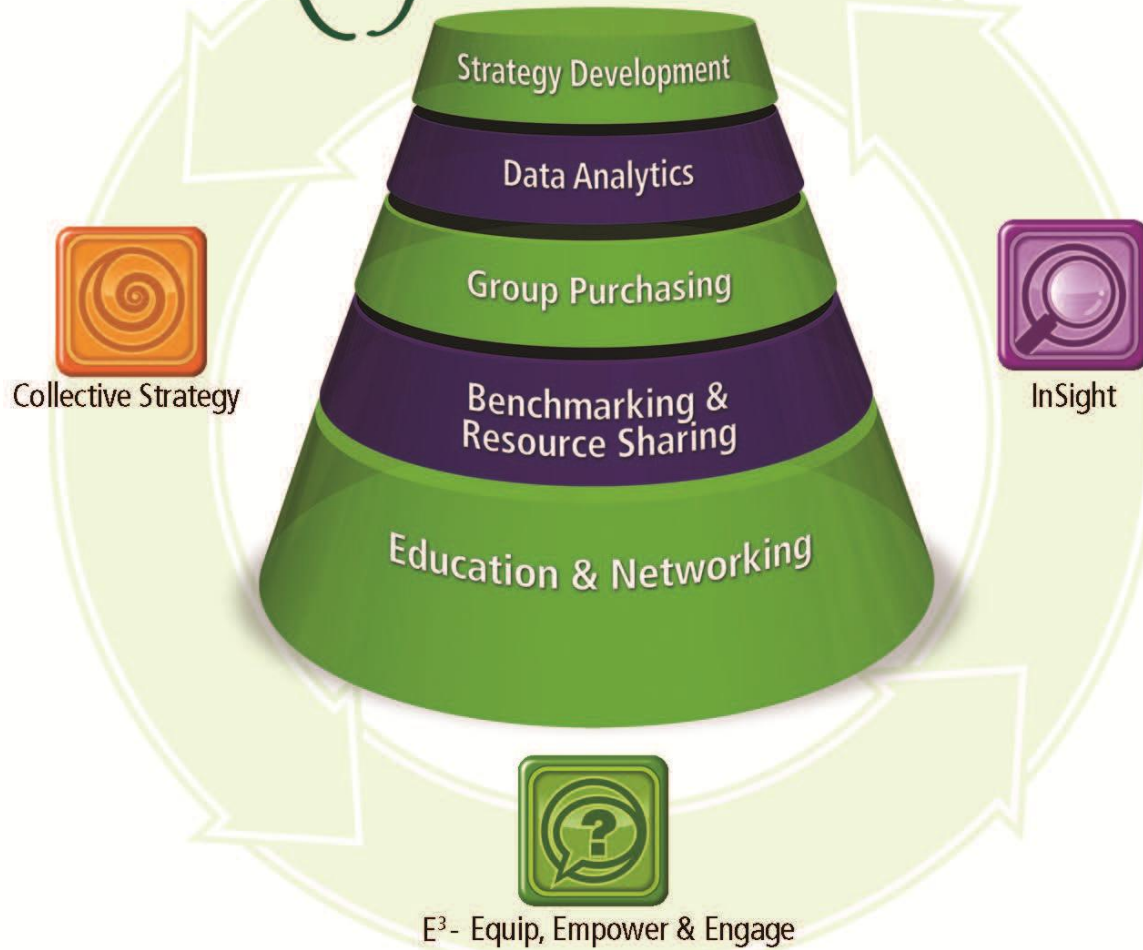


Employers Health

- **Employers Health Coalition, Inc.**
 - 501(c)(3) not-for-profit membership organization
 - Education, benchmark surveys & networking events
 - Employer Engagement Initiatives
- **Employers Health Purchasing Corporation**
 - Group purchasing contracts
 - Data warehouse & analytics
 - Vendor & program management services
 - Health management consulting
 - Communications strategies
 - Consultant selection RFP
 - Integrated solutions: Employers Health Benefits Accelerator



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- Affordable, quality health care benefits
- Healthier employees that are more productive in their individual jobs, creating better organizational performance
- An informed work force, that interacts with the health care delivery system more effectively, leading to better health outcomes and lower costs
- Fully engaged, resilient employees that can more effectively meet the challenges of today's work and family environments
- Work cultures with aligned incentives that produce employee loyalty and create “best places to work”



A conceptual framework for workforce well-being and business performance

Inputs

Well-being Status

- physical
- emotional
- financial
- social
- personality attributes

Workplace Practices

- performance measures
- performance incentives
- leave management
- benefits design
- organizational structure

Work Factors

- work relationships
- role in organization
- career development
- work-life interactions



Individual well-being

Individual performance

Organizational performance

Consequences

Well-being status
Healthcare costs
Absence
Presenteeism

Engagement
Skill level
Work output
Work quality and safety
Customer satisfaction

Workforce engagement
Workforce output & quality
Customer retention
Innovation
Revenue
Profitability

We're hearing...

My wellness program has plateaued.

My consultant says I should look at exchanges.

The ACA gives me a headache.

What are other employers doing?

My employees just aren't engaged.

I need a work culture that supports my wellness efforts.

Employees don't know the cost of health care.

I'd like to do that, but don't have the time



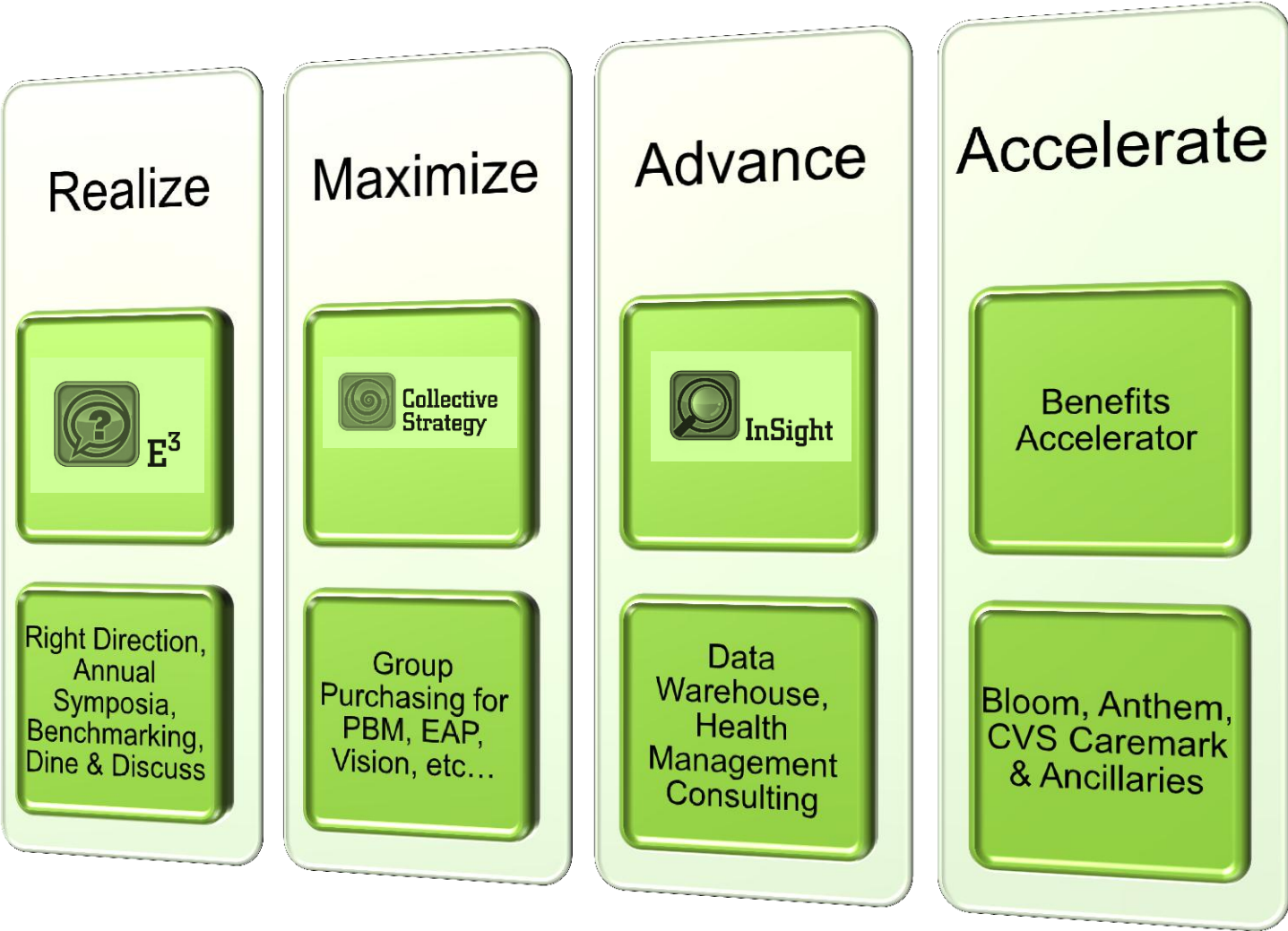
Where are you headed?

Strategy	Components	2014 – 2017	2018 and beyond
Employee Cost Share	<ul style="list-style-type: none">• Affordability?• Spousal surcharges?• Premium, deductible and OOP strategies?• Value-Based design?		
Health Management	<ul style="list-style-type: none">• Participatory vs. outcomes driven?• Incentives?• Culture-alignment?• Leadership buy-in?• Productivity link?• Performance link?		
Employee Choice	<ul style="list-style-type: none">• CDHP vs. PPO?• Ancillaries?• Exchanges?• Carrier mix?		

Strategy	Components	2014 – 2017	2018 and beyond
Communications & Education	<ul style="list-style-type: none"> • Transparency tools? • Preventive care? • Decision support tools? • Healthcare navigators? • Consumer education? • Enrollment materials? • Enrollment systems? 		
Supplier Management	<ul style="list-style-type: none"> • Tiered networks/COE? • Reference pricing? • Accountable Care Org.? • On-site clinics? • Data analytics? • Insourced vs. Outsourced? • Integrated vs. Best-in-class? 		
Organization Commitment	<ul style="list-style-type: none"> • Insourced vs. Outsourced? • Expense vs. Investment? • Business value of health? • Attraction / Retention? 		

Strategy	Components	2014 – 2017	2018 and beyond
Financing	<ul style="list-style-type: none"> • Defined-contribution? • Defined-benefit? • Fully-insured? • Self-insured? • Stop loss? 		
Measuring success	<ul style="list-style-type: none"> • Overall medical trend? • Overall pharmacy trend? • Overall value? • Engagement levels? • Individual productivity? • Organizational productivity? • Individual performance? • Organizational performance? • Employee satisfaction? • Individual health? • Population health? • Employee resiliency? • Culture effectiveness? 		

Core Solutions – EHC & EHPC



Realize: Equip, Empower & Engage



- 50+ education, networking and benchmarking opportunities per year
- Benefits-related surveys
- Two annual symposia each year.
 - Canton, OH – May
 - Cincinnati, OH – September
- Dine & Discuss Networking Events
 - Canton, Akron, Columbus & Cincinnati, OH; Chicago, IL.
- Employer Engagement Initiatives
 - Right Direction – addressing depression in the workplace.
 - Choosing Wisely – ensuring high-quality healthcare.



Right Direction



The RIGHT DIRECTION



Right Direction is an initiative of the Partnership for Workplace Mental Health, a program of the American Psychiatric Foundation, and Employers Health Coalition, Inc.

Our goal is to raise awareness about stress and depression in the workplace, demystify the symptoms and treatments, and give you the information you need to get help.

When you're dealing with stress and depression, you may feel like you're "in a fog." You just don't feel like yourself anymore. This website can be your first step on the path to brighter, clearer days. Choose where you'd like to go next using the signposts above or below.



You're Not Alone • Depression @ Work • Get Help • Resources • The Lodge • For Employers



Maximize: Collective Strategy



“It’s not your typical group purchasing. It’s your unique strategies, maximized within the context of group purchasing.”

- What it’s not:
 - Signing onto a contract with no further support
 - Being forced to abandon your plan design
 - Being limited by the worst performer in the group
- What it is:
 - Better pricing through leveraged agreements
 - A full team of EH professionals to support you
 - Shared contracting, procurement and audit services
 - Plan specific pricing and performance guarantees
 - Your plan design; Your strategy





Collective Strategy

Category	Best-in-class Supplier
Pharmacy Benefits Management	CVS Caremark & Catamaran
EAP, Work/Life, Critical Incident Response, Healthcare Navigation	ComPsych
Vision Benefits	EyeMed
Dependent Eligibility Audits	hms employer solutions
Variable Hour Employee Calculator	Equifax
Data Warehouse	OptumHealth
Price & Quality Transparency (Check availability)	Castlight
Dental (OH only)	Delta Dental
Flu Immunization	Direct sourced
Medical (OH, KY, MI, IN)	Aetna



Huntington Bank

“Employers Health provides Huntington with expertise and assistance with our PBM relationship. They are helpful in providing data and benchmarking resources to manage our benefit initiatives. We consider Employers Health a solid partner in our day-to-day work and strategy as we consistently strive to offer the very best benefit program to our colleagues.”

– Lisa Igel, Employee Benefits Administrator

– Sara Hall, Employee Benefits Director

Huntington

Huntington



Advance: Get the Strategy Right!



InSight

- **Health Management Consulting**
 - Strategic planning guidance
 - Annual employer benchmarking survey
 - Vendor selection assistance
 - Culture audits & building champion networks
 - Marketplace RFI & credentialed vendors
- **Consultant Selection RFP**
 - Detailed & documented procurement process for benefits consulting services
 - Complete process – RFP development to contracting & kickoff
- **Communication Strategies**
 - Strategy development
 - Material development & review
 - Campaigns



Advance: Data Analytics



- **Quarterly Claims Feeds**
 - Medical, pharmacy, population health, on-site clinics, absence
- **Deliverables**
 - Comprehensive annual review
 - Quarterly review meetings
 - Benchmarking metrics
- **Keys**
 - What is the risk profile of my population and how does it impact utilization?
 - Where can I eliminate unwarranted price variations for common procedures from my plan?
 - Are preventive services and evidence-based medicine being delivered?
 - How is improved employee health driving organizational performance?



Accelerate: Integrated Solutions

Where are you today? Where are you headed?

Year	Individual	Family	Inflation Cap
2013 Averages	\$6,000	\$16,000	
2018 Excise Tax	\$10,200	\$27,500	< 11%
2021 Excise Tax	\$11,113	\$29,962	< 8%
2025 Excise Tax	\$12,073	\$32,195	< 6%

Notes:

1. Averages for 2013 source: Kaiser Family Foundation study.
2. Inflation cap determined through excise tax calculator developed by The Alliance.
3. The individual and family thresholds may change based on final regulatory guidance, FEBHP inflation and/or legislative changes.



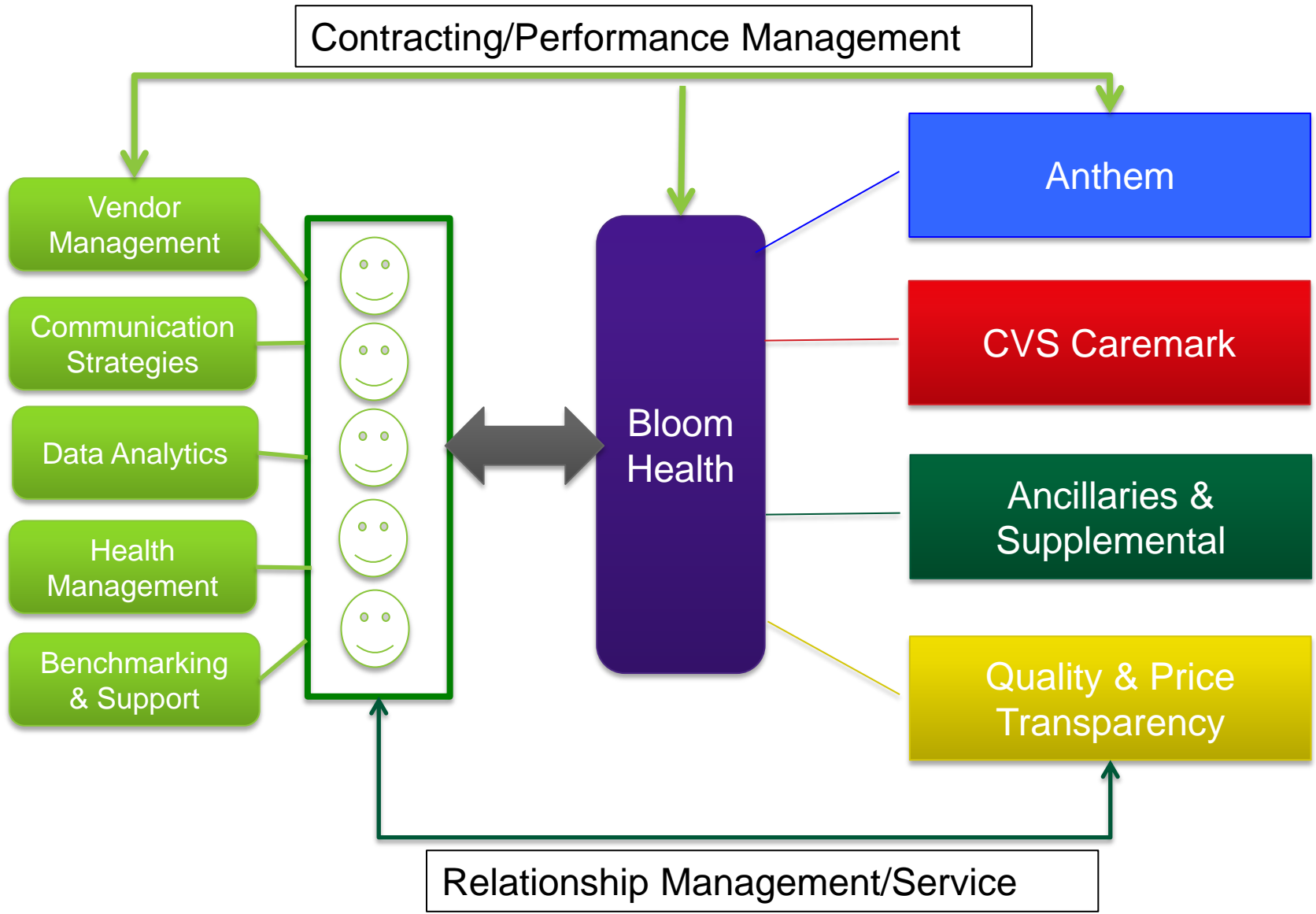
Employers Health Benefits Accelerator



- Market-leading medical carrier – Anthem
- Market-leading PBM – CVS Caremark (>1,000)
- Your plan – you stay in control!
- Common procurement, contracting and vendor management from Employers Health
- Strategic Assistance from Employers Health



Employers Health Benefits Accelerator



Accelerator Advantages:

- Your group health plan – you're in control!
- No outsourcing of benefits functions
- Self-funded or fully insured
- Defined benefit or defined contribution
- Expand employee choice & satisfaction.
 - Decision Support Tools.
 - 15% - 25% of employees will choose another plan.
 - 2% - 4% first year savings from “buy-downs”
- Maintain affordability!
- Maintain minimum value!
- Aggressive contracts result in lower costs.
- All the advantages – less to give up!



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Steps to Success

- **JOIN!**
 - Your unique strategies – Our solutions!
- **Realize**
 - Gather data and expand your ideas.
- **Maximize**
 - Lower the cost & improve health, productivity & performance.
- **Advance**
 - Align your culture, integrate performance, advance your health strategies and measure the results.
- **Accelerate**
 - Integrated solutions with best-in-class suppliers and advanced strategies get you to maximum value before 2018!



- Questions?

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