

# SCHOOLCARE Bulletin

Health Benefit Plans of the New Hampshire School Health Care Coalition

## Fall 2011

### Annual Meeting

The Membership Council comprised of labor and management representatives from each SCHOOLCARE covered entity met on November 7<sup>th</sup> for their Annual Meeting. The group of nearly 100 reviewed financials and heard from several speakers. Here are some highlights:

The Membership Council voted to expand SCHOOLCARE coverage to include services provided by Naturopathic Doctors (NDs) beginning July 1, 2012. The benefit is limited to Cigna contracted NDs. Dr. Jaclyn Chasse, President of the NH Association of Naturopaths ([www.nhand.org](http://www.nhand.org)), gave a presentation on the training and education NDs receive. She also indicated that the 70 members of NHAND were excited to join the Cigna network and many were already underway in the contracting process.

Effective July 1, 2012, all SCHOOLCARE benefit plans will operate on Cigna's Open Access National Provider Network. The use of the new network for all plans means members can seek services at any Cigna contracted provider anywhere in the country. The network also removes the HMO plan requirement for Primary Care Physician (PCP) referrals.

Attendees also heard a presentation by SCHOOLCARE Executive Director, Lisa Duquette, on strategies for sustainable health benefits. Her presentation looked at options such as education, plan design changes and wellness as means to manage health costs without cutting benefits. See the SCHOOLCARE website for links to the presentation materials.

Following the Annual Meeting, the Board of Directors approved an overall average rate increase of 4.8% for July 1, 2012. Rates for each member group were mailed on November 11, 2011. To lock in the guaranteed rates, members must notify SCHOOLCARE of their intent to renew by February 1, 2012.



### Wellness Update

Jeff Kantorowski provided an update on the **Good For You! (GFY!)** wellness programs at the Annual Meeting. Some highlights of the presentation included:

- Over 2,400 people completed the online health assessment last plan year.
- 3,806 Keeping Fit cycles have been completed with a payout of \$475,750.
- More than 3,500 people are currently in an active Keeping Fit cycle.
- 755 requests were approved last year for the reimbursement of Health Education classes.
- 1,760 members completed a Wellness Puzzler on the **GFY!** website last year!



The other big news was the announcement of the next **GFY!** Adventure. This Adventure for 2012 will take us to the slopes of Mt Everest! The 10 week Adventure relies on building level volunteer "Coordinators" to assist with the program. Contact Jeff Kantorowski for more info.

#### **Important Adventure dates:**

December 8	Coordinator Workshop, Concord
January 2	Online registration begins
February 9	Registration closes
March 19	Adventure begins!
May 27	Adventure ends
June 30	Online final survey closes

*These occasional Bulletins are mailed (via post and e-mail) to Membership Council Representatives and other contacts. Please reproduce this material and distribute it to all subscribers in your locality. Contact Jeff Kantorowski at 603-224-7751, ext. 337 or e-mail [jkantorowski@schoolcare.org](mailto:jkantorowski@schoolcare.org) if you have any questions about the contents of this Bulletin.*



## Good to Know!

Below are tips to make your life easier using the **Good For You! /PATH** website.

- **Keeping Fit** participants will now view a pop-up window when accessing their current cycle or when starting a new cycle. The window asks that you confirm acceptance of the program guidelines.
- There is a link to myCigna.com on the **GFY!** Dashboard, allowing you to go directly to the website.
- To receive your **reward payment** for the Health Risk Assessment (HRA) at myCigna.com, you must include numeric values for Total and HDL cholesterol, as well as height, weight, waist circumference and blood pressure.
- Check the Message Center in the **GFY!** /PATH website for updates.
- On the Dashboard, you can find a **Reward Summary** which lists all the **GFY!** wellness programs and how the rewards are paid out.
- **65+** retirees will be able to take a Healthy Life Survey (HLS) on the **GFY!** website starting January 1, 2012 and will receive \$75 each year for completing.

## Sustainable Benefits

SCHOOLCARE has received many requests from our member groups, as well as other NH public entities, seeking options to lower health care costs. Health care has rapidly become THE issue impacting budgets and collective bargaining agreements. As health care costs continue to rise at significant rates each year, revenues do not keep pace, leaving little room in budgets for increases, programs and such necessities as maintenance.

In the Northeast, the medical trend has averaged around 11% for the past 5-7 years. Medical trend is the average cost increase each year for medical services. SCHOOLCARE'S average increase over the past 6 years has been far below that figure, averaging 4.3%. However, as health care cost continues to rise, even by modest amounts, the economic pressure on budgets persists. So, what is driving these cost increases?

There are several factors that contribute to the annual increases. First, the US health care system is based on a "fee for service" model which pays providers for the medical services they offer. More services equals more revenues. Has an Urgent Care facility or local MRI suite recently come to your area? Second, we are bombarded daily by advertising for the latest and greatest medications and procedures to ease our medical woes. Consumers demand the newest and best treatments. Third, we're not getting any younger! The population as a whole is aging due to the baby boom generation. This is especially true in New England and NH in particular. Fourth, we live in a culture that is more sedentary, with processed convenience foods, and where fat and sugar are prominent in our diet.

So what can be done to reverse or slow the trend? First, education of employees, to better understand their benefits, their health risks and how their behaviors impact the cost of benefits. Next, finding savings wherever possible. SCHOOLCARE benefits from Cigna's contracts with pharmaceutical manufacturers and providers to get the best cost. We are always seeking cost effective methods to help keep prices down for our members.

Another option is plan design. Plans that have a higher copay, or perhaps a small deductible can have an impact on behavior. For example, if you must pay the first \$250 towards your medical care, you may wait to see your PCP before paying for an expensive test. Whatever your plan design, it is important to understand the benefits to be sure you are getting the most out of it, but not paying more than you need to. We all need to make adjustments and become better health care consumers to assure our benefits are there for years to come.

## We're on Facebook

Receive occasional updates, news and reminders by "friending" SCHOOLCARE on Facebook! Learn the latest news or more about the **GFY!** wellness programs. Simply search for SCHOOLCARE and click "subscribe".

