

County Road to Health



Connie Goss, Risk/Purchasing Manager, ARM-P

Chippewa's Principles

- We are trying to change an industry and how they provide medical services to individuals.
- We are trying to change mind sets and behavioral patterns on how individuals view their health and access to care.
- We are trying to change the funding mechanism of how health care services are paid for.

This is a big task...

Taking Ownership

- Informed Consumers know:
 - How their plan works
 - The Networks for Discounts
 - How to read an EOB
 - It is ok to question your provider
 - How to access educational resources
- Healthy Lifestyle – Choices

Chippewa's Principles: continued

- Insurance is a funding mechanism that can be used to transfer risk for catastrophic losses and protect individual's assets. Preventative screening and education on healthy lifestyles is a core part of the cultural changes.

Two-Pronged Approach

- Plan Design and Risk Financing
- Loss Control

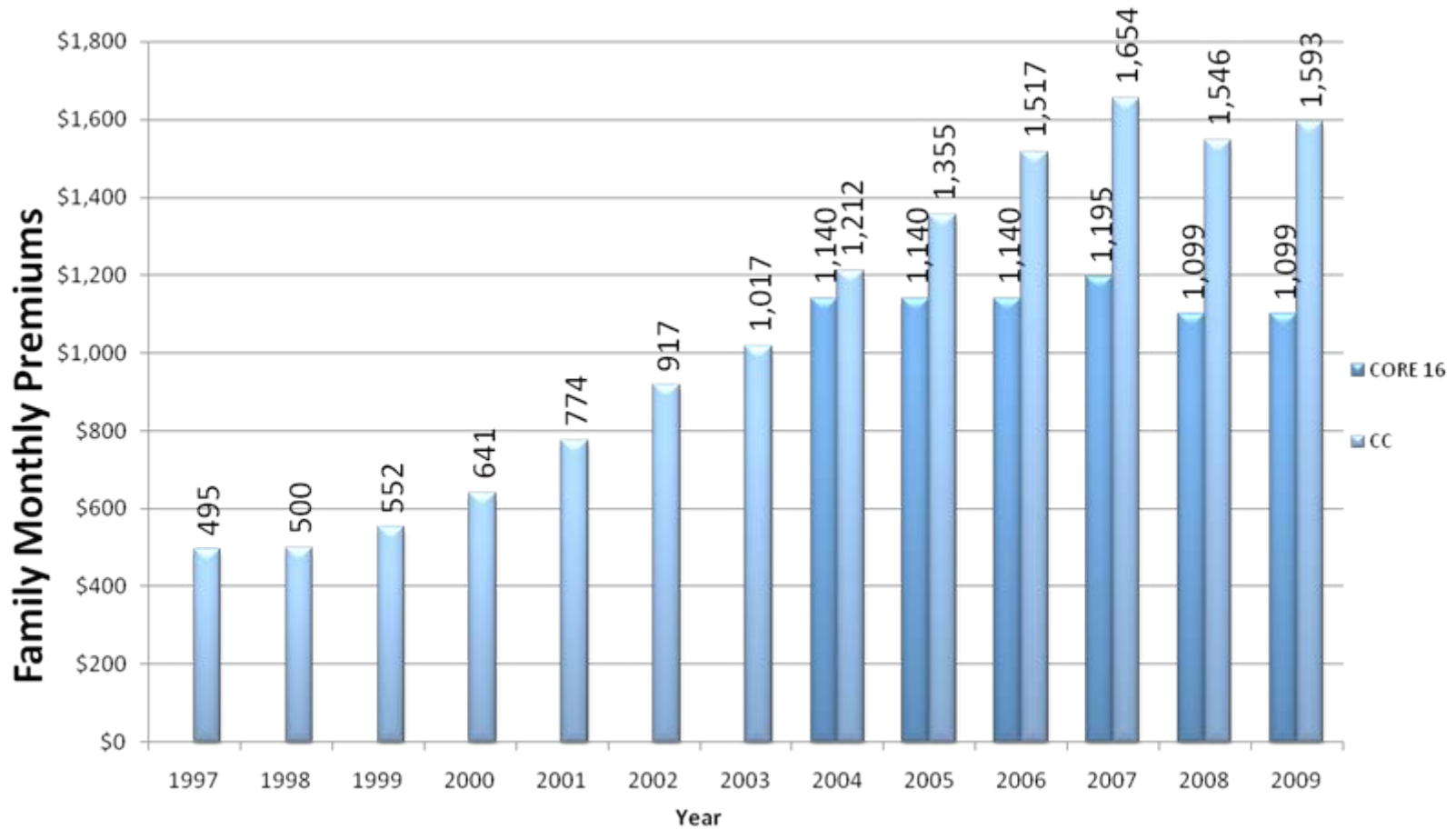
Trust and Teamwork

(Timeline for Plan Design)

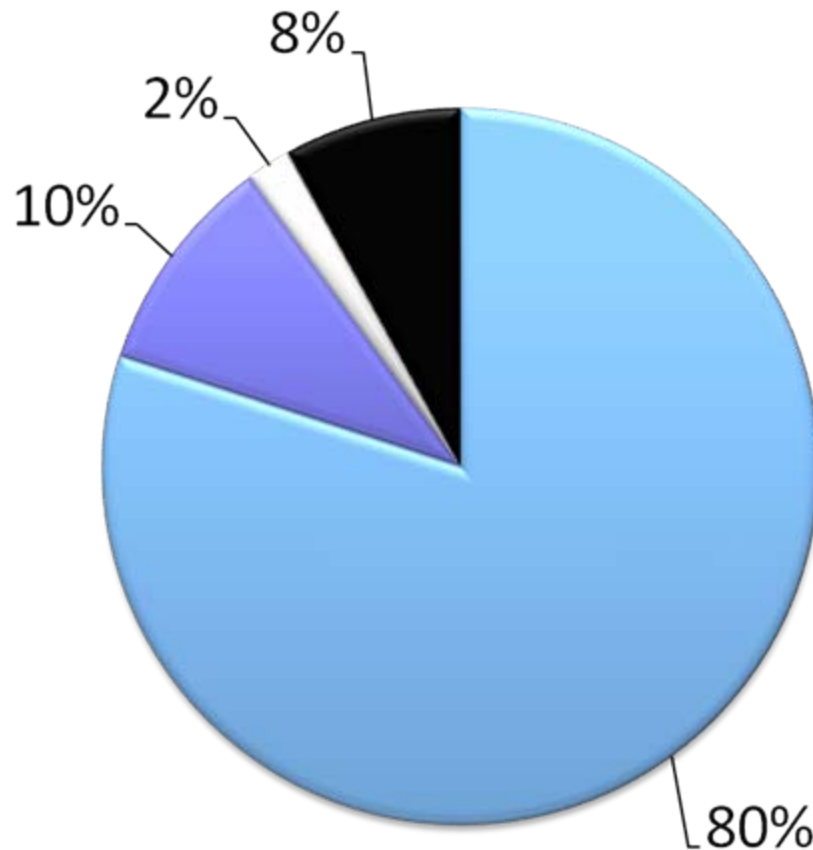
- 1994 – All over the map
- 1998 – Implemented a uniform PPO Plan
- 2000 – Started to see increase costs
- 2002 – Added deductibles & increased out of pocket charges
- 2004 – Premium contribution, multiple plan choices and medical savings accounts – PEMT/401a
- 2007 – Continued this strategy- put focus on preventative care with in the plan design

Results

Comparison of PPO & Hybrid HDHP



2009 Health Insurance Budget – What's in it?



Total \$5,653,881

■ Medical Costs
\$4,548,194

■ RX
\$534,488

■ Administrative Services
\$128,206

■ Reinsurance
\$442,993

Evidence-Based and Buy In

(Timeline for Loss Control)

- | | |
|----------------|--|
| 2000 | Cholesterol screening voluntary for all employees |
| 2001 | Developed Health Risk Assessment Program For Highway |
| 2003 | Offered Health Risk Assessments for all employees and spouses. |
| 2004 | Formal arrangement with Public Health WIC for 250 hours of Nutritionists time to help facilitate Employee Wellness Program |
| 2005 | Developed Employee Wellness Committee |
| 2006 -
2009 | Continue to encourage participation in the Health Risk Assessments and healthy lifestyles |

Importance of a Baseline

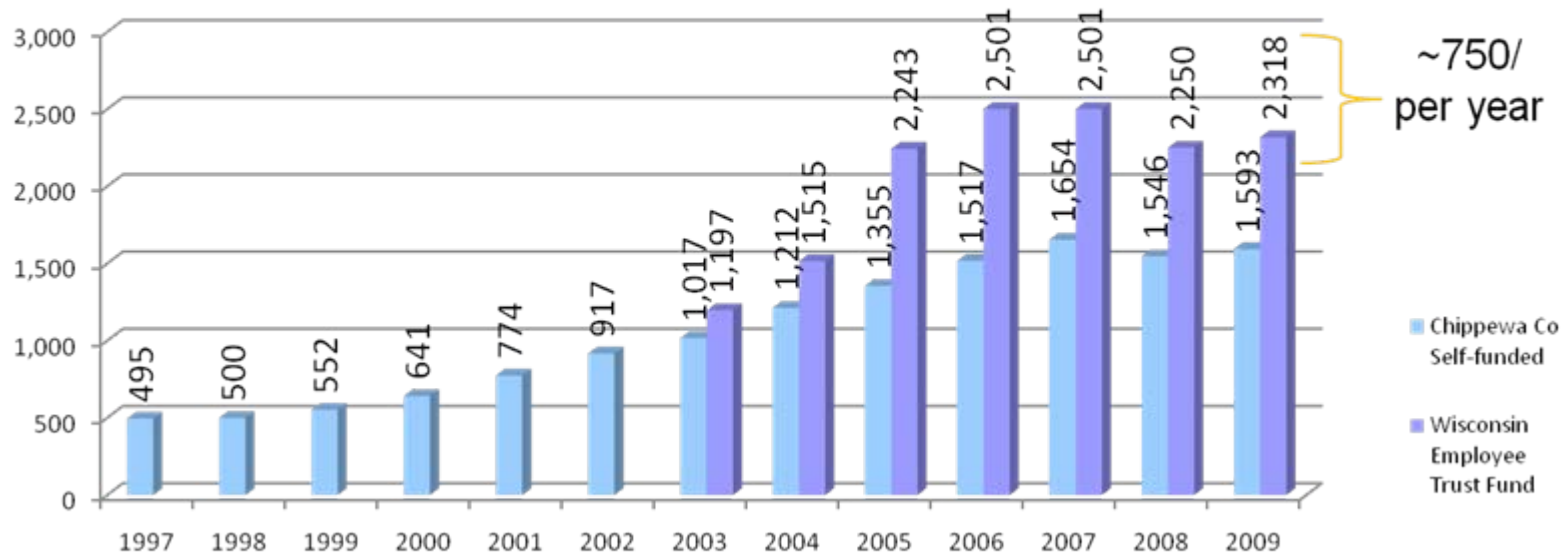
- Health Risk Assessments
 - Starting point
 - Saves Lives
 - Place to improve from

Importance of Benchmarking

- **Comparisons**
 - Medical Trend
 - Peer Comparison
- **Builds on Success**

But, does it work??

Comparison of Family Plans for Chippewa County's Self-Funded Plan vs. WI Employee Trust Fund Health Plan



	Chippewa County		Employee Trust Fund		Wisconsin Trend	
	Premiums	% change	Premiums	% change	Medical %	RX %
2003	1,017.00		1,197.20		16.0%	22.0%
2004	1,212.00	16.1%	1,515.30	21.0%	16.0%	17.0%
2005	1,355.00	10.6%	2,242.90	32.4%	12.0%	15.0%
2006	1,517.00	10.7%	2,501.20	10.3%	12.0%	14.0%
2007	1,654.00	8.3%	2,501.20	0.0%	11.0%	9.5%
2008	1,546.00	-7.0%	2,250.40	-11.1%	11.0%	9.0%
2009	1,593.00	3.0%	2,317.60	2.9%	12.0%	11.0%

Action Plan You Can Use

- Principals of Risk Management
- Trust
- Education
- Marketing
- Timeline with Goals
- Teamwork
- Control

Tools

- Loss Control Practices
- Evidence Based
- Financial Support for loss control activities
- Buy In
- Employee Wellness Committee

Risks to the Business – Can You Afford Not To?

- Support and enhance your human capital
- Absenteeism and Presenteeism
- On the job injuries
- Loss of key employees
- Lost financial capacity

Chippewa's Principles: continued

- Think long term. Multiple approaches will be needed to solve the problem as everyone is at a different point on the timeline of change.

Good Luck from the Chippewa County Union Management Health Insurance Committee



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