



News Notes

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VOLUME 16 | ISSUE 2 | FALL 2020 | WELCOME MESSAGE

Interview with Celeste Coffey, Former Chair, LVBCH Board of Directors (September 2020)

What positions did you hold at LVBCH?

I served on the Board of Directors and as Chair from 2011-2013.

What was your professional role while you were involved with LVBCH?

I was the Director of Human Resources of FL Smidth, a global engineering services firm, from 2007 to 2013. When the great recession of 2008 occurred, I lost my benefits manager and I was unable to replace the position. I quickly had to become a specialist in benefits as well. I had always been a HR generalist and strategist, focusing on the big financial picture. The Coalition was very helpful.



How did your involvement with the Coalition benefit your employer?

Working with the Coalition taught me about the value of partnerships. At FL Smidth, we would hold annual summits with our providers. The vendors would present their cases and how we could work together to improve coverage and lower costs. I don't think I would have gone through that process if I hadn't had all of the involvement with providers through the Coalition.

What challenges did employers and the Coalition face then? How do they compare to today's challenges?

In March 2010, President (Barack) Obama signed the Affordable Care Act. It was at that time that I became aware of what a strategic partner the Coalition could be. Everyone had many questions. Everything was changing and there was so much myth about what the Act actually said and didn't say. We were all dealing with the costs, which were astronomical. The Coalition really filled an information void. It provided benefit managers information that they could use in educating the C-suite about the new law. Demystifying the Act provided a tremendous value to employers. Also, the work the Coalition has done on managing the cost of specialty drugs has been exceptional, especially its projections of changes between 2010-2020. Everything has come true.

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What do you think benefits managers should be most concerned about now?

I think they should be concerned about the possibility of the Supreme Court overturning the ACA. If that happens it will be another upheaval of complete change. Not only did the ACA protect people with pre-existing conditions it also eliminated the cap on coverage, which is the cause of many health-related bankruptcies. The challenge for employers is not even knowing what the changes will be. Then if it goes away, having to develop a plan and execute it very quickly. When the ACA was enacted, we had two years to prepare. This time around you might not have that luxury. The Coalition could come full circle and have to help employers navigate through the change.

What are your thoughts related to COVID-19 and the quarantine?

The pandemic has illuminated the great inequities between the haves and have nots. Some people get to work from home and the pandemic barely affects them while others have to go to work each day and risk being exposed to COVID. You have seen greater numbers of deaths among certain racial and cultural groups, whose underlying health may make them more vulnerable to developing complications, as well as within certain occupations, many of them lower wage positions.

Also the impact on small business has been devastating. I provide HR consulting services, specializing in small businesses. Many small businesses can't even afford to hire an accountant or lawyer to help them navigate through this time. Here is where the Coalition helps by providing timely education. Small business are the backbone of American and we can forget that. That's been so transparent during this period.

Even if the ACA isn't overturned, healthcare is changing constantly and employees are being asked to pay more for their healthcare coverage. How can employers help their employees cope? My specialty is HR strategy. I have a master's degree in training and organizational development and am certified in change management. I think change management is critical. Knowledge is power especially in communications. Inform and include. Employees might not have a choice about the changes coming but are much more willing to accept them if they understand why they are necessary.

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What can employers do to help lower their costs?

The underlying health of their employees is key for companies in keeping their benefit costs in line. Employers should focus on getting people engaged. Tell them, 'If you're upset about health plan costs, you need to take responsibility for your own health and that of your family.' The Coalition can help employers by providing suggestions on how they can engage employees in wellness initiatives. At FL Smidth, we offered incentives for employees for doing certain things, such as having an annual physical and getting blood work so they were aware of underlying health issues. At first people were angry. But then we explained that we were going to be self-insured, which would reduce expenses and save jobs, and here's what they could do to help keep costs down.

What have you enjoyed most about your time with LVBCH?

My participation in the Coalition was one of the highlights of my career. What I really admired about the Coalition is that the people were so passionate about their work. For example, when we were working on providing education about the ACA, we had an intensity of focus. We discussed what we knew and what we needed to find out for the benefit of our members. I felt, 'wow, we're really doing something important here.' Every Board member was totally committed. You don't have many opportunities to work with a group of people where every person brings that strong sense of commitment.

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