

LEHIGH VALLEY BUSINESS COALITION ON HEALTHCARE



TRANSFORMING HEALTHCARE

VISION STATEMENT

LVBCH will be the recognized leader in providing access to quality and cost-effective healthcare programs.

It all began in 1980, when a few forward-thinking local business leaders met to discuss the actions they could take to address rapidly rising medical costs and the impact on their businesses and their employees. From these humble beginnings, the Lehigh Valley Business Coalition on Healthcare (LVBCH) has evolved into one of the most successful healthcare focused employer coalitions in the nation.

LVBCH is a multi-state coalition of employers working together to provide affordable, high-quality healthcare for their employees. Coalition members leverage their pooled purchasing power to negotiate reduced ASO rates and premiums for benefits programs. In addition to helping members reduce the cost of benefits, LVBCH also works hard with providers and insurers to improve the quality of care.

MISSION STATEMENT

LVBCH strives to improve the delivery, cost and quality of healthcare in our communities through:

- ✓ Collective employer action
- ✓ Quality and data initiatives
- ✓ Value-based purchasing
- ✓ Providing forums for the exchange of information, ideas and resources

GOALS



Encourage
quality healthcare
initiatives



Expand educational
initiatives by increasing
opportunities



Strengthen
purchasing initiatives



Increase membership
in the organization

THROUGHOUT LEHIGH VALLEY

Our focus is on the development of affordable, cost-effective employee benefits for our members and community; we work to transform the landscape of healthcare benefits by serving the needs of employers.

Coalition members have exclusive access to a full range of employee benefits at rates not available to non-members. Through our rigorous partner-vendor evaluation and selection process, we offer programs in the areas of medical, dental, prescription drug, vision, managed mental health, employee assistance programs (EAP) and work-life services. LVBCH also offers members access to a private exchange and a data analytics tool. You determine which of our plans you want to participate.



LVBCH MEMBERSHIP BENEFITS:

ADVOCACY - We provide you with advocacy on employer healthcare issues. We work very diligently to represent your interests. If a member isn't satisfied, neither are we.

AFFORDABLE - Our low yearly membership fee is not only affordable but offers your company a great return on your investment because of the many benefits you get.

EDUCATION - As a member, you have unparalleled access to free educational programs on cutting edge employer-employee benefits issues without having to pay high fees to attend out-of-town seminars.

FREE CONSULTATIONS - The professional staff at LVBCH is available to consult with you on issues related to employee benefits and programs to meet your needs.

LEADERSHIP - Your voluntary participation on the Coalition's Board and/or Committees gives you a voice in setting the Coalition's goals and initiatives.

NETWORKING - Our networking events offer you many opportunities to exchange information with other businesses.

QUALITY - Our rigorous evaluation process when selecting purchasing partners means higher-quality benefit programs for your employees.

SAVINGS - Access to our lower pooled purchasing rates and premiums for Health & Welfare Benefits can result in significant savings for your company and your employees.

VALUE - As a member of the Coalition, you have access to exclusive rates unavailable to non-members. The dollars you spend on employee benefits not only go further, they also purchase more coverage for your employees.

A NEW OPPORTUNITY ON THE HORIZON

Over the years and despite the efforts of the insurance companies, our members continue to experience unsustainable health premium increases combined with little to no access to meaningful claims information. With this program, our goal is to put employers back in control and provide a solution that lends long term cost stabilization, preserves benefits, and equips both them and their advisor partners with actionable data to drive benefit strategy.

LVBCH understands these premium increases and lack of plan customization that medium sized employers face and while traditional self-funding may not be the desired funding arrangement for your business, we are excited to introduce a solution designed to provide the network coverage and ease of administration of a fully insured plan with the savings and unique solutions that self-funding delivers: **level funding**.



FULLY INSURED PROBLEM



LEVEL-FUNDED SOLUTION

RISING PREMIUMS



COST STABILIZATION & CONTROL

LACK OF CLAIMS DATA



FULL TRANSPARENCY

SHORT-TERM APPROACH
(12 MONTHS)



LONG-TERM VALUE

LEVEL-FUNDING WITH LVBCH

HOW DOES LEVEL-FUNDING WORK?

Similar to a fully insured plan, members pay a fixed cost each month and generally nothing more. However, employers then enjoy advantages that are unheard of in a fully insured model, including:



RETENTION OF YEAR-END
CLAIMS ACCOUNT BALANCE



FULL ACCESS TO PLAN'S
CLAIMS EXPERIENCE



LOWER ADMINISTRATIVE
COST STRUCTURE



CUSTOMIZATION OF BENEFITS,
ELIGIBILITY, AND CONTRIBUTIONS



IMPROVED SERVICES OF
TOP-TIER TPAS



FEDERAL ERISA PREEMPTION
OF STATE MANDATES

PARTNERS IN SUCCESS



LVBCH only partners with the best in class to provide our members with a complete package: effective solutions and total plan administration.

CoreSource, our plan administrator, is the largest independent administrator of self-funded health plans in the country—bringing more than 40 years of experience in delivering integrated, customized benefit solutions that blend flexibility and customization, unlike anyone else in the marketplace. CoreSource has a proven track record of significantly lowering healthcare spend for self-funded employers, making them the clear choice for our level-funded program.



PLAN ADMINISTRATION

At CoreSource, we understand that self-funding is more than just networks and stop-loss coverage. We provide employers with build-to-suit solutions designed to manage healthcare spend while preserving benefits and equipping employees and their families to be more informed consumers of health and individual champions of well-being. Our clients and their members are at the center of everything we do.



PROVIDER NETWORK

Both CoreSource and LVBCH deliver the strength of the Cigna network to ensure that your members have access to the doctors they know and trust, whenever they need them.



SPECIALTY PHARMACY

Leading national pharmacy solution allowing employees and family members to work with their pharmacist while delivering cost savings for the employer.

TO DETERMINE IF LEVEL-FUNDING IS THE RIGHT SOLUTION FOR YOU, ASK YOURSELF:



Have your health insurance premiums increased by double digits over the last 3, 5, and 10 years? Is this sustainable?



Do your fully insured renewals provide the detail of where your healthcare dollars are being spent?



Is your carrier proactively managing your plan throughout the year to mitigate year-over-year premium increases?



Are you and your broker ever told that you're not entitled to "your" plan's data due to the size of your company or because they deem certain information to be "proprietary"?



Have you been forced to scale back the benefits for your employees and increase their premium contributions in order to be able to afford the benefits you offer?



Do you receive money back from your current carrier when your plan's claims run lower than expected?

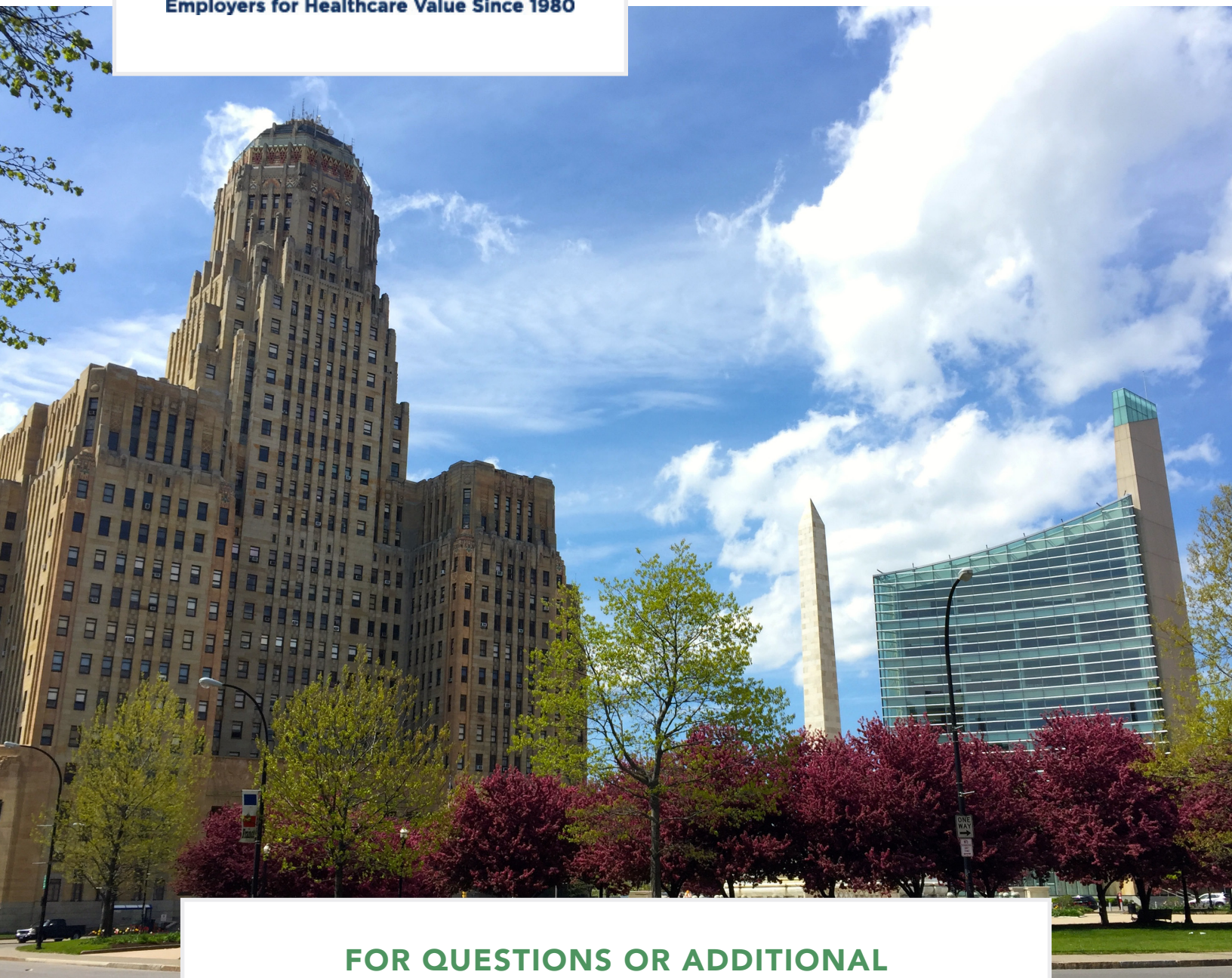


Do you believe both you and your broker have a more vested interest in how your healthcare dollars are spent when compared to the insurance companies?

If the questions above motivate you to take action and pursue a health plan strategy that lends transparency, innovation, and ease of administration, while affording long-term cost stabilization and value for both you and your employees, please contact us today.



Employers for Healthcare Value Since 1980



**FOR QUESTIONS OR ADDITIONAL
INFORMATION, PLEASE CONTACT:**

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