

President's Message by Tom Croyle



As we move into spring, on-going increases in health insurance costs continue to drive employers to look for cost-saving solutions. The increases in costs are being driven by a number of factors – the Accountable Care Act, pharmaceutical costs, and technology.

Increasingly, we see more high deductible plans, narrowed networks, telemedicine, voluntary benefits, big data and population health management. We are beginning to see major changes in care delivery and how it's paid. All are focused on helping reduce costs.

The delay in the Cadillac Tax was welcome news for most employers; however, we should expect employers to continue to make changes to their plan designs - increasing employee contributions, deductibles and co-insurance. Theoretically, making employees share a greater portion of their medical expenses discourages the use of unnecessary services and has been shown to initially lower costs.

As we move to more “consumerism,” care needs to be exercised to avoid creating financial barriers to people seeking needed care. This is especially important for those with chronic conditions and lower-paid workers.

Dr. Bruce Sherman's March 10th presentation on “Trends in Benefit Design Evolution” emphasized the importance of data in order to recognize the challenges to a healthy workforce. Dr. Sherman also pointed out the need to address issues for employees who might be struggling with personal and family issues.

Employers today need to look at every option to help manage healthcare costs, but at the same time offer a benefit package that is attractive and offers pathways to improve the health of employees and their families.

To successfully manage costs, we must look at all opportunities to drive employee engagement to change behaviors, address chronic conditions, and help create an environment of health and personal responsibility.

This will require an on-going effort to engage and educate management and employees and effectively utilize your benefit plan features to achieve a healthy workforce.

Coalition Happenings

LVBCH Roundtable – 3/10/16 “Trends in Benefit Design Evolution”

Bruce Sherman, MD, challenged about 100 employers attending LVBCH’s most recent roundtable to “rethink” their employee health plan design to determine whether they are getting the desired return on their investment. Merck sponsored the event.

Dr. Sherman, Medical Director, Ohio Based Employers Health Coalition, stressed that human capital is the most valued asset of most companies.

Healthier employees are more productive, have lower absenteeism and are less likely to leave the organization. As a result, investments in employee health can yield high returns for the company. But, the most predominant trend in recent years has been a movement toward high deductible plans. Lower plans often reduce costs initially, because employees delay or forego receiving health services. Dr. Sherman questioned the long-term cost effect, however, as employees fail to get primary care services and screenings that might identify health conditions early, when treatment is most effective and least costly.

“We do a really good job of designing benefits for ourselves,” he says. “We don’t do a good job of designing benefits for our lower wage workers. We have to address their needs if we want to manage our health plan costs. For example, you have a worker whose son is in and out of jail and whose parent needs four hours of care after work – and you wonder why he doesn’t manage his cholesterol.”

Research shows that because they can spend premium savings on other needs, low-wage workers choose high deductible plans in much higher proportions than their higher-paid co-workers. But, the high deductible discourages them from receiving primary care, screenings, care for chronic illness, and even prescriptions, all behaviors that might result in higher claims later. Companies should consider wage-based premium/deductible adjustments and pre-deductible coverage for chronic care preventive services.

In regard to health incentives, Dr. Sherman says they may hold promise but asked the group to re-think how they are being applied. “Instead of paying healthy people to stay healthy, consider what we could do to help unhealthy people become healthier. Perhaps we should offer targeted incentives for high-value chronic condition care and condition management program engagement incentives.”

To view the slides from Dr. Sherman’s presentation, [Click Here](#).

Treating people with chronic diseases accounts for 86% of our nation’s health care costs.

– Centers for Disease Control



LVBCH Offers Employers Useful Tools

Designing value-based health care benefit packages that best meets the needs of both the organization and employee is increasingly complex. With more options than ever before – traditional plans, HMOs, PPOs, POSs, defined benefit plans, and health exchanges – employers are challenged to make the right selection.

Fortunately, as the complexity of the system has evolved, so too has the sophistication of tools designed to evaluate options available and encourage employee engagement.

The Coalition is proud to offer many of these tools. Recently LVBCH members participated in programs to learn more about two such offerings, the LVBCH Private Exchange and Geneia.

During the presentation, **Lori Young of Crayola** served on a panel that included **Elizabeth Carpenter of Trivergent Health Alliance MSO** and **Cathy Stanyard of SMS USA**. Also speaking were **Scott Fair and Sharyn McCormick of First Niagara Benefits Consulting** and **Don Garlitz of bswift**.

LVBCH Employer Forum – “LVBCH’s Private Exchange” – 3/29/16

Crayola Manager Credits Exchange for Improving Open Enrollment

Like most of her peers, **Lori Young** breathed a sigh of relief when her company’s open enrollment ended. Going into the period Lori, Health & Wellness Benefits Manager, was particularly concerned because this year Crayola had decided to add two high-deductible plan options. Fortunately, however, the process went smoother than ever before due in part to her company’s decision to participate in LVBCH’s Private Exchange.

The exchange is powered by bswift’s industry-leading technology and managed by the local and experienced team at First Niagara Benefits Consulting. Providing structured procurement, decision support and benefits administration, it offers:

- Fully-insured or self-funded plan options
- National or regional carriers with incentives to use LVBCH purchasing partners
- Access to a broad array of product options
- Flexible employee funding approaches, including defined contribution
- Robust employee decision support tools
- Call center-based employee support available
- Integration with various payroll and HRIS platforms

The exchange features a custom-built enrollment website that helps employees understand their options by allowing them to input personalized health information, such as prescription type, amount and dosage for each family member. Then, they can compare the out-of-pocket costs of the various plan options. The tool features “Ask Emma,” a cheerful female voice that leads employees through each step of the enrollment process.

“During the enrollment period, we (Crayola Human Resources) offer a ‘Benefit Lab’ and typically less than 100 people use it,” Lori said. “This year we had 279 people and as they walked out the door, every person said thanks.” The Exchange also offers a Call Center located in Mechanicsburg and staffed by college-educated operators knowledgeable about insurance. This feature significantly reduces calls to the company’s HR Department.

To view the slides from the presentation, [Click Here](#).

To get more information about the LVBCH Private Exchange, contact Scott Fair, First Vice President, First Niagara Benefits Consulting via email at scott.fair@fnrm.com or via phone at 717-796-7482.



Employers Work with Geneia to Improve Access to Health Information

A small group of trailblazing employers are working with LVBCH and Geneia to refine analytical software that provides employers with information to manage health plan costs and improve employee health.

Last month, several LVBCH employer members participated in a training session conducted by **Patricia Ingerick** and **Adam Richards** of Geneia. The LVBCH Care Engager aggregates available data into a single platform that quickly allows an employer to pinpoint areas of cost savings, identify and redirect network leakage, detect open care opportunities for employees, and review medical and prescription drug information.



During this first phase of the project, LVBCH employer volunteers tested the software and provided feedback to Geneia. The system currently includes claims data from Capital Blue Cross. During future phases of the project, prescription drug information and claims data from other medical providers will be added.

Denise Moyer of B. Braun Medical Inc. is chairing the steering committee for the project and was among those at the training session. B. Braun had paid about \$38,000 annually for a similar product but has found the Geneia product to be more intuitive, enabling her to quickly retrieve the information she needs to make informed decisions about the Company's health care program and provide data to the C-Suite.

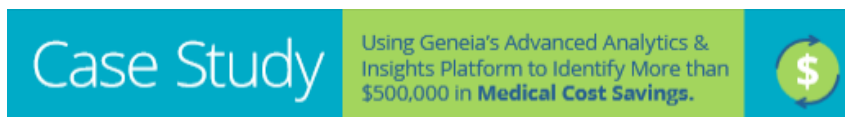


Eventually, LVBCH employers will be able to benchmark themselves against other Coalition members. The tool provides employers with information including member population demographics, cost of care trends, patterns and comparisons, and quality opportunities of member engagement. It enables employers to identify high cost members, review medical and pharmacy costs and compare populations.



In addition to Denise, those participating in the training were: **Bob Johnston** of East Penn Manufacturing, **Jenny Scala** and **John Marchetto** of the City of Allentown, **Maricela Olveda** and **Christina Hostler** of kgb, **Toni Lee Febbo** and **Kim Drey** of Lehigh University and **Angie Smallwood** of Volvo/Mack.

To learn more about Geneia and the LVBCH Care Engager, click on the images below or visit <http://www.geneia.com/>



Click the image above to read a short Case Study



Click the image above for a fact sheet

Choosing Wisely® Material Available

Informed patients make smarter healthcare choices

LVBCH partnered with **Consumer Reports** to promote the **Choosing Wisely® campaign**. Designed to educate employers and their employees about the *dangers and issues associated with the overuse of health care services*, the campaign helps employers encourage their employees to get involved in their health care so they can have informed conversations with their physicians.

Click on the factsheet to the right to see an example of the type of information that employers can send to their employees and their families to educate them on **Allergy Tests: When you need them—and when you don't**.



To access more than 100 other FREE guides (including videos) to getting better, safer, more cost-effective care, visit: <http://consumerhealthchoices.org/lvbch>.

LVBCH Published the 2015 Annual Report

LVBCH published and distributed its 2015 Annual Report in January. Our 36th consecutive report outlined the significant activities and achievements of the past year. The 36th Anniversary edition looked back on the many milestones and achievements our organization has experienced while always representing employers in their quest for healthcare value. To access the 2015 Annual Report, [Click here](#).



LVBCH Bids Mike Donio a Fond Farewell, Welcomes Mary DeHaven

As the old saying goes, all good things must come to an end and so it is with LVBCH's long-time relationship with **Mike Donio**, who recently announced his decision to retire as LVBCH's newsletter writer and editor. Mike's involvement with the Coalition dates back to its founding in 1980. "We have enjoyed working with Mike for all these many years and will certainly miss him," says LVBCH President Tom Croyle. "We wish him good health and happiness as he enters this new phase of his life."



Replacing Mike will be **Mary DeHaven** of MD Associates, a consulting firm that specializes in healthcare. Mary has worked on several projects for LVBCH since starting MD Associates in 2013. Previously, she had a long career in health care marketing, having worked at both Grand View Hospital and Lehigh Valley Health Network. Since striking out on her own, her clients have included St. Luke's University Health Network, Reading Health System, Lancaster Health, Pinnacle Health System and Good Shepherd Rehabilitation Hospital. Also, she helped to launch a grant-funded pilot program to provide urgent care services to Brooklyn and Suffolk County New York residents with intellectual and developmental disabilities. "Please join me in welcoming Mary," Croyle said.

Guest Articles

Lip Balm Never Goes Out of Style! United Concordia Dental

Protecting your lips, especially against the sun is very important. Your lips require just as much care as your teeth. Your lips have a thin layer of skin that makes it hard to protect against the sun. Sun can impact your lips in many ways.

Here are a few:

- Burns
- Aging
- Cold Sores
- Dry/Cracked lips
- Impact collagen – which helps to stop wrinkles from developing

**UNITED CONCORDIA®
DENTAL**
Protecting More Than Just Your Smile™



Using lip balm with sunscreen protection can make all the difference and is very simple. You should apply lip balm 30 minutes before going into the sun, and reapply often. The sun isn't the only thing that can damage your lips, there are many others:

- Cold and dry weather
- Cigarette smoke
- Licking your lips
- Dehydration
- Mouth breathing

Applying a moisturizer can help to keep them moist and protected. Protect and hydrate your lips to make smiling easy! *Maintaining oral health can keep you healthier in many other ways!*

For more Oral Wellness tips, please visit United Concordia's Dental Health Center at www.unitedconcordia.com.

Colon Screening Saves Lives American Cancer Society



March was National Colon Cancer Awareness Month and as we move through the year we need to continue to bring attention to potentially lifesaving actions people can take. This year, the American Cancer Society estimates 132,700 people will be diagnosed with colorectal cancer in the U.S.

It is the nation's second-leading cause of death for cancers affecting both genders. However, it is also one of the most preventable and successfully treated cancers if diagnosed early. There are several ways to get screened including an annual take home test. The five-year survival rate is around 90 percent for colorectal cancers caught in their earliest stage.

Major strides have been made with colorectal screening rates in the U.S., but we can do better. Organizations, companies, and communities are working to achieve a national goal of 80% screening rate by 2018.

Please join the fight to save lives by ensuring your workforce is getting screened!

For more information, go to www.cancer.org/colon.



Work & Life: Happiness is in the Balance Benefit Corporate Wellness/Populytics



Technology can often make it impossible to disconnect from work when at home and to keep personal demands away from your workday. Most employees try to juggle all of life's priorities each day, and this movement for work-life balance is an emerging area of wellness for employers today.

Let's look at the millennials – the nation's 80 million children of the baby boomer generation that will comprise 75% of the workforce by 2030. What is different about this generation? According to the HRI Consumer Survey, PwC, 2014, at the top of their workplace priorities list is work-life balance. These innovators look beyond the traditional health benefits and compensation and have a higher focus on the employee experience.

There are many steps that can be taken to lead your company into the direction of work-life balance:

- **Discuss scheduling and flexibility with your employees.**
Is telecommuting an option for computer-based positions or a compressed work schedule, such as 9-hour days and off every other Friday?
- **Encourage use of Paid Time Off (PTO)...with no expectation of being available.**
Create a plan before an employee is on PTO to ensure coverage of responsibilities.
- **Set an example for email hour boundaries.**
If catching up on emails in the evening, wait to respond until employees return to work next day.
- **Create a healthy work environment.**
Build breaks into the workday, especially for 'front line' employees. Include walking meetings, healthy snacks, or stretch breaks to support employee wellness.

Providing work-life balance opportunities will not only help your employees, but your company too! To learn more about BeneFIT workplace wellness programs, visit www.benefitcorporatewellness.com or contact wellness@benefitcorporatewellness.com.

New Website to Help Employers Manage Obesity Novo Nordisk



Novo Nordisk has developed a new website focused specifically on employers and their unique needs with managing obesity. Novo Nordisk WORKS™ (Wellness and Obesity: Results, Knowledge, and Success) houses shareable PDFs about different obesity-related topics, including:

- An obesity fact sheet that will help them learn more about the disease
- Information on indirect costs that specifically cost employers money
- A guide to measuring obesity that can help them collect, analyze, and integrate their data



This website also houses wellness case studies, which allows your members to see how other organizations have successfully managed obesity. It may even provide them with a new look on how to approach obesity within their own organization. Also on the site is an implementation guide that can provide ideas on how to incorporate obesity into their current offerings. In addition to providing consideration for incentives, rewards, or other systems that may be effective. To access this site go to novonordiskworks.com.

LivingSmart Resilience Coaching Program Integrated Behavioral Health (IBH)



Workplace Stress: Costing employers 25 days of lost productivity per employee per year, time pressures, setbacks, changing expectations, and increased demands are the realities of organizational life.

Resilience: An individual's ability to properly adapt to stress and adversity. Fortunately, essential resilience skills can be learned and workers can improve their ability to respond when pressures mount.

IBH, an LVBCH vendor partner, has developed the *LivingSmart* Resilience training program with impressive, validated results. Unlike typical group training programs, *LivingSmart* uses individualized, collaborative coaching to deliver superior outcomes. Compared to the initial survey for one of its public transportation clients, *LivingSmart* participants who received coaching decreased absenteeism by 14 hours over a 30-day period.



The hours saved include employee absenteeism through: time off; tardiness; leaving early; and needing to be on the phone, email, or Internet while at work. Participants acquire lasting skills to more easily resolve personal and workplace problems impacting performance. The outcomes are a direct improvement on productivity.

The six-month training program includes 10, 25-minute coaching sessions with an IBH doctoral-level psychologist along with ten minutes of daily, personal practice. For more information on *LivingSmart*, please contact Joe Bosche at joe.bosche@ibhcorp.com or at 717-503-9323.

The Importance of Work-Life Balance

A True Story from an LVBCH Member Company Employee

"I was worn out, I couldn't function mentally and I was so afraid of losing my job before I died, that I worried about my family..."

If only I died BEFORE I was fired, my family would be well taken care of by my life insurance and other policies. The more I thought about it, the more it seemed to make sense. I became obsessed that the only way out was to die...

I can't tell you how many scenarios I played out in my head. I didn't know if my life insurance policy would be voided by suicide so it had to look like an accident.

I came to the conclusion that a fiery car crash would be the best way to go. I started thinking about when I would do it."

To read the whole story, [click here](#).

For more information on IBH and their Employee Assistance Programs (EAP), please contact Joe Bosche at joe.bosche@ibhcorp.com or at 717-503-9323.

IBH Partners with IBC and AmeriHealth

Integrated Behavioral Health, LVBCH's mental health partner, has signed an agreement to be the new EAP partner for Independence Blue Cross (IBC) for employers with 100 or more employees.

Marketed under Personal Life ManagementSM for IBC and Personal Life ResourcesSM for AmeriHealth, the program was created as a concierge-type service to provide workers with help and support for a variety of work and personal needs. The relationship became effective January 1 and marketing efforts have already begun in South Eastern PA and New Jersey. To read the entire press release, [click here](#).



For more information on the programs, contact Joe Bosche at joe.bosche@ibhcorp.com or by calling 717-503-9323.

New Members

Welcome New LVBCH Members

We extend a warm Welcome to the following new members of the Coalition and encourage them to become active in Coalition activities:

- ❖ **AmeriHealth Administrators**
- ❖ **Emerson Reid, LLC**
- ❖ **Pfizer, Inc.**

Worth Repeating



[The Leapfrog Group](#), in partnership with [Castlight Health](#), has just released the first of a series of five reports on the results of the 2015 Leapfrog Hospital Survey. The first report, released just in time for [Patient Safety Awareness Week](#), takes a hard look at the rates of preventable infections in hospitals.



Key Findings:

- The majority (75%) of reporting hospitals failed to meet Leapfrog's standards for central line infections and urinary tract infections. These infections are highly preventable, but they can be deadly for patients--especially those with an already compromised immune system.
- The data also shines a light on the amount of variability between hospitals, even within the same cities. In one neighborhood, a hospital could achieve a rate of zero, and yet, just down the street, a hospital could have a rate five times higher than expected.

[Click here to see the complete report](#)

"There's no better time than right now to stress the importance of transparent, safe care at hospitals," said Leah Binder, president and CEO of Leapfrog. "The good news is that a record number of hospitals make their infection rates public, which shows commendable transparency and candor within the hospital industry. The bad news is there are still too many infections."

Leapfrog urges patients to check out the infection rates of their local hospitals, and make sure they seek care at the safest hospital possible.

2016 Annual Conference

LVBCH 36th Annual Conference - May 5, 2016

“Healthcare in Transition: Strategies to Increase Healthcare Value”



Date: 5/5/16

Time 8:00 am–2:30 pm

Location: DeSales University, University Center Building, 2755 Station Ave., Center Valley, PA 18034

Invitations were sent via email in March.

You must register to attend this event. Registrations will NOT be accepted at the door.

Registration deadline: Monday, April 11.

Click links to [Get More Information](#) and here to [Register](#)

Featured Speakers and Topics



Robert Laszewski, President, Health Policy and Strategy Associates, who will discuss which trends will survive, which will remain but evolve more slowly, and how the market may look in years to come. Mr. Laszewski is a highly regarded expert on healthcare policy whose 40 years of combined experience in the marketplace as an insurance company chief operating officer and as a Washington, DC insider give him a unique perspective on all of this change.

Steve Miller, MD, Senior Vice President & Chief Medical Officer, Express Scripts, who will discuss clinical matters including e-prescribing initiatives, specialty solutions and overall development of products that make prescription drugs safer and more affordable. Chief Medical Officer since 2006, Dr. Miller is a leading advocate for fair drug pricing, supports government relations, leads the Pharmacy & Therapeutics Committee, manages the Medical Affairs team and interfaces with client groups. His expertise represents years as a medical researcher, clinician and administrator, and spans numerous healthcare subjects.



Mark A. Caron, CHCIO, FACHE, Chief Executive Officer, Geneia, who will discuss tools that enable employers to harness healthcare claims data to better understand employee behaviors related to their health. This insight can be a valuable tool in designing health benefit plans and employer health promotion campaigns to improve employee health. Mr. Caron brings more than 30 years of business and technology expertise with over 25 years in health care traversing both health care delivery systems and health insurers. Prior to becoming CEO of Geneia, he was Chief Information Officer and Senior Vice President of Capital BlueCross.

2016 Annual Conference Sponsors

LVBCH acknowledges and thanks all of the sponsors of our Annual Conference. Without their enthusiastic support, our event would not be possible. Please take time to visit their displays in the Exhibit Area.

Premier Sponsors



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Other Upcoming Events

Lehigh University Healthcare Symposium – 5/17/16

**2016
MAY 17**

2:00 pm - 6:00 pm
LEHIGH UNIVERSITY
IACOCCA HALL
WOOD DINING ROOM

HEALTHCARE SYSTEMS ENGINEERING
SYMPOSIUM

**WHAT DOES HEALTHCARE
ACTUALLY COST?**



HEALTHCARE SYSTEMS
ENGINEERING



Date: Tues., May 17, 2016

Time: 2:00–6:00 pm

Location: [Lehigh University](#),
[Mountaintop Campus](#), [Iacocca Hall](#),
[Wood Dining Room](#)

Invitations will be sent via email.

For more information, visit:

<http://hse.lehigh.edu/>

LVBCH to Sponsor 13 Relays for Life - Lehigh Valley & Berks County



Participation is EASY; simply click one of the links below:

- [Relay for Life Event Dates, Times & Locations](#)
- [Sign Up / Volunteer](#)
- [Get More Information](#)
- [Donate](#)

Mark Your Calendars for the Breast Cancer Walk – 10/22/16



Date: Saturday, Date: 10/22/16

Time: 8:30 am – Noon (Registration begins at 8:30; Walk begins at 10:00 am)

Location: Downtown Bethlehem - Main and West Lehigh Streets, Bethlehem, PA 18018 ([Map it](#))

Sponsored by the [American Cancer Society](#)

LVBCH Team Name: LVBCH Walkers

Click links to [Get More Information](#), [Register](#) and [Donate](#)

60 West Broad St. • Suite 105 • Bethlehem, PA 18018 • P: 610-317-0130

AFFILIATED MEMBERS:

