

President's Message by Tom Croyle



Where did summer go? While we suffered through the summer heat, things were quite busy at LVBCH.

Our Coalition is widely recognized for its commitment to delivering long term value to our members through our purchasing programs, activities and events. Being able to deliver the value our members have come to expect involves on-going meetings and discussions with our partners and associates.

We completed our RFP process for PBM (pharmacy benefit manager) services. The employers in the program elected to retain Express Scripts as the PBM service provider. Employers enrolled in the program are expected to see significant cost savings and enhanced services effective September 1, 2016.

Thanks to Capital BlueCross for working with us to affect an early “market check” to ensure our programs with Capital remain market competitive. The new program options provide further opportunities to LVBCH and Capital to retain and grow membership in throughout the region.

Our fourth Type II Diabetes report, sponsored by Sanofi, was issued in August. The report helps employers and providers identify opportunities to better serve the needs of those impacted by diabetes throughout eastern and central Pennsylvania. I was especially pleased to see the report featured in several media outlets.

Most recently, we announced a new partnership arrangement with Emerson Reid, CoreSource and Excess Reinsurance. The new program offers level-funded, self-insured medical options for LVBCH members with 50 or more employees. Employers in this market segment have been particularly hard hit by rising insurance premiums. The new programs will allow us to offer the advantages of self-funding to smaller employer groups.

While these actions are significant in our ability to deliver value, the big challenge is the rising cost of care. We continue to work with our partners at Consumer Reports on Choosing Wisely® – eliminating duplicate or unnecessary procedures. I’m really encouraged by the efforts of Lehigh Valley Health Network, St. Luke’s University Health Network and Reading Health System to integrate Choosing Wisely® into their physician practices. Capital BlueCross is also deeply committed to these efforts. Our role is to actively support these efforts by providing employers with educational tools and materials to help engage and educate their employees.

We appear to be well positioned to continue to deliver long term value to our members in the months ahead.

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:

- ❖ **Centurion Benefits, LLC**
- ❖ **CoreSource, Inc.**
- ❖ **King's College**
- ❖ **Trividia Health**

Coalition Happenings

LVBCH Announces Partnership to Provide Self-Insured Medical Insurance Benefits for Smaller Employer Groups

On Monday, September 19, LVBCH held an event at the Glasbern Inn to announce a new partnership arrangement that provides smaller employers the benefits of self-insurance typically available only to larger employers. The arrangement with Emerson Reid, CoreSource and Excess Reinsurance offers new medical insurance options to LVBCH employer groups of 50 or more employees through a select group of brokers/consultants.

LVBCH's level-funded solution offers employers eight different plan design options from which to choose as well as two pharmacy options. The program also provides telehealth services which allow employees to receive convenient, quality healthcare from licensed healthcare professionals. Members can access the service from almost anywhere on computers or mobile devices. Another feature offers the ability to compare price and quality information when shopping for elective healthcare services. Key components of the health plan design are programs and incentives to improve employee health and well-being.

Click the following links to get more information: [News Release](#) and [Morning Call Newspaper Article](#).



Pictured (L-R): **Mark Sweetland** (Emerson Reid), **Tom Huntzinger** (Emerson Reid), **Robert Wolfkiel** (CoreSource), **Tom Croyle** (LVBCH), **Payton Gordon** (Excess Reinsurance)



LVBCH brokers attend an educational session at the Glasbern Inn to learn about LVBCH's new self-insured medical option for small businesses with 50 or more employees.

Obesity Places an Increasingly Heavy Burden on Employers

Rising obesity rates among American workers results in higher healthcare costs, absenteeism, workmen's compensation and disability claims, says Kathy Brady, Founder and President, CMB Health Inc. And should current obesity trends continue, obesity will take an even heavier toll on employers in the future.

Currently, more than 78 percent of adults in the United States are overweight or obese, and if trends persist, that figure is expected to exceed 86 percent by 2030, says Brady, who spoke at **LVBCH Employer Forum "Proactively Managing Obesity at Your Organization" on September 21**. Novo Nordisk sponsored the event.

Additionally, obesity is associated with various comorbidities, such as diabetes. Obese men are 6.7 times – and obese women 12.4 times – more likely to develop the disease than their average weight co-workers. Similarly, obesity increases the risk of developing hypertension by 1.8 times for men and 2.4 times for women.

Brady, who has more than 25 years of experience in strategic health and disease management development, encouraged the employers gathered to consider obesity a disease and find ways to help employees manage it. She suggested employers compare the cost of company-sponsored employee weight management efforts to the cost of obesity-related medical claims. A reduction in employee obesity can result in cost savings.



Pictured (L-R): **Scott Hughes** (Novo Nordisk), **Tom Croyle** (LVBCH), **Kathy Brady** (CMB Health), **Josh Khachadourian** (Novo Nordisk)

To determine individual company costs, Brady urged employers to work with their insurance carriers and/or brokers to obtain claims data. Also, they should conduct health risk assessments on workers as well as their family members on the plan. By looking at the data together, they can get a clearer picture of obesity-related costs. Completion of the analysis and health program can be tied to financial incentives for the employee, such as lower premiums or deductibles, to encourage participation.

Next, employers should align benefits with the behaviors they want to encourage. "Do you have coverage for weight loss programs, like Weight Watchers?" she asked. "Do you provide coverage for anti-obesity medications and bariatric surgery? Does your cafeteria offer healthy choices?"

Finally, she suggested that employers have a single location where employees can get information, either an internet or intranet site or a hotline number.



For other helpful tips and employee materials, Brady referred employers to two websites:

- www.novonordiskworks.com
- www.rethinkobesity.com

For more information on Novo Nordisk's obesity management tools, contact Josh Khachadourian, Account Executive via phone at 518-573-9096 or via email at jkho@novonordisk.com.

Employers Learn about Capital BlueCross's Healthy Rewards Wellness Incentive Platform during August Meeting

Brandon Castel and Chris Shanahan of Capital BlueCross demonstrated the portal where employees can actively engage in their employer's customized rewards platform during CBC's quarterly meeting on Aug 18.

They also reviewed employer specific aggregate reporting including outcome based benchmarking and program recommendations.

Damien Golden reviewed how Capital BlueCross is incorporating Consumer Reports' *Choosing Wisely®* initiative into member communications to make sure members are receiving appropriate care and making informed decisions about their health.

CBC encourages members to attend these valuable meetings in the future.



LVBCH, CBC to Offer Alternate Option to LVBCH Membership

On August 31, LVBCH and Capital BlueCross announced that they have amended their agreement to provide an additional option to its collective membership. This option, approved by the LVBCH purchasing committee, permits Capital BlueCross to add a Shared Out-of-Network Savings option to employer plans in exchange for a reduced administrative fee. Capital BlueCross continues to maintain its designation as a LVBCH Preferred Partner through 2018.

Capital BlueCross is one of only three health insurers designated as a Preferred Partner by the LVBCH. Preferred Partners demonstrate better plan performance, pricing or enhanced service capabilities, giving employers more flexibility to select plan administrators that best meet their needs.

"LVBCH and Capital BlueCross continue to work together to provide options that allow employers to effectively manage their healthcare dollar," said Tom Croyle, LVBCH president. "Our employers often tell us how satisfied they are with the quality service and support provided by Capital BlueCross. We look forward to a continued strong relationship that benefits our membership across the region."

LVBCH member organizations interested in this option are encouraged to contact their Capital BlueCross account manager before finalizing their 2017 renewals.

To read the entire news release, [click here](#).

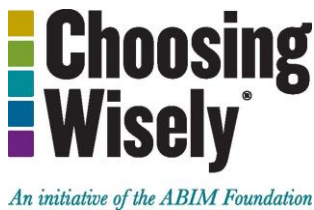
Consumer Reports Showcases LVBCH Photo on Social Media

On July 27, Consumer Reports featured LVBCH in its Choosing Wisely social media campaign. The photo, which was taken at LVBCH's 2016 Annual Conference, was posted by Consumer Reports on both Facebook and Twitter.

The photo was taken when Tom Croyle, LVBCH President asked all annual conference attendees to hold up their Choosing Wisely "[5 Questions to Ask Your Doctor](#)" wallet card.

Check out the links below to the Consumer Reports social media posts:

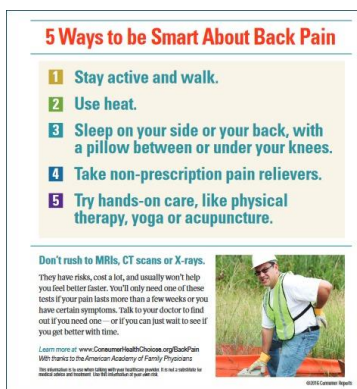
- [Facebook](#)
- [Twitter](#)



Choosing Wisely® Material on Treating Lower Back Pain

Informed patients make smarter healthcare choices

Lower-back pain can be excruciating. Many people think that getting an X-ray, CT scan or MRI to find the cause would be a good idea. But that may not be the case, at least at first. Most people with lower-back pain feel better in about a month whether they get an imaging test or not. Click the images below to access some important information from the **Consumer Reports Choosing Wisely® campaign** that you may want to share with your employees about back pain tests, treatment and procedures.



Poster/Flyer



Video



Brochure

LVBCH is proud to promote the Consumer Reports Choosing Wisely® campaign. The campaign is designed to educate employers and their employees about the dangers and issues associated with the overuse of health care services like imaging tests for lower-back pain. To access more than 100 other guides (including videos) to getting better, safer, more cost-effective care, visit <http://consumerhealthchoices.org/lvbch/>

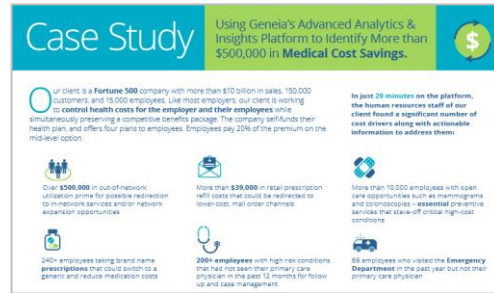
LVBCH/Geneia Health Care Analytics Project Enters Phase 2

Four additional employers are now participating in LVBCH/Geneia partnership to provide LVBCH employers with an advanced health care analytics tool. PPL, Talen, Essroc and FL Smidth joined the six original participants: B. Braun Medical, City of Allentown, East Penn Mfg., kgb, Lehigh University, and Volvo/Mack, who are already using the tool.

The employers are helping Geneia refine analytical software that provides employers with information to manage health plan costs and improve employee health. The system currently includes claims data from Capital BlueCross. Also during Phase 2, Geneia will work with Express Scripts to load prescription drug data into the system.



Factsheet



Case Study

To learn more about the Geneia analytics tool, click on one of the images above to read a factsheet and case study.



Geneia Employee to Speak at NBCH Conference in September



Heather Lavoie

Heather Lavoie, Geneia's Chief Strategy Officer, will speak at the NBCH Annual Conference, September 26-28 in Orlando. Heather and Karen van Caulil, Chair of the NBCH Board of Governors and President of the Florida Health Care Coalition, will discuss what employers want most from advanced analytics and the role employers would like business coalitions to play in meeting those needs.

They will review the results from the recent NBCH survey, including how employers are using analytics to identify employees at-risk for chronic illnesses, measure the effectiveness of patient engagement and disease management programs, and address health costs.

Their presentation also will include a discussion of initiatives throughout the country to use price transparency to control health costs.

Express Scripts PBM Partnership Extended through 2019

In August, LVBCH announced that our Pharmacy Benefit Manager (PBM) partnership with Express Scripts has been extended through 2019. Working together, LVBCH and Express Scripts have created real employer group purchasing power and market-leading pricing and terms in the prescription drug arena that will continue to result in significant cost savings for LVBCH members.



In addition to saving money, LVBCH members will continue to benefit from the following:

- Express Scripts has been a **national leader in creating alternative strategies to combat high-cost medications** like those for Hepatitis C, oncology and compound medications. LVBCH's PBM program currently provides pharmacy benefits to more 50,000 people across the country and collectively spends more than \$50,000,000 on medications.
- A dedicated Express Scripts Account Management team serves LVBCH employers and **each employer has a direct relationship with Express Scripts**. Employers maintain the flexibility to implement their own plan design strategies and work with their own advisors and consultants. Each employer determines their own individual performance guarantees.
- LVBCH and Express Scripts jointly conduct **regular client meetings and provide customized reports** that compare performance, strategies, and best practices for the LVBCH book of business.
- LVBCH's PBM Program includes **quarterly claims audits** (by an independent auditor) **to ensure proper pricing of all claims and rebate guarantees**. This feature is provided at no additional cost to the employer.
- An **on-going market check** feature of the program **ensures aggressive market pricing will be maintained during the contract period** with Express Scripts. There are no access fees, or administrative charges for LVBCH members to participate in the LVBCH PBM Program.

For more information on the new LVBCH PBM Program and pricing contact LVBCH via email at lvbch@lvbch.com or call 610-317-0130.



2 of 5 People Age 36-64 in the Greater Lehigh Valley Have Diabetes

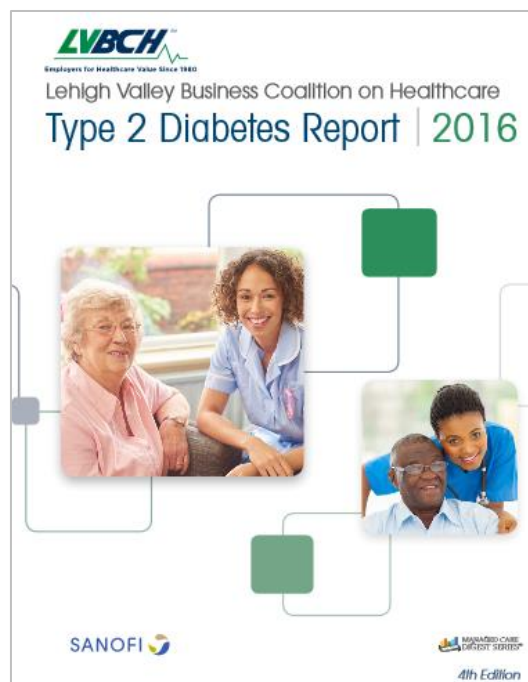
The prevalence of diabetes among the working age population is significant and continues to inch upward, according to the [2016 Type 2 Diabetes Report](#) released by LVBCH in August. The fourth edition of the report, which was sponsored by Sanofi U.S., offers a high-level overview of the state of diabetes—and other chronic diseases—in markets within the Lehigh Valley and throughout the Commonwealth.

“Diabetes is a major factor in employer spending for medical care and its impact on other conditions can further exacerbate the health status of employees”, says LVBCH President Tom Croyle. “By identifying employees with diabetes and providing the care they need, employers can maintain a healthier and more productive workforce.”

Making matters worse, type 2 diabetics in PA were more likely than those nationwide to also suffer from a number of other serious illnesses. For example, the co-morbidity rate for obesity in the Lehigh Valley was 20 percent, versus 19.5 percent nationally.

This year’s report provides a number of observations that will help providers and employers better meet the needs of employees, such as:

- The working-age portions (18–64) of Type 2 diabetes patients rose in Allentown, Harrisburg, Reading, and Pennsylvania from 2014 to 2015.
- The percentages of commercially insured Type 2 diabetes patients with an A1c level above 9.0% in Harrisburg (17.5%) and Reading (20.2%) exceeded that of the nation (16.7%) in 2015.
- Shares of Type 2 diabetes patients with a comorbidity of obesity in Allentown (20.0%), Reading (26.7%), and across the Commonwealth (25.3%) surpassed the national benchmark (19.5%) in 2015.
- Although the average number of inpatient diabetes mellitus cases decreased from 2013 to 2014 in all of the profiled markets except Scranton, they still eclipsed the U.S. mean by notable margins.
- Average annual inpatient professional charges for Type 2 diabetes patients with hypoglycemia were higher than those for Type 2 diabetes patients overall in all the profiled markets. The same held true for Type 2 diabetes patients with a diagnosis of cardiovascular disease, neuropathy, nephropathy, or PAD compared with Type 2 diabetes patients overall.



“Early recognition and interventions for people at risk of diabetes and its complications are critical to managing the burdens these diseases have on employees’ lives and productivity, as well as on employer costs,” Croyle says. “Reports such as this help employers design screening and wellness programs to assist their employees in maintaining a healthy life style.”

Click the following links to read the [Report](#) and the [Press Release](#) about the report.

Click the links below to read various news articles about the LVBCH Type 2 Diabetes report:



- [Allentown Morning Call Article](#) - 8/16/16
- [LVB Article](#) - 8/17/16
- [Reading Eagle Article](#) - 8/16/16
- [Times-Tribune Article](#) - 8/18/16

Worth Repeating

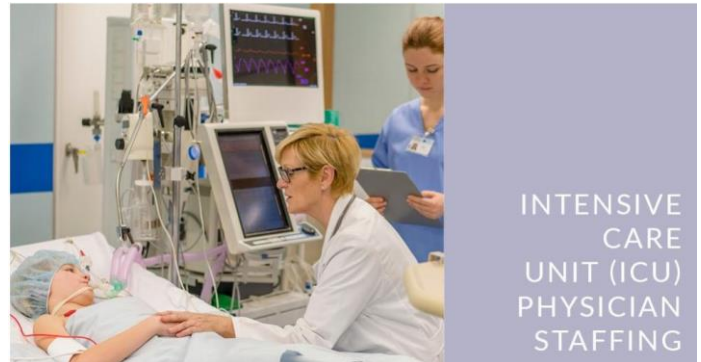
Leapfrog Encourages Hospitals to Use Intensivists in the ICU

In July, the [Leapfrog Group](#), in partnership with [Castlight Health](#), released the final report of a series of [five reports](#) on the results of the 2015 [Leapfrog Hospital Survey](#). **According to the new report, "Having an intensivist present in the ICU saves lives, period."**

Every year 4.6 million people are admitted to hospital Intensive Care Units (ICUs). These are some of the nation's sickest and most vulnerable patients. And despite research that shows patient survival increases dramatically when ICUs employ highly-trained physicians called "intensivists," far too many hospitals lack this essential coverage.

Using data from the 2015 Leapfrog Hospital Survey, Leapfrog's partner Castlight Health found that just 47% of hospitals meet the Leapfrog standard for ICU Physician Staffing, which includes:

- One or more board-certified intensivists to manage or co-manage all patients
- Intensivists are present during daytime hours for eight hours per day, seven days per week
- Intensivists who return pages within five minutes, at least 95% of the time when not present on site or via telemedicine



Leapfrog urges patients to check out their own hospital, write letters to hospital administrators in support of greater transparency, and talk to their doctor about how they can stay safe in the hospital.

NBCH Helps Employers Address Heart Disease



Heart disease accounts for one of three deaths in the United States each year. Over 30 million US adults have a type of heart disease caused by buildup in the arteries, known as atherosclerotic cardiovascular disease (ASCVD). Fortunately, risk factors for ASCVD can be lowered/changed, by treating cholesterol, quitting tobacco, managing comorbid conditions such as diabetes, and taking prescribed medications.

A new NBCH Action Brief posted on the LVBCH website outlines the scope of cardiovascular disease, why employers should care and how health plans are addressing it. It also highlights actions employers can take to address the issue. To read it, click the image above. To access other NBCH action briefs, [click here](#).

September is National Prostate Cancer Awareness Month



Other than skin cancer, prostate cancer is the most frequently diagnosed cancer in men, especially in African American men. Having a father or brother with prostate cancer doubles a man's risk of developing the disease.

The American Cancer Society recommends that men talk with their health care provider about the possible risks and benefits of prostate cancer testing so they can decide if being tested is right for them.

Since age is the main risk factor for prostate cancer, men should have this talk:

- **At age 50:** If they are at average risk for prostate cancer and are expected to live at least 10 more years.
- **At age 45:** If they are at high risk because they are African American or have a close relative (father, brother, or son) who had prostate cancer before age 65.
- **At age 40:** If they are at even higher risk of getting prostate cancer because more than one close relative had prostate cancer before age 65.

A man should not be tested until he has received information about the possible risks and benefits of testing. If after the talk he decides to be tested, he should have a PSA (prostate-specific antigen) blood test. A digital rectal examination is optional. The conversation about testing should be repeated periodically, as men's circumstances and preferences can change over time.

For more information on about prostate cancer and steps you can take to help reduce your risk for the disease, visit www.cancer.org/cancer/prostatecancer or call 1-800-227-2345.

Together with the American Cancer Society, your company can help improve your employees' health and well-being, help improve your organization's bottom line, and help prevent cancer.

For more information on some FREE resources available to your company, contact Dee Mathis via email at dee.mathis@cancer.org.

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Guest Articles

LVBCH Members Receive \$800 Savings on LASIK Eye Surgery

We have great news for LVBCH members with an NVA vision benefit! NVA's featured LASIK provider, LasikPlus has agreed to extend a special \$800 savings on LASIK surgery for LVBCH members and their dependents. LasikPlus also offers free consultation on a LASIK exam, special set prices, and multiple technologies. Interested? Call 1-888-684-3937 or click [here](#) to find a LasikPlus provider near you.

What is LASIK?

LASIK (Laser-Assisted in Situ Keratomileusis) is a type of refractive procedure which can correct nearsightedness (myopia), farsightedness (hyperopia) or astigmatism.

How is LASIK performed?

Doctors may choose to use either a microkeratome (a small bladed instrument) or a laser to create a hinged flap in the outer layer of the cornea. The flap is gently lifted to allow an excimer laser to reshape the cornea. After the cornea has been reshaped, the flap is returned to its original position.

How do I know if I should get LASIK surgery?

Always talk to your eye care professional. Other items to consider include:

- 18 years of age or older
- In good general health
- Have a stable prescription for at least one year
- Not currently pregnant or nursing

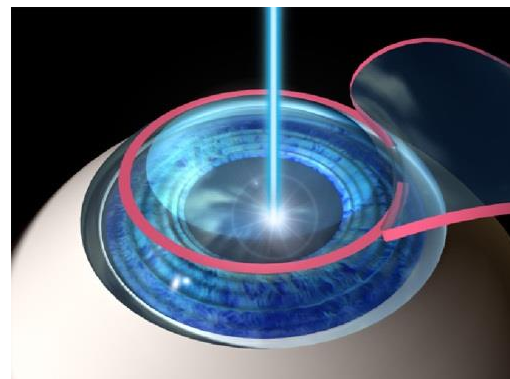


Image of Lasik surgery using a laser



An advertisement for LasikPlus LASIK surgery. It features a close-up photo of a smiling woman's face on the left. To the right, the text reads: "Have you ever thought about having LASIK? Well we have great news!" followed by a smaller line: "LasikPlus, our 'Featured' LASIK provider and a leader in laser vision correction, is extending the limited time \$800 savings for NVA members and dependents!". At the bottom, a blue banner says "Limited Time Offer! SAVE \$800 ON LASIK". Fine print at the very bottom states: "*Available on Custom or Wavelight bladeless treatment with lifetime enhancements. Cannot be combined with any other offer or discount. To redeem this special offer please call the NVA LASIK line at 1-888-684-3937 or visit lasikplus.com/nva today!"

For more answers to frequently asked questions on LASIK surgery, click [here](#).

LVBCH members can take advantage of this exclusive offer when they use their NVA vision benefit.

United Concordia Awarded TRICARE Dental Program

Provides Dental Benefits for Military

The Defense Health Agency has awarded LVBCH's dental partner - United Concordia - a new five-year TRICARE Dental Program (TDP) contract. The contract begins May 1, 2017, with an estimated value of \$2.9 billion.

United Concordia is proud of its long history of providing dental benefits for military members, its families and veterans. Through the new TDP contract, United Concordia will once again offer dental benefits to the nearly 1.8 million enrolled active duty family members of Uniformed Service personnel, National Guard and Reserve members and their families.

United Concordia will honor its commitment to the military community by working diligently to increase enrollment and utilization of diagnostic and preventive services to ensure the oral health of our members. Naturally, they will maintain the highest possible level of customer service, a quality that has come to define them throughout the military community.



Winning the TDP is a great honor and a great responsibility—one that everyone at United Concordia takes very seriously. They look forward to delivering outstanding service to our active duty family members, National Guard and Reserve members and their families.



UNITED CONCORDIA[®]
DENTAL
Protecting More Than Just Your Smile[™]

Get more information about LVBCH's Dental Benefits!

United Concordia offers LVBCH members both fully insured and ASO dental benefits. Through your membership with LVBCH, you can offer your employees affordable access to quality dental care with plans that also offer extensive benefits, a large, national network of dentist and best-in-class service and online tools. Click the following link to download a [factsheet](#) about the LVBCH Dental Program.

To get more information, contact Alison Huddleston, Senior Sales Manager, United Concordia via email at Alison.Huddleston@ucci.com or via phone at 610-573-5438.

Providers and Patients: Working Toward Quality Health Care

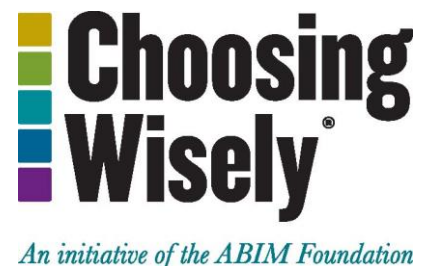
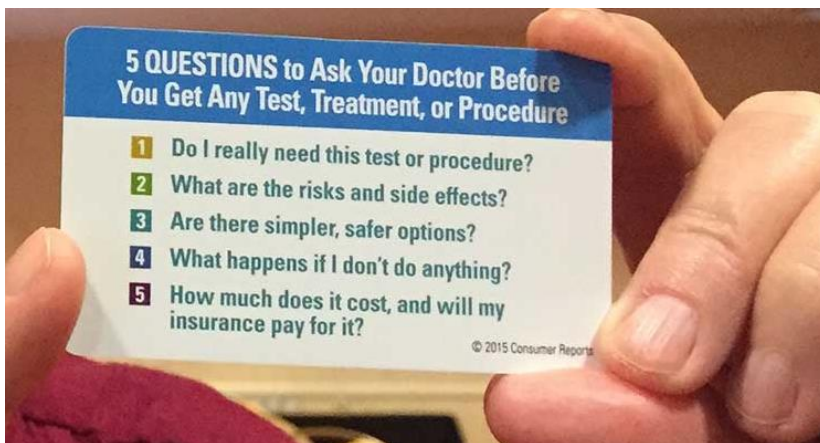
Physicians and patients alike are adapting to changes brought on by a value-based health care system. A system built on volume of procedures is no longer sustainable, in part, due to excessive spending. When the American Board of Internal Medicine (ABIM) set out to eliminate wasteful or unnecessary medical tests, treatments, and procedures in health care, and launched the *Choosing Wisely*® initiative, its vision was to educate and empower physicians and their patients.



The Lehigh Valley Physician Hospital Organization (LVPHO) has *embraced Choosing Wisely*® and its tenets: to perform only those procedures that are clinically necessary, and promote communication between patients and physicians. *Choosing Wisely*® urges providers to rely on evidence-based medicine in regard to testing and use of antibiotics, and to use conservative treatment alternatives if appropriate.

Its principles also urge providers to discuss the best course of action with their patients. Now, more than ever, it is important that doctors know their patients' desires and patients are fully aware of the treatments they are being provided. These conversations aid understanding on both sides and form the basis of improved care and an improved system.

The transition to value-based health care involves all of us and will take time to adopt; however, its rewards are shared. The Triple Aim premise of better care, better health, and better cost can eventually lead to beneficial outcomes for everyone.



For more information visit <http://www.choosingwisely.org/>

Upcoming Events

LVBCH Roundtable: "Balancing Work & Cancer: How Employers Can Help"



Date: Wednesday, 10/19/16 Time: 8:00 - 11:30 am
 Registration begins at 8:00 am Program begins at 8:30 am
 Location: [Glasbern Inn](#), 2141 Packhouse Road, Fogelsville, PA 18051
 All LVBCH members are welcomed to attend this event.
 Registration Required - Registrations will NOT be accepted at the door.
 Registration deadline: Friday, October 7, 2016
 Click links to [Get More Information](#) and [Register](#)

Event Sponsor



American Cancer Society Breast Cancer Walk - Lehigh Valley



Date: Saturday, Date: 10/22/16 Time: 8:30 am-Noon
 Registration begins at 8:30 am Walk begins at 10:00 am
 Location: Downtown Bethlehem ([Map it](#))
 Main and West Lehigh Streets, Bethlehem, PA 18018
 LVBCH Team Name: LVBCH Walkers
 Click to [Register](#), [Get More Information](#), and [Donate](#)

Event Sponsor



"Save the Date" for the LVBCH 2017 Annual Conference



Date: Thursday, 5/4/17 Time: 8:00 am - 3:00 pm
 Location: [DeSales University](#), [University Center Building](#), 2755 Station Ave, Center Valley, PA 18034

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

AFFILIATED MEMBERS:

