



# HEALTH MATTERS



## A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

August 31 Balance	\$3,288,088	Dec 31, 2016 Balance	\$1,570,679
Total Revenues	\$1,595,803	Jan-Sept Revenues	\$11,085,137
Employer Premiums	1,294,294	Jan-Sept Expenses	(\$8,806,606)
Employee Premiums	252,566	Sept 31, 2017 Balance	\$3,849,210
Other Revenues	48,943		
Total Expenses	(\$1,034,681)	YTD Gain/(Loss)	\$2,278,531
Week 1 Claims	139,143		
Week 2 Claims	143,784		
Week 3 Claims	325,591		
Week 4 Claims	232,071		
Clinic Expenses	47,253		
Wellness Expenses	11,560		
Fixed Costs—Premiums	89,857		
Fixed Costs--Fees	45,422		
Monthly Gain/(Loss)	\$561,122		
September 30 Balance	\$3,849,210		

The third payroll in September boosted the fund balance significantly.

### **Open Enrollment Ends Soon**

There are only a few days left to sign up for your 2018 health insurance - the last day to enroll is Tuesday, October 31<sup>st</sup>.

During the past few weeks, instructions and plan information have been emailed several times to all full-time employees - this information is also available on the open enrollment and City websites. **Anyone who has not completed their enrollment should do so now. Even if you do not wish to be on the City's health plan next year, you are still required to indicate this on the enrollment site.**



## Primary Plus Opens New Location, Says Goodbye

On October 17<sup>th</sup> The City of Carmel and IU Health co-hosted an open house in recognition of the grand opening of our Primary Plus Employee Health Center at its new location, 99 East Carmel Drive, Suite 150.

Both Mayor Jim Brainard and Jonathan Goble, President of IU Health North Hospital, spoke and attributed the success of the Health Center to a strong partnership between the City and IU Health.

Attendees were invited to enter a raffle, and the following winners were chosen:

- Sue Maki - Two tickets to a November performance of the Carmel Symphony Orchestra
- Bill Higginbotham - \$100 Amazon gift card



**Goodbye** It is with regret that we say goodbye to our wonderful wellness coach, Marissa Grant. Marissa will be leaving us to move to Columbus, Ohio - the week of November 6<sup>th</sup> will be her final week. Please stop by the Health Center to wish her a fond farewell. We are currently working with IU Health to find a great replacement because Marissa leaves big shoes to fill!

## Important Change Coming for Health Plan

The cost of receiving medical services in emergency rooms has skyrocketed over the past few years, but many of the services rendered are for non-emergency conditions. Therefore, in an effort to help contain these costs for both employees and the City, beginning January 1<sup>st</sup>, 2018, the City's health plan will no longer cover non-emergency services provided in a hospital emergency room, if a more appropriate setting/provider is available.

Of course, you should always call 911 or seek care from the ER for life-threatening situations. However, following are several sources from which non-emergency care can be obtained in order to avoid a costly and unnecessary ER visit:

- Video Visits - Simply by downloading the "IU Health Video Visits" app, members of the City's health plan are able to have a video visit with a doctor via most any smart devices. These visits are free to members and available Monday-Friday, 8 AM-8 PM. For instructions on how to use this benefit, contact Sue Wolfgang, [swolfgang@carmel.in.gov](mailto:swolfgang@carmel.in.gov).
- Primary Plus Employee Health Center - All employees, retirees and dependents on the City's health plan can visit the providers at the Health Center and receive generic prescriptions free of charge. Hours and location can be found in the box below.
- Your own primary care physician.
- Retail Clinics - Many retailers such as CVS, Walgreens and Kroger have clinics in their stores that provide non-emergency health care, often in the evenings and on weekends. There is no need to make an appointment and the cost is often less than a visit to your primary care physician.
- Immediate (Urgent) Care Centers - These centers are typically equipped to handle injuries and illnesses where delaying treatment could cause further problems or discomfort -

everything from severe flu to minor broken bones. Some centers also offer diagnostic services such as X-rays and lab tests. Most are open in the evenings and on weekends and no appointment is necessary.

Beginning in January, each claim for an ER visit will be reviewed by one of Anthem's medical directors to determine if the visit was a true emergency. **If the ER visit is deemed non-emergency in nature, the claim will be denied and the covered employee will be responsible for all associated costs.**

It is important to note that there will be certain exceptions to this new policy - non-emergency visits to the ER will be covered by the health plan if:

- You were directed to the ER by another medical provider;
- Services were provided to a child under the age of 14;
- There was no available urgent care or retail clinic within 15 miles; or
- The visit occurred on a Sunday or major holiday.

**Primary Plus Employee Health Center**

*REMINDER - If you use the online option to schedule an appointment for an illness or injury, please make sure you schedule the appointment with Dr. Fagan or Tina Nitsos rather than one of the nurses. The nurses can draw blood, but they cannot diagnose or treat illnesses. There is also a separate option to make an appointment with the Wellness Coach. Walk-in visits for any of the providers cannot be accommodated.*

**Hours (Doctor, NP and/or Nurse)**

Monday 8 AM - 5 PM  
Tuesday 8 AM - 6 PM  
Wednesday 8 AM-5 PM  
Thursday 1 PM-5 PM  
Friday 8 AM-1 PM

**Hours (Wellness Coach)**

Monday 10 AM - 5 PM  
Friday 8 AM - 1 PM

**Address**

99 East Carmel Drive, Suite 150, Carmel

**Online Appointment Scheduling**

[www.carmel.in.gov](http://www.carmel.in.gov) under Human Resources tab

**Telephone**

317-688-5415

The maximum generic prescription benefit through the Health Center is \$100 for 30-day or \$300 for 90-day prescriptions. Any balance is the responsibility of the employee and will be billed to that employee by the Health Center Pharmacy. The medication cannot be dispensed until payment is received. Any questions regarding this should be directed to the Health Center, 317-688-5415.

The City's Employee Assistance Program (EAP) can be reached 24 hours/day, 7 days/week by calling 317-962-2622, ext. 2.

Wishing Everyone A  
**FRIGHTFULLY**  
Happy Halloween!