



# HEALTH MATTERS

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



January 31 Balance	\$2,756,176	Dec 31, 2017 Balance	\$2,552,797
<u>Total Revenues</u>	\$1,076,099	Feb Revenues	\$2,296,449
Employer Premiums	881,014	Feb Expenses	(\$1,824,102)
Employee Premiums	171,914	Feb 28, 2018 Balance	\$3,025,144
Other Revenues	23,171		
<u>Total Expenses</u>	(\$807,131)	YTD Gain/(Loss)	\$472,347
Week 1 Claims	117,320		
Week 2 Claims	139,027		
Week 3 Claims	149,271		
Week 4 Claims	139,230		
Clinic Expenses	69,156		
Wellness Expenses	39,540		
Fixed Costs—Premiums	100,551		
Fixed Costs—Fees	43,934		
<u>Monthly Gain/(Loss)</u>	\$268,968		
February 28 Balance	\$3,025,144		

### **Micro Hospitals Not in Anthem Network**

City employees have many different choices when deciding where to go for affordable health care in Central Indiana. These choices range from IU Health Video Visits to the Primary Plus Employee Health Center, as well as family physicians, retail clinics, urgent care centers and hospital emergency rooms that are within the Anthem network.

However, recently some in-network hospital systems have opened up what are being referred to as "micro hospitals." These tiny hospitals are designed for emergencies that are not life-threatening. They generally contain a handful of overnight rooms, imaging, pharmacy and lab services under one small roof, typically about 17,000 square feet. Surgeries are not performed at these locations.

While these micro hospitals may be trending as a new health care option, at the present time they **are not** in the Anthem network. We know this may be confusing since they share the name of larger hospitals that are in-network; but everyone should be aware that any medical stays, supplies or services provided at these micro hospitals will be processed as more costly out-of-network claims.

Anthem is currently in talks with these micro hospitals about their future participation in the network, but until then, **the following facilities ARE NOT in the Anthem network:**

St. Vincent Neighborhood Hospital	9460 East 146 <sup>th</sup> Street	Noblesville
St. Vincent Neighborhood Hospital	9613 US Highway 36	Avon
St. Vincent Neighborhood Hospital	2412 East Main Street	Plainfield
Hendricks County Regional Health - Brownsburg Hospital	5492 North Ronald Reagan Parkway	Brownsburg

## When is a Referral Not a Referral?

As everyone knows, this year Anthem changed its policy regarding emergency room care: Non-emergency supplies or services received in an ER are no longer treated as eligible expenses.

One of the exceptions to this policy is if you are referred to the ER by another health care provider. Under those circumstances, your ER care would be treated as in-network. This includes a referral by a health care provider at Primary Plus Health Center. But it does not qualify as a "referral" if you arrive without an appointment at Primary Plus and are turned away without seeing a health care provider. If you are turned away from Primary Plus and then choose to go to the ER (rather than a retail clinic or urgent care facility) for a reason that is not a true emergency, the services will be processed by Anthem as ineligible expenses.

We would like to take this opportunity to remind everyone that since the opening of Primary Plus, hours of operation have expanded to meet growing need; however, the Health Center is not a walk-in facility. Therefore, unless you arrive with a true emergency, you will likely be turned away and offered assistance in scheduling the next available appointment.

## Reminder - Weight Watchers Starts Next Week

A new session of Weight Watchers for City employees will start next Thursday, April 5<sup>th</sup>, in the caucus rooms on the second floor of City Hall. If you want to join, bring a check for \$156.00 made out to Weight Watchers. By joining, you have the opportunity to lose those winter pounds, have some fun and potentially earn back your entire registration fee!

## Virgin Pulse Spring Challenge Next Month

Get your walking shoes on because the City and Virgin Pulse are hosting a Spring Destination Challenge - walk with your co-workers to some of the greatest National Parks in the United States!

Check the Virgin Pulse website over the next few days for details of the Spring Destination Challenge that will run from April 16<sup>th</sup> through April 30<sup>th</sup>. Registration begins April 6<sup>th</sup> and teams will consist of five players. Scores will be based on total steps and you can get credit for up to 20,000 steps a day. As you go through the Challenge, you and your teammates will try to unlock each U.S. National Park destination.

Both team and individual rewards (wellness points) will be posted at the end of the Challenge. **Ready - Set - Go!**

