



# HEALTH MATTERS



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

April 30 Balance	\$3,787,219	Dec 31, 2017 Balance	\$2,552,797
<u>Total Revenues</u>	\$1,185,694	Jan-May Revenues	\$6,269,106
Employer Premiums	886,670	Jan-May Expenses	(\$5,001,686)
Employee Premiums	172,939	May 31, 2018 Balance	\$3,820,217
Other Revenues	126,085		
<u>Total Expenses</u>	(\$1,152,696)	YTD Gain/(Loss)	\$1,267,420
Week 1 Claims	227,781		
Week 2 Claims	165,843		
Week 3 Claims	115,035		
Week 4 Claims	162,713		
Week 5 Claims	261,736		
Clinic Expenses	68,064		
Wellness Expenses	7,037		
Fixed Costs—Premiums	100,716		
Fixed Costs—Fees	43,771		
<u>Monthly Gain/(Loss)</u>	\$32,998		
May 31 Balance	\$3,820,217		

The “other revenues” consist primarily of retiree premiums and a drug rebate.

### **Enhanced Access to Healthcare Coming Soon!**

Access to high-quality healthcare is becoming even more convenient for employees enrolled in the City’s health plan. You will soon get additional information in the mail regarding this new option, but here is a quick summary:

IU Health’s new Enhanced Access Program will allow eligible employees and dependents, under the following circumstances, to receive **\$0 cost healthcare services** at any of its six Central Indiana IU Urgent Care Centers:

- You or your dependent must be enrolled in the City’s Health Plan.
- The IU Urgent Care Center visit must occur only during hours that the Primary Plus Health Center is closed.
- All eligible employees will receive an Enhanced Access Membership Card. You or your dependent must bring that card to the IU Urgent Care Center at the time of the visit. Otherwise, you will be responsible for full payment at the time of service.

This is an exciting new option for health plan members. Again, IU Health will soon mail complete program information to all eligible employees, so watch your mailbox. This information will include answers to frequently asked questions, details on applicable IU Urgent Care locations and a breakdown of hours during which the \$0 cost healthcare services would apply.

## **Anthem to Provide New ID Cards**

Beginning with a phased roll-out in July, Anthem will introduce a streamlined membership ID card for some City health plan members. This new card is described as “cleaner, neater, less cluttered and easier to read.”

The cards will have most of the same information, but they will no longer include any cost share information, since virtually all healthcare providers now use electronic means to validate a member’s benefits. This will also allow members to keep their cards as long as they remain on the same plan, regardless of any changes to the cost share amounts. Please watch the mail for your new card(s) in the coming months.

And don’t forget, you always have the option to view and/or download an electronic version of your ID card by using the *Anthem Anywhere* mobile app. The digital ID card is convenient, reduces wallet bulk and is accepted at any doctor’s office. The digital option also makes it possible to email or fax a copy of your ID card on the spot, right from your smart phone.



“Your x-ray showed a broken rib, but we fixed it with Photoshop.”

## **Reversal Announced On Micro Hospitals**

In March we reported Anthem was not accepting into their network the “micro hospitals” that began springing up in Central Indiana in the last year.

However, in a sudden reversal earlier this month, Anthem and St. Vincent reached an agreement that now puts Anthem members in-network when they use one of St. Vincent’s four micro (or tiny) hospitals in Noblesville, Avon, Plainfield or Indianapolis.

These St. Vincent facilities average about 17,000 square feet, making them much smaller than a traditional hospital. Instead of a large clinical staff, they house a skeleton staff and a few dozen employees who tend to seven emergency beds, eight overnight beds, imaging, pharmacy and lab services. No surgeries are performed at these facilities.

## **Anthem/St. Joseph Stalled**

This will not apply to most of you, since the healthcare facilities are all in Northern Indiana, but Anthem and St. Joseph Health Systems have, to date, failed to reach an agreement regarding their contract renewal. Therefore, unless an agreement is reached, St. Joseph Health System will no longer be an Anthem in-network provider as of midnight, July 1, 2018.

## **Your HSA and Health Insurance Premiums**

A few employees have recently asked whether they can use their Health Savings Account (HSA) to pay for health insurance premiums after retirement. The short answer is no.

You cannot treat insurance premiums as qualified medical expenses unless the premiums are for:

- Long-term care insurance;
- Healthcare continuation coverage, such as COBRA;
- Healthcare coverage while receiving unemployment compensation; or
- Medicare if you are 65 or older. This does not apply to premiums for Medicare supplemental policies.

## **Health Coach Hosts Grocery Tour**

Our IU Health Coach, Kristin Hullett, will host her next grocery store tour on Monday, July 23, at 5 PM at Fresh Thyme Farmers Market, 14727 Fresh Thyme Market Drive, Carmel.

This free tour will offer tips and ideas on shopping for nutritious produce, meat and packaged food items for the whole family. Space is limited, so if you want to join the tour, please contact Kristin at [khullett@iuhealth.org](mailto:khullett@iuhealth.org) or 317-517-5161 by Wednesday, July 8.

## **And the Winners Are.....**

Please congratulate the following raffle winners at the June 1<sup>st</sup> City Employee Appreciation Breakfast at City Hall:

- |                    |                               |
|--------------------|-------------------------------|
| • Jordan Ripberger | Yeti Tumbler                  |
| • Kurt Shanayda    | Utility Wagon                 |
| • Jim Hobbs        | \$50 Amazon Gift Card         |
| • David Smith      | Amazon Echo Dot               |
| • Dave Haboush     | All Things Carmel Gift Basket |

Thanks to everyone who helped and to all who attended!



## **COACH'S CORNER**

### **Learn Basics of Planning and Preparing Healthy Meals**

By: Kristin Hullett, RD/Health Coach

Phone: 317-517-5161

Email: [khullett@iuhealth.org](mailto:khullett@iuhealth.org)

Too busy or tired to cook after work? Need some great ideas for weekday meals? Wouldn't it be great if you had a meal already planned and prepared?

The Health Coach at Primary Plus Health Center, Kristin Hullett, is also a registered dietician. She is offering a two-session **MEAL PLANNING AND PREPARATION**

**COURSE** for City employees. During these sessions, you will learn valuable skills to help take control of your kitchen, including how to save time and money, reduce stress and improve nutrition for you and your family.

This course will provide information on the foundation of balanced eating and nutrition, including a five-step process for meal planning and a three-step process for meal preparation.

Each of the two sessions will last one hour, and you should only sign up if you can attend both sessions:

**DATES:** Tuesday, July 31<sup>st</sup> and Tuesday, August 14<sup>th</sup>  
**TIME:** 5:00-6:00 PM  
**LOCATION:** Caucus Rooms at City Hall, second floor

This course is offered to City employees at no cost, but class size is limited, so please register soon by contacting Kristin at [khullett@iuhealth.org](mailto:khullett@iuhealth.org).



**WISHING EVERYONE  
A HAPPY AND SAFE  
INDEPENDENCE DAY!**