



# HEALTH MATTERS



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

August 31 Balance	\$649,922		Dec 31, 2011 Balance	\$748,080
Total Revenues	\$882,775		Jan-Sept Revenues	\$8,692,197
Employer Premiums	705,680		Jan-Sept Expenses	\$8,472,927
Employee Premiums	157,044		Sept 30, 2012 Balance	\$967,350
Other Revenues	20,051			
Total Expenses	\$565,347		YTD Gain/(Loss)	219,270
Week 1 Claims	185,913			
Week 2 Claims	77,473			
Week 3 Claims	175,220			
Week 4 Claims	36,346			
Fixed Costs—Premiums	69,135			
Fixed Costs--Fees	21,260			
Monthly Gain/(Loss)	\$317,428			
September 30 Balance	\$967,350			

September claims were extremely low—about half of our monthly average through August. Looks like October will be back to normal.

### Upcoming Events

**Wellness screenings:** Remember that you must go through the screening if you want to participate in the 2013 wellness program.

- November 8 8:00 AM to 10:00 AM Street Department
- November 9 7:30 AM to 10:30 AM City Hall Caucus Rooms
- November 13 7:30 AM to 9:30 AM Wastewater Treatment Plant
- November 14 8:00 AM to 10:00 AM City Hall Caucus Rooms

**HDHP/HSA Meetings:** Anyone who is considering the High Deductible Health Plan (HDHP) should plan to attend one of these meetings. Keith DeTrude, the City's broker, will go over the requirements for the HDHP and Jennifer van Handel of Star Bank will talk about Health Savings Accounts (HSAs).

- November 28 2:30 PM Council Chambers
- November 29 2:30 PM Council Chambers
- November 30 10:00 AM Council Chambers

**Open Enrollment:** The enrollment period for 2013 medical and dental benefits will be December 3-17. You will be enrolling online, as you did last year. You will receive instructions as the dates draw near.

## Thank You

Thank you to the Carmel Fire Department, and particularly to EMS Chief Mark Hulett, for sponsoring the annual flu shots.

## Avoid Unneeded Trips to the ER

Emergency rooms are intended for patients with life-threatening conditions who need care immediately. Using the emergency room for non-emergencies delays treatment for those with true emergencies. In addition, emergency rooms are an extremely expensive and inefficient option for routine health care.

Beginning in 2013, emergency room visits for Plan B participants will be subject to a \$100 facility copay and a \$50 physician copay. Plan A participants will pay the entire cost of the visit until they meet their deductible. All plan participants will therefore have an additional incentive to make thoughtful decisions regarding their use of the emergency room. IU Health offers these suggestions to help limit emergency room visits to true emergencies.

## FIND A REGULAR PHYSICIAN

Even if you're healthy, a family physician can gauge your health needs while focusing on preventive medicine like shots and screenings. If you take ill, your doctor can treat most problems. Studies show having a regular doctor can reduce ER visits for not-so-urgent problems. When the employee clinic opens, the clinic doctor can be your primary care physician if you wish.

## MANAGE CHRONIC CONDITIONS

Illnesses like asthma, diabetes and heart disease cause millions of ER visits. Working out a treatment plan with your doctor—and following it—reduces such trips. In one Alabama program, ER visits fell 50 percent among patients with diabetes who learned more about the disease and received more routine care.

## KNOW WHAT'S AN EMERGENCY

Reserve the ER for true emergencies. Examples include chest pain, weakness in an arm or leg, serious trouble breathing, major broken bones, allergic reactions, loss of consciousness, uncontrolled bleeding, poisoning and head injuries. Ask your doctor (in advance, not in a potential emergency) if you aren't sure what should send you to an ER.

## EXPLORE OTHER OPTIONS

If your doctor's office is closed, urgent care centers and retail clinics can treat minor illnesses such as fevers, nausea, rashes or the flu more quickly than an ER. Most urgent care centers can handle simple broken bones and cuts that need stitches.

## TAKE CARE OF YOURSELF

Staying healthy can also help keep you ER-free. Lose weight, eat a healthy diet, exercise regularly and don't smoke. Injuries cause one in three ER visits, led by falls and traffic accidents—so fall-proof your home, buckle up in the car and take other safety precautions.