



HEALTH MATTERS



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

| | | | |
|----------------------|---------------|----------------------|---------------|
| March 31 Balance | (\$514,215) | Dec 31, 2014 Balance | (\$586,107) |
| Total Revenues | \$903,043 | Jan-Apr Revenues | \$3,782,667 |
| Employer Premiums | 747,644 | Jan-Apr Expenses | (\$3,848,578) |
| Employee Premiums | 142,085 | Apr 30, 2015 Balance | (\$652,018) |
| Other Revenues | 13,314 | | |
| Total Expenses | (\$1,040,846) | YTD Gain/(Loss) | (\$65,911) |
| Week 1 Claims | 111,548 | | |
| Week 2 Claims | 137,110 | | |
| Week 3 Claims | 141,866 | | |
| Week 4 Claims | 210,725 | | |
| Week 5 Claims | 209,948 | | |
| Clinic Expenses | 44,732 | | |
| Wellness Expenses | 990 | | |
| Fixed Costs—Premiums | 100,580 | | |
| Fixed Costs--Fees | 83,347 | | |
| Monthly Gain/(Loss) | (\$137,803) | | |
| April 30 Balance | (\$652,018) | | |

Shopping for Services

Part of making sure the City's health plan improves is realizing that each of us can have a significant and positive impact simply by being aware of the costs of medical services. Regardless of which plan you are in, and regardless of whether a service falls under your deductible or is covered by insurance, it is beneficial for both you and the Health Plan to "shop" for services that have been ordered by your physician.


These services include, among others, consultation with a specialist, lab work, physical therapy and radiology. It is typical for a physician to prescribe a service and then refer you to a location or specialist that he/she is familiar with. Keep in mind - this does not mean you are required to use that specialist or service. Except in rare cases, the City Health Plan allows you the ability to use a



"You see, Ms. Jenkins, by doubling up on patients in the MRI, we're able to cut costs in half, thereby passing the savings on to you."

provider of your choice for these and other services. Also, it is always beneficial to stay within the Anthem network of providers.

As an example, cost differences can often be found in radiological services - such things as x-rays, MRIs, ultrasounds and mammograms.



| | AVERAGE COMPETITOR FEE | NWR FLAT RATE PRICING | MINIMUM AVERAGE SAVINGS |
|-------------------------------|------------------------|-----------------------|-------------------------|
| General Radiographs or X-Rays | \$685 | \$50 | 93% |
| CT without contrast | \$1,500 | \$400 | 73% |
| CT with contrast | \$1,750 | \$500 | 71% |
| CT with & without contrast | \$2,325 | \$600 | 74% |
| DXA | \$330 | \$75 | 77% |
| MRI without contrast | \$4,275 | \$600 | 86% |
| MRI with contrast | \$4,675 | \$700 | 85% |
| MRI without & with contrast | \$4,725 | \$800 | 83% |
| PET/CT | \$6,275 | \$1500 | 76% |
| Screening Mammogram | \$490 | \$200 | 69% |
| Diagnostic Uni Mammogram | \$450 | \$225 | 56% |
| Ultrasound | \$560 | \$150 | 60% |

To remain competitive in this field, one local provider now uses a system of flat rate pricing for many radiological services. Northwest Radiology guarantees that you (or insurance) will never be billed more than the costs listed to the left, and any payments by you would go toward your deductible. We have been advised that these prices include both the screening and the reading.

We are not recommending or referring anyone to Northwest Radiology or any other specific vendor - we are simply providing an example of why it is important to compare costs. Remember - Even if you have met your out-of-pocket maximum and everything is covered by insurance, higher charges also burden the Plan, so any cost savings to the Plan is also a cost savings to you in the long run.

Primary Plus Employee Health Center

REMINDER - If you use the online option to schedule an appointment due to sickness, please make sure you schedule the appointment with Dr. Fagan rather than one of the nurses. The nurses can draw blood, but they cannot diagnose or treat illnesses. Since same-day appointments are almost always available, please be courteous and avoid walk-in visits.

Hours

Monday 8 AM - 1 PM
 Tuesday 1 PM - 7 PM
 Wednesday 8 AM - 1 PM
 Thursday 1 PM - 5 PM
 Friday 8 AM - 1 PM

Address

1402 Chase Court, Suite 110, Carmel

Online Appointment Scheduling

www.carmel.in.gov under Human Resources tab

Telephone

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.

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, Young At Heart. The medication cannot be dispensed until payment is received. Any questions regarding this should be directed to the Health Center, 317-688-5415.