



Business Health Care Group

Driving Meaningful Change

Business Health Care Group Spring Seminar

March 26, 2014

www.businesshealthcaregroup.org

500+ Employees*



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Driving Meaningful Change

- Terminate Health Plan when Exchange opens
 - 94% Very Unlikely
 - 4% Somewhat Unlikely
 - 2% Somewhat Likely

- Interest in Participating in Private Health Exchange
 - 4% Very Interested
 - 13% Somewhat Interested
 - 79% Not Interested
 - 4% Don't Know

*2013 HCTrends

All Size Employers*



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Driving Meaningful Change

- Terminate Health Plan when Exchange opens
 - 64% Very Unlikely
 - 8% Somewhat Unlikely
 - 19% Somewhat Likely
 - 7% Very Likely
 - 1% Will Terminate Plan

*2013 HCTrends

HSA/HRA Offering



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Driving Meaningful Change

- BHCG

- Self-Funded 56% offer, 66.7% HDHP
- Fully Insured 22.6% offer, 84.1% HDHP

- All Size Employers – HCTrends

- High Deductible with HSA 29%
- HRAs 13%
- Both 4%
- Neither 54%

- 500+ Employees - HCTrends

- High Deductible with HSA 40%
- HRAs 27%
- Both 8%
- Neither 25%

Cost Containment Strategies (500+ ee)*



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- Increase Employee Share of Premium 44%
- Increase Deductibles/Copays/Coinsurance 49%
- Increase Out of Pocket Maximums 14%
- Restrict Eligibility 5%
- Reduce/Eliminate Contribution to HSA/HRA 5%
- Reduce Types/Variety of Plans Offered 5%
- Change Network and/or Plans 19%
- Change PBM/Benefits 12%
- Switch to Self Funding 2%
- Other 14%

Strategies Employed



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■ Health Risk Assessments	81%
■ Biometric Screening	83%
■ Disease Management for Chronic Conditions	73%
■ Nurse/Medical Help Line	85%
■ Tiered Provider Arrangements	23%
■ Narrow Network for lab & imaging	8%
■ Pricing Tools	33%
■ Income Based Premiums	6%
■ Outcomes-Based Plan Design	6%
■ HSA/HRA	75%
■ On Site Fitness	38%
■ On Site Clinics	27%
■ EAP	88%
■ Wellness Program	79%
■ Smoking Cessation	69%



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Thank you for attending!

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