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Test Your Recall from Our Recent Newsletter

How do educational institutions with fully insured health insurance arrangements leave money on the table? For the answer, scroll to the bottom of this newsletter.



National Alliance Total Mental Health Index

Discover the latest updates on the state of the emotional health of US workers during the COVID-19 era and the key factors impacting important segments of the working population on the National Alliance of Healthcare Purchasing Group Coalition's [Mental Health Index](#).

Interested in Learning More About edHEALTH?

Call Nancy McConaghy at 1.866.692.7473 ext. 702 or send her [an email](#).

Warm Holiday Wishes

Despite it being an incredibly challenging year, at this special time of year especially we give thanks to you — our higher and secondary education owners, the faculty and staff, and our business colleagues — who have made our jobs easier and our lives more fulfilling. Thank you for being you!

The edHEALTH team wishes you a Happy Holiday season and healthy and safe New Year.

The Risk Retention Reporter

Lessons from a Higher Education Captive: 3 Proven Ways to Help



Members Navigate the Pandemic

Reproduced from the December 2020 edition of the [Risk Retention Reporter](#)

As the coronavirus pandemic has decimated large swaths of the economy, higher education has been hit particularly hard. Many colleges and universities were already experiencing shaky finances before COVID. Higher education human resources departments have been on the frontlines of trying to bring costs under control. Furloughs, layoffs, early retirement incentives, and benefit cuts are strategies for reducing costs. Knowing that member institutions were facing unprecedented challenges, Educators Health Insurance Exchange (edHEALTH), the health insurance captive for 23 colleges, universities, and other educational institutions, pivoted its strategy from growth to supporting its members and their faculty and staff — financially, strategically, and emotionally. edHEALTH's three key strategies have helped member schools navigate the pandemic, and offer a roadmap for other captive organizations.

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For the First Time, Plan Designs Informed by High-Performance Analysis

One of edHEALTH's strategic initiatives is population health — working together to improve our member schools' faculty, staff, and family health outcomes to bend the healthcare cost curve. Almost three years ago, we contracted with HCMS, our data warehouse now called Workpartners, to provide a person-centric clinical program for patients with complex healthcare needs. This year, Workpartners began analyzing edHEALTH's data for plan design purposes. These initiatives are translating into quantifiable results for our member owners and their employees.

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Forward to a Colleague

Forward this newsletter to your colleagues. They can [sign up here](#). Do you have feedback? Send [us an email](#).

To Effectively Engage Your Employees, Focus on The Message

It's a challenging, yet critical, time to increase your employee engagement efforts. The education sector is facing significant challenges due to enrollment drops and the costs of COVID prevention and monitoring. The usual ways of communicating are no longer possible with many employees working from home. At the same time, many employees are trying to juggle work and family life. "Before developing any employee communication, focus on the message," says Bob Simpson of EPIC.

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*Bob Simpson, Director and National Leader
for EPIC's Communication &
Engagement Team*

How to Survive the Pandemic: The Team Shares

Our Strategies Supports Local Food Pantries

The edHEALTH Team

edHEALTH



Tracy Hassett

President and CEO

Responsible for the overall performance of the organization



Cindy Bartelson

Operations Manager

Managed edHEALTH's day-to-day activities



Nancy McConaghy

Business Development Executive

Oversees membership growth and retention



Cindy McGrath

Marketing Communications Strategist

Propels edHEALTH's mission and visibility through a variety of digital and print communications



Claire O'Sullivan

Executive Assistant

Manages the president's calendar, coordinates meeting logistics, and facilitates edHEALTH events

Food, bingeing favorite shows, self-care, appreciating what we have, and giving back are some of the ways the edHEALTH team is getting through these difficult times. All of us are missing in-person interaction with family, colleagues, and

friends. The team shares how we're coping, recommends shows, and supports local food pantries.

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And the Answer Is...



With a fully insured plan, you leave money on the table with higher health plan administration margins that the insurer keeps. By moving from a fully insured to self-insured arrangement, you retain any profits and gain claims transparency so you can bend the cost curve, according to Spring Consulting actuaries.

[Learn more](#)

edHEALTH Newsletter Editor, [Cindy McGrath](#) | [Website](#)



Please add cemcgrath@educatorshealth.org to your contacts so we're recognized as a safe sender.