



Spring 2019 Newsletter

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# edHEALTH by the Numbers

## *Effective January 1, 2019*

Enrollment 12,200

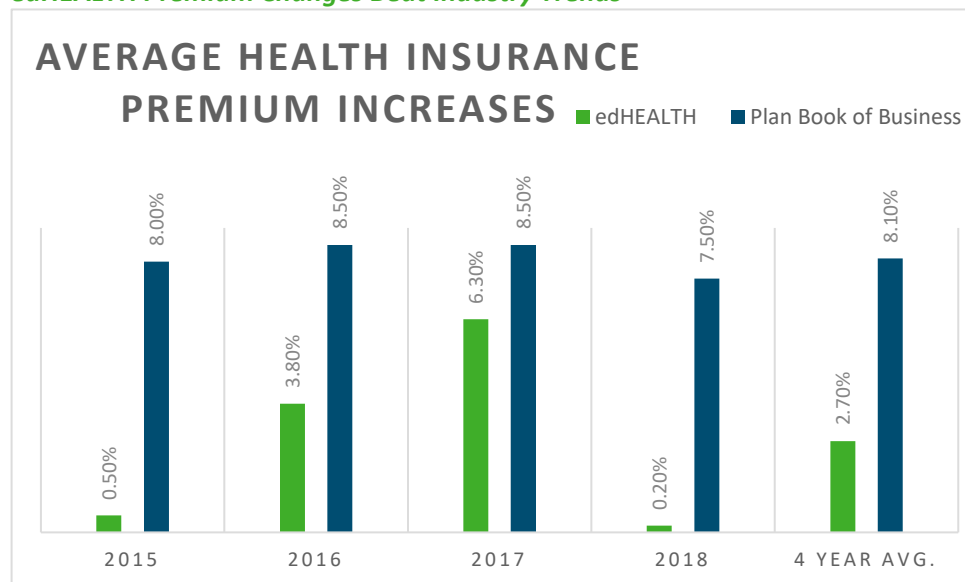
+8%

2 New Schools (Clark and Lesley)

Captive Results +\$4.5M



*edHEALTH Premium Changes Beat Industry Trends*



### **2018 Cost per Employee**

\$15,200, +2% from 2017

-8% from budget!

***Save The Date!***

**Monday, June 17**

1 - 4:30 PM

Reception: 4:30-6 PM

The Connors Center – Boston College

20 Glen Street, Dover, MA

*Meet and network with your colleagues from member institutions and our business partners. We have lots to celebrate. Get ready for some exciting news!*



[www.educatorshealth.org](http://www.educatorshealth.org)

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Tracy Hassett, *President  
and CEO, edHEALTH*

Cynthia McGrath, *Spring  
2019 Newsletter Editor*

## Get to Know Cindy Bartelson, edHEALTH's Operations Whiz



If you're a current edHEALTH member school, you've probably worked with Cindy Bartelson, edHEALTH's Operations Manager. Cindy is the "go to" person for edHEALTH's day-to-day activities:

- Troubleshooting health insurance-related issues
- HR employee orientation
- Plan Design Committee logistics
- Website management
- New group implementation

Two years ago, Cindy joined edHEALTH. She previously worked for 15 years in the HR Department at member school Worcester Polytechnic Institute (WPI). Cindy's skills and experience make her uniquely qualified to running edHEALTH's operations. She's especially gratified to help member schools troubleshoot health-insurance related issues. "In HR there are a lot of urgent personnel-related issues," says Cindy. "The school HR staff appreciates having one less item on their plates. And, through investigating member health insurance issues, I identify and find resolutions for larger concerns that affect the entire edHEALTH membership."

If you need assistance with edHEALTH operations-related issues, contact Cindy:

Email: [cjbartelson@educatorshealth.org](mailto:cjbartelson@educatorshealth.org)

Office 1.866.692.7473

Cell 1.508.612.5175

## Steps to Join edHEALTH

Potential schools and universities considering joining edHEALTH frequently have questions about the enrollment process. After enrolling 16 member schools, we have the process down to a system. Cindy Bartelson helps schools navigate the process from start to finish, which helps ensure a smooth transition. She schedules implementation meetings, answers questions, and keeps enrollment tasks on schedule.

Here's what to expect if you're thinking of joining January 1, 2020:

Task	Deadline
Submit letter of authorization, claims data, and working rate fee	August 31
Determine your plan designs	August 31
Review rates, make plan design adjustments, and determine choice of carrier	September 15
General Counsel executes contractual agreements	October 1
Fiscal Department provides financial and banking information	October 15

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## Steps to Join *continued*

Task	Deadline
Open Enrollment	Late October – Early November
Estimated premium and stop loss invoices due for January	January 1
Adjusted final enrollment premium and stop loss invoices due for January	February 1

## New Population Health Initiative Off to Strong Start

It was a pleasure to meet with all of you to discuss the new edHEALTH population health initiative, KnovaSolutions® Clinical Prevention Service. We've already heard from seven of you that you want to participate in the program that targets the 5% of your population that comprises over 50% of claim costs. It's a triple-win solution:

### 1) Potential Reduction in High-Cost Claims

The program's clinical staff provides personalized care for high-risk, high-cost employees and covered dependents. Through phone and secure email, participants receive support for medical decisions. Information, education, and decision support helps decrease unnecessary costs and utilization.

### 2) Improves Healthcare Quality and Employee Satisfaction

24/7 access to assistance:

- Questions about diagnosis, treatments, tests, and medications
- Support for making lifestyle changes
- Medication review assistance
- Work/life balance support

### 3) Member Schools Benefit by Participating

There's no cost the first year to take part in the program. We'll share with you periodic reports on the edHEALTH population risk and the Program's Return on Investment. There's an opportunity to bend the cost curve, and I've shared with you how much savings your school could potentially realize.

### Let Us Know if You Would Like to Participate

If you haven't been in touch, please let us know if your school will participate in the KnovaSolutions® Clinical Prevention Program. Once we hear from you, we'll help expedite enrollment so you can start reaping the benefits of the program quickly.








## Award-Winning Optum Rx Program Effectively Tackles Opioid Abuse



Opioid abuse is a national epidemic: every 13 minutes there is an opioid-related death. Between 2015 and 2016 drug overdoses increased 21%, according to the Centers for Disease Control. Our prescription drug vendor,

OptumRx, uses an innovative opioid management program that helps members and patients balance the need for powerful medications with the risk of abuse and misuse. Targeted drugs include Oxycodone, hydrocodone, morphine, hydromorphone, codeine, fentanyl, methadone, tramadol, OxyContin, Percocet, Lorcet, and Vicodin. The program takes a multi-pronged approach to help tackle abuse:

1. **Prevention and education:** OptumRx provides education to patients and providers about the risks of opioids. Home delivery patients who fill opioid prescriptions through mail order receive education and promotion of proper leftover drug disposal. The drugs our dispensed with label and bottle cap warnings about the drug risks.
2. **Minimize early exposure:** Opioid abuse can start in a few days, according to a March 2017 HealthDays study, so it's important to limit the dose and duration of these highly addictive medications. Using a combination of quantity limits and prior authorizations, the program minimizes early exposure and duration of therapy. Clients who adopted this program ***experienced a 31 percent decrease in opioid prescription volume.***
3. **Reduce inappropriate supply:** Optum Rx employs first-fill dose and duration limits for patients not receiving opioids on a daily basis. Program results show a ***50 percent lower likelihood of patients progressing from short-term acute use to longer-term chronic opioid use*** after the first fill.
4. **Treating at-risk and high-risk members:** After identifying patients at risk for opioid abuse, Optum Rx collaborates with prescribing physicians to prevent progression to chronic use.
5. **Supporting chronic populations and recovery:** Patients who have had an overdose experience or have been identified as opioid dependent are prescribed medication assisted therapy. These patients are monitored and supported to help with relapse prevention.

Since program inception in 2017, OptumRx has significantly boosted compliance with CDC clinical best practice opioid prescribing guidelines: ***96 percent of opioid prescriptions are aligned with dosage and duration guidelines*** compared to the 55 percent national average.

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## Opioid Risk Management Program *Continued*

The Pharmacy Benefit Management Institute (PBMI), the nation's leading provider of pharmacy research and education to help design prescription drug programs, recently recognized OptumRx for its comprehensive initiative addressing the opioid epidemic.

Optum Rx received the PBMI 2019 Excellence Award for Opioid Management Strategies on March 5, 2019.

To take advantage of this award-winning program effective January 1, 2020, and for detailed program costs, contact the OptumRx edHEALTH team.

## New Benefits Administrator Expands edHEALTH Reach Nationally



edHEALTH is now available throughout the country. For 2019, we entered into an agreement with CoreSource, a subsidiary of

Trustmark, a national employee benefits company. (To better tie the subsidiary to the parent company, CoreSource will be rebranded to Trustmark Health Benefits later this year.) The company has access to over 75 carrier-owned and provider-sponsored networks. These include Aetna, Cigna, Empire of New York, Anthem of California and Georgia, and Highmark.

CoreSource uses a customized approach to determine which networks best meets the needs of new clients. They evaluate network panel scope, how strongly the network and types of care align with the client's utilization patterns, and financial value. These findings are provided to the new member organization, edHEALTH, and Spring Consulting for final network determination.

This same customized approach is used for plan design. Like all member organizations, the school determines its plan type offerings, copay, coinsurance, and deductible amounts. CoreSource supports a variety of plan types including Preferred Provider Organizations (PPOs), Exclusive Provider Organizations (EPOs – an HMO-like plan without a gatekeeper), and Qualified High-Deductible Health Plans (QHDHPs). ***Bottom line - the school receives a tailored program that meets its needs.***








## Walk This Way to a Healthier You Returns June 3



Get your sneakers ready – edHEALTH’s popular “Walk This Way to a Healthier You” challenge returns on Monday, June 3. A team from each school will compete for the edHEALTH walking challenge trophy and celebratory event. Team

employees strive for 10,000 steps per day. We’ll send tips for meeting and exceeding this goal. Last year, over 800 employees from 14 schools participated during July, and this year’s June event is expected to be even more popular.

The four-week walking challenge ends on Monday, July 1.

**Weekly Prizes:** For every week of the walking challenge, two winners from each school will receive a “Walk This Way” gift basket valued at \$50 or \$100, depending on steps walked. Participants walking 5,000 steps or more per day are eligible for the \$50 value prize; those walking 10,000 steps or more per day are eligible for the \$100 value prize. The themed gift baskets include: fitness, mindfulness, nutrition, and relaxation.

**Easy Tracking:** Participants connect their fitness tracker or device app to Harvard Pilgrim’s wellness account. All schools and employees are eligible to participate, regardless of health plan. We’ll send instructions in advance.

Last year, Olin College won the edHEALTH walking challenge. Which member school will win this year? Although we don’t know yet, we do know that everyone will have fun participating and being active.

**Share It!** Please share the next two pages with your employees so they know about their telehealth benefits. We’ve created a separate pdf so it’s easy to distribute. Thank you for your help in getting the word out about the convenience of telehealth benefits!

*Interested in joining this wonderful group of members? See article on page 2.*



## Telehealth Offers Convenience for Non-Emergencies, Skin Concerns, and Behavioral Health

### *Download the App Today*

Take Advantage of a Telehealth visit with a credentialed doctor specializing in internal medicine, family practice, pediatrics, dermatology, psychology, or psychiatry. A virtual care visit enables you to see a provider through real-time, Skype-like technology using a smartphone, tablet, or computer that has a microphone and webcam. Benefits include:

- Immediate access to doctors 24 hours a day, 365 days a year
- No need to travel from work or home
- Secure and private two-way video chats with U.S. board-certified doctors and therapists
- Prescriptions sent to your drug store, if needed
- \$25 copay/visit

Consider taking advantage of telemedicine benefits if you have any of the following **non-emergency needs**:

- Allergies
- Upper respiratory infection
- Flu
- Earache
- Skin rash
- Urinary tract infection
- Conjunctivitis
- Sinus infection
- Upset stomach

### Behavioral Health

Telehealth behavioral health benefits are confidential and convenient. Simply book an appointment with a licensed therapist, psychologist or psychiatrist by phone, web, or mobile app and get confidential help for:

- Anxiety
- Depression
- Post-Traumatic Stress Disorder (PTSD)
- Panic disorder
- Family and marriage issues/Domestic Abuse
- Eating disorders
- Grief
- Substance abuse/Addiction
- Trauma resolution
- Work pressures
- ADHD

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## Enroll in Telehealth Before You Need Services

Enroll in your plan's program before you need services to avoid delays. You can do this by phone, website, or by downloading the application (app) from the App Store or Google Play. You will be asked to enter your contact information, plan member ID, and to complete a brief medical questionnaire along with major credit card information for the \$25 office visit copay. Once you are registered, you can access the services when you need them. After your virtual visit, be sure your primary care provider is aware so he or she is up to date on your health and can provide follow up care if needed.

## Telehealth Offers Convenience *Continued*

Psychologists support you using talk therapy, while psychiatrists will also look for biological imbalances and can prescribe medicine as part of a treatment plan. It generally takes less time to schedule an appointment with a licensed therapist or psychologist. Contact the telehealth provider to schedule your first appointment at least 48 hours in advance. See grid for additional details.

### Dermatology

Members of CoreSource and Tufts Health Plan also have access to telehealth dermatology services. Using the web or Teledoc app, upload high-resolution images showing your skin concern:

- Acne
- Eczema
- Rosacea
- Rash
- Bug bites
- Dermatitis
- Psoriasis
- Sunburn
- Poison ivy
- Skin infections
- Suspicious moles

A licensed dermatologist will review your photos, make a diagnosis and provide a treatment plan within two business days. You'll receive an email or electronic message with your diagnosis and treatment plan. The physician will send medically-necessary prescriptions to your local pharmacy.

### edHEALTH TELEHEALTH BENEFITS

	CoreSource	Harvard Pilgrim	Tufts Health Plan
<b>App Name</b>	Teladoc	Dr. On Demand	Teladoc
<b>Website</b>	<a href="http://www.teladoc.com">www.teladoc.com</a>	<a href="http://www.doctorondemand.com">www.doctorondemand.com</a>	<a href="https://member.teladoc.com/tuftshealthplan">https://member.teladoc.com/tuftshealthplan</a>
<b>Phone Number</b>	1-800-835-2362	1-800-997-6196	1-800-835-2362
<b>Non-Emergency Medical Conditions by phone or video</b>	24/7 access by appointment or first available physician	24/7 access by appointment or first available physician	24/7 access by appointment or first available physician