

Northern Zone: School districts that are part of the St. Lawrence –Lewis Counties School District Medical Plan will see a **5% increase** in health insurance plan costs.

Effective July 1, 2019

Rider Plan 9 – School districts will pay Annual Rate for Family Plan - \$27,312.00, for Two Person Plan \$21,024.00, for Individual Plan \$10,512.00

Rider Plan 10 – School districts will pay Annual Rate for Family Plan - \$26,928.00, for Two Person Plan \$20,760.00, for Individual Plan - \$10,380.00.

The rates for Medicare Primary coverage are not available at this time, but are anticipated to be less than the Individual Plans listed above.

These articles were submitted by Health Insurance Information Monitors Robert Joyce*CR from NEZ and Joe Russo from NZ.

Submitted June 2019

St. Lawrence Lewis BOCES Consortium has always administered their self funded health insurance plan for the local school districts in St. Lawrence County and part of Lewis County. The long time administrator is planning to retire and the Consortium will be contracting with Excellus Blue Cross/Blue Shield to administer their plan effective January 1, 2020.

Excellus BC/BS also provides the insurance coverage for the Consortium. Some would compare that to the "Fox watching the Hen House". Arrangements like this are becoming more common as health costs and insurance become much more costly and complicated.

Submitted January 2019

1. Good News! Recently, the CEWW Consortium that manages the health insurance for our 17 Clinton-Essex County schools made a significant administrative structure change. An all new Advisory Board was agreed to by stakeholder parties. The Advisory Board consists of 15 members and 5 non-voting members. Of the 15 members, 6 represent union affiliations and/or beneficiary groups such as Bob Joyce for NYSRTA and Rod Sherman for the CVCR and NYSRTA. The Advisory Board needs a 2/3 majority and 60% of the Board of Directors (School Superintendents) to approve of any Health Insurance Plan changes. These changes

certainly provide for greater transparency and stakeholder involvement in administration of our treasured health insurance. This is a far cry from the days of secrecy and little or no transparency.

2. The following information was shared by Bob Joyce at the NEZ December Luncheon, but applies to all recipients of school district provided health insurance statewide. Most, if not all health insurance plans are **"CLAIMS DRIVEN"**. In other words, the rising cost of health insurance is in part due to our usage. We can help cut the CLAIMS cost with simply seeking care/treatment elsewhere. Some examples were illustrated by Mr. Bob Joyce:
 - A. For NEZ 1/3 of all Emergency Room (ER) visits are of low acuity (absence of thinking about cost). The avg. ER cost in the area hospital is \$1,601.00. The local urgent care cost is \$153.00 and your own physician cost avg. is \$114.00. Think about this the next time you go to the ER with flu like symptoms, or a sprained ankle.
 - B. An MRI at the area hospital cost on the avg. \$1,386.00, the local imaging center charges \$467.00. The hospital charges on the avg. \$712.00 for a CAT Scan, the local imaging center \$258.00
 - C. The first 6 months of medical expenses (July-December, 2018), such as those listed above, cost our Consortium \$1,408,800.00. Together we can all help lower that cost.