



## Integrated health for school districts

Now more than ever, school districts face the challenge of managing the cost and coverage for their health plan. Each district must carefully weigh how well its health insurance provider balances cost with the health care needs of employees and their dependents.

As a not-for-profit health insurance company based in Marshfield, Wisconsin, Security Health Plan has been helping businesses and school districts with their health insurance needs, often through innovative benefit designs. Here are two real-life examples that demonstrate how Security Health Plan is helping Wisconsin school districts manage their health insurance premiums.

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## Partnership Benefits Stevens Point School District

Facing a 10 percent health insurance premium hike in 2013, the Stevens Point Area Public School District (SPAPSD) sought ways to have an impact on ever-increasing health care costs. The District approached **Security Health Plan** to set up a partnership that could, as the District put it, “bend the trend line.”

That is, SPAPSD didn’t simply want to switch health insurance plans or companies, or transfer costs to employees; it wanted to find a new way to reduce health care costs while assuring quality coverage for its plan members. And, the District was convinced that by forming a unique partnership with Security Health Plan that sought ways to be proactive in helping employees become healthier, they could reduce health care cost.

### Motivating Healthy Living

The District and Security Health Plan agreed that one way they could have an impact on costs was for them to encourage health plan members to participate in wellness programs, and for Security Health Plan to provide resources and tools to facilitate this. Security Health Plan would also use information to identify individuals with health risk factors and ensure they received proper help and information to effectively manage their health.

As part of the approach, incentives were used to motivate employees to make lifestyle changes. In particular, the District agreed to waive \$600 from the employee’s health insurance premium costs if the employee participated in a personal health assessment program.

In the second year, the District added a feature to its health plan to educate employees about healthcare costs – a price shopping tool from Security Health Plan called Smart Cost Advisor.



Security Health Plan’s Health Assessment is powered by WebMD.

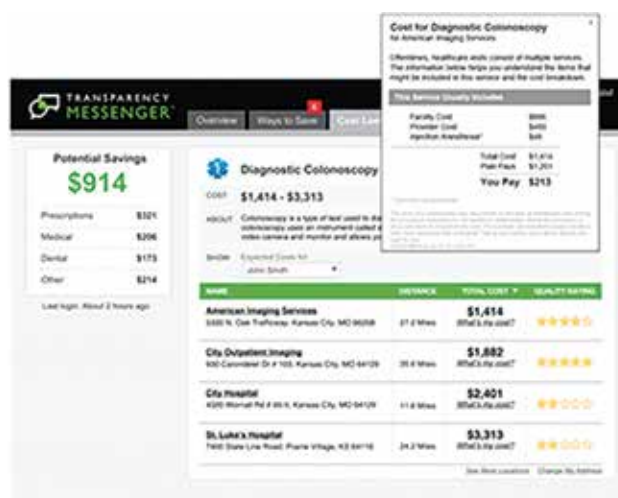


The price shopping service allows employees to compare costs among different medical providers for a variety of medical procedures.

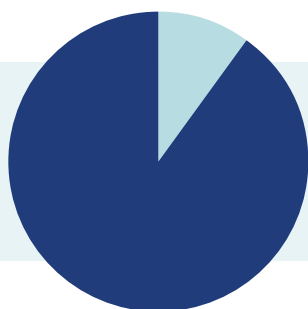
SPAPSD paired the tool with 10 “shoppable” medical services that offered an employee or family member the ability to compare costs and choose a more cost-effective provider.

The District’s goals in introducing Smart Cost Advisor and the 10 shoppable services was to make employees aware of the variance in medical costs between providers, with the expectation that, over time, employees would get more comfortable checking prices and basing their decisions on cost-effective choices available to them.

The new partnership with Security Health Plan is helping SPAPSD health plan members become healthier. The District has had great success in getting its employees to embrace the health and wellness model the District has created.



Smart Cost Advisor allows users to compare prices for medical services.



**90%** of employees are participating in the wellness program.

As a result, the District saw a manageable health insurance premium increase of only 2.5 percent in its first year with Security Health Plan, in lieu of the projected 10 percent increase. In its second year, the District saw an even more dramatic impact of its partnership with Security Health Plan. Instead of an anticipated 16 percent increase in health insurance premiums, the District was able to reduce its overall increase to just 5.5 percent, saving \$2.3 million on its health plan.<sup>1</sup>

<sup>1</sup> These numbers do not include ACA fees which amounted to 1% for 2013-2014, and 2% for 2014-2015.



## Eau Claire Focuses on Employee Health

When the Eau Claire Area School District (ECASD) was faced with a 13 percent increase in health insurance premiums in 2013, they knew it was time to shop around for health insurance. But the District also wondered: Is there a way to set up the health plan to have an impact on medical costs?

Working with their health benefits consultant, Associated Financial Group, the school district sought a solution that could save them money and deliver better care to their health plan members.

They put out a request in the market for proposals. The winning bid came from Security Health Plan – its health plan offering included a near-site clinic, support for the district’s wellness initiatives, and easier access to primary care services for plan members.

The Security Health Plan proposal for the district was designed to address a number of complex challenges that arise when an employer is working to manage its health plan costs:



**Challenge 1:** Getting employees to improve their health and maintain good health. A wellness program can help, but it is difficult to get employees to participate. The district addressed this with financial incentives to those who participated, and by giving employees ownership of the wellness programs.



**Challenge 2:** Identify individuals who have health risk factors, and provide resources to get them the right care. Security Health Plan and the district addressed this through the use of health risk assessments and biometric screenings. Personalized reports point to any medical risks individuals may have.



**Challenge 3:** Individuals, even if they know that they have health risk factors, may avoid going to the doctor because they are concerned about out-of-pocket costs. To address this concern, Security Health Plan offered access to a near-site clinic where the district’s health plan members could receive primary care services with no out-of-pocket costs.

According to analysis by Associated Financial Group:

With Security Health Plan, ECASD could expect to save  
**\$1.75 to \$2.32 Million.**



## How to Create a Healthier Workforce While Cutting Health Care Costs

A true partnership between Eau Claire Area School District (ECASD) and Security Health Plan results in a custom-designed, two-part wellness package that builds healthier lifestyles for school district health plan members and contributes toward better use of healthcare dollars.

Recognizing the importance of integrating wellness into its employees' daily routine, ECASD had a number of wellness initiatives in place. But the district wasn't sure if it was maximizing the impact of its wellness program. So, the district worked with Security Health Plan to transform its wellness programs into a dynamic, holistic approach with an eye to boosting employee health and saving money for the district.



## Worksite Wellness Optimizes Employee Wellbeing and Productivity

A key aspect of the school district's wellness approach was to empower its employees to help shape the wellness program, and to use volunteers to champion wellness at each of the district's 22 facilities. These employee reps are motivating their peers through various health-invigorating activities – including scavenger hunts, pedometer challenges, regular fitness classes and a wellness fair.



Care management helps individuals with serious health issues.

Employees are also encouraged to tap into Security Health Plan's team of health educators, care management nurses, social workers and medical staff. Access to a variety of wellness tools – such as a library of health information, health assessments, 24-hour nurse line and fitness discounts – helps further enhance employee health and morale.

Security Health Plan offers online health coaching for:

- ✓ **Weight management**
- ✓ **Tobacco cessation**
- ✓ **Stress management**
- ✓ **Back pain relief**
- ✓ **Nutrition planning and more**

Many of the district's employees are taking advantage of these wellness opportunities, trimming down missed work days and curbing health care costs.



## Near-Site Clinic Delivers Primary and Urgent Care Close to Work

The hesitation to seek timely medical help can accrue larger expenses down the road for both employee and employer.

By teaming up with Marshfield Clinic and Security Health Plan to establish a dedicated healthcare clinic which provides primary care services without out-of-pocket costs, the Eau Claire Area School District (ECASD) is making it easy for its health plan members to get the care they need when they need it.



Centrally located, The Clairemont Center provides health services to ECASD plan members.


Offering primary and urgent care services free of charge, the Marshfield Clinic Clairemont Center has been serving ECASD health plan members, including retirees, since opening its doors on December 1, 2014.

The Clairemont Center is staffed with a medical care team that includes physicians and nurses as well as health and wellness coaches. The clinic, which is centrally located to conveniently serve all schools in the district, features six exam rooms, an X-ray room and physical therapy area.



**“We need our employees in front of our students and with our students every day. We want them to be as healthy as possible.”**

~ Mary Ann Hardebeck, Ph.D., Superintendent, Eau Claire Area School District



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can help your school district.

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or call **844-616-5386**.

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