

IMPORTANT INFORMATION REGARDING INSURANCE RATES FOR THE 2017/18 FY!

Due to an increase in claims from previous years, and from the claims that have been submitted over the past 6-7 months, Staywell is projecting an increase to our Health Insurance costs for next fiscal year. This Newsletter is dedicated to helping us learn how we, as consumers, can keep our costs down and possibly decrease the amount of the anticipated increase.

Did you know that our Staywell Health Insurance plan is **Self-Funded?** What does this mean?

Self-Insured or Self-Funded Group Health Plans

Q. What is a self-insured health plan?

A. A self-insured group health plan (or a 'self-funded' plan as it is also called) is one in which the employer assumes the financial risk for providing health care benefits to its employees. In practical terms, self-insured employers pay for each out of pocket claim as they are incurred instead of paying a fixed premium to an insurance carrier, which is known as a fully-insured plan. Typically, a self-insured employer will set up a special trust fund to earmark money (corporate and employee contributions) to pay incurred claims.

In other words... the money that you and your employer pay toward health premiums each month is deposited into a fund that pays for all of the health claims incurred.

It's up to us to as consumers to help keep our costs low. Blue Shield offers many cost-saving opportunities. [These can be found on your Blue Shield Member Portal.](#)

NurseHelp 24/7
Immediate answers to your health questions



Immediate Answers to Your Health Questions

Have a medical concern and not sure what to do? Just call NurseHelp 24/7 at **(877) 304-0504** for immediate and reliable health advice and information. Registered nurses are available 24 hours a day to answer any of your health questions, including concerns about:

- Symptoms you are experiencing
- Minor illnesses and injuries
- Chronic conditions
- Medical tests and medications
- Preventive care

This service is provided at no additional cost to you. In the case of a medical emergency, always call 911 immediately.

Or, you can log in instead of calling. Our NurseHelp 24/7 online service offers an anonymous, one-on-one dialogue with a registered nurse in a secure environment.

Ways to Save \$\$

The Cost Estimator can save you money and time. Use it to compare your options and then discuss them with your doctor before deciding where to go for treatment.

Plan Ahead to Save the Most Money

To save the most money on your treatment, it's best to use the Cost Estimator **BEFORE** meeting with your doctor so you can compare your costs. Then you can take your estimate to your doctor's office and talk about what options make the most sense for you.

Ask the Right Questions

Talk to your provider about your treatment options. Questions to ask your doctor might include:

- Can I have this procedure at a surgery center instead of a hospital?
- Can I go to a different lab to save money on tests?
- Can I substitute generic drugs for my brand-name prescriptions?

Your physician can help you make the best choices for your medical care.

The Treatment Cost Estimator

- Compare prices for medical treatments to find the best prices.
- Get estimated average costs for hospital stays, MRIs, office visits, surgeries, vaccines, X-rays and more.
- Search for treatments or browse medical conditions

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COST ESTIMATE

Colonoscopy with biopsy ¹

This estimate includes the total costs for treatments and services at an in-network provider or facility. From evaluation to treatment to follow-up, there are many ways to cut costs. [Learn More](#)

TREATMENT FACILITY	TIMEFRAME	AVG TOTAL COST
Outpatient Hospital Show Details	1 Days	\$4,361
Surgical Center Show Details	1 Days	\$1,482

HEALTH SHOPPING COMPARISON
A Surgical Center can save you: **\$2,879** TOTAL SAVINGS

[Compare Costs at Facilities Near You](#)

Improve Your Health and Earn Money!

YOUR BLUE SHIELD MEMBER PORTAL - www.blueshieldca.com

Participate in the Wellness Program Incentive Contests!

Your chance to win \$10 - \$300!!!

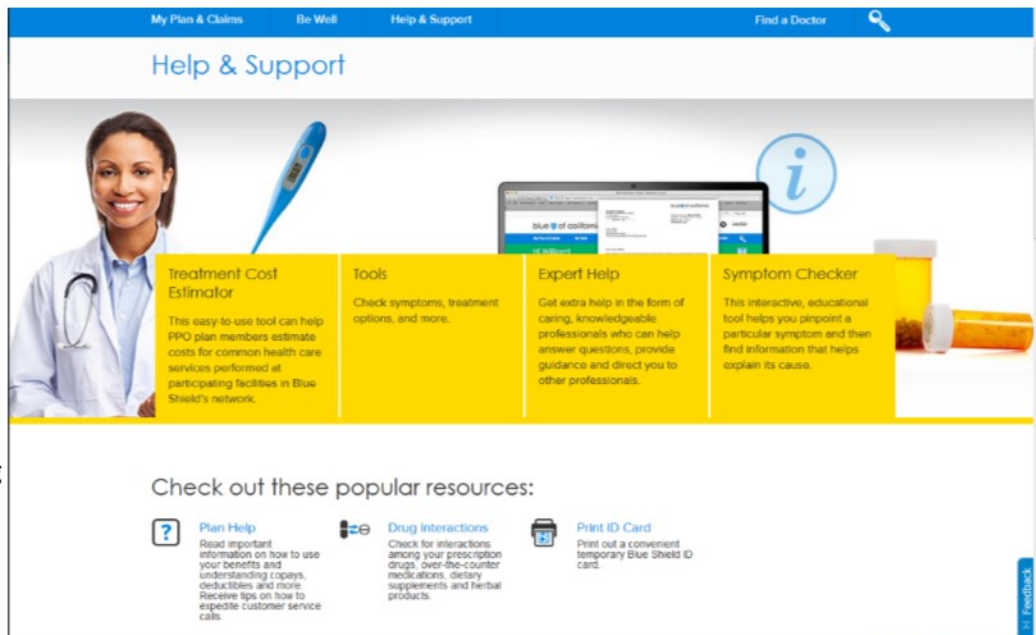
- The next Val Health Walkadoo Contest Starts March 3, 2017!
- Earn 500 points weekly in Walkadoo and you'll be entered into the weekly drawings!

Biometric Screening & Walkadoo!

- **Saturday, March 25, 2017**
7:30 - 11:30 - MCOE
East & South East Rm
- Participate in the Biometric Screening and earn \$50!

STAY TUNED!

New Programs Coming in 2017-2018!



Blue Shield has partnered with Adventist Health to bring us:

Telehealth

The shortest distance between members and specialists.



This special collaboration between Blue Shield and Adventist Health uses technology to provide high-speed access to specialist care and services for Blue Shield members who live in remote and urban areas.

Blue Shield PPO members can seek specialty care in their areas through the specialist Telehealth network. Ask your Doctor today!

Your Telehealth Visit:

- ◆ Is guided by a care coordinator who allows you to see and talk with a specialist in real time
- ◆ Features a specialized telemedicine cart that includes a high definition camera, diagnostic scopes, and a vital signs monitor to send accurate images and sound readings
- ◆ Provides integrated and coordinated care across your care team
- ◆ Ensures privacy with a highly secure, encrypted connection
- ◆ Provides specialist care without having to travel out of your area
- ◆ Specialist visits are covered as a network benefit regardless of the clinic location



photo courtesy of AMD Global Telemedicine

TELEHEALTH PATIENT LOCATIONS IN OUR AREA

- ⇒ **Clearlake (Lake County)** Adventist Health St. Helena Family Health Center 15230 Lakeshore Drive—Clearlake, CA 95422
- ⇒ **Fort Bragg (Mendocino County)** Adventist Health Fort Bragg Health Center 850 Sequoia Circle, Fort Bragg, CA 95437
- ⇒ **Ukiah (Mendocino County)** Adventist Health Ukiah Valley Rural Health Center 260 Hospital Drive, Ukiah, CA 95482
- ⇒ **Willits (Mendocino County)** Adventist Health Frank R. Howard Memorial Hospital One Madrone Street, Willits, CA 95490

Questions Regarding Staywell? Contact:

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