

HEALTHCARE IN IOWA: *Rising prices lead employers to find cost-effective, comprehensive measures*



(From left to right) David Lind, Owner, David P. Lind Benchmark, Jodi Schweiger, Director of Employer Health Services/Executive Health Program Manager, The Iowa Clinic, Steve Cassabaum, President/Owner, 21st Century Rehab, P.C.



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A VIEW FROM THE TOP



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An Inside Look at Iowa's Healthcare Industry

Happy holidays to you and your family at this special time of year. We hope the season is filled with blessings for you.

This month's edition of Business Record Iowa focuses on an issue important to employees and their employers: Iowa's healthcare industry. I hope you find it interesting and if it spurs some comments, please contact us at ABI and let us hear from you.

In the meantime, as we prepare for the upcoming session of the Iowa General Assembly, now is a good time of the year to get your elected officials into your plant or office. This is especially true if they were just elected last month. Show them what you do and explain the impact of their decisions on your business.

Next, be sure and attend the 2019 ABI Legislative Reception. This annual meeting is one of ABI's most popular events. Because of your participation, it draws more Iowa legislators (of both

parties) than any similar event hosted by other organizations. Your local legislators will enjoy this opportunity to visit with you and your fellow Iowa business leaders in a relaxed and informal setting.

As always, Iowa Gov. Kim Reynolds and Lt. Gov. Adam Gregg, all 150 legislators, and state officials and agency directors have been invited to join you at the reception. The Legislative Reception will be held next month, January 16, in Des Moines. Find more information at www.iowaabi.org.

Speaking of events, remember to mark your calendars now for ABI's biggest annual event, the annual conference. The 2019 ABI Taking Care of Business Conference will be terrific, and you do not want to miss keynote speaker Peggy Noonan. I look forward to seeing you in Ames June 4-6 of next year. ■

EXPERT ADVICE

Health Care Disruptors To Watch

There is a realignment afoot in health care. Competition within the industry, along with new competitors from outside the industry, are all disrupting the status quo. Let's take a look at a few.

- **New Entrants** – Think Amazon, Google or others. While breaking into health care is hard, incumbents can be shackled by historic mindsets and may find it difficult to adapt. Watch for new entrants into the supply chain or a new technology or approach with a distinct patient population to help create footholds.
- **Technology** – New technology, applications, uses and the amount of data available, if it can be harnessed, will revolutionize treatment and care delivery. While incumbents don't necessarily need to be first-movers, they should determine their long-term strategy or risk being left behind in an increasingly competitive market.
- **Mergers/Acquisitions** – So much vertical (let alone horizontal) integration is happening. While intriguing, integration is difficult. Watch for ones that leverage each firm's uniqueness to create a synergy that drives new value.

- **New Medical, Drug Innovations** – Think CRISPR, blockbuster drugs or genomics. The potential for advancing care or developing cures will be breathtaking when those materialize. As innovations continue though, each new one will drive the cost issue further forward.
- **New Payment Models** – There is activity in this space already, but not at scale. Being held accountable for outcomes/cost will further take root. Government health care programs, like Medicare, are a good place to watch for emerging models.
- **Consumer as a Disrupter!** Imagine a world where patients demand more—more price transparency, more control over medical records, more convenience and lower costs. All will play a role in the consumer mindset of the future.



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This is a condensed version of a CLA HI2 blog post. **Read the full post at:** <http://blogs.claconnect.com/healthcareinnovation/health-care-disruptors-to-watch/>





EVENT REWIND

Sen. Joni Ernst Honored with Spirit of Enterprise Award

In a ceremony that took place at ABI, the U.S. Chamber of Commerce honored U.S. Sen. Joni Ernst with the Spirit of Enterprise Award. The award recognized Sen. Ernst for her leadership and support related to business issues. The U.S. Chamber is one of ABI's key national partners, and we were proud to host this important event.



Leadership Iowa Session II

November 1-2 | Shenandoah and Clarinda

Leadership Iowa participants ventured to southern Iowa to discuss agriculture and renewable energy in our state. The class visited local farms to meet experts and learn about topics including conservation farming efforts, water quality, diverse Iowa landscapes, policy issues in agriculture, and the potential of Iowa crops, livestock and renewables. Thank you to Chris Teachout Farms, Gregory Feedlots, Pinhook Farms, Lisle Corporation, Shenandoah Historical Museum and the Clarinda Carnegie Art Museum for hosting the group. This session's leading sponsors included the Iowa Soybean Association and the Iowa Corn Growers Association.



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HEALTH CARE IN IOWA:

Rising prices lead employers to find cost-effective, comprehensive measures

Health care has been one of the biggest talking points in the United States for the better part of a decade, and last month's midterm elections presented one of the most heated, controversial debates around the topic yet.

The debate is certainly warranted. With rising health care costs nationally, the country undoubtedly faces problems with its system. And Iowa isn't an exception.

The state has seen rising premiums, right along with the rest of the country. The annual employer-based family health insurance premium in Iowa is \$17,448 in 2018, accounting for about 30 percent of the median household income in the state, according to the 2018 Iowa Employer Benefits Study. The national average annual premium is now more than \$19,000.

As employers continue to use health care as a key benefit to attract and retain a quality employee base, the rising costs have become burdensome for both employer and employee. According to a 2017 study by the Employee Benefit Research Institute, nearly 50 percent of the country's private employers offered health insurance benefits. There are a variety of thoughts, programs and initiatives aiming toward more affordable health care in the United States, but there's just one consensus: A change won't happen overnight.

"Fixing the rising cost won't be a silver bullet, and it's going to take time," said David Lind, owner of David P. Lind Benchmark, which conducts the annual Iowa Employer Benefits Study. "Iowa is no different than what we see in other states, but we have to solve this puzzle and look for more solutions."

Waste not, want not

Lind has worked in the health care industry for more than 30 years. Starting in 1984, with Blue Cross and Blue Shield of Iowa, he worked with employers on accessing and analyzing health plans that worked for companies and their employees.

Today, Lind conducts research on the health insurance and health care industries. He describes his perspective as a two-pronged approach. On one hand, he studies what is happening to health care costs from one year to the next. On the other, he looks more upstream and finds the causes of the trends he finds.

In recent years, Lind, who primarily focuses on the employer angle, has seen rising costs put more of the onus on the employee rather than the employer. Employees have picked up more of the health care tab through increased payroll deductions or higher deductibles or co-payments.

According to Lind's research, the single-person premium cost in Iowa has increased by 233 percent since 1999, the first year of his study, and the family premium cost has increased 217 percent. If trends continue, premiums will rise to \$36,636 per year by 2028, which will account for about 54 percent of the median household income, adjusted for inflation.

That will bring even more problems for employers, who are attempting to keep up with the rising prices.

"Employers are just trying to keep their plans as affordable as possible so they can keep plans in place," Lind said.



He said one of the biggest causes for the rise in costs is waste in the health care industry. Some studies have found that about 30 to 40 percent of the United States' annual spending on health care — about \$3.5 trillion in 2017 — can be attributed to waste, equating to at least \$1 trillion.

Lind said waste can incorporate many things, but the four main issues are improper testing and diagnosing, administrative complexity — stemming from the United States' complex insurance industry — excess pricing compared with other developed countries, and fraud and abuse.

Cutting down on this waste will significantly improve health care costs in Iowa and across the nation, Lind said. But trying to implement changes will be tough, as the current system is so ingrained in the country's processes and culture, he said.

"It's a difficult discussion we need to have as a country," he said. "I think we need to cut down on these costs so these policies aren't as expensive, then we can divvy up how we pay for it. There's just a lot of waste to address."

Lind also mentioned social determinants as important factors in the health care discussion. Social determinants are social and economic conditions that drive individual and group health statuses.

Diet has been cited as one of the biggest determinants in the United States affecting health care. According to a Mayo Clinic study in 2016, fewer than 3 percent of Americans live what the authors called a healthy lifestyle.

Steve Cassabaum, a physical therapist for almost 30 years, owns 21st Century Rehab, which provides physical, occupational and speech therapy services in Central Iowa. He has noticed the results.

"Our patients have been coming in more and more unhealthy," Cassabaum said. "That means more obesity, more diabetes, high blood pressure, metabolic syndrome, congestive heart failure."

Cassabaum is an advocate of preventive health care, which he says can actually help drive health care costs down. In his line of work as a physical therapist, he sees many skeletal and muscle injuries that could have been prevented. For example, a small pain in a patient's knee could be worked out through short trips to the physical therapist, rather than waiting and masking the pain until it becomes unbearable and in need of further care.

Much of Cassabaum's work involves treating patients and educating them on how to adjust their lifestyle going forward to avoid re-aggravating an injury, whether that be posture at work or the amount of work in the yard.

It may seem simple, but prevention can save larger costs. That's why employers and health insurance providers have recognized its importance. Cassabaum said most of his work is covered by health insurance.

"A few sessions of physical therapy are a lot cheaper than an epidural, MRI or even surgery," Cassabaum said. "To me, preventive care is very important." In addition to preventive care, getting the right kind of care has been a focus for employers in recent years.

Jodi Schweiger, director of employer health services and Executive Health Clinic program manager at the Iowa Clinic, said employers have tried to save money through a variety of methods. The biggest trend she's seeing is the rise of high-performance networks. High-performance networks are doctors or institutions who have been identified as high-quality and cost-effective. Simply put, these providers are efficient and execute properly.

A high-performance network effectively gets employees to visit trusted and high-quality health care institutions by offering a lower cost per visit to the employee. "It's moving to value-based care," Schweiger said. "We're really seeing employers looking to control costs, and this steers employees to high-quality, cost-effective providers. We have to be better consumers of health care, and I think that's going to be a buzzword we hear a lot going forward."

“A few sessions of physical therapy are a lot cheaper than an epidural, MRI or even surgery,” Cassabaum said. “To me, preventive care is very important.”



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Preventive programming

About three years ago, the Iowa Clinic saw an opportunity to provide a local health care option for the state's business executives. Noticing the trend in high-performance networks, the Iowa Clinic implemented the Executive Health Clinic program.

The program allows executives to handle all of their health care needs in one day. Typically, a patient will show up at about 7 a.m. and leave in the afternoon. It's comprehensive as well. If a problem arises during testing, patients can visit a specialist that same day and receive further testing. All in all, the program allows executives to receive the care they need in a convenient and time-effective manner.

"It's a lot of preventive services rather than a wellness check, but it'll catch things that an annual physical wouldn't," Schweiger said.

She said about 3 percent of these executive checks have actually found and remedied a problem that saved the patient's life. That's obviously a huge benefit for executives, but it also helps employers looking to keep their top employees working and on the top of their game.

"It's really important for companies looking to keep their busy leaders healthy," Schweiger said. "There's nothing worse than having a top leader that has a catastrophic health problem. That can impact your company."

The Executive Health program is unique in Iowa. Schweiger said there are a few other programs like it in the Midwest, but the Iowa Clinic offers multi-specialty services, which aren't available at other institutions that offer similar programs.

Another benefit to the Iowa Clinic Executive Health program is the discreet nature of it. Patients can enjoy the privacy of the Executive Health Lounge, where they can work or relax if there happens to be any downtime between appointments.

"When we launched this, we knew privacy was going to be very important," Schweiger said. "Des Moines is a small community, and you don't want a leader of a company sitting out in the waiting room of cardiology. So we have a coordinator walking them to and from all of their appointments. It's very efficient."

Health care benefits continue to be a huge driver for employers to attract and retain talent. The Executive Health program is just another way for employers to be unique and comprehensive in their approach.

"As we move more toward a candidate-driven market, I think it's essential that organizations leverage these benefits to recruit and retain top talent," Schweiger said. "Programs like the Executive Health program are really giving employers a chance to show that appreciation and dedication to keep their top talent healthy but also retain and attract new talent." ■

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New Faces in Legislature

In less than a month, the 150 members of the Iowa Legislature will convene in Des Moines. January 14, 2019 is the start of the scheduled 110-day first session of the 88th General Assembly. The annual ABI Legislative Briefing and Reception will be January 16, 2019. Although the date seems later than usual, the reception is once again the first Wednesday the Legislature is in session.

There will be several new faces to meet at the annual legislative event—twenty-nine to be exact. The new legislators are from metro and rural areas, represent both Democrats and Republicans, and are both female and male. The legislative reception is an excellent opportunity for you to meet the new legislators in a casual setting and to start building relationships that will continue throughout the year. In addition to the new faces in the Iowa Legislature, newly elected state officials and appointed state agency heads have been invited to attend the event.



Nicole Crain
Senior Vice President,
Public Policy, ABI
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“The legislative reception is an excellent opportunity for you to meet the new legislators in a casual setting and to start building relationships that will continue throughout the year.”

I hope you have already added the evening event on Jan. 16 to your calendar. If not, I encourage you to take advantage of the early-bird registration discount and register today at www.iowaabi.org. The new venue, Community Choice Credit Union Convention Center, is bigger with ample room for networking with legislators and ABI members.

As we look to 2019, there are other opportunities for you to get engaged with ABI’s public policy efforts and meet your elected officials.

The first way to get involved is to host a legislator and other business leaders in the area for coffee or lunch at your place of business. Let them know the economic impact your business has on the state economy and specifically their legislative district. The ABI public policy team is willing to help coordinate with legislators and ABI members in the area to make the visit a success. Please contact one of us for more information.

Secondly, we hope you will register for the Iowa Business Day on the Hill, which will be held on March 13 in Des Moines. On this day, Iowa business leaders will hear a legislative update from lobbyists and then have the opportunity to visit the state capitol and meet with elected officials about issues that are priorities for your company and the association.

If you are looking for more ways to get engaged with ABI and with public policy, please let me know. We look forward to seeing you at an upcoming event!



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Iowa Area Development Group established the Iowa Venture Award to honor entrepreneurial achievement, innovation and leadership. Our organization and its member-owned electric utility sponsors take great pride in presenting our 2018 Iowa Venture Award recipients. Each of these companies have made a significant contribution to their community, our state and the economy of Iowa. Visit www.IADG.com to view the 264 companies in the Iowa Venture Award Hall of Fame.



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TOP TIPS

Hiring the Right Worker



Steve Cassabaum,
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Iowa is facing a worker shortage with unemployment at an all-time low and a surging economy. We have noticed some companies implementing changes in their pre-employment, post-offer tests with the assumption they will get more positions filled.

Our advice is to keep your pre-employment tests strong. Businesses should always strive to hire the right workers and to keep them safe and productive at work. This is hopefully a no-brainer for improving the bottom line for all businesses.

The cost of turnover, or training or hiring an unfit or unsafe employee, can far outweigh getting more positions filled. No one wants to hire the next ticking time bomb/severe workers' comp injury.

Here are recommendations for hiring the right workers and keeping them safe and productive at work:

- **Pre-work screening:** Reduce the risk of musculoskeletal disorder injuries (MSDs) by hiring workers whose physical abilities match the physical demands of the job (essential job functions).
- **Detailed functional job descriptions/physical job demands:** Accurately define essential physical job functions by validating them with current employees.
- **On-site or off-site triaging:** Identify discomfort and use of conservative treatment/recommendations early to prevent significant recordable injuries/illnesses from occurring.
- **Reduce OSHA 300 Log Recordable Injuries/Illnesses:** Accomplish this through thorough early triage and a thorough understanding of "first aid" under OSHA regulation 1904.7 (b).
- **Create and implement a proactive return-to-work policy:** Proactively implement a restricted duty return-to-work policy, within three days or less (standard threshold for the State of Iowa), to help prevent escalating MOD Rates.
- **Education and stretching programs:** Educate employees that the way they sit, stand and move can affect their physical and mental well-being. Promote positions and movements prior to and during work that reduce discomfort and improve productivity.

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CALENDAR OF EVENTS



JANUARY 16

Legislative Briefing and Reception

Community Choice Credit Union Convention Center | Des Moines | 3:30 PM

JANUARY 16-18

Leadership Iowa

Des Moines | Topic: Government

JANUARY 25

Legislative Conference Call - ABI Members Only

Teleconference | 8 AM

FEBRUARY 15

Legislative Conference Call - ABI Members Only

Teleconference | 8 AM

MARCH 7-8

Leadership Iowa

Cedar Rapids | Topic: Public Safety/Security, Community Preparedness & Response

MARCH 13

Iowa Business Day on the Hill

ABI Office | Des Moines | 8:30 AM

Visit www.iowaabi.org and click the "Events" tab for details on upcoming events.

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SUCCESSION PLANNING

The Missing Ingredient in Your Company's Succession Plan

A solid succession plan protects your business against both planned and unplanned losses. You're planning for the departure of a key executive while ensuring a replacement is ready to fill the role.

Most succession plans focus on leadership and development but stop short in one important area: health.

Executive physicals add certainty to your succession plan.

When a catastrophic health problem affects a top executive, that can cause quite a disruption—even in companies with the most efficient and detailed succession plans. You can help protect against that by investing in preventative healthcare and services to make sure your top leaders are healthy.

An executive physical is a comprehensive medical examination that includes a number of screenings, tests and consultations to provide a more complete health picture. In one day, executives get a full workup as well as a health plan to make the necessary changes to improve or maintain their health.

For businesses, executive physicals ensure that top talent is mentally and physically fit to lead the company or addressing any health concerns that could potentially lead to problems down the road.

An executive health program is an investment in your company.

Much like succession planning, an executive health program is an investment to futureproof your business. The cost of providing annual comprehensive exams to your key leaders is small compared to the loss of production that could occur were a health issue to arise.

And the preventative healthcare doesn't have to be limited to executives. You can include any leader or employee who is a critical part of your succession plan.

One day without your key leaders may be inconvenient. But it protects your business from experiencing long stretches without them, ensuring the health of everyone who participates and, in turn, the health of your succession plan.

The Iowa Clinic Executive Health Department

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iowaclinic.com/executive-health

EMBARRASSED EXECUTIVE



Jordan Nickerson

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Telemedicine is the Next Big Thing in the Workplace

Q: Why am I hearing more about telemedicine? And how does it impact my company?

A: As we approach the holiday season, we also unfortunately approach cold and flu season. We've all been there: it's Sunday night and you begin to feel the dreaded combination of a cough, sore throat and stuffy nose. You wake up the following morning with worsened symptoms, but you force yourself out of bed. You have an important client meeting at 9, a major call at 11 and the kids need to be picked up from school at 3. With countless items already on your to-do list, you know you simply won't have time to schedule a doctor's appointment. Wouldn't it be nice if your employer offered a telemedicine program as part of its benefits package?

Telemedicine, in short, is the remote delivery of healthcare and other clinical services using telecommunications and modern technology to a patient in their home or at their workplace. Historically, the practice was reserved for providing treatment to individuals located in rural areas with a short-

age of medical professionals or healthcare facilities. However, changes in the law and healthcare market have led many providers to expand their services to a broader range of customers, including employers and their workforces.

Telemedicine can bring many advantages to your company. It can reduce the cost of healthcare benefits and out-of-pocket copays, reduce absenteeism by reducing in-person doctor's appointments and other sick days, increase productivity by keeping your workforce healthy, and foster increased employee engagement that boosts morale. Indeed, it was predicted that a large majority of all major employers would be offering some sort of telemedicine services to their employees in 2018.

As you work through your health benefits and renewal paperwork for the coming year, it is worth considering whether telemedicine should be a part of your health benefits package. Telemedicine isn't just the next big thing in healthcare. It's the next big thing in the workplace as well.

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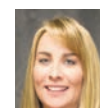
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