

Health Awareness

A County Health Pool Publication



November 2005

Strength in Numbers: County Health Pool Does it Again

Nationally the cost of providing health insurance continues to rise. The County Health Pool (CHP) has taken steps to counter this trend and provide quality health care coverage to member entities at a rate at or below the industry average.

CHP has been able to hold down rates by pooling the resources from multiple counties and other governmental entities, forming an alliance with Anthem Blue Cross and Blue Shield, keeping administrative costs low, and teaching member employees how to get the most from the health plan while keeping costs down.


Rates for 2006

Overall, rates for 2006 only increased 2% compared to a national average increase of 12%. Health coverage organizations nationwide reported increases of 14% in 2004 and 12% in 2005, compared to a 0% increase for CHP members for these years respectively.

CHP continues to hold down rate increases and pass savings on to members. This is made possible due to the long term commitment of CHP member employers and their employees' willingness to control their own destiny in health care costs.

What More Can CHP Do For Your County?

CHP offers an affordable health care coverage option to Colorado counties and other local governmental entities. For prospective members, CHP encourages you to learn more about the County Health Pool to find out what options would be best for your county. Current members can optimize their experience with the pool through continued participation in training and by actively participating in future plan and pool structure changes.

Contact Meredith Burcham, Benefits Manager, at 303-861-0507 or email mburcham@ctsi.org for more information or to receive a quote. 



County Health Pool Training

In an effort to help keep health care costs down, CHP is focusing its "loss prevention" type training on educating our members to become wise health care consumers.

CHP would like to thank the members for attending educational training meetings that are held at each member entity. The more the members understand the plans, the concept of the pool and the costs, the more personal it becomes and members learn to become wise health care consumers.

CHP's benefit administrators, John Britton and Rebecca Hartt, will be

presenting three training sessions for each member entity during the year. They will provide information about a variety of topics, including: how the pool works, the costs of physician visits and hospital stays, how to save money by using generic drugs, and why consumers should use a PPO Blue Preferred Anthem Provider.

The benefit administrators will emphasize that, as part of a pool, the money that consumers spend on health care is actually their own money. So, please don't miss out on these free educational meetings.

County Health Pool Plan Changes for 2006



Plan Enhancements

Several plan enhancements have been made for 2006 based on member input. CHP will still offer PPO Plan A, which has no deductible, 80/20 co-insurance and various amounts of co-pays depending on the type of benefit. CHP will also offer a new PPO Plan B (available to all members effective January 1, 2006) with a \$1000 individual deductible, \$2000 family deductible, 80/20

co-insurance, and various amounts of co-pays depending on the type of benefit. PPO Plan B 1000 replaces PPO Plan B 2500, which was not considered to be an affordable plan for the membership.

Dental and Vision Benefits

The dental plans will renew with no increase, although the benefit will be enhanced to reflect a \$1500 annual maximum from the current \$1000. Vision benefits will remain with Vision Service Plan. This plan will also renew with no increase in cost and with enhanced benefits of annual contact or eyeglass lenses instead of the current 24 months. An eye exam will still be available every 12 months and new frames will remain available every 24 months.

Miscellaneous Benefits

There will be no increase to the Accidental Death and Dismemberment rates. Feel free to contact CHP regarding any questions about plan changes for 2006.

CHP will also continue to offer the Health Fair Benefit and CDL physicals (if necessary for employment). Information regarding the plan changes and rates were sent to all member entities. The new plan documents are also available at www.ctsi.org.

CHP will have open enrollment for all lines of coverage, including a one time open enrollment for supplemental life insurance.

Enjoy a heart-healthy salad



Prevention magazine reports that monounsaturated fats can help prevent high cholesterol and heart disease. Some of the best sources of monounsaturated fats are olive oil, canola oil, almonds, peanuts, cashews and peanut butter.

Prevention magazine considers spinach one of the top 10 cholesterol-fighting foods. Spinach provides a good source of lutein and folate, which have both been shown to reduce coronary heart disease.

The following recipe is a delicious combination of heart-healthy spinach, almonds and olive oil.

Spinach-Almond Salad

Ingredients:

4 cups baby spinach leaves
1/4 pound sliced mushrooms
2 tablespoons sliced almonds
2 tablespoons olive oil
2 tablespoons tarragon vinegar (or white wine vinegar)
1/2 teaspoon crushed tarragon
1/8 teaspoon nutmeg
Freshly ground black pepper

Instructions:

Place spinach, mushrooms and almonds in a serving bowl. Combine remaining ingredients in saucepan and bring to a boil. Pour hot dressing over salad and toss. Serves 4.