Welcome and Introductions

- Approve March minutes
- New OS employees
- Question of the month

Speakers

- White Mountains Institute - Linda Upham-Bornstein
- Tandem – Eve Oyer, Amy Schwartz & Mary Gore
## USNH Annual Medical Benefit Cost
### Standard HMO Plan

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Two Person</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$13,453</td>
<td>$14,645</td>
<td>$15,619</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$11,570</td>
<td>$12,595</td>
<td>$13,432</td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td>$ 1,883</td>
<td>$ 2,050</td>
<td>$ 2,187</td>
</tr>
<tr>
<td><strong>Family Total</strong></td>
<td>$20,172</td>
<td>$21,962</td>
<td>$23,421</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$ 6,541</td>
<td>$18,008</td>
<td>$19,205</td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td>$ 3,631</td>
<td>$ 3,954</td>
<td>$ 4,216</td>
</tr>
</tbody>
</table>
Challenge

We can affect how much our health care costs by:

• Visiting Emergency Rooms in Emergency Situations Only
• Asking for the Generic Substitutions on Prescription Drugs
• Receiving Radiologic Testing only when Necessary
• Using independent labs
• Take care of yourself!
Lists

Nine United States specialty societies representing 374,000 physicians developed lists of “Five Things Physicians and Patients Should Question” in recognition of the importance of physician and patient conversations to improve care and eliminate unnecessary tests and procedures.

These lists represent specific, evidence-based recommendations physicians and patients should discuss to help make wise decisions about the most appropriate care based on their individual situation. Each list provides information on when tests and procedures may be appropriate, as well as the methodology used in its creation.

What tests and procedures should patients and physicians talk about? Read the lists:

- American Academy of Allergy, Asthma & Immunology
- American Academy of Family Physicians
- American College of Cardiology
- American College of Physicians
- American Gastroenterological Association
Below are the University’s four most frequently prescribed generic drugs:

<table>
<thead>
<tr>
<th>Generic Name</th>
<th>Brand Name</th>
<th>Specifications</th>
<th>Overall Monthly Drug Cost: Generic vs. Brand Name[1]</th>
<th>Monthly Copay Cost: Generic vs. Brand Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pantoprazole Sodium</td>
<td>Protonix</td>
<td>20 mg Tablet, 30 Tablets</td>
<td>$9.63 vs. $129.99</td>
<td>$5.00 vs. $40.00</td>
</tr>
<tr>
<td>Buproprion XL</td>
<td>Wellbutrin XL</td>
<td>150 mg Tablet, 30 Tablets</td>
<td>$111.19 vs. $160.58</td>
<td>$5.00 vs. $40.00</td>
</tr>
<tr>
<td>Venlafaxine HCL ER</td>
<td>Effexor ER</td>
<td>75 mg Capsule, 30 Capsules</td>
<td>$99.38 vs. $121.81</td>
<td>$5.00 vs. $40.00</td>
</tr>
<tr>
<td>Valacyclovir</td>
<td>Valtrex</td>
<td>500 mg Tablet, 30 Tablets</td>
<td>$119.66 vs. $178.29</td>
<td>$5.00 vs. $40.00</td>
</tr>
</tbody>
</table>

By choosing the fill generic drugs, USNH employees saved the system approximately $2.9 million in 2010.

Source: HPHC Claims Data
A New Hampshire woman just couldn’t believe the nearly $2,000 bill she received for a bottle of antibiotic pills was right, so she persisted in demanding answers.

In the end, it turned out that Susan Chamberlin should have been charged $382.50 by Portsmouth Regional Hospital. Chamberlain says she was shocked when she first got the $1,912.50 bill for a bottle of cefuroxime pills given to her daughter during emergency treatment.
Consumer Pricing Information

Health Costs by Procedure

To obtain a cost estimate of the amount that a hospital, surgery center, physician, or other health care professional receives for its services, click one of the buttons below. The amount you owe will vary depending upon whether you are an insured or uninsured patient. Generally, the cost for services to the uninsured is higher than the amount for insured patients. Financial assistance and other discount programs may be available to reduce the costs to the uninsured.

Health Costs For Insured Patients

Health Costs For Uninsured Patients

PLEASE NOTE: The rates on this website are based on actual patient experiences between October 1, 2009 through December 31, 2010, and are increased to recognize price inflation. Periodically, there will be updates of pricing, health care providers, and health care procedures.
New Hampshire Hospital Scorecard

New Hampshire Hospital Ratings

Selecting quality health care services for you, your relatives or friends requires special thought, attention and access to the right resources. The NH Purchasers Group on Health has prepared this Hospital Quality and Cost information to assist you in making a more informed selection. Knowing what to look for in patient satisfaction, patient safety, clinical quality measures, as well as knowing the cost of services will help you choose a facility that provides the care that best meets the needs of you and your family. Please click the View Results Button to begin.

View Results

How Do I Get Quality Care? Ask. Learn.

Welcome to the NH Hospital Cost and Quality Information System.

People use cost and quality information all the time – when deciding what car to buy, what hotel to stay in, or where to eat. People need information about schools and the cost of taxes; however, getting good quality information about medical care is typically difficult.

Despite the investment of more than ten billion dollars annually and more than two trillion dollars for the nation, the United States ranks 18th out of 19, in terms of quality when compared to other industrialized nations including Iceland, France, Japan and Italy.

The NH Purchasers Group on Health has created the NH Hospital Scorecard in response to the need for more information about the cost and quality of care in NH. As four of the largest public entities in NH, purchasing for the State of New Hampshire, the University of New Hampshire, the University of New Hampshire – System and the New Hampshire Board of Education, we are committed to helping to drive down the cost of healthcare and improve the quality of care.
Make A Difference: Take Care of Yourself

- Get Flu shots & Annual Physicals
- Attend Healthy Returns
- Know Your Numbers
- Decrease Stress
- Be Active
- Eat Healthfully
- Wear Sunscreen
Introducing your personal health care shopping service

Be a smart shopper.
Earn cash rewards.
The choice is yours.
What is Tandem Care

- Tandem can give you cost and quality information so that you can compare medical providers in your area.

- Why do you care how much your care costs?
  - The cost of your care can increase significantly depending on which provider you choose.
  - If you choose a lower cost quality provider,
    - Your out-of-pocket costs are less,
    - You will receive a cash reward, and
    - Your employer’s costs are less, which will help to keep your future health insurance contributions affordable.
EXAMPLE OF PRICE DIFFERENCES

MRI: Lumbar Spine w/o dye

<table>
<thead>
<tr>
<th>Location</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concord, NH</td>
<td>$706</td>
</tr>
<tr>
<td>Laconia, NH</td>
<td>$1,651</td>
</tr>
<tr>
<td>Sanford, ME</td>
<td>$1,702</td>
</tr>
<tr>
<td>Concord, NH</td>
<td>$1,838</td>
</tr>
<tr>
<td>Rochester, NH</td>
<td>$1,893</td>
</tr>
<tr>
<td>New London, NH</td>
<td>$1,965</td>
</tr>
<tr>
<td>Plymouth, NH</td>
<td>$2,260</td>
</tr>
<tr>
<td>No. Conway, NH</td>
<td>$2,315</td>
</tr>
<tr>
<td>Lebanon, NH</td>
<td>$2,330</td>
</tr>
<tr>
<td>Claremont, NH</td>
<td>$2,500</td>
</tr>
</tbody>
</table>
### Example of Price Differences

#### Colonoscopy, screening

**Plymouth NH Area**

<table>
<thead>
<tr>
<th>Location</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concord, NH</td>
<td>$1,435</td>
</tr>
<tr>
<td>Plymouth, NH</td>
<td>$1,800</td>
</tr>
<tr>
<td>Wolfeboro Falls, NH</td>
<td>$1,900</td>
</tr>
<tr>
<td>Littleton, NH</td>
<td>$2,200</td>
</tr>
<tr>
<td>Concord, NH</td>
<td>$2,200</td>
</tr>
<tr>
<td>Lebanon, NH</td>
<td>$2,300</td>
</tr>
<tr>
<td>No. Conway, NH</td>
<td>$2,400</td>
</tr>
<tr>
<td>Rochester, NH</td>
<td>$2,530</td>
</tr>
<tr>
<td>Sanford, ME</td>
<td>$2,560</td>
</tr>
<tr>
<td>Laconia, NH</td>
<td>$2,600</td>
</tr>
<tr>
<td>New London, NH</td>
<td>$3,150</td>
</tr>
<tr>
<td>Claremont, NH</td>
<td>$3,200</td>
</tr>
</tbody>
</table>
One more example.....

<table>
<thead>
<tr>
<th>Common Lab Tests: Plymouth NH Area</th>
<th>Price Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive Metabolic Panel</td>
<td>$13 - $78</td>
</tr>
<tr>
<td>CBC, Complete</td>
<td>$10 - $101</td>
</tr>
<tr>
<td>Lipid Panel</td>
<td>$17 - $130</td>
</tr>
<tr>
<td>Thyroid Stimulating Hormone (TSH)</td>
<td>$21 - $104</td>
</tr>
<tr>
<td>Vitamin D</td>
<td>$37 - $456</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$99 - $869</strong></td>
</tr>
</tbody>
</table>
When to call Tandem Care

* When your doctor schedules you for:
  - MRI
  - CT Scan
  - Mammogram
  - Ultrasound
  - Colonoscopy
  - Outpatient surgery
  - Lab tests
  - Other outpatient tests and procedures

* These are just examples. You can call about any outpatient test or procedure ordered by your doctor.

* Be sure to call before your appointment so Tandem will have time to reschedule with the low cost provider you choose.
Being a smart health care shopper is as easy as 1, 2, 3

Step 1
Your doctor schedules you for a test or procedure at an outpatient facility.

Step 2
Call Tandem to compare the cost and quality of facilities in your area. If you choose a low-cost provider, Tandem will take care of paperwork and scheduling changes.

To ensure the services will be covered, please refer to your plan documents or contact your health plan for more information.

Step 3
After your appointment, the facility will send a bill to your health plan. Tandem receives a monthly update of all payments made by your health plan.

Your Reward
If you followed these steps and used a low-cost facility you will receive a reward check in the mail from Tandem Care approximately 30 days after you receive your monthly activity statement from your health plan.
Tandem Rewards

If you call Tandem and are already using a low-cost facility (that is a facility which is at least $150 less than other facilities in your area) you will receive a $20 reward.

If you call Tandem and switch to a lower-cost facility, the amount of your cash reward will depend on how much you save. You will receive:

- $40 if you save between $150 and $249
- $75 if you save between $250 and $449
- $100 if you save between $450 and $649
- $150 if you save between $650 and $999
- $200 if you save $1,000 or more
Be a smart health care shopper.

Save money.
Earn cash rewards.
The choice is yours.

When your doctor schedules you for an outpatient test or procedure, call or email Tandem Care:

**866-797-4100**

Monday to Friday
8:30 to 5:00 (Eastern)

[info@tandemcare.com](mailto:info@tandemcare.com)

Online at [www.tandemcare.com](http://www.tandemcare.com)
Questions?
Goals / Topics:

- SJSOSSA
- OS Fund expenditures
- All OS Staff e-mail (PSC to PSU)
- Electronic nomination ballot / Open Positions

Wrap-up:

- Announcements: DOSA, Fundraising / Scholarship
- 50/50