



LABORMatters

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Empire BlueCross BlueShield's LiveHealth Online Psychology Helps People with Stress, Anxiety, Depression

Empire BlueCross BlueShield members now have a more convenient and private way to access help for depression, anxiety and other types of mental illness. Members can use their smart phone, tablet or computer to have a live video visit with licensed therapists in the privacy of their own home or office. LiveHealth Online Psychology, launched recently for New York consumers, can help support consumers when they face common issues such as stress, anxiety, depression, relationship or parenting issues, grief, panic attacks or coping with an illness.

Eighteen percent of American adults suffer from mental illness and another 8 percent suffer from substance abuse problems. Yet, 20 percent of Americans say they were not able to get the mental health support they needed. Access to mental health care treatment can be an issue, especially for those who live in rural areas and those who don't have easy access to transportation. Seeking help for depression, substance abuse and other types of mental illness is a big step. LiveHealth Online makes it easier for consumers to take that step by providing convenient access to licensed therapists while maintaining their privacy.

Using LiveHealth Online Psychology makes it easier to:

- **Have access to a licensed therapist from 7 a.m. to 11 p.m. during the week and weekends.**
- **Talk privately with a psychologist or therapist from a convenient and comfortable environment, such as their own home.**
- **Schedule the first visit within four days in most cases, and in some cases, on demand.**
- **Pay a similar cost share as a regular in-person visit.**

Empire's top priority is its commitment to ensuring consumers have expanded access to high-quality, affordable health coverage. This technology provides a safe, secure, convenient and effective way to access healthcare. Broadening that access to those impacted by mental illness will help our members connect to critical therapies when they need it most. For more information on how LiveHealth Online Psychology works, go to <https://livehealthonline.com/psychology>.

Executive Director's Corner

A MESSAGE FROM THE NATIONAL LABOR OFFICE EXECUTIVE DIRECTOR, **BONNIE SUMMERS**

Labor Matters is a publication for anyone working in or with organized labor. The information about various vendors and their products and services is provided for informational purposes only. The National Labor Office is not making any representations regarding quality of the products and services described herein.

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To receive a copy of this newsletter or to update a mailing address, contact us at nlo@bcbsa.com or 202.626.4815.

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"Those who are happiest are those who do the most for others." – Booker T. Washington

On behalf of the National Labor Office, Happy Holidays to you and yours! I hope everyone had a relaxing Thanksgiving filled with the joy of family and friends that give so much cheer to this time of year. As many of us celebrate year-end festivities and look forward to the New Year, my best wishes for a healthy and safe holiday season.

In the spirit of the season, let us use Booker T. Washington's words as inspiration to give ourselves to others in a time of need for many.

Read on to see how our BCBS Plans and strategic alliances are serving as pillars in several communities to address the health needs of members across the country.

With a new year ahead, the NLO stands ready to support our labor union organizations, strategic alliances and BCBS plans in another year of collectively advancing the healthcare of Americans.

To keep connected with the NLO, follow us on Twitter @BlueLabor for healthcare tips, insurance info and labor updates.

For additional information regarding BCBS Plan programs, please contact your local Plan directly. If you have any questions about the NLO or this newsletter, contact us at 202.626.4815.

In unity,

A handwritten signature in black ink, appearing to read 'B. Summers', written in a cursive style.

Bonnie Summers, PAHM, CMCE, CHC
Executive Director
BCBSA National Labor Office

Blue Cross and Blue Shield of Illinois: Taking asthma treatment to the patients who need it

By Cindy Richards

When Angel Gabriel Farias was just 14 months old, he caught a cold. Then he started to cough. The cough was so bad that he could not catch his breath. His parents rushed him to the hospital, where he was diagnosed with pneumonia.

He got better. Then he got sick again. And again. Ultimately, he was diagnosed with asthma, the most common chronic illness in children.

Keeping Angel's asthma under control requires expensive medicines and regular medical check-ups. With limited resources, the Farias family turned to the asthma specialists at Mobile Care Chicago.

That nonprofit was created in 1998 to serve children like Angel, those from low income families who otherwise might never get the specialized asthma care they need.

Mobile Care is funded solely by donations, including support from Blue Cross and Blue Shield of Illinois in partnership with the American Lung Association of Illinois. Called "Enhancing Care for Children with Asthma," the partnership uses BCBSIL claims data to pinpoint areas with high numbers of children with uncontrolled asthma. Those areas include low income neighborhoods in Chicago.

Income and asthma care

"For higher income families, when a child is diagnosed with asthma, it might be inconvenient, but it's not life threatening or painful. In low-income neighborhoods, we still have fatalities every year," says Matt Siemer, director of operations for Mobile Care.

"From a social justice perspective, that is completely unacceptable. We have the medications and the research. It's all right here. It's just a matter of access," he says.

It was outrage at the social injustice of poor minority children dying from asthma attacks that led to Mobile Care Chicago. Today, the nonprofit operates two RVs that are fully equipped asthma clinics. Each month, the RVs make the rounds of 47 schools in low income Chicago neighborhoods and suburbs. In one South Side Chicago neighborhood where 30 percent of the children have been diagnosed with asthma, the mobile clinic is the sole asthma specialty provider.



Free, full service providers

The RVs are staffed by a nurse practitioner and a driver who also serves as medical assistant and translator to Spanish-speaking patients. Appointments last 30 minutes and include a full range of care. It starts with questions about how well the child's asthma has been controlled since the last visit. Then it proceeds to a computerized lung function test, time with the nurse practitioner, education in the proper use of the inhaler, and, if needed, allergy testing and free medications.

That last bit is an important part of the mission to serve a low-income population, says Amy Bain, a nurse practitioner who staffs one of the clinics. The inability to afford asthma drugs is a big reason low-income patients have trouble keeping their asthma under control, she says. "So we try to give out as much free medication as we can."

Mobile Care Chicago has been a life saver for Griselda Farias's son. Literally. Without the free care Angel gets, "I think he would have been going to the hospital every moment," she says.



New Directions Autism Resource Program offers solutions for families impacted by ASD

New Directions Behavioral Health® has a dedicated program specializing in Autism Spectrum Disorder (“ASD”), a developmental disorder that affects about 1 in 68 children, according to the Centers for Disease Control and Prevention (CDC). People with ASD may behave, learn and communicate differently than others. Their skills, functional capabilities and symptoms vary widely along “a spectrum.”

ASD affects all types of people. While there is no known cause of ASD, several risk factors have been identified. One factor is genetics. Children with a sibling who has ASD are more likely to also have it. Interestingly, ASD is about 4.5 times more common in boys than girls.

ASD also has no proven cure. Certain treatments and medications can help people function better. The sooner a child starts treatment, the more effective it typically is. Children can usually be diagnosed by age two. Even so, diagnosing and treating autism is complex. That is why the New Directions’ Autism Resource Program has developed a holistic approach that integrates the efforts of families, providers and health care plans.

This collaborative method ensures that each BCBS member receives the right level of care for his or her autism – resulting in some of the highest

standards of care in the industry, all while delivering compassionate care, unsurpassed efficiency and lower costs.

The Autism Resource Program’s leadership is comprised of licensed and experienced clinicians, including medical doctors with specialty designations in psychiatry, licensed clinical social workers, Board Certified Behavior Analysts® (BCBA) and certified case managers.

Because many children with ASD have other behavioral health and medical conditions, coordination of care can help the child avoid inconsistent or overlapping care. New Directions coordinates care by fostering communication among providers, and by referring the child and family to community resources, medical and behavioral health professionals, and other appropriate services.

New Directions care managers also educate families and providers about the medical coverage requirements for the member’s policy. This improves the family’s experience by easing confusion and affording them the best opportunity to plan for care. Workshops, facility visits, and regular contact with providers gives New Directions an opportunity to solicit feedback.

As part of New Directions’ efforts to outreach to families and providers, the health care company participates in area events benefiting autism advocacy groups. Most recently, they sponsored and took part in the Autism Speaks Walk in Kansas City, Missouri.

For more information about New Directions Behavioral Health, call 800-528-5763.

i. <http://www.cdc.gov/mmwr/volumes/65/ss/ss6503a1.htm>



Integrated Management

- Strong relationships with providers help members and their families receive the support they need and deserve
- Proactive family outreach and assessment helps facilitate effective care
- Close alignment with health care plans ensures an appropriate level of care and can reduce unnecessary costs



Expert Resources

- Our program’s leadership is comprised of licensed and experienced clinicians, including psychiatrists, clinical social workers, BCBAs and certified case managers
- Our teams are well-versed in applied behavior analysis, with a deep understanding of treatment benefits allowed under health care medical policy and documentation requirements
- A broad, nationwide provider network helps members and providers navigate health plan reimbursement requirements



How Telehealth can Help Employees Get Healthier, Stay Healthier, and Save Money too!

By Dan Doyle, AVP, Market Leader, Public and Labor Segment, Teladoc

Well-designed telehealth programs can have a significant impact on healthcare claims, productivity and member satisfaction. By providing plan members the choice of calling or videoing with a physician for common conditions that are proven to be handled safely and effectively through telehealth, members can redirect claims away from the health plan, saving time and money. Yet how do you get members to change their behavior and utilize telehealth? Below are tips on how HealthiestYou, recently acquired by Teladoc, drives engagement and utilization and how these two companies coming together bring tremendous potential to change the way health care is being delivered for America's working families.

1. Plan design.

There are several ways to drive utilization through plan design. Consultants agree that raising the visibility of the HealthiestYou platform as a "go-to-first" solution as opposed to burying it in an embedded, employer-provided health plan, makes it top-of-mind for members. And, since high deductible health plans are becoming increasingly popular, the HealthiestYou platform lessens the impact of changes to member benefits dramatically. Experience has shown that even a slight increase in healthcare co-pays or deductibles can dramatically increase utilization to a telehealth program, resulting in lower premiums and happier members. Access to quality 24/7 healthcare at members fingertips increases access to quality care at a lower cost.

2. Dedicated staff focused on engagement.

The HealthiestYou platform was created to help employers and unions to communicate more effectively with their employees and members. Most telehealth benefits are buried in a member's benefit plan design, when actually what is needed for engagement is the exact opposite! Since telehealth addresses close to 80% of an employee's medical issues, consultants are recommending that employers and unions choose a telehealth provider that has proven strategies to engage participants.

3. Creating an empowering employee health ecosystem.

By including other health care resources along with a telehealth service, employees stay engaged in many ways throughout the year. The HealthiestYou platform provides resources such as a prescription drug pricing transparency tool, and synchronization with individual member's plan to check deductibles and find in-network providers, thus creating a real ecosystem that empowers users. Tools like this help to keep HealthiestYou and Teladoc "top of mind" when care is needed.

4. A super simple app.

People will use what is easily available to them. Nothing is more evident of that than our smartphone apps. The HealthiestYou app engages with members creatively by allowing them to connect with a doctor 24/7 with a quick tap of the app. It also provides geo-triggered alerts to help members remember to use the service when they need it.

With Teladoc and HealthiestYou coming together to form one company, they are helping to change telehealth from being an afterthought to being the first line of defense. Teladoc's reputation for superior clinical quality and unsurpassed scalability, combined with HealthiestYou's digital health expertise, are resulting in unmatched innovation that is providing a more affordable and increasingly sensible choice for America's workers when they need care.

For more information, contact

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EPIC Hearing Introduces HearTEK™ Subscription Leasing Program

It's ear-opening that an estimated 48 million people in the United States have hearing loss, yet only 20 percent of people who could benefit from a hearing aid wear one. (Can you hear us now?) This isn't just a pun aimed at our hearing insurance background; in fact, a recent survey by Wakefield Research on behalf of EPIC Hearing Healthcare, revealed that 1 in 3 full-time employees suspect they have a hearing loss, but haven't sought treatment, even though 95 percent admit that it affects them on the job.

In addition to the occupational issues and loss of revenue attributed to untreated hearing loss, one must also consider the comorbidity health issues linked to untreated hearing loss, such as the 80 percent increase in the odds of developing depression and the 300 percent increased risk of falling/personal injury.

So, why the delay getting treatment? Cost is a major barrier to accessing care—the average price of a hearing aid is \$1,500 per ear and can run as high as \$3,000-\$5,000 each—and purchase feasibility may be limited as traditional forms

of financing aren't an option for everyone. In fact, while over one third of consumers do not have a credit card, over 65 million consumers have FICO scores below 700 (non-prime credit) and almost half (46 percent) of consumers do not qualify for "Bill Me Later" or FICO-based financing options.

With the introduction of HearTEK™ Leasing from EPIC Hearing Healthcare (EPIC), more individuals with hearing loss now have access to the latest name brand hearing aid technology without the barrier of huge upfront costs, and with the peace of mind that they will not be locked into out-of-date technology.

Just like smartphone subscription plans include an upgrade option to the newest cell phone model every couple of years, HearTEK™ Leasing offers consumers the option to upgrade to the newest device every 18 months.

Also similar to cell phone technology, hearing aid technology evolves every year and hearing aid manufacturers regularly introduce new devices with updated features. The HearTEK™ Leasing program is an affordable new way to give more people with hearing loss access to quality hearing aid technology, so they can start hearing life to the fullest.

Here's how it works: Almost everyone qualifies during the application process and there are no application fees or required security deposit. With a licensed hearing care professional, patients will select a hearing aid best suited for their needs and have access to all levels of technology at four monthly payment levels, in a 30 month closed term lease—\$49.99 (basic), \$79.99 (standard), \$99.99 (advanced) and \$149.99 (premium).

EPIC Hearing Healthcare continues to promote healthy hearing and access to quality, affordable hearing care for all through innovative programs such as **HearTEK™ Leasing**, the **Listen Hear - Live Well** Hearing Wellness Program, and the **EPIC Hearing Service Plans**.

To request more information about the EPIC plans and programs contact Mike Reha, V.P. of Sales and Marketing, at mreha@epichearing.com.

AIM Specialty Health's Specialty Drug Solutions tackle specialty drug issues

The challenge of specialty drugs--and what to do about it in 2017

This year, the labor community may not find the relief and cheer common to the holiday season. The likely grinch—specialty drugs, the medications used to treat complex, chronic diseases, like cancer, rheumatoid arthritis, and hepatitis C.

A difficult path to quality treatment

The weariness felt toward specialty drugs is warranted: Often prescriptions do not follow best practices for medical necessity or dosing, and patients typically receive the drugs at inconvenient, expensive settings, which can jeopardize patient adherence and health.

Moreover, these drugs are among the most costly. According to the AARP Public Policy Institute, the average cost of a year's worth of a specialty drug exceeds the median U.S. household income. For a unionized worker, retiree, or family member, this cost can be devastating. For a union, the costs are unsustainable.

This bleakness will likely persist, especially for organized labor. Spending is certain to increase, with some estimates 400% higher than only a few years ago. And demand within the organized labor community will likely rise: according to the Bureau of Labor Statistics, almost half of all union members are between 45 and 64 years old, ages when chronic diseases are often diagnosed.

Plan Sponsors and Employers respond

According to the National Business Group on Health's 2016 survey, plan sponsors and employers are responding by turning to new methods to manage specialty drugs. These methods, which help preserve quality of care and maximize value, include:

- Starting employees on lower-cost drugs before progressing to a specialty drug

- Confirming that the employee meets clinical guidelines for receiving the drug
- Avoiding wasting medication in the case of drug intolerance through quantity limits
- Redirecting employees to receive their specialty drugs through a setting less expensive than a hospital

From strategies to better member experience

To implement these strategies, many plan sponsors and employers have sought specialty benefits management, a component of health management that plan sponsors can elect to add to health benefits.

AIM Specialty Health® (AIM) is a specialty benefits management company that supports more than 45 million health plan members and hundreds of employers, including 40% of Fortune 50 companies and leading organized labor organizations. A strategic alliance of the BCBSA National Labor Office, AIM focuses on today's most costly, complex tests and treatments to help ensure that health plan members receive appropriate, safe, and affordable care.

To improve members' experience with specialty drugs, AIM developed its Specialty Drugs Solution. The solution covers the management strategies that plan sponsors and employers are seeking, including the ability to redirect members to a clinically appropriate but more affordable and convenient setting and the ability to assure members of the right drug dose and frequency.

The Specialty Drugs Solution integrates easily with other AIM specialty benefit management programs, most notably the Oncology and Genetic Testing Solutions. Together, these programs ensure members receive a continuum of care for their lifelong battle against cancer.

To learn more, contact Mike Kelly, Client Development Director, at kellym@aimspecialtyhealth.com or (224) 234-9913.

NATIONAL LABOR OFFICE 2016 EDUCATIONAL WEBINAR SERIES		
Month	Date	NLO Strategic Alliance
December	15	NASCO

To register for a webinar, contact nlo@bcbsa.com or 202-626-4815.

Who should register?

- BCBS Plan employees
- Organized Labor Leaders, Health Care Bargainers, and Fund Managers
- Benefit Consultants
- Human Resource Administrators

2016 NLO CALENDAR OF EVENTS

Dec.	12	Food & Drug Conference (Las Vegas, NV)
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2017 NLO CALENDAR OF EVENTS

Jan.	6 – 8	National LERA Meeting ASSA/AEA (Chicago, IL)	May	7 – 10	Salgba Conference (Anaheim, CA)
	22 – 24	Made in America (Las Vegas, NV)		9 – 12	BCBSA 2016 Blue National Summit (Orlando, FL)
	29 – 31	NCPERS Annual Legislative Conference (Washington, DC)		16 – 18	SIIA Self-Insured Workers' Compensation Executive Forum (Asheville, NC)
	31	Consortium Sales Advantage Conference (Palm Springs, CA)		21 – 24	NCPERS Annual Conference & Exhibition (Hollywood, FL)
Feb.	1 – 2	Consortium Sales Advantage Conference (Palm Springs, CA)		June	1 – 4
	16 – 21	National Labor Management Conference (Hollywood, FL)	5 – 8		NLO National Labor/Management Healthcare Strategies Meeting (Savannah, GA)
Mar.	6 – 8	Consortium HealthCare Forum (Palos Verdes, CA)	Sep.	23 – 27	NCCMP Annual Conference (TBD)
	28 – 30	SIIA Self-Insured Health Plan Executive Forum (Tucson, AZ)	Oct.	22 – 25	IFEFP Annual Conference (Las Vegas, NV)
	30 – 31	NLO Spring Board of Directors Meeting (Washington, DC)		29 – 31	NCPERS Public Safety Employees Pension & Benefits Conference (San Antonio, TX)
Apr.	1	IBEW Construction & Maintenance Conference (Washington, DC)	Nov.	1	NCPERS Public Safety Employees Pension & Benefits Conference (San Antonio, TX)
	2 – 5	AFL-CIO Building Construction Trades Department (Washington, DC)		6 – 8	NLO Fall Board of Directors Meeting (Nashville, TN)

16-144-B-76

*NLO strategic alliances do not sell Blue Cross and Blue Shield branded products. Strategic alliances are not BCBSA partners or joint ventures. In addition, there is not an employer and employee or principal and agent relationship between BCBSA and any strategic alliance, or their respective personnel.

Blue Cross Blue Shield Association is an association of independent Blue Cross and Blue Shield companies.

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