



# LABORMatters

JANUARY 2017

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## New Year, New Faces

### Welcome Blue Cross and Blue Shield of Louisiana!

As the new year rolls forward, the National Labor Office is excited to announce new relationships that will strengthen our ability to support and provide resources to the labor community in a time of transformative healthcare. Please join us in welcoming Blue Cross and Blue Shield of Louisiana and board member Bernie Kendrick to the NLO.



### Welcome new National Labor Office Board Member Bernie Kendrick

Bernie Kendrick, director of National and Self-Funded Accounts, has been with Blue Cross and Blue Shield of Louisiana

for 17 years. With over 20 years experience in the health insurance industry, Bernie oversees the sales and service for all self-funded business for Blue Cross and Blue Shield of Louisiana as well as overseeing all matters for national account sales. Prior to his tenure with Blue Cross, Bernie worked for the Louisiana Department of Insurance performing compliance over site for the Life and Health Division.

The NLO Board of Directors look forward to collaborating on healthcare priorities as we look to optimize the mission to providing secure and stable health coverage.



### Welcome new National Labor Office Board Member Todd Chronister

Todd R. Chronister is Senior Director of Labor Strategy and Relations at Capital BlueCross. He is responsible for positioning

Capital BlueCross as labor's health care partner of choice by serving as an educational and support resource on issues related to benefit plan design and administration.

Todd has been with Capital BlueCross for 30 years, previously serving as an Account Executive, Labor Consultant, Regional Sales Manager, and Director and Senior Director of Producer Relations. Prior to joining Capital BlueCross, he was the Director of Managed Care with Manorcare Health Services, and he also served as Health Care Pool Director with the Local Government Insurance Trust in Maryland.

Todd is a graduate of Shippensburg University with a B.S. in Education. He has earned the Chartered Life Underwriting professional designation from The American College and the Certified Health Consultant designation from the BlueCross BlueShield Association.

Todd serves on the Byrnes Health Education Center's Board of Directors and executive committee.

Todd resides in York, Pennsylvania.

*Continued on p. 3*

# Executive Director's Corner

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

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Views expressed by contributors are their own and do not necessarily reflect the views of the National Labor Office or the Blue Cross Blue Shield Association. Any health information contained in **Labor Matters** is not intended to substitute for the sound medical advice of your doctor. If you have any questions or concerns regarding your medical condition, you should discuss them with your doctor.

To receive a copy of this newsletter or to update a mailing address, contact us at [nlo@bcbsa.com](mailto:nlo@bcbsa.com) or 202.626.4815.

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*"Any fact facing us is not as important as our attitude toward it, for that determines our success or failure. The way you think about a fact may defeat you before you ever do anything about it. You are overcome by the fact because you think you are."*  
– Norman Vincent Peale

Happy New Years from the National Labor Office! These words from Norman Vincent Peale, author of *The Power of Positive Thinking*, ring true as we enter 2017. A new year marks enthusiasm and new beginnings for many, yet trepidation towards the unknowns of tomorrow.

We set ambitious goals for the new year – eating healthier, for example – and sometimes find ourselves searching for positive energy. As we set our resolutions in motion and work towards achieving our goals, we inevitably must become more comfortable with embracing the successes and failures of the moment.

With new leadership guiding our shifting healthcare landscape, it is more important than ever to focus on our collective mission of educating labor on the significance of maintaining a healthy lifestyle, and approach today's known and unknown challenges and opportunities with optimism.

To keep connected with the NLO, follow us on Twitter @BlueLabor for healthcare tips, insurance info and labor updates and visit [www.bcbs.com/nlo](http://www.bcbs.com/nlo).

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 over a light blue background.

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

# Regence and New Avenues Partner to Improve Odds for Homeless Youth

## Partnership works to prevent youth homelessness and address root causes

Homelessness is a complex issue at any age, but for homeless and at-risk teens, the challenges can become exponentially more difficult. Looking for housing, a job, a warm meal or even a way to get to school can present daunting obstacles.

With the goal of improving the odds for these youth, Regence BlueCross BlueShield of Oregon is expanding its support and partnership with New Avenues for Youth (New Avenues), a Portland-based nonprofit working to achieve better outcomes for homeless and at-risk young people.

“Our community’s homelessness issue is very complex and subsequently very challenging to overcome, particularly for youth and young adults,” said Angela Hult, Director, Corporate Social Responsibility for Regence. “Our goal is to partner with New Avenues for Youth in a way that enables the organization to continue innovating the solutions they develop and provide in response to youth homelessness, ultimately creating greater equity in our community.”

Regence works with a few select nonprofits each year as Community Partner Organizations (CPO). In addition to providing funding, Regence collaborates with each CPO to create thoughtful, mutual, ongoing partnerships that help forge sustainable, positive change to improve the health of our communities.

Regence’s 2016 CPO program is supporting two New Avenues’ initiatives that complement each other by focusing on reaching and effectively serving diverse, high-need communities and individuals. The CPO program is providing funding to support the organization’s planned service expansion into East Multnomah County, one of Portland’s highest-need areas; and helping to fund equity training for the organization’s staff and board.

“Regence’s generous financial and volunteer support has a community-wide impact, and helps not only provide greater access to services and improved outcomes for youth experiencing homelessness in East County, but furthers our efforts toward achieving greater equity, social justice and sustainability,” says Sean Suib, Executive Director of New Avenues. “We are grateful to be chosen as a Regence Community Partner Organization, and for their commitment to improving the health and welfare of vulnerable young people in our community.”

*Continued from p. 1*



### Welcome new Labor Advisory Committee liaison Patrick Lolli

Patrick is a 1986 graduate of the University of Dayton and has

worked in the health insurance market since 1988.

After 12 years in the Chicago market, Patrick moved home to Cincinnati in 2000 and began his career at Anthem Blue Cross and Blue Shield as an Account Manager for Large Key accounts. In 2008, he moved to the Labor team as a Sales Account Executive. Currently, he covers new labor sales in Ohio, Kentucky, Missouri and Virginia markets. When he is not working, he and his wife Kara try to keep up with their two teenage daughters.

Bernie, Todd and Patrick all bring extensive experience to help our labor members navigate the changing world of healthcare. As collaborators in this cause, we look forward to working with all of our new leadership in 2017 and beyond.

# Best Doctors: How a Supercomputer and the World's Best Doctors are Helping Employees Fight Cancer

The National Cancer Institute estimates that nearly 40 percent of Americans will be diagnosed with cancer at some point in their lives. By 2024, an estimated 19 million people will be living with a cancer diagnosis. Those astounding numbers also lay bare an inconvenient truth: that tens of millions of Americans are forced into a maze of uncertainty and options in a complicated health care system. The physical, emotional, and financial toll is one that affects patients, families, health care providers, plan sponsors, and so many more. Interestingly, many employers are stepping in to help fill those gaps with innovation and better options for their valuable employees and their family members. Employers are also concerned with the explosion in costs for cancer treatments and the impact a cancer diagnosis has on productivity and presenteeism.

In 2016, Best Doctors, the world's leading expert clinical consultant service announced a major partnership with IBM and its cognitive computing service, Watson, to use the power of data to help patients find the right treatment option. By bringing together leading technology and the brightest minds in medicine, the two brands have been able to transform the way employees deal with a cancer diagnosis by ensuring that the right diagnosis is confirmed and that the right treatment plan is enacted.

With the patient's permission, the Best Doctors clinical team collects and organizes medical records and feeds specific patient clinical attributes into Watson. Watson will then generate a clinically relevant report, which will be reviewed by world-renowned expert oncologists in the Best Doctors network and a detailed clinical report from that oncologist will be provided to the patient and their treating oncologist. With over 25 years of proven success in dealing with the most complex cases, Best Doctors now combines its unique access to the brightest minds in medicine with Watson Oncology, health care's most innovative artificial intelligence technology. Historically, the Best Doctors clinical advocacy services have resulted in corrected or refined diagnoses in 37 percent of its U.S.-based cases, while altering or improving treatment in nearly 75 percent of cases.

"A cancer diagnosis is often made even more terrifying when the uncertainty of next steps is combined with the confusing options that are available," noted Peter McClennen, Chief Executive Officer at Best Doctors. "This is where Best Doctors and Watson Oncology work best. Armed with clinical data

specific to the patient, access to brilliant oncologists, and an unrivaled cognitive computing system, patients now have a valuable clinical advocate that employers are excited to offer."

IBM understood the value, and took steps to become the first to offer its employees this service. As of January 1, 2017, all eligible IBM employees and their covered family members will have free access to Watson's insights for a second opinion on their cancer diagnosis and treatment as well as potential clinical trial options.

"For anyone receiving the diagnosis, or supporting a loved one through it, cancer can be overwhelming," said Kyu Rhee, MD, chief health officer, IBM Watson Health. "Now a second opinion staffed by the powerful combination of Watson and world-renowned oncologists at Best Doctors is just a phone call away."



The Watson services provided through Best Doctors will include Watson for Oncology, Watson for Genomics and Watson for Clinical Trial Matching. Watson for Oncology provides evidence based treatment support related to breast, lung, colon, rectal and gastric cancers, with more cancer types being added in 2017. Watson for Clinical Trial Matching helps match eligible patients with relevant clinical trials. Watson for Genomics looks for variations in a patient's DNA and provides clinicians information about potential cancer-causing mutations, providing insights on targeted, personalized therapies.

**For more information about Best Doctors and the Watson Oncology offering, or if you would like to consider the program for your population, please call Charles Gustafson at 860.983.5025.**



## Use a health savings account with a qualified plan to multiply total rewards

HSA-eligible CDHP plans provide more cost savings opportunities for members, including tax savings. Additionally, HSA-eligible CDHP plans have shown success in bolstering member engagement with wellness and helping members understand the complexities of health coverage.

When labor leaders consider funding retirement for their union members, many do not think of their health plan as the first place to look, but they may be missing a huge opportunity.

As of 2015, according to the Economic Policy Institute, the estimated median of total household savings in retirement accounts among workers 65 or older was \$172,000. Historically, labor leaders have fought vigorously and diligently to provide labor membership with leading benefits, including retirement benefits. Today, research points that, for most retirees, the average pension or 401(k) may not be enough to cover retirement expenses. According to an analysis of retiree health care costs conducted by Fidelity

in 2016, a couple retiring this year will need an estimated \$260,000 to cover health care costs in retirement.

Funding a health savings account (HSA) with a qualified deductible plan may actually help prepare union members for retirement. Money goes into an HSA free of federal, state and Federal Insurance Contributions Act (FICA) taxes. Yet, unlike a 401(k), account holders can use and withdraw HSA funds at any time tax-free, as long as they use the funds for eligible medical expenses.

HSA funds also accumulate interest, and when invested in mutual funds, the balances grow tax-free. On top of this, an HSA comes with far fewer distribution restrictions than a 401(k).

### Making HSA dollars work for employers, labor leaders, and members

HSA-eligible health plans bring down premium costs, freeing up plan sponsor dollars to seed the HSA account for union members. HSA qualified plans can work for members, too. While the deductible may be higher, studies show that out-of-pocket costs for an individual average \$810 a year. Most people never reach their out-of-pocket maximum.

### SelectAccount offers industry-leading interest rates on investments

SelectAccount can multiply the savings effect by delivering best-in-market service and fees for plan sponsors with some of the highest interest rates for account holders, all of which work together to keep fees low and interest high. If you'd like to learn more about our simple fee approach or easy plan sponsor set up, contact SelectAccount today at call us from 8 am to 5 pm, CT, Monday through Friday, at 1-888-460-4013.

## New Blue Cross Blue Shield Health Index Identifies Top Five Conditions Nationwide Affecting the Health of Commercially Insured; Links Better Health to Better Economy

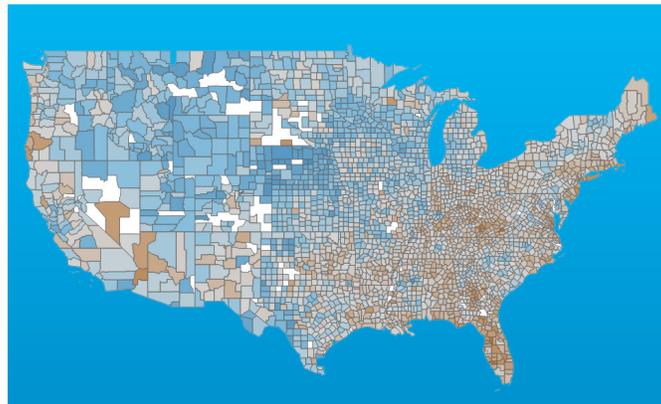
### Moody's analysis of Index finds direct link between a population's health and a growing economy, higher incomes and lower unemployment

Blue Cross and Blue Shield (BCBS) recently launched the Blue Cross Blue Shield Health Index<sup>SM</sup> (BCBS Health Index) – a first-of-its-kind measurement of health for nearly every county in America. The BCBS Health Index identifies the health conditions with the greatest impact on the commercially insured and – paired with an analysis by Moody's Analytics – how those conditions impact the economic well-being of communities.

The BCBS Health Index, powered by de-identified data from more than 40 million commercially insured members of BCBS companies, finds 1) depression, anxiety and other mood disorders, 2) hypertension, 3) diabetes, 4) high cholesterol and 5) substance use disorders are the top five conditions nationally, causing approximately 30 percent of commercially insured Americans' overall reduction in health.

An analysis of the BCBS Health Index by Moody's Analytics also found a direct link between healthy people and a healthy economy with healthier counties having lower unemployment and higher incomes. When compared to counties with a median BCBS Health Index result, counties within the top 10 percent had:

- **A per capita income \$3,700 higher**
- **A 10-year economic growth of 3.5 percent higher**
- **An unemployment rate half a point lower.**



"Blue Cross and Blue Shield companies are committed to transforming our healthcare system and the health of our nation through actionable data," said Scott Serota, president and CEO for the Blue Cross Blue Shield Association (BCBSA). "This Index uses the breadth and depth of BCBS data to bring critical health insights to policymakers, community leaders, business leaders and healthcare professionals, helping them further focus efforts to improve their communities' health."

"The BCBS Health Index shows that health and the economy's performance go hand in hand," said Mark Zandi, chief economist of Moody's Analytics. "Policymakers can use the BCBS Health Index to better understand how health outcomes impact economic growth."

As a comprehensive measurement of actual healthcare experiences, the BCBS Health Index was designed to support national and local discussions about how to improve American health policy and practice. It quantifies how more than 200 common diseases and condition categories affect overall health and wellness by assigning each county a health impact measure between 0 and 1, designating the proportion of optimal health reached by the county's population. Each

county's BCBS Health Index impact measure and top five impacting conditions can be found at [www.bcbs.com/bcbs-health-index](http://www.bcbs.com/bcbs-health-index).

"This Index provides a sharpened focus on the local-level understanding of health so that we can collaborate on solutions to meet unique community needs while improving our nation's health as a whole," stated Daniel

J. Hilferty, president and CEO, Independence Blue Cross and chairman of the BCBSA Board of Directors. "The BCBS Health Index is another example of how the 36 independent BCBS companies come together to improve the health of all Americans."

Maureen Sullivan, chief strategy and innovation officer for BCBSA, echoed, "By harnessing the data of the country's largest healthcare system, the BCBS Health Index presents tremendous potential for business leaders, medical professionals and policymakers to have data-driven conversations about how to enhance overall quality of life."

**For additional information regarding the BCBS Health Index, please visit [www.bcbs.com/bcbs-health-index](http://www.bcbs.com/bcbs-health-index).**

## BREVENA joins the NLO as a Strategic Alliance. Welcome aboard!

### Join the NLO in welcoming BREVENA as a new Strategic Alliance.

BREVENA Laboratories leverages over two decades in the burn unit medical arena to provide you with health and wellness creams to heal and maintain the health of the most compromised skin. The success that The Pipe Trades Union, Construction, and Firefighters have experienced using the Reparative Skin Balm and Skin Health & Wellness Cream make this a wellness solution unmatched by any other topical creams.

Therefore, BREVENA Laboratories is thrilled to provide you with these same products to restore and maintain the condition of skin exposed to workplace wear and tear. Maintaining healthy skin can impact every profession and trade. Our Reparative Skin Balm and Skin Health & Wellness Cream work to keep your skin feeling normal and conditioned which in turn improves workplace safety and productivity. Instant relief from....

- **Dry, chapped hands and feet**
- **Cracks and fissures**
- **Tough calloused skin**
- **Daily environmental damage on skin and hands**

*"My hands immediately felt better. Normally by now [December] my hands are cracked and split, but they haven't since I've been using the Reparative Skin Balm."*

- Nate, Construction Manager, WI

Moisturizers at work, both products contain Oat Beta Glucan (a proven ingredient for skin health and repair), no fragrances or dyes, and made in the USA.



NATIONAL LABOR OFFICE 2016 EDUCATIONAL WEBINAR SERIES		
Month	Date	NLO Strategic Alliance
March	2	EPIC Hearing
April	13	AIM Specialty Health
May	18	Davis Vision
June	22	BREVENA
July	27	United Concordia Dental

To register for a webinar, contact [nlo@bcbsa.com](mailto: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

**2017 NLO CALENDAR OF EVENTS**

<b>Jan.</b>	<b>6 – 8</b>	National LERA Meeting ASSA/AEA (Chicago, IL)	<b>May</b>	<b>7 – 10</b>	State and Local Government Benefits Association National Conference (Anaheim, CA)
	<b>22 – 24</b>	Made in America (Las Vegas, NV)		<b>9 – 12</b>	BCBSA 2016 Blue National Summit (Orlando, FL)
	<b>29 – 31</b>	NCPERS Annual Legislative Conference (Washington, DC)		<b>16 – 18</b>	SIIA Self-Insured Workers' Compensation Executive Forum (Asheville, NC)
	<b>31</b>	Consortium Sales Advantage Conference (Palm Springs, CA)		<b>21 – 24</b>	NCPERS Annual Conference & Exhibition (Hollywood, FL)
<b>Feb.</b>	<b>1 – 2</b>	Consortium Sales Advantage Conference (Palm Springs, CA)	<b>June</b>	<b>1 – 4</b>	LERA 69 <sup>th</sup> Annual Meeting (Anaheim, CA)
	<b>16 – 21</b>	National Labor Management Conference (Hollywood, FL)		<b>5 – 8</b>	NLO National Labor/Management Healthcare Strategies Meeting (Savannah, GA)
<b>Mar.</b>	<b>6 – 8</b>	Consortium HealthCare Forum (Palos Verdes, CA)	<b>Sep.</b>	<b>23 – 27</b>	NCCMP Annual Conference (Hollywood, FL)
	<b>28 – 30</b>	SIIA Self-Insured Health Plan Executive Forum (Tucson, AZ)	<b>Oct.</b>	<b>22 – 25</b>	IFEBP Annual Conference (Las Vegas, NV)
	<b>30 – 31</b>	NLO Spring Board of Directors Meeting (Washington, DC)		<b>29 – 31</b>	NCPERS Public Safety Employees Pension & Benefits Conference (San Antonio, TX)
<b>Apr.</b>	<b>1</b>	IBEW Construction & Maintenance Conference (Washington, DC)	<b>Nov.</b>	<b>1</b>	NCPERS Public Safety Employees Pension & Benefits Conference (San Antonio, TX)
	<b>2 – 5</b>	AFL-CIO Building Construction Trades Department (Washington, DC)		<b>6 – 8</b>	NLO Fall Board of Directors Meeting (Nashville, TN)
			<b>Dec.</b>	<b>11</b>	Food & Drug Conference (Las Vegas, NV)

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\*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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