

Summer
2020

Volume 12, Issue 1

TCSIG Member Healthline is a publication brought to you in Partnership with C.O.R.E., Community Outreach for Risk Education, a non-profit organization.

TCSIG HEALTH AND WELLNESS

For a healthier YOU!

We're bringing back our newsletter, quarterly, to provide you with ongoing information about the carriers and benefits TCSIG provides to you and your employees.

In this issue, we'll be looking back at our history, how we've developed throughout the past 36 years, and where we are today.

With Open Enrollment just around the corner, we'll also give you a snapshot of some of the Health and Wellness services available to you as a TCSIG member employee.

The History of Joint Powers Agreements (JPA's)

The Origin of JPA's

Joint powers agreements (JPA's) offer another way for governments to combine their powers and resources to work on their common problems to deliver services. Authority to enter into joint power agreements and form joint powers comes from Government Code section 6500 et seq. Authority for public agencies to self-insure comes from Government Code section 990.8.

The concept of allowing public agencies in California to share powers started in the 1920s, when tuberculosis was a serious public health threat in the Bay Area. San Francisco officials lacked adequate facilities to treat tuberculosis patients. However, Alameda County had a tuberculosis sanitarium. In 1921, Senate Bill 18, passed which allowed any two cities or counties to enter into agreements and

provide funds to exercise a power common to each. After the bill passed, Alameda County and the City and County of San Francisco drafted an agreement to share their resources and expand Alameda's tuberculosis facility.

Over the years, additional legislation was passed expanding the abilities of government agencies to combine resources as part of JPA's. In 1976, public agencies were faced with rising insurance costs and few coverage options. Legislation was passed to allow public agencies to enter into JPA's specifically for the purposes of insurance-pooling. The decision was made to establish a self-insurance pool to cover common property losses and to purchase excess insurance to cover catastrophic losses. In 2000, the Legislature formally named the law the Joint Exercise of Powers Act (SB 1350, Senate Local Government Committee, 2000).



TCSIG – Then and Now

TCSIG – Our History as a JPA



In a recent interview, we asked one of the original founders of TCSIG, Wayne Gadberry, to share the story on how and why TCSIG was founded.

In the Beginning

The founders met at Sutter County Office of Education between 1981-1982, and developed a plan to pool Colusa, Sutter, and Yuba school districts in a Joint Powers Agency to combat out of control insurance inflation.

In 1983, the goal with every district that joined TCSIG was to:

- ✦ Gain control of our own destiny
- ✦ Better manage cost for both property & casualty insurance and medical insurance
- ✦ Better serve our employees with stable costs and more choices
- ✦ Sustainability into the future

The Marketplace Then

In the early 1980's, the property & casualty insurance market and the medical benefit market were presenting the following challenges:

- ✦ Double digit inflation each year
- ✦ Limits in the coverages available to school districts for property & casualty insurance
- ✦ Very few available choices for medical coverage
- ✦ No control over the setting of rates
 - Our districts were placed in actuarial analysis with all large metropolitan communities in the state, causing us to subsidize districts with much worse frequency and severity of claims. This also didn't provide us with any credit for our loss history.
 - We felt our premiums with insurance companies included hidden costs, including profit margin for the carriers.

“Creating TCSIG had never been considered before 1982. It was a bold move and has stood the test of time.”



How We Designed our Program

When we initially hired consultants to set up the programs for TCSIG we had some specific requirements and priorities.

Property & Casualty

- ✦ Procure the broadest coverage available and eliminate most exclusions
- ✦ Increased limits of coverage for both property & casualty plans
- ✦ Control and input on what would be accepted as covered under both property & casualty plans
- ✦ No deductible for property coverage
- ✦ No hidden deductibles for certain types of losses

Medical Benefits

- ✦ Provide several options ranging from only catastrophic coverage to the all-inclusive benefit plan with extremely low deductibles and copays and many options in between
- ✦ All plans would be competitive and affordable
 - We believed these points would be possible based on TCSIG's buying power in the market and allowing for no profit margins loaded into premiums.
- ✦ The TCSIG Board retained description and control over coverage issues, disputes, and appeals
 - By retaining control in our region and not in the home office of an insurance carrier, we would be able to eliminate the need for extended claims appeals (e.g. transplant approved on 1st appeal)
 - TCSIG insured access to a broad range of providers



TCSIG has had ZERO premium increases for the past four years!

What does that incredible news mean to you?

For our participating districts, your medical costs won't be increasing! In these time of economic uncertainty, this is good news indeed.

TCSIG – Where We are Today



Ryan Robison, TCSIG President, shared his comments from the annual JPA board meeting. Here are the highlights.

The Marketplace Now

We're faced with an insurance marketplace that doesn't look too different from when we began, specifically in the property & casualty market. Here's how we're addressing each area for our members.

Property & Casualty

Catastrophic losses in recent years has resulted in many companies leaving the marketplace, narrowing the competition. The remaining carriers are significantly increasing premium pricing and conditions, which presents a challenge for us to find carriers willing to accept our Memorandum of Coverage (MOC).

To mitigate the market effects we moved our coverage to a new broker, Risk Strategies, with a national footprint in the marketplace and access to a vast number of national and international carriers.

In addition, we are initiating alliances with other similarly situated JPA's to develop an excess insurance tower designed to suit our agency, not involving agencies in Southern California or other large agencies in large metropolitan markets that experience a higher frequency and severity of claims.

We are partnering with Public School Works to design a Risk Management software program with a user-friendly interface for our members to effectively mitigate risk and reduce claims. The program content is being developed by TCSIG staff, our claims partner George Hills, legal counsel, and our broker Risk Strategies.

Workers Compensation

Thanks to you and our ongoing efforts with partners Athens Administrators and The ABD Team, our claims experience continues to be exemplary. We have had tremendous success in reduction of our claim frequency and severity.

We believe this success is attributed to the ongoing training implemented over the past year. TCSIG is evaluating various incentives to encourage more training time commitments from our members to continue this trend. We'll also continue to work with our software partner to keep our education and compliance training the most current and user-friendly.

Medical Benefits

Our management of TCSIG medical benefits includes an awareness of what is happening in the medical industry and medical benefit marketplace. These are both rapidly evolving, especially in the wake of COVID-19.

TCSIG is committed to aggressive and constant development of our plan, our vendor relationships, and utilization management of our assistant programs – TCSIG Wellness Clinic, eVisit program, LiveHealth Online, Plushcare, Alight referral system, and Healthcare Bluebook – as viable tools for member assistance.

We've engaged USI Pharmacy Consultant services to work closely with our PBM, ProAct, for constant management of our pharmacy spend and ensure contract compliance.

Our Wellness Staff will provide ongoing education and outreach to our membership, focused on:

- ✦ Incentive programs to target wellness efforts
- ✦ Incentive programs to eliminate gaps in care
- ✦ Using telemedicine and Wellness Clinic Programs instead of making costly trips to the ER

TCSIG's commitment to members. . .

Property & Casualty

For nearly 40 years, TCSIG has provided member districts with cost-effective property and liability solutions. Through a Memorandum of Coverage (MOC), TCSIG has provided its members with comprehensive coverage terms at the most competitive price.

Over the years, we have been able to keep our MOC language broad with the intent to provide coverage when a district needs it most, at the time of loss. TCSIG does not impose deductibles for liability cases and are able to continue offering coverage to our booster clubs, things other MOC's don't provide.

In addition to past catastrophic losses from wildfires and hurricanes, insurance carriers are factoring future financial exposure due to the risks brought about by new threats such as A.B. 218 and COVID-19.



TCSIG remains committed to providing high quality Property & Liability coverage at the lowest cost. To do this we're transforming into the "**diamond in the rough**" JPA with best in class risk management practices resulting in the lowest ratio of property and liability losses among JPA's in the state of California.

TCSIG Workers' Compensation Program

We asked our Workers' Compensation broker partner, ABD Insurance & Financial Services, to provide their thoughts on the program they helped TCSIG create. Here's what they had to say:

"We had never seen a K-12 schools JPA start a new program from scratch, so it was an exciting opportunity to start something brand new that would help public school districts save money and be part of a program where they would be the trustees with control over the decisions in its design and operations."

As we approach the program's one-year anniversary, we're proud to say that it's working! We're expecting to grow membership by 20% effective July 1, 2020 with even more in 2021 and anticipate expanding to include a Community College program in the future.

Medical Benefits

TCSIG provides a range of PPO (preferred provider organization) Medical plans. Thanks to your use of Anthem's network of more than 62,000 doctors and specialists, and over 400 acute care hospitals in California, **TCSIG has been able to retain your benefits with no additional cost share to you!**

Our robust offerings for Medical, Rx, Dental, Vision, Chiropractic, Mental Health, Life, and Employee Assistance Program (EAP) keep you completely covered. For more detailed information on each of these plans, please visit the TCSIG website, www.tcsig.com.



Anthem LiveHealth Online

Virtual visits let you get the care you need – including most prescriptions – for a wide range of minor conditions from the comfort of your home or where-ever you may be. Using Anthem LiveHealth Online you can:

- ✦ **See a board-certified doctor in a few minutes with no appointment.** Doctors are available 24/7 to assess your condition and send a prescription to your pharmacy, if needed.
 - No copay for Basic, Standard, Premier, and Premier Plus plans. CDHP plan participants pay \$59.
- ✦ **Make an appointment with a licensed therapist.** Schedule online or by phone at 888-548-3432 from 8am to 8pm. You can get help for anxiety, depression, grief, panic attacks, and more. Must be 18 years or older to schedule a visit.
 - Pay an office visit copay for Basic, Standard, Premier, and Premier Plus plans. CDHP plan participants pay \$75-\$175.

Go to www.livehealthonline.com or download the app and register on your phone or tablet.

“To find coverage, not find ways out of coverage”

Pharmacy (Rx) Benefits

TCSIG and ProAct, your Rx provider, interact regularly to identify improvement opportunities and to ensure your medications are available at the best rates.

Prior Authorizations

Some medications, due to cost or type of medication will require prior authorization. Prior authorization means that the medication must be clinically reviewed before a determination of coverage can be made. If the authorization is approved, the physician and pharmacy are notified, and your prescription will be filled. But what happens when the prior authorization is denied?

Here’s what you should know if your prescription rejects for Prior Authorization.



Alight Professional Health Services

Health benefits can be confusing, medical costs are rising, and finding the right care can be frustrating and time-consuming. You have a personal Health Pro consultant to simplify your healthcare experience so you can spend more time on what matters most! Your Health Pro can help you:

- ✦ **Understand your benefits:** Clear up any confusion about your health plan.
- ✦ **Find great doctors:** Locate highly-rated doctors, dentists and eye-care professionals.
- ✦ **Save money on healthcare:** Compare prices and choose more cost-effective options.
- ✦ **Pay less for prescriptions:** Get recommendations for lower-cost medications.
- ✦ **Schedule appointments:** Have your appointments scheduled at times most convenient for you.

Reach out to Your Health Pro today:

New Contact: Michelle Kuharski
800-513-1667 x717 or michelle.kuharski@alight.com

Anthem Employee Assistance Program

When you need help meeting life’s challenges, the Anthem Employee Assistance Program (EAP) is here for you and your household members. **Check out some of the services available at no cost to you:**

- ✦ **Counseling:** Up to 6 visits per issue with face-to-face counseling or online visits via LiveHealth Online.
- ✦ **Legal consultation**
- ✦ **Financial consultation**
- ✦ **ID recovery**
- ✦ **Dependent care**
- ✦ **myStrength (eLearning)**
- ✦ **Daily living resources**

Need help? Give the EAP a try today!

Call us at **800-999-7222**
or go online www.anthemEAP.com
and use company code: TCSIG

You can also follow us on Twitter at [@AnthemEAP](https://twitter.com/AnthemEAP) or
The Wellpost at Blog@anthemEAP.com

TCSIG Wellness Center eVisits are Here for YOU!

Don't forget! The TCSIG Wellness Center has telehealth capabilities! Use this online application to visit face to face with one of our Nurse Practitioners via video from your desktop or mobile device.

For information on how to use the service, use the step-by-step guide at <http://www.tcsig.com/assets/20200114-wellness-center-evisit-flyer-.pdf>.

The TCSIG Wellness Center Staff



Dr. Melissa M. George

DNP, FNP-BC, MSN, CDE



Diane Davina

MSN-FNP-BC, BSN-RN



Olga Bealesio

FNP-BC

Wellness Center Hours:

Monday – Friday: 8 AM – 7 PM

Saturday: 8 AM – 3 PM

Sunday: Closed

If you have questions, call us at **530-822-5500**.

Member Incentives

You're probably overpaying for care and don't even know it. Prices for the same procedure can vary up to 500% depending on where you go. **It's true!**

With Healthcare Bluebook you can see price information on hundreds of procedures in your area with a simple search. Plus, you can earn rewards for using Fair Price™ facilities. **Get paid to save... It's easy!**

Look at the Healthcare Bluebook rewards members were paid January 2019 through January 2020!

Procedure	Member Incentive	Total Paid
Cataract Surgery	\$50	\$450
Cholecystectomy	\$50	\$50
Colonoscopy	\$100	\$10,500
CT scans	\$25	\$2,125
Heart Perfusion Imaging	\$50	\$1,550
MRI scans	\$25	\$3,150
Sleep Study	\$50	\$2,200
Transthoracic Echocardiogram	\$25	\$1,675
Upper GI Endoscopy	\$100	\$3,900
Total Rewards paid directly to members		\$25,600

Login to the Healthcare Bluebook site on your PC, laptop or tablet and bookmark the search page for quick access: www.healthcarebluebook.com/cc/TCSIG. You can also download the mobile app from the App Store or Google Play to your device using mobile code **TCSIG**.

Wellness Works!

Since 2011, TCSIG and TeamCare have collaborated to bring a better quality of life to you. We are proud to offer a variety of interactive wellness opportunities, tailored to meet your needs, to ensure you have the necessary tools to succeed in your health goals. By bringing wellness resources to you, TCSIG is able to maintain a healthier membership, offer robust rewards, and provide an improved culture of health for our members. Here is just one reason to add these important events to your calendar, every year.

Annual Biometric Screenings

Regular health exams and tests can help identify medical conditions before they develop into a bigger problem. Early detection is critical to combat chronic illness and improves the odds for successful management and treatment of potential health risks. By being pre-emptive with your healthcare screenings, you are taking steps to improve your chances for living a longer, healthier life.

TCSIG screenings are offered to you at **NO COST** and are **100% CONFIDENTIAL**. Gain insight to your health with blood panels that are predictive of multiple chronic health conditions. Your free screening includes:

- ✦ **Lipid Panel (Complete Cholesterol)**
- ✦ **Complete Blood Count (CBC)**
- ✦ **Comprehensive Metabolic Panel**
- ✦ **Hemoglobin A1c**
- ✦ **Thyroid Stimulating Hormone**
- ✦ **Blood Pressure**
- ✦ **Prostate-Specific Antigen (male participants age 50+)**

- ✦ **Who can participate?** Employees, Retirees, Spouses & Dependents Age 18+ on the TCSIG Medical Plan. **Note:** Full-time waivers and dependent children are welcome to participate but are not eligible for incentives. Kaiser members are not eligible to participate.
- ✦ **Fast rewards!** Participants will receive a **\$50 VISA GIFT CARD** in about a week! (Quest participants will receive their gift card about a month after screening.)
- ✦ **Send your results to the TCSIG Wellness Center to earn more!** Fax or Email your results to the TCSIG Wellness Center and complete a call to receive an **ADDITIONAL \$25 GIFT CARD!** No appointment needed; the Wellness Center staff will call you! Gift cards will be distributed once your call.

Schedule your Screening TODAY! Visit
<https://www.wellnessfx.com/welcome/tcsig>

Walk Across America

This annual walking event is our most popular challenge and draws hundreds of walkers every year. Typically held in the spring, the **Walk Across America 2020 will be held during summer break** to allow plenty of stepping time!

Set to begin June 1st, this 8 week/self-reporting challenge brings personal accountability to your fingertips (and sneakers!)! Strive to meet mileage goals to gain entry into multiple raffles for great prizes. You'll also receive regular tips and mileage updates via text and email to stay motivated and on track with your goals.

More information about Walk Across America 2020 will be available in May so please watch for updates. To be sure we have your contact information, please **email TeamCare** with the subject line, "TCSIG Walking Challenge", and provide the best email address and cell number (text only) to be sure to receive updates over the summer!

And More...

Be on the lookout for more on our wellness programs in future newsletters, **including Lifestyle Management Health Coaching!**

Have questions or need assistance?

Contact the following:

TeamCare Support:

- ✦ 866-724-0032 or teamcare@delapro.com

WellnessFX Support:

- ✦ 415-799-4436 or support@wellnessfx.com

Words from the TCSIG Wellness Center

Relieving Stress

Stress is something we deal with all the time but right now, maybe you're feeling the pressure a little more. TCSIG's Wellness Center has the following tips to help you relax and thrive!



Increase intimacy. Engage actively with your significant other:

- Go for walks. (Hold hands for best results)
- Talk freely and openly with each other.
- Listen supportively (even if your view differs).

Connect: Explore and strengthen relationships.

Clear your mind: Draw, paint, read, journal thoughts and ideas.

Serve up health. Look up recipes that are nutritious and fun to prepare and serve on the TCSIG site, <http://www.tcsig.com/eat-to-prevent-and-heal.html>.

Get fresh air and sunlight. Go outdoors as often as possible.

Stay hydrated: Water, fruit-infused drinks, herbal teas (check out fun ideas on TCSIG site).

Calm your brain. Relaxation with:

- Yoga
- Meditation
- Deep breathing
- Essential oils (lavender, chamomile, rose, peppermint)

Mitigate financial worry. Engage in activities that require little or no money. Be creative with indoor and outdoor adventures.

Pump up the volume. Ask Siri or Alexa to find your favorite songs and sing like no one is listening.

Dance. Boogie like no one is watching.

Call the Employee Assistance Program. This program can help you meet life's challenges, 24 hours a day, 7 days a week. Call 800-999-7222.

The Employee Benefits Advisory Committee Needs You!

TCSIG is seeking members from each district who would like to be listed on the ballot as Executive Committee representatives. The next meeting is tentatively scheduled for Friday, May 15, 2020 from 10:00 AM – 12:00 PM. See the TCSIG site for more details about the committee and the meeting agenda.



Tri-County Schools Insurance Group

400 Plumas Blvd., Suite 210
Yuba City, CA 95991

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Scan this QR code with your smartphone to visit TCSIG.com



It's time for open enrollment!

Now – June 12, 2020

Contact your Human Resources team for additional information.



Updates to Your Benefits

We've enhanced the following:

- ✦ **Mental Health Benefits:** Increased Inpatient, Outpatient, and Outpatient Partial Hospitalization
- ✦ **Premier Plus PPO Plan**
 - Reduced Deductible to \$75 Individual/\$150 Family
 - Reduced Out-of-Pocket Max to \$475 Individual / \$950 Family

We've added the following:

- ✦ **Coverage for COVID-19 testing**
- ✦ **Alight Solutions** (formerly Compass)
- ✦ **LiveHealth Online:** Available for Medical and Mental Health issues
- ✦ **Anthem Employee Assistance Program**
- ✦ **Travel to Center of Excellence**

We've removed the following restrictions:

- ✦ Transgender exclusion
- ✦ Hospice pre-certification

Make your enrollment elections today!

"From Alturas to CIF Central Coast Section Office in San Jose and from South Lake Tahoe to CIF North Coast Section Office in San Ramon and every district in between. Together we succeed."