



LABORMatters

MAY 2016

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THE NATIONAL LABOR OFFICE CONGRATULATES THE 2015 LABOR REPRESENTATIVE OF THE YEAR



Tom Little, Highmark BCBS, David Saile, Excellus Health Plan, Inc., Bonnie Summers, BCBSA, Tony Saguibo, BCBSA



Christina LaBelle, Premera Blue Cross, David Saile (Dave), Excellus Health Plan, Inc. Christopher J. Hudson, Regence Blue Cross Blue Shield of Oregon, Greg Gaunt, Anthem Blue Cross of California

The National Labor Office (NLO), with the endorsement of the Labor Advisory Committee named David Saile (Dave) the "DC Labor Representative of the Year Award" (LROY) at a reception during the March 2016 National Labor/ Management Healthcare Strategies Meeting. Dave was honored for his contribution to labor and Plan relations along with exemplary customer service.

Dave is Senior Labor Account Consultant, Excellus Health Plan, Inc., has been with Excellus for 24 years, and was a UFCW Local One union member for over 20 years. Following are comments from his colleagues upon his receipt of this honor:

Dave's leadership team including Andy Dober, member of the NLO's Labor Advisory Committee (LAC) and Todd Muscatello, NLO board member, had this to say about Dave: "Our labor customers appreciate and respect Dave's consulting and recommendations regarding their benefits. He consistently receives the highest ratings from our customer account surveys. His experience as a

union member and health care expert make him a trusted resource for our existing customers, collectively bargained union members, and all union funds in our Excellus service area"

"In addition to his own book of business, Dave assisted commercial group sales by gaining union support for renewing or implementing Excellus products at 16 Collectively Bargained groups totaling over 35,000 collectively bargained members"

The NLO would like to recognize the four runners up: Greg Gaunt, Anthem Blue Cross of California, Christopher J. Hudson, Regence Blue Cross Blue Shield of Oregon, Christina LaBelle, Premera Blue Cross and Jennie S. Tatoes, Blue Cross Blue Shield of Illinois.

Thank you to everyone for this year's very special and successful LROY awards presentation. We look forward to seeing you at next year's event. ■



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.

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 or 202.626.4815.

National Labor Office
1310 G Street, NW
Washington, D.C. 20005
202.626.4815
www.BCBS.com/nlo

Bonnie Summers
Executive Director
202.626.4836

Tony Saguibo
Executive Director - West Coast
202.626.4813

Fernande Georges
Senior Project Manager
202.626.4816

Marian Casarella
Project Manager
202.626.4807

Jonathan Fenech
Associate Consultant
202.626.8635

Glen Williams
Executive Assistant - Operational
Readiness Office
312.297.6308



Benjamin Franklin once said, "He that is good for making excuses is seldom good for anything else." As health care moves towards a model that embraces the quality and value of services we offer, we are challenged to focus on the overall well-being of our members. Personal responsibility is at the core of a healthy, productive life and I urge you to consider how you may be an example in fostering a fulfilling and balanced life.

The NLO's Labor Representative of the Year award once again showcased several excellent candidates. Congratulations to David Saile of Excellus Health Plan, Inc our 2015 Labor Representative of the Year. We thank David for his meaningful contributions to

servicing and retaining BCBS labor groups of the Year as well as all of our nominees. On behalf of myself and the entire NLO community, thank you for your commitment to the mission of providing secure and stable health coverage for America's working families.

This spring, the NLO welcomed SelectAccount as its newest strategic alliance. SelectAccount offers a full suite of spending solutions—from health savings account (HSA) to flexible spending accounts (FSA), VEBA accounts, and more—that help members meet their financial well-being goals. Please join me in welcoming the entire SelectAccount team.

The NLO also welcomed our newest staff member, Jonathan Fenech, at our spring board meeting. Jon comes to the NLO from Blue Cross Blue Shield of Michigan where he led various projects for the Auto Accounts department. Join me in welcoming Jon to the NLO!

As spring blossoms and presents a new beginning for many of us, consider your role in shaping positive outcomes for you and those around you. The NLO will continue to work together with the BCBS Plans to provide service and information that will assist them in remaining flexible and competitive. In all cases, the NLO pledges to work with its member Blue Cross Blue Shield Plans in 2016 and beyond to passionately meet these demands and position BCBS as labor's healthcare partner of choice.

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

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

So Much More Than a Store

Welcome to Capital Blue

Imagine a place where you can find health and wellness planning, exercise classes, nutritious—and delicious—food and beverages, space for kids to learn about the benefits of lifelong healthy habits, and a center for community events.

Oh, and health plan sales, too.

There is such a place. It is Capital Blue, a fresh take on retail health insurance stores imagined by Capital BlueCross.

At Capital Blue, everyone is empowered—Capital BlueCross customers and the entire community—to experience their healthcare like never before. With locations in central Pennsylvania and the Lehigh Valley, Capital Blue helps people look at wellness from a new perspective.

While other health insurance stores focus exclusively on sales, the knowledgeable and friendly Care Guides at Capital Blue help individuals develop personalized plans to live healthy. The store also partners with community organizations to foster a culture of wellness throughout Capital BlueCross' 21-county service area.

Health insurance can be difficult to understand, so Capital Blue provides in-person service to teach customers how their benefits work and how they can make informed decisions to get the most value out of their plan. From finding a doctor to searching for low-cost prescription drugs, to reviewing claims and planning for surgeries, Capital Blue is there to guide customers every step of the way.

Employer groups can use Capital Blue as an extension of their Human Resources office. Many employers use the Capital

Blue retail store's open design to host open enrollment meetings, wellness fairs, or gatherings with business partners. Some groups, including several school district customers, encourage their part-time employees to visit the store to discuss individual health coverage.

If groups can't come to Capital Blue, the store goes to them with Capital Blue to YOU. This mobile unit features many of the same amenities customers find in the store, and has become a fixture at community events and health fairs across central and eastern Pennsylvania.

Beyond health coverage benefits, Capital Blue Care Guides help customers—including those without Capital BlueCross coverage—design personal wellness plans that include exercise and nutrition strategies so individuals can turn their goals into achievements.

Capital Blue also has something for the entire family to enjoy. While parents take a fitness class or get a health screening, children can play and learn in the Kids Zone, which is stocked with fun, interactive games that encourage movement and emphasize the benefits of good health.

During their visit, customers also can grab a healthy meal, snack, or drink—many of which are made from locally grown ingredients—from the in-store cafe.

On top of service and member education, Capital Blue is a trusted partner that hosts dozens of fun, educational, and charitable events. The store also opens its high-tech conference space to neighboring nonprofits to host board meetings and other networking events. ■

Capital Blue is open 24/7 online at capitalbluestore.com. Site visitors can find hours and locations, register for a class, find a healthy recipe, or join the conversation on the blog.

NATIONAL LABOR OFFICE COMMUNITY SERVICE PRESENTATION

The National Labor Office (NLO) made a donation to the Loveall Foundation for Children at this year's National Labor/Management Healthcare Strategies Meeting. The NLO Executive Committee presented the donation to founder Jacques Loveall, President, International VP, Chairman, UFCW Trust LLC. Many individuals and groups have benefited from the donations of the Loveall Foundation. From supporting earthquake relief in Haiti and families after Hurricane Katrina, to the Kiliminjaro Challenge/Leukemia & Lymphoma Society, the Loveall Foundation has touched lives on all corners of the globe.

Since 1997, the staff, family and friends of UFCW 8-Golden State have nurtured the Loveall Foundation for Children, which has benefited underprivileged, abused and other children with special needs. The Foundation, based in Granite Bay, CA, gives children an opportunity for a better life and enables them to reach their full potential. The Loveall Foundation for Children is a non-profit organization comprised entirely of volunteers.

For more information on the Loveall Foundation, visit Loveallfoundation.org



Tony Saguibo, NLO, Timothy Lossee, Blue Shield of California, Tom Little, Highmark Blue Cross Blue Shield, Bonnie Summers, NLO, Blue Shield of California, Jacques Loveall, Loveall Foundation For Children, Ellen Anreder, Beiveiss Communications, Diana Gibson Pace, Blue Shield of California

Michigan Team Steps Up to Ease Flint Water Crisis



About 65 Autos/URMBT employees volunteered at the Food Bank of Eastern Michigan.

When John Hahka arrived for a volunteer shift distributing water with the Catholic Charities in Flint, he was surprised to discover that he was the only volunteer who showed up on the cold and rainy day.

"I was there for five-and-a-half hours and stayed longer than I was supposed to, until they were no longer handing out water," said Hahka, a key accounts manager in the hospital market for Blue Cross Blue Shield of Michigan.

"I did some other things, too, like helping them load a truck," Hahka said. "I enjoyed it so much, I am thinking about going again. The people were great, really nice. We had a good time despite standing in the rain for five hours."

Although Hahka volunteered as an individual, a growing number of Blue Cross and BCN teams are volunteering as a group to help the Flint community deal with lead contamination in their drinking water.

"Our employees are some of the most compassionate people you will ever meet, so it's not surprising that we've heard from people across the company who want to do something to help," said Tricia Keith, executive vice president, Chief of Staff and Corporate Secretary, BCBSM.

"We did a great deal of research to ensure that any volunteer opportunities we would put our name behind would make a significant contribution toward helping the Flint community," she added. "The Food Bank of Eastern Michigan is a longtime BCBSM partner and member of Blue Cross' Greater Flint Community Advisory Council."

Keith said the company expects to continue volunteer efforts through the summer, as needed. For most of the volunteer opportunities, employees work directly with Flint residents, including distributing water and healthy foods.

Besides promoting volunteer efforts, the company also donated \$50,000 to the Food Bank of Eastern Michigan, which is one of the largest food and water distribution organizations in the state. Employees have donated nearly \$5,000 more to the food bank through a dedicated web page for BCBSM and BCN employees.

Pamela Braund, BCBSM's vice president for Auto Accounts, volunteered with her team.

"Being able to support our members through the work at the Food Bank was an invaluable and humble experience," she said. "You can never underestimate the feeling you get back in giving to others and the community. I am grateful to be able to work for a company that is so focused on giving back to the communities we serve."

In addition to the volunteer opportunities, the company's physician executives and employees in the Wellness and Care Management area are leading an effort to contact members in Flint by letter, focusing on those with young children age six and under who are most at risk. They are also reaching out to Flint area physicians to encourage and coordinate lead screening and to help connect individuals with elevated lead levels to health services. ■

A NOTE OF THANKS

Mary Mitchell, a manager in BCBSM's Office of the General Auditor and Corporate Compliance, volunteered with the Active Blue group, one of the company's employee resource networks. She is a former Flint resident and sent this message about her experience:

After I left Catholic Charities yesterday, I stopped back by my mom's house (in Flint). She made me promise to extend her thanks to all of you for using your time to help those in need in Flint. It is quite the ordeal. For her it is manageable—she is 90 and life has slowed down a lot, but having raised a large family, she knows the needs and struggles many families are facing.

I also want to personally thank you. I will always consider Flint my home. My parents always stressed the importance of a strong community helping your neighbor. I am saddened by the things that have happened there, but I know the people who live there are resilient and with some help, will overcome this. Flint will become a better place.

Thanks again,
Mary



Pamela Braund, Vice President, Auto Accounts (second from left) presents a donation to Kara-Lyn Ross, vice president of the Food Bank of Eastern Michigan, before the Autos team started its volunteer shift. The team raised \$262 during a team-building exercise. To date, Blue Cross and Blue Care Network employees have donated nearly \$5,000 to the Food Bank since BCBSM's dedicated giving portal went live in late January. Pictured (left to right) are Shelley DuFort, senior community liaison, BCBSM Community Responsibility; Braund, Ross and Jon Fenech, senior account representative, BCBSM autos.



Teladoc's Behavioral Telehealth Program Opens New Pathways to Much-Needed Care

Mental health issues such as anxiety and depression affect millions of Americans and adversely impact their quality of life, relationships, physical health, job performance and productivity. While billions are spent on mental health each year, access to care is still a major problem. Cost of care is an obstacle to treatment, as are provider shortages. Perhaps most unfortunately, public attitudes about mental health and the stigma attached to seeking care remain a significant part of the problem.

The bright spot in this otherwise troubling picture is telehealth. Companies like Teladoc—the longest established telehealth provider in the U.S.—are already transforming the delivery of medical care by offering remote physician visits via phone, video and mobile app. And telehealth is now opening up a whole new way to access much-needed behavioral health care.

Teladoc's behavioral telehealth program offers the services of experienced psychiatrists, psychologists and therapists for remote professional sessions on a broad range of issues. Remote sessions not only increase access to providers, but also can break down some of the most difficult barriers to care.

"Behavioral telehealth makes care more available, more affordable, easier to access and, for some people, more comfortable than an office visit," according to Julian L. Cohen, president of Teladoc Behavioral Health. "Patients and providers have found behavioral telehealth comparable to face-to-face visits and, for some patients, telehealth is actually a preferable alternative because they feel they can access care without embarrassment."

Teladoc's program enables member-patients to schedule remote sessions for a wide range of issues, including depression and other mood problems, anxiety, addiction,



impulse control and relationship conflicts at work or at home. After requesting a session and providing a medical history, they are able to choose a clinician who will remain with them throughout the course of care, and an appointment schedule that fits their needs. Member-patients also have the option to choose secure phone or video sessions.

The program offers more comprehensive treatment options in contrast to traditional EAP programs. Teladoc's fully credentialed and experienced clinicians perform an intake assessment before every interaction for consistent and ongoing measurement. They are trained in and follow specific behavioral health protocols, guidelines, emergency procedures and quality assurance tailored to telehealth. Psychiatrists may prescribe from a limited formulary, prohibiting medications with potential for abuse or dependence.

Providers available in the Teladoc Behavioral Health network include board-certified psychiatrists, licensed psychologists, licensed professional counselors, clinical social workers, certified drug and alcohol counselors and marital and family therapists.

In the workplace environment, where it's important to manage expenses while providing employees with valuable health care benefits, Cohen says telebehavioral services are a win-win proposition. "Through our approach to care, each individual gets unique attention and a tailored plan for the care they need. And the stigma of seeking and receiving behavioral health care is eliminated by behavioral telehealth, which is confidentially delivered in privacy and in the mode chosen by the patient," said Cohen. "The need for and access to behavioral health care is indisputable, and the case for behavioral telehealth is persuasive." ■

For more information, contact Dan Doyle at ddoyle@teladoc.com



Surviving a Medicare Audit

Andrea Eggertsen,

Implementation Specialist | Part D Advisors, Inc
Aeggertsen@partdadvisors.com

Since the inception of the Retiree Drug Subsidy (RDS) program nearly a decade ago, it is estimated that jointly administered union medical plans have received at least 30% of the over \$40 billion dollars in RDS paid out by the Centers for Medicare and Medicaid Services (CMS). While it has always been known that the CMS has the right to audit those payments, until recently, no such audit has been initiated. However, that has all changed after an announcement by the CMS that it would be conducting at least 30 detailed audits within the year with many more to follow.

A Plan Sponsor (such as the Board of Trustees of a union welfare fund) that receives RDS subsidy payments has agreed to actively participate in any audit by the CMS for up to six years after an application is completed. Such audits are for the purpose of recovering overpayments (plus interest) and, in the case of serious misfeasance or malfeasance, treble damages under the Federal False Claims Act. One of Part D Advisors' (PDA) clients with several thousand retirees was selected for one of the CMS audits. The purpose of this article is to outline the process, requirements and subsequent findings of that audit.

The CMS audit, while only focused on one Plan Year, could have been expanded to include other years. PDA successfully supported this client throughout the audit and identified the four categories which the CMS was investigating. The CMS Auditors requested proof of the following:

1. The group health plan was qualified to receive RDS subsidies;
2. The retirees were qualified;
3. The amount of drug claims paid for said retirees were accurate; and
4. The amount for any costs adjustments such as rebates were calculated correctly.

On their own, these requirements seem simple enough to satisfy. However, it was soon clear that the CMS was looking for a great deal of documentation including but not limited to:

1. Proof of timely delivery of certificates of credible coverage as well as a copy of the notice sent and a list of retirees who claimed to have not received one;
2. The actual plan document and summary plan document, including detailed descriptions of the drug benefits, including formularies;
3. Individual drug claims for individual retirees;
4. Copies of PBM contracts, policies and procedures regarding the Plan Sponsor's oversight of the PBMs as well as contact information and authorization to contact said PBM;
5. Minutes of Director's meetings relating to the RDS for the 12 months of the plan year in question;
6. All applicable HIPAA BAA agreements;
7. Description of the Plan Sponsor organization as well as the Plan Sponsor's policies and procedures regarding completion of the 12-step reconciliation process and those relating to claims payments and coordination of benefits;
8. Names and contact information for the authorized representative and account manager for the plan year in question (whether still employed or otherwise) and currently.

The CMS audit took over 6 months, requiring hundreds of man hours to complete. Fortunately, PDA built its systems and procedures under the assumption that these CMS audits would one day occur, and worked diligently to collect and retain all the necessary records in an auditable form for the CMS-required six years. It is due to PDA's forethought, preparation, hard negotiations and dedicated team of RDS specialists that the audit concluded with a finding of no adjustment necessary, meaning the Plan Sponsor owed no money back to the CMS.

Audit assistance comes standard as part of PDA's approach to the RDS program, a process we will stand behind to support our clients in case of a CMS audit. ■

For more information, contact Eric Singer at esinger@partdadvisors.com.



Notes from our Strategic Alliances

The National Labor Office Welcomes Select Account



SelectAccount

SelectAccount is one of the largest health savings account (HSA) custodians and account administrators in the nation. Standing at the forefront of innovation in health spending accounts for 25 years, Select Account has earned a reputation as one of the most experienced and trusted account administrators in the country, saying their mission is simple: to make consumer directed health care easy.

For more information, contact David Cantu at david.cantu@selectaccount.com

Welcome Jonathan Fenech to the National Labor Office Team



Jon Fenech joined the Blue Cross Blue Shield Association (BCBSA) National Labor Office (NLO) as Associate Consultant in April 2016. Jon supports the NLO's overall efforts including marketing/communications, project management and strategic alliance initiatives.

Jon has experience in the health insurance and media services industries, encompassing public relations, business development, account management and community and grassroots organization.

Before joining the NLO, Jon was senior account representative with Blue Cross Blue Shield of Michigan (BCBSM) auto accounts. Prior to his work with BCBSM's auto accounts, Jon served as an outreach representative for BCBSM's individual segment during the ACA's first and second open enrollments.

Jon received a bachelor's degree, in Political Communication, from George Washington University. ■

NATIONAL LABOR OFFICE 2016 EDUCATIONAL WEBINAR SERIES

Month	Date	NLO Strategic Alliance
June	16	Best Doctors – Cognitive Computing: How will IBM Watson Impact the Quality & Cost of Delivering Health Care?
July	14	Teladoc
August	11	United Concordia Dental
August	24	International Specialty Underwriters (ISU)
September	15	Ameritox – Prescription Medication Monitoring
October	6	New Directions Behavior Health (NDBH)
November	8	BCS Financial – Financial Wellness
December	15	NASCO – Claims Processing

Please join us for the webinar series. Email NLO@bcbsa.com to get on our webinar mailing list or follow us on Twitter @BlueLabor

2016 NLO CALENDAR OF EVENTS					
May	16 – 19	BCBS National Summit (Orlando, FL)	Sept.	25 – 27	SIIA 35th Annual National Educational Conference & Expo (Austin, TX)
	15 – 19	NCPERS Annual Conference & Exhibition (San Diego, CA)		26 – 28	NCCMP Annual Conference (San Diego, CA)
	18 – 19	SIIA Self-Insured Taft-Hartley Plan Executive Forum (Chicago, IL)	Oct.	17 – 19	NLO Fall Board of Directors Meeting (Chicago, IL)
	25 – 30	LERA 68th Annual Meeting (Minneapolis, MN)		23 – 26	NCPERS: Public Safety Employees Pension & Benefits Conference (Las Vegas, NV)
Aug.	24 – 27	IUPA (Tucson, AZ)	Nov.	12 – 16	IFEBP Annual Conference (Orlando, FL)

2017 NLO CALENDAR OF EVENTS					
Jan.	6 – 8	National LERA Meeting ASSA/AEA (Chicago, IL)	Apr.	1	IBEW Construction & Maintenance Conference (Washington, DC)
	TBD	Made in America (Las Vegas, NV)		2 – 5	AFL-CIO Building Construction Trades Department (Washington, DC)
	29 – 31	NCPERS Annual Legislative Conference (Washington, DC)	May	9 – 12	BCBSA 2016 Blue National Summit (TBD)
	31	Consortium Sales Advantage Conference (Palm Springs, CA)		TBD	SIIA Self-Insured Taft-Hartley Plan Executive Forum (Chicago, IL)
Feb.	1 – 2	Consortium Sales Advantage Conference (Palm Springs, CA)	June	21 – 25	NCPERS Annual Conference & Exhibition (Hollywood, FL)
	16 – 21	National Labor Management Conference (Hollywood, FL)		TBD	Self-Insured Workers' Compensation Executive Forum
Mar.	6 – 8	Consortium HealthCare Forum (Palos Verdes, CA)	Nov.	1 – 4	LERA 69th Annual Meeting (Anaheim, CA)
	30 – 31	NLO Spring Board of Directors Meeting (Washington, DC)		5 – 8	NLO Labor/Management Healthcare Strategies Meeting
	TBD	SIIA Self-Insured Health Plan Executive Forum (TBD)	7 – 9	NLO Fall Board of Directors Meeting	

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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.

1310 G Street, N.W.
Washington, D.C. 20005
www.bcbs.com/nlo

