


INDIAN RIVER COUNTY  
MEMORANDUM

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TO: The Honorable Board of County Commissioners

THRU Jason Brown  
County Administrator

FROM: Suzanne Boyll   
Human Resources Director

DATE: July 1, 2019

SUBJECT: Health Insurance Additional Health Advocacy Benefit effective August 1, 2019

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**BACKGROUND**

Indian River County Board of County Commissioners has approved a group health insurance benefit to be provided to eligible employees and retirees of the Board of County Commissioners and the respective Constitutional Officers (Sheriff, Property Appraiser, Tax Collector, Clerk of Courts, and the Supervisor of Elections) to include their eligible dependents. Healthcare is complex and there are numerous issues beyond just the medical treatment that members experience related to treatment decisions, billing, coverage questions and claims confusion. Trying to work through these types of issues can be time consuming and frustrating. Consistent with the direction of the Board, Human Resources identified a benefit enhancement that would provide much needed support and assistance to our members.

The County has a current agreement with Health Advocate (Corporate Care Works) for an employee assistance program. Under this program, all employees (full-time, part-time, and temporary) and their dependents have access to 24 hour/7 day a week support for work/life issues related to relationships, family/parenting, stress, grief/loss, anxiety, depression, substance abuse, financial stress, and balancing work/family.

Health Advocate also offers a Health Advocacy service that provides a concierge level of service to individuals covered under our health plan who need support and assistance regarding health care issues. The Health Advocacy service would provide members with access to experienced Personal Health Advocates to provide personalized assistance with healthcare issues, treatment decisions, billing issues, coverage questions, claims confusion, and other concerns that may arise. The advocacy benefit includes Clinical Decision Support and Administrative Support.

**Examples of Clinical Decision Support**

- Answer questions about medical diagnoses and review treatment options
- Research and identify the latest, most advanced approaches to care

- Coordinate clinical service related to all aspects of medical care
- Identify top experts and Centers of Excellence across the country for initial consults and second opinions
- Discuss the cost and quality of medical service to help members make informed decisions
- Help employee prepare for doctor visits, review results and plan future actions
- Provide ongoing assistance and support

### **Example of Administrative Support**

- Explain coverage and coordinate benefits
- Research and resolve insurance claims and medical billing issues
- Identify leading in-network doctors using a proprietary MEDIS quality care evaluation approach and make appointments
- Facilitate any required pre-authorizations for medical services, Durable Medical Equipment and prescription drugs
- Research ways to reduce prescriptions drug and other costs
- Facilitate the transfer of medical records between physicals

### **Personalized Member Website and Mobile App**

Health Advocate provides a secure member website and mobile app that will enable members to view the status of Health Advocate cases in real time, upload documents and forms, and connect instantly to live support.

### **Eligibility**

The Health Advocate service is available to insured members under our group health plan and is also extended to spouses, dependents, parents and parents-in-law of the covered member regardless of whether the dependent is insured under the health plan.

### **Key Benefits of Health Advocacy**

- Increases employee productivity by relieving employees of time-consuming administrative tasks
- Saves employees time, money and worry
- Provides expanded support in a professional and compassionate manner to assist with resolving complex issues
- Provide decision making support for annual benefit open enrollment
- Maximizes appropriate benefits utilization
- Increases employee satisfaction
- Gets covered members to the right care at the right time
- Helps improve health outcomes and reduce medical costs
- Provides covered retirees with support and assistance

The County Administrator has approved entering into an agreement with Health Advocate to provide these service effective August 1, 2019 for all members covered under the health plan to include retirees.

**FUNDING:**

The cost of this benefit will be funded from the health insurance trust fund and will be based on a per member per month fee of \$1.15. The estimated annual cost for all covered members under our group health insurance plan (including retirees) is \$26,500 per year.

**RECOMMENDATION:**

No action is required. Informational only.