

Letter from a Graduate of CAMHB

(From a recent letter to Jerry Burgess and Ed Moore – Healthcare 21)

“It is hard to believe, but it was 2 years ago that I attended your conference in Phoenix, AZ. I wanted to let you know that an HRA plan we implemented with Aetna in October 2005 was, in part, due to the information gained from attending that conference.

The HRA has been beneficial from many aspects – educating our employees and family members about the actual cost of different health care services, encouraging our employees to be more engaged in their choices, and enabling our employees to use online tools to learn more about this plan and all that it entails. We have a \$500 employee fund and \$1,000 family fund built into the deductible.

The HRA has been beneficial from both a budgetary and a renewal standpoint. Even though the out-of-pocket deductible amounts are higher than those employees were accustomed to, the idea that there is a maximum amount one would have to pay is easy to grasp. Many employees are putting money into a savings account just in case they need to pay the deductible. They like the idea that, if they don't need to use the savings for medical expenses, they are ahead of the game!

The HRA went from 50% enrollment the 1st year to 77% enrollment in the 2nd year. We were able to stay within budget and offer it without an extra charge both years. Our goal is to do the same again this plan year (October 1 – September 30). Also, our FSA enrollment increased in the past year, in part due to the HRA and the use of a debit card.

We have always been fully insured, but we are seriously considering self-funding and are taking proposals for both approaches this year. We also implemented a tobacco surcharge on our employees. We are hoping to include dependents this plan year.

It has been interesting to watch this process evolve. A neighboring city is implementing an HRA this summer, so the word is getting out. We have had several inquiries from other local governments who are curious about the plan and how it is being received by our employees.

There is still more we can do - we are getting there slowly but surely. All of those involved and connected with your organization have been a great help to me these last 2 years. I look forward to contacting you about future options and learning more about what we can do to better improve the health care benefits we so greatly need.”

**Karin Grindstad, Benefits Manager
City of Roswell, GA**