

December 2020

Bolton's Top 10 for Year-End

As 2020 ends, we would like to take this time to highlight our Health Plan Management Solutions and Strategies for now, and after the pandemic:

- 1. Health Care Navigation and Advocacy** – Health care navigation provides employees tools they need for the challenges they encounter in their health care journey. Health Advocates help patients and their families get to the right provider at the right time resulting in a better care coordination experience.
- 2. Digital Musculoskeletal (MSK) Solutions** – Convenient access to virtual exercise therapy, coaching and education, resulting in reduced MSK health care costs.
- 3. Dependent Eligibility Verification Audit** – A Dependent Eligibility Verification Audit can reduce costs without compromising current benefits. Bolton's dependent verification services validate the employee-dependent relationship to ensure only eligible dependents are enrolled in health care plans.
- 4. Telehealth** – Telehealth is a more convenient way for consumers to access and increase self-care while reducing office visits, urgent care visits and emergency room visits. Employers can also find long-term savings from telehealth support for preventative care, treatment for chronic conditions, and mental health services.
- 5. Manage Pharmacy Costs** – Implement strategies to decrease drug expenses, including more closely evaluating expensive specialty drugs, such as biologics that are injected or infused. Modify plans to encourage the use of biosimilars at a lower cost, providing clinically effective options, steering care away from hospitals and toward a doctor's office (or, if practical, self-administered at home). Consider implementing a higher copay for specialty drugs, prior authorization, quantity limit and moving to a more restrictive formulary which will help reduce Rx spend while ensuring employees still have access to appropriate medications.
- 6. Value Based Narrow Networks** – Drive savings by encouraging employees to use cost efficient providers with quality outcomes in a narrow provider network. Narrow networks go a step beyond HMOs and tiered networks. They restrict networks only to providers and hospitals that agree to meet specific quality standards and generally accept lower reimbursements. The goal is to offer higher value care at a lower cost.
- 7. Direct Contracting on Surgical** – Provides access to top quality hospitals for selected complex procedures including bundled rates for over 120 procedures, case management, concierge services and pricing transparency. Greater access to costs and outcomes information. Employers benefit from improved employee health outcomes and reduced health care costs.
- 8. High Deductible/Health Savings Accounts (HSA) plans** – High Deductible Health plans have lower premiums and can be attractive to employees when coupled with a Health Savings Account (HSA). These plans cover preventive care at 100% and appeal to employees looking for a lower cost health plan option. An

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HSA makes it easy for an employee to pay current health care costs and save for future health care needs in retirement.

9. On-site Clinics – Employers are increasingly turning to onsite and near-site health care clinics to control rising health care costs. On-site or near-site clinics provide easy access to medical services and improve employee health, which in turn leads to increased productivity.

10. Review Stop-Loss Contracts – Now more than ever employers should take time to review their stop-loss contract with their broker and carrier. Remember to disclose any plan changes including coverage for COVID-19 and telemedicine. Determine if coverage needs amending (such as increase/decrease to specific deductibles) or if there a need for aggregate coverage. Be knowledgeable about conditions that should be referred to a Center of Excellence.

Eat Well, Live Well: Holiday Charcuterie Board Recipe

In the spirit of the season, we'd like to share with you our simple Charcuterie Board recipe for your Holiday enjoyment. These elegant boards display a variety of savory, salty, and sweet flavors to please most tastes.

Ingredients

- Assortment of cured meats (3-4) such as variations of Salami, Calabrese, Prosciutto, Pepperoni, etc.
- Assortment of soft and hard cheeses (3-5) such a Brie, Havarti, Gouda, Sharp Cheddar, Provolone, Blue Cheese, etc.
- Sturdy crackers and breads (2-3)
- Jellies, jams and mustards (1-3)
- Add color and sweeten things up with fresh fruits (2-3) such as grapes, blueberries, raspberries, and even dark chocolate pieces.
- Assortment of roasted nuts (2-3) such as almonds, pecans, pistachios, hazelnuts, etc.
- Small Bowls (1-2) of olives, artichoke hearts, pepperoncini, etc.
- Add holiday accents such as cranberries and fresh rosemary sprigs

Instructions

Begin with a large serving platter (you can also use a large cutting board or a cover a large baking sheet with parchment). To artfully arrange your board, you'll want to mix up colors and textures throughout. First, arrange the meats and cheeses around the platter in groupings, leaving even space between each grouping. Next, arrange your crackers/breads around each meat and cheese grouping. Place jams/mustards and olives on the board, then fill any empty spaces with fruits and nuts. Finally, add the finishing touch with holiday accents. Add or remove anything you wish. The possibilities are endless!

