



Controlling Health Care Costs: Surf's Up

By Tom Worley, SERB Mediator

When it comes to the negotiation topic of health care insurance, the common plea that we hear is: "Help, help, I am drowning out here. Can anybody help me?"

Is the red tide of rising health care costs getting to you? As dispute resolution lifeguards in Ohio, we won't be able to throw you a life preserver, but for the first time we can throw you a surf board. It is called **HealthLMC.org**. It should be able to keep you afloat as you consider different options for cost containment including alternative health care plan designs, disease management programs, or employee wellness initiatives.

The website, **www.HealthLMC.org**, was launched in September 2005 by the Ohio Public Sector Labor Management Health Care Benefits Committee through a grant from the Federal Mediation and Conciliation Service. Your initial reaction to all of this may be: "Great, I have this shiny new surf board called **HealthLMC.org**. The only problem is that I don't know how to surf."

I first learned how to surf on the shores of Cocoa Beach in Florida many years ago as a teenager. It took some effort and several days of practice in order to make any headway. Perseverance and experience made the difference between watching the waves and riding them.

Whether you are surfing the waves at Cocoa Beach or surfing the internet at your desk, everyone understands that you can't go from novice to expert overnight. **HealthLMC.org** has been created to give you the opportunity to test the waters slowly. If you are new to the topic of health care plan design and procurement or new to skill of internet

surfing, you can take your time wading through the various options on this new internet site.

The basic materials regarding health care benefit options can be found in the category entitled: **Classroom**. The **Introductory Materials** listed there are a beach lover's delight. You don't have to dive in and try to find related web sites. They are already identified for you. The designated articles are set up as direct links to the background briefs prepared by the Henry J. Kaiser Family Foundation, a leading public policy think-tank on the issue of health care. After you finish reading these studies on health care benefit cost trends, you are invited to complete an online classroom form in order to test what you just learned.

The **Sessions** (also listed under **Classroom**) provides a series of 16 short courses regarding health care benefit options and procurement. What are choices for insurance plan designs? How do we make a request for proposals? How do we hire a broker or consultant through a request for qualifications? How should a health care benefits committee be structured? In addition to the Welcome, the Introduction, and the Bibliography, the online classroom sessions can help you answer these questions. At times, the water may seem a little deep as you glide through these courses. Nonetheless, there is a concerted effort to try to keep you from feeling like you are in over your head. With **HealthLMC.org**, you can set the pace of your own learning.

The next listing under **Classroom** includes **Exercises**. The Context Exercise is simple and allows the reader to evaluate different wording for a

memorandum of understanding that would establish a labor-management health care benefits committee. The Cost Exercise is very detailed and challenges the reader to propose a recommendation on how to adjust a hypothetical health care benefit plan. The latter exercise is for experienced swimmers only. It is a realistic example of the stormy waters surrounding the rising cost of health care insurance.

The final listing under **Classroom** contains **Practical Examples**. This category provides a series of guides explaining how to perform specific tasks as a health care benefits committee. The category of **Practical Examples** also provides a sample agenda and sample minutes for joint health care benefits committees. It is easy to surf through these examples in order to understand how a benefits committee operates.

There are two other main features on **HealthLMC.org**. They are titled: **News Room** and **Resource Center**. The news category keeps you up-to-date regarding labor-management health care initiatives in the public sector in Ohio. The resource category is a great place to go fishing for web sites that contain the best information available on health care options and trends in Ohio and in the United States.

The key to getting the best health care deal for the money is to get the best education for the money. With **HealthLMC.org**, the cost of education is only an investment in your time, not your dollars. It is the wave of the future. So the decision is yours: will you watch the wave or ride it?

If you make the effort to try to catch the wave, you won't be disappointed.