

National Labor Alliance

www.nlahcc.org



Helping Labor Save Money

THE NATIONAL LABOR ALLIANCE OF HEALTH CARE COALITIONS IS COMMITTED TO ENSURING THAT WORKERS AND THEIR FAMILIES HAVE ACCESS TO VALUE AND QUALITY-BASED BENEFITS AND SERVICES

What is NLAHCC?

- A national alliance of Taft-Hartley & public sector labor management coalitions
- Formed in 1996
- Non-profit 501(c)(5)
- Created to advance the health care coalition concept
- 21 member coalitions
- Over 6 million covered lives represented

NLAHCC Core Values

- Serve as the national voice of health care concerns and issues
- Dedicated to the principles of the American Labor movement
- Committed to:
 - Promoting Health Care Coalition Concept
 - Serving the needs of the membership
 - Providing information to participants that empowers them to make better health care decisions
 - Adhering to the principles of high ethics, equity and integrity
- Encouraging organizations to work together to maximize opportunities

Existing Relationships

- Prescription Benefits Management
 - Mail-order and retail Claims Processing
 - Formulary Management
 - Generic Drug Strategies
- Credit Balance Recovery
- Dental PPO network
- Diagnostic Imaging
- Stop Loss Coverage Insurance

Member Coalitions

<p>AEPC, Inc. Affiliated Health Funds California Public Employer/Employees Trust Fund Connecticut Coalition of Taft-Hartley Funds, Inc. Delaware Valley Health Care Coalition Frontpath Health Coalition Health Care Cost Containment Corporation of the Mid-Atlantic Region Health Care Cost Management Corp of Alaska Health Care Payers Coalition of NJ Labor Health Alliance</p>	<p>Labor-Management Health Care Coalition of the Upper Midwest Maryland State Teachers Association Massachusetts Coalition of Taft-Hartley Funds, Inc. Midwest Employee Benefit Funds Coalition Nevada Health Care, Inc. New York Labor Health Care Coalition Alliance Northwestern Ohio Administrators, Inc. Ohio Valley Health Care Coalition (Full Story) Rocky Mountain Health Care Coalition SEIU Affiliated Trust Funds Western Health Care Coalition, Inc,</p>
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President's Article

By Edward Geisler, President, National Labor Alliance

As we near the end of 2008, I'm pleased to report that the National Labor Alliance of Health Care Coalitions has had a successful year in terms of increasing our membership and adding new services and product lines. Under the coordination of Executive Director Maria McAfee, we have significantly increased our visibility and influence within the health care community and are aggressively pursuing our strategic goals.

I want to congratulate our strong team of officers, elected to one-year terms at our annual meeting, October 23rd. In addition to myself, they include: Louis Malzone (Executive Vice President), who represents the Massachusetts Coalition of Taft-Hartley Funds; Linda Vincent (Treasurer), with the Affiliated Health Funds of Southern California, and Kristina Gaughan (Secretary), representing the Midwest Employee Benefit Funds Coalition.

Any organization is just as good as its leadership. Our NLA officers act on behalf of the executive board between our quarterly meetings, and they are available to assist in the activities of our respective committees when called upon, I have had good working relationships with each of our officers, and I can attest to the high levels of professionalism and commitment that they bring to the table.

I want to take this opportunity to welcome three new member-coalitions to our Alliance: the Frontpath Health Coalition, Northwestern Ohio Administrators, Inc., and the Ohio Valley Health Care Coalition. It brings the NLA's total membership to 21 coalitions representing more than 6,5 million beneficiaries. Our newest member, the Ohio Valley Health Care Coalition, represents 14 member funds with 52,000 active participants and 5,200 retirees. These additional members will only help us meet our objective to serve as a national voice of health care concerns and issues.

Likewise, we continue to endorse and add new vendors to our ranks, still another example of the success we are having in providing our member-coalitions with easy access to useful products and services that will benefit the millions of participants we represent.

Our newest vendors and recent renewals include: The American Institute for Preventive Medicine, an authority on the development and implementation of health care programs and initiatives; DiaTri, a provider of Diagnostic Benefit Management; National Reclaim, a company that reassesses Medicare eligibility and entitlement; Epic Hearing Health Care; Prudential Life Insurance, and Access MediQuip, which helps payers better manage their spending on implantable devices. You can learn more about these and our other vendors in the pages of this newsletter.

As we look forward to the coming year, we also look forward to a new President and Administration in Washington. President-elect Obama promises to be a friend of organized labor, and the health care reforms he has pledged, if enacted, promise to bring cost controls and stability to the benefit funds we represent. It will not be easy to bring about these reforms, but change is never easy. For our part, the National Labor Alliance of Health Care Coalitions will assist the Administration and other decision-makers in any way we can to create a delivery system for America that makes quality health care a reality for everyone. Happy Holidays and we wish you all a prosperous and successful 2009.

"The superior man, when resting in safety, does not forget that danger may come. When in a state of security he does not forget the possibility of ruin. When all is orderly, he does not forget that disorder may come. Thus his person is not endangered, and his States and all their clans are preserved."

- Confucius



Be sure to visit the National Labor Alliance website at www.nlahcc.org for more information on the NLA and its members!

NLA Membership Criteria Expanded

By Michael J. Parks, Field Director, California School Employees Association

The National Labor Alliance of Health Care Coalitions (NLA) recently amended its bylaws to expand the criteria for NLA membership to include National and International Unions. National and International Union membership eligibility means that labor organizations have an opportunity to engage in a national dialogue of health care quality and cost issues for union families across the United States.

More than 20 coalitions serving almost 6 million workers and their families are members of the NLA. The NLA is dedicated to the principles of the American labor movement. Additionally, the NLA has been successful in creating significant value for NLA member coalitions with value-added services and cost saving initiatives. Plus, the NLA provides on-going opportunities for coalition leaders to share best practices and discuss relevant health care issues critical to trust fund participants and their dependents.

The NLA's mission is to ensure that workers and their families have access to value and quality based benefits and services. This same purpose is shared by all unions. The NLA hopes to serve as a national voice on health care issues for all working families; a voice that can help shape practical, quality care and cost solutions at the local level as well as a united voice that can impact health care policies on a national level for all unions, trust funds and coalitions.

Massachusetts Attorney General Coakley Reappoints NLA EVP Louis Malzone to Connector Board

Press Release

BOSTON — In a letter to Governor Deval Patrick issued today, Attorney General Martha Coakley has re-appointed Louis Malzone, Executive Vice President of the NLAHCC, to the Board of the Commonwealth Health Insurance Connector. Malzone begins his new three-year term on July 1, 2008.

"Lou has played a pivotal role in health reform through his leadership on the Connector Board and I am confident that he will continue to be a valuable voice for working people and businesses across the state," said Attorney General Coakley. "Lou is an expert in employee health benefits and he understands how important health insurance is to all residents of Massachusetts."

In addition to his seat on the Connector Board, Malzone is a member of the Executive Board of the Taft-Hartley Funds, where he is responsible for the legislative advocacy and management of cooperative purchasing of health care products. Malzone is also the Executive Director of the Health and Welfare Trust Fund IUOE Local 877 (MA), Local 70 (MN) and SEIU Local 615/88. In those roles, Malzone is responsible for employee benefits including life, medical, dental, vision, short-term and long-term disability insurance. Malzone previously served as the human resources manager of a large, multinational manufacturer.

Malzone also serves as the Executive Vice President of the National Labor Alliance of Health Care Coalitions and he is a member of the Advisory Committee of the Massachusetts Health Care Quality and Cost Council.

The Attorney General is responsible for three appointments to the Connector Board. Her other two appointees are Celia Wcislo, Assistant Division Director of 1199 SEIU United Healthcare Workers East, who represents organized labor; and Nancy Turnbull, Senior Lecturer on Health Policy and Associate Dean for Educational Programs at the Harvard School of Public Health, who represents consumer interests. Malzone's part-time, unpaid, three-year appointment runs through June 2011.

Health care has been a top priority for Attorney General Coakley. In January 2007, she created a Health Care Division within her Public Protection and Advocacy Bureau to focus on health policy and the enforcement of consumer protection laws relating to health insurance, pharmaceuticals and other health issues.

NLA Participates In NCCMP Annual Meeting Hollywood, Florida – September 2008

The NLAHCC had a strong presence at the [National Committee For Multiemployer Plans](#) annual meeting. NLA members Bob Tessier (Connecticut Coalition of Taft Hartley Funds) and Norman Haigh (Delaware Valley Health Care Coalition) were attendees, and the NLA is very pleased that Maria McAfee, executive director, was selected to present.

The conference theme was "When Opportunity Knocks", and presenters looked at that theme from different angles. A representative from President-elect Obama's campaign spoke about their vision of healthcare reform. A report on the United Against Diabetes and Cardiovascular Disease program featured Jerry Mathers ("The Beav" from the 1950s television show "Leave It To Beaver") who works for diabetes awareness and the chance for conference attendees to undergo the same testing being used in the UAD/CVD program. There was robust discussion of the Pension Protection Act, which is approaching the end of its first year and the ways in which it affects collective bargaining.

Ms. McAfee gave a well-received presentation entitled Strength Through Coordinated Purchasing Power, which discussed the effectiveness of combining the power of all coalitions in purchasing as a way to combat soaring costs while waiting for the inevitable reforms in healthcare.

Vendor's Corner

Recent Renewals and Additions

Vendor Renewal

The NLA is pleased to announce that it has renewed its relationship with [The American Institute for Preventive Medicine](#). Founded in 1983, the AIPM is an award winning, internationally recognized authority on the development and implementation of health promotion, wellness, medical self-care, and disease management programs and publications.

New Vendors

Endorsed

A newly *endorsed* vendor is [DiaTri](#). Their three divisions:

- [Diagnostic Benefit Management](#) – providing national diagnostic imaging solutions for the organized labor and group health markets.
- Advanced Ancillary Services – a program for retrospective negotiations, second opinion programs and age of injury reports.
- Midwest Diagnostic Management – a national radiology network with 3,900 centers in 47 states for scheduling MRIs, CTs and EMGs.

Qualified

Three new *qualified* vendors join the list.

[National ReClaim](#), a company which reassesses Medicare eligibility and entitlement on the client's behalf, and finds opportunities to offset medical claim spend to Medicare. As a result of our proprietary process and expertise in Medicare primacy, new information is used to discover opportunities to update appropriate systems and recover previously spent claim dollars.

[Epic Hearing Health Care](#) is a national network of ENT physicians and audiologists. EPIC specializes in tailoring its Hearing Service Plan to meet the unique needs of Taft-Hartley Funds and their Members. The EPIC Hearing Service Plan (HSP) manages the process of referrals; professional services and diagnostics; access to all technology; and billing and collections. In this manner, members throughout the country can be assured of standardized and consistent procedures for assessment and evaluation, technology selection, programming, and outcomes measurements. Fully-Insured and self-funded options are available. Also an added -value affinity plan is available for funds who are interested in providing a hearing benefit to their members that are currently not offering an insured or self-funded plan.

[Prudential Life Insurance](#) is offering four products to NLA members:

1. Basic Term Life – paid by the Coalition or employer providing a basic coverage for the participant.
2. Optional Term Life Insurance – Allowing the participant to purchase additional life insurance coverage.
3. Dependent Life Insurance – Provides coverage for a participant's spouse and/or children.
4. Accidental Death and Dismemberment (AD&D) Insurance. Payable in addition to life insurance benefits.

Newly Listed

[Access MediQuip](#) has been assisting payers for over 10 years in better managing their implant spend through a combination of national purchasing power and direct manufacturing relationships and a proprietary data management solution. Their implantable device management solutions deliver;

- Immediate Device Acquisition Cost (DAC) savings averaging greater than 60%
- Consistent and Predictable Pricing and Trend Abatement
- Device-level Data Capture and Analytics
- Warranty and Recall Management Programs
- Provider Acceptance: Reduced Administrative Burden and Continued Device Choice



New Coalition Joins NLA

The NLA's membership committee is pleased to announce that The Ohio Valley Health Care Coalition came on board October 23rd. The OVHCC represents 14 member funds with 52,000 active participants and 52,000 retirees. OVHCC chairman Steve Barger says "We are excited to be part of the NLAHCC and look forward to the support and services the Alliance provides our participants." The member funds:

- UFCW Local #227
- UFCW Local #951
- Greater Louisville Building & Construction Trades Council
- Insulators Local #51
- Bricklayers Local #4 Indiana/Kentucky
- IBEW Local #369
- Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust
- Kentucky Laborers District Council
- Operating Engineers Local #181
- IUPAT District 91
- Plumbers & Pipefitters Local #502
- Plasters & Cement Masons Local #694
- Roofers Local #147
- Sheet Metal Workers Local #110

Ohio Valley Health Care Coalition
2623 Byron Ave
Louisville, Kentucky 40205

IFEBP Presents Conference

The International Foundation of Employee Benefit Plans will present their 54th Annual Employee Benefits Conference November 16 – 19, 2008 in San Antonio, Texas.

More than 5,400 trustees, administrators and professional advisors serving multiemployer and public sector benefit plans are expected to gather for the premier benefits conference of the year. The conference features more than 150 sessions with formal presentations; featured speakers on health and welfare, pension, investments, fiduciary responsibility, communication, administration, technology, public plans, and training and education funds; numerous problem-solving workshops and open forums; 25 specialized roundtables; participation of 350 industry leaders; and approximately 175 exhibitors.

FEATURED SESSIONS

- Featured Investment Session-Economic.
- The Subprime Mortgage Crisis in Context
- Health Care and the New President –
- Retirement Adequacy Under the Current Pension System
- What Does Universal Health Care Mean?
- Phased Retirement
- Are Disease Management Programs Cost-Effective?
- Retiree Health Care: Trends in Funding.

[**www.ifebp.org**](http://www.ifebp.org)



Healthcare Measures On Several Ballots

Several states had measures that affect health care on their ballots this election day. A brief recap:

Washington became the second state to allow doctors to **help terminally ill patients end their lives**. Oregon is the only other state that permits assisted suicide.

For the second time in two years, **South Dakota** voters soundly rejected an **attempt to ban most abortions**. This time, the ballot initiative included exceptions for rape, incest, and pregnancies that endanger the health of the mother.

It was a rout in **Colorado** for an initiative that would have **defined a fertilized egg as a person from the moment of conception**, granting it full constitutional protections. The measure was defeated by a 3-to-1 margin.

Michigan voters approved **stem cell research**, voting to allow people to donate embryos left over from fertility treatments to scientific research.



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NLAHCC Vendors

Current Vendor Services Overview



AIM Health Care Services, Inc. provides Credit Balance Recovery services.

Credit Balance is a positive balance in a patient account created when a payer remits more than the final billed amount. These balances are not found in medical bill audits or through internal recovery efforts or through system safeguards. AIM's onsite provider audits done around the country with local auditors benefits both the provider and the payer and has resulted in recovery of monies for participating funds.

Quality and Savings:

Credit balance recoveries are provided by AIM to NLAHCC members at 10-15% less than their typical fee.

AIM works with each Coalition and does not go directly to the funds. Funds that are currently using AIM should go to their local Coalition to receive this preferred rate.

Careington International Corporation

Careington International Corporation is the industry leader in discount dental and health services. Careington's discounted fees can amount to significant savings of 20% to 50% on virtually all dental procedures. Members who visit participating specialists can receive savings of 20%.

Services Offered:

Careington's PPO network, made up of 13 provider fee schedules nationwide, is designed to provide member funds and TPA's an easy approach to claims re-pricing while providing maximum provider access and savings. Careington has extended the same PPO access pricing and discounts to retirees.

- Access to a national PPO dental network of over 54,000 providers.
- Provider look up capabilities available via web site or phone
- Fulfillment Capabilities - welcome letter, ID cards and a list of the closest providers to a member's zip code.
- Local network recruitment capabilities.

Quality and Savings:

- Call Center - answer 80% of all calls in less than 30 seconds with less than 3% abandonment.
- Customer Service - hours of operation Monday - Friday from 7:00 a.m. central to 7:00 p.m. central. Careington works with AT&T to support most languages.
- Dentist Credentials - verify licenses, check education, examine state board reviews and malpractice information.
- Savings of 20% - 50% on all non specialty care.
- Savings of 20% on specialty care.
- All specialties included along with discounts on cosmetic dentistry.

GBG Actuarial Consulting

GBG Actuarial Consulting is an independent full-service employee benefits company and works with the NLAHCC as a Stop Loss vendor consultants. GBG provides NLAHCC members with competitive rates and comprehensive contracts.

Services Offered:

NLAHCC members receive preferential rates and reduced fees for:

- Specific Stop Loss insurance
- Aggregate Stop Loss insurance
- Fiduciary Liability

Quality and Savings:

As an independent insurance broker, GBG Actuarial Consulting

- Represents over 25 insurance companies.
- Uses an objective approach in reviewing the Stop Loss market and analyzing plan options.
- Ensures best pricing and comprehensive coverage.
- Funds are often provided with savings of 10% to 30%.
- Monitors claims to predict future increases and potential large losses.
- Provides ongoing customer service.
- Work as partners with the Fund's management teams.

MEDCO Health Solutions, Inc.

MEDCO Health Solutions, Inc is the preferred Pharmacy Benefit Management Company for the NLAHCC and has joined to develop the NLA RX program.

Services Offered:

The Medco contract with the NLAHCC offers a broad range of PBM services.

- Negotiated transparency in pricing
- Full disclosure of all PBM revenue sources
- Audit provisions, including selection of auditor
- "Most favored nations" pricing provision
- Thresholds for renegotiating contract pricing provisions
- Enhance working relationship to develop and monitor the relationship and program

Quality and Savings:

Funds have shown substantial savings when participating in the NLA RX program. Medco's services related to mail order benefits, specialty pharmacy, formulary consultation and over the counter drugs (OTC) have resulted in reduced drug trend. While using the master contract, funds retain autonomy in their plan design.