



TO: All Enrolled County Health Insurance Members
FROM: Nicole Yaggle, Personnel Officer
DATE: January 1, 2019
SUBJECT: Health Insurance

Because of the growing concern about the rising costs of health insurance coverage and our interest in continuing to provide the same level of service and benefits we have in previous years the County is seeking ways to reduce costs. In order to do this, member assistance is being requested.

To identify cost saving measures the Department of Personnel formed a Wellness Committee comprised of Personnel staff, Union leaders, Public Health officials as well as employees.

The Wellness Committee identified the need for a Wellness Campaign which will include education in collaboration with our carrier, MVP.

The Wellness Committee will be emailing members a flyer each month that overviews the monthly topic and provide tips and links for wellbeing. It is our hope that by providing you, the consumer of benefits helpful information, we will be able to reduce costs wherever possible.

The flyer will be sent to you through email and will also be available on the Montgomery County Human Resources website the link to the website is:

<https://www.co.montgomery.ny.us/web/sites/departments/personnel/wellnesscenter.asp>

Attached you will find the flyers that discuss the use of the emergency room and alternative options if there is not an emergency.

Our largest healthcare cost is the emergency room. Emergency room visits for non-emergent conditions are on the rise and the costs associated have a direct impact on your premiums. Reducing the use of the emergency room will reduce costs over time.

Historically, Montgomery County Employee & Retirees under 65 spend a tremendous amount of money in the emergency room for conditions that are not classified as emergencies. If those conditions were re-directed to a primary care physician or urgent care, the costs associated would significantly decrease and decrease even further if alternative methods of health care such as Online Health were used (when appropriate). Using these alternative methods could save the County almost half a million dollars a year and subsequently will allow the County to continue to provide excellent benefit packages

We urge you to take a look at the flyers provided and assist us in making positive changes.

If you have questions or concerns or would like to offer suggestions, please contact our office at (518)853-3755. If you are interested in becoming part of the committee, please contact Tristin Christman at (518)853-8368. Thank you.