



# STAYWELL

Mendocino County School Districts Health Plan

Steering Committee (ONLY) Meeting  
8:30 a.m. - 9:30 a.m.  
Birch Lab 2

**AGENDA**  
**STAYWELL COMMITTEE MEETING**

**Friday, September 8, 2023**

**MCOE – River Room**

**2240 Old River Road**

**Ukiah, CA 95482**

**9:30 a.m. -12:30 p.m.**

Join Google Meet Meeting –  
**Approved Remote Access  
Required:**

[meet.google.com/pug-obsn-bgt](https://meet.google.com/pug-obsn-bgt)

Video call link: [984-444-8695](tel:984-444-8695)

PIN: 461 028 677#

- 9:30 Call to Order  
Roll Call  
Welcome New Board Members  
Approval of Agenda  
Approval of Minutes (January 20, 2023 & March 17, 2023)  
May 25, 2023, no minutes. Meeting cancelled due to lack of quorum  
Public Input
- 9:45 Reports  
Steering Committee  
2022-2023 Claims Update  
**Discussion/Vote - 23/24 Staywell Administrative Budget**
- 10:00 **Staywell Health Plan Review**  
**Discussion/Vote – Lucent Renewal**  
**Discussion/Vote – Aware Health Proposal**
- 11:00 **Other Business**  
**Discussion/Vote - Restate Summary Plan Description (SPD) – Lucent (\$1500)**  
SPD provided as separate document  
**Discussion/Vote - 23/24 Calendar**  
**Discussion/Vote - Elect Two (2) New Steering Committee Members**  
One Certificated  
One Other
- 12:30 Adjourn

## VOTE

Approval of Minutes from 1/20/2023

Approval of Minutes from 3/17/2023



MENDOCINO COUNTY SCHOOL DISTRICTS HEALTH PLAN

**STAYWELL COMMITTEE MEETING**

Friday, January 20, 2023

MCOE – Virtual Attendance – Via Zoom Meeting

2240 Old River Road – Birch Lab 1

9:30 a.m. – 12:30 p.m.

---

**PRESENT**

<b>Anderson Valley:</b>	Belma Rhoades	Debbie Pichler	Sara Hayward
<b>Arena Union Elementary:</b>	Bernadette Maul	Kelly Piper	Catherine Chin*
<b>Ft. Bragg:</b>	Wendy Boise		
<b>Laytonville:</b>	Jenet Carbaugh	Shannon Ford	Stacey Patton
<b>Leggett:</b>	Alia Schoettgen	Melissa Hulsey	Ruby Arias
<b>Manchester:</b>	Elsie Piper	Jennifer Dempsey (proxy)	Kristin Larson Balliet
<b>MCOE:</b>	Becky Jeffries	Craig Perry	Mike Nemeth
<b>Point Arena:</b>	Dunnell Daleuski	Phyllis Wade	Teppi Cantin
<b>Potter Valley:</b>	Jolene Logan	Justus Hawks	Krista Looney
<b>Round Valley:</b>	Amanda Derby	Barbara Figueroa	Yardi Want
<b>Willits:</b>	Dan Green	Melissa Coughlin	Nikki Agenbroad
<b>Horicon:</b>	Darshan Hodges	Patti Pomplin	Tammie Nichols
<b>Arrow Benefits Group:</b>	Keith McNeil*		
<b>Staywell CFO:</b>	Merilyn Tiriboyi*		
<b>Staywell Recorder:</b>	Traci Doster*		

**Others:**

\*Non-voting Participants

**ABSENT**

<b>Manchester:</b>	Tansy Leiser	
<b>Charter Academy:</b>	Jim Switzer*	Elna Gordon*
<b>MCYP</b>	Caroline Keller*	

Louise Simson\* - AVUSD

Catherine Chin\* - PA

Victoria Flores\* - PA

Michelle Ebert\* - MCOE

Suzanne Steely\* - MCOE

Mark Beebee\* - Willits

**CALL TO ORDER**

The meeting was called to order by Wendy Boise at 9:32 a.m.

**INTRODUCTIONS**

Roll call was conducted.

**APPROVAL OF AGENDA**

**MSC Patti Pomplin/Teppi Canton**, to approve and adopt the agenda of January 20, 2023. **Motion carried (32/0).**

**APPROVAL OF AGENDA**

**MSC Nikki Agenbroad /Shannon Ford**, to approve and adopt the minutes from Staywell Meetings of October 21, 2022 with the correction to attendance – Barbara Figueroa was in attendance. **Motion carried (33/0).**

**PUBLIC INPUT**

None.

**REPORTS****Steering Committee:**

The Steering Committee discussed today's meeting.

**2022-2023 Claims Update:** The 2022-2023 FY claims to date show a current surplus (through December) of \$3,508,109. The current reserve fund is \$12,200,617.

**Merilyn Tiriboyi**

**DISCUSSION/ACTION ITEMS**

*Documents:* None

**All**

**Administrative Budget – New Items – Discussion/Vote:**

- The Committee is asked to vote on a budget of \$3,500 for the conversion of the Staywell Summary of Benefits to Spanish (and possibly other items). **MSC Nikki Agenbroad/Krista Looney. Roll call vote: Motion Carried (32/0) – one member stepped away and did not vote.**
- The Committee is asked to vote on allocating \$3,700 for professional development to allow Traci Doster, Benefits Specialist for Staywell and MCOE to obtain a benefits certification. **MSC Nikki Agenbroad/Krista Looney. Roll call vote: Motion Carried (32/0) – one member stepped away and did not vote.**

**Annual Mammogram Allowance – Discussion/Vote:** Currently, annual mammograms are covered as preventive for women between the ages of 40-49 while women between the ages of 50-74 are covered as preventive every other year. The discussion and vote is to allow all women between the ages of 40-74 annual preventive mammograms with doctors' approval. **MSC Stacey Patton/Patti Pomplin** to amend the current plan to allow all women between the ages of 40-74 to obtain annual mammograms with doctor's approval. **Motion Carried.**

**Set Renewal Rate Early (1/20/2023) - Discussion/Vote:** Because of the preparations and information required for this meeting, the vendors that Staywell utilizes have provided rates for the 2023/2024 Fiscal Year early. Staywell has an opportunity to vote on next year's rates during this meeting. The proposed per member, per month (PMPM) rate is \$1,226.62. This is a decrease of \$112.31 from the current rate of \$1,338.93. **MSC Krista Looney/Stacey Patton** to approve the 2023/2024 Staywell rate during the current (January 20, 2023) meeting. Discussion ensued. **Roll call vote: Motion carried (31/3) – Two additional members joined the meeting late.**

**Allow CanaRx to Send Solicitations Directly to Members – Discussion/Vote:** CanaRx has asked the Staywell Committee to vote on whether or not to allow them to market directly to Staywell members and dependents. CanaRx is a voluntary international mail order option for hundreds of brand-name maintenance medications prescriptions. **MSC Melissa Coughlin /Becky Jeffries** to allow CanaRx to direct market members. **Motion Carried.**

**Composite Rate or Options for the Staywell Plan for the 23/24 FY – Discussion/Vote:** In depth discussion regarding the pros and cons of composite rates vs. tiered rates. **MSC Justice Hawks/Phyllis Wade** to remain with the composite rate for the 2023/2024 FY. **Roll call vote: Motion carried (24 Y / 10 N / 1 A).**

---

#### **OTHER**

**Nothing to Report**

---

#### **ADJOURNMENT**

**MSC Stacey Patton/Debra Pichler** to adjourn meeting. **Motion carried.** Meeting adjourned at 11:59 a.m.

---

#### **UPCOMING MEETINGS:**

**STAYWELL 2022-2023 MEETING CALENDAR ATTACHED**



**STAYWELL COMMITTEE MEETING**

Friday, March 17, 2023

MCOE – Virtual Attendance – Via Zoom Meeting

2240 Old River Road – Birch Lab 1

9:30 a.m. – 12:30 p.m.

---

**PRESENT**

<b>Anderson Valley:</b>	Belma Rhoades	Debbie Pichler	Sara Hayward
<b>Arena Union Elementary:</b>	Bernadette Maul	Kelly Piper	
<b>Ft. Bragg:</b>	Wendy Boise		
<b>Laytonville:</b>	Jenet Carbaugh	Shannon Ford	Stacey Patton
<b>Manchester:</b>	Elsie Piper	Kristin Larson Balliet	
<b>MCOE:</b>	Becky Jeffries	Craig Perry	
<b>Point Arena:</b>	Dunnell Daleuski	Phyllis Wade	Teppi Cantin
<b>Potter Valley:</b>	Jolene Logan	Justus Hawks	Krista Looney
<b>Round Valley:</b>	Amanda Derby	Barbara Figueroa	Yardi Want
<b>Willits:</b>	Melissa Coughlin		
<b>Horicon:</b>	Darshan Hodges	Patti Pomplin	Tammie Nichols
<b>Arrow Benefits Group:</b>	Keith McNeil*		
<b>Staywell CFO:</b>			
<b>Staywell Recorder:</b>	Traci Doster*		
<b>Others:</b>	Suzanne Steely*		

\*Non-voting Participants

**ABSENT**

<b>Leggett:</b>	Ruby Arias	Alia Schoettgen
<b>Manchester:</b>	Tansy Leiser	
<b>MCOE</b>	Mike Nemeth	
<b>Charter Academy:</b>	Jim Switzer*	Elna Gordon*
<b>MCYP</b>	Caroline Keller*	

## CALL TO ORDER

The meeting was called to order by Wendy Boise at 9:34 a.m.

## INTRODUCTIONS

Roll call was conducted.

## APPROVAL OF AGENDA

**MSC Patti Pomplin/Kristin Larson Balliet**, to approve and adopt the agenda without the Claims Update of March 17, 2023. One additional change to the agenda, **Discussion/Actions Items**, will be revised to read, "Cancel April Meeting and keep the May Meeting".

**Motion carried (24/0).**

## APPROVAL OF MINUTES

**MSC Shannon Ford/Phyllis**, table the minutes from Staywell Meetings of January 20, 2023 as the wrong minutes were included in the packet. The January minutes will be brought to the May meeting. **Motion carried (24/0).**

## PUBLIC INPUT

None.

## REPORTS

### Steering Committee:

The Steering Committee discussed today's meeting. The Committee will need to vote in three new members at the May meeting. The agenda, Discussion/Actions Items, will also be revised to read, "Cancel April Meeting and keep the May Meeting".

**2022-2023 Claims Update:** The claims update has not been completed and was not presented. Becky Jeffries will provide a complete update at the May meeting.

## DISCUSSION/ACTION ITEMS

Documents: Staywell Health Plan Review

**Keith McNeil**

### **Staywell Health Plan Review:**

- Keith reported that the Anthem Renewal for July 1st will be an increase of 3% PEPM (from \$22.56 to \$23.23). Lucent proposed a 5% cost of living increase however, Keith has asked them to reduce that amount. He will hear back from them soon.
- A comparison of our health monthly PEPM was compared to the County of Mendocino's health plan monthly PEPM. As a comparison, the County's PEPM for the 2023 year is \$1,627 and will increase by 7% to \$1,743.23 for the 2024 year. The total cost to Staywell on a PEPM basis was \$1,338.93 for the 22/23 FY and will decrease in July to \$1,226.64.
- Direct Contracting Update with Adventist Health Systems. Keith continues to reach out to Adventist however; he is not getting any response. They have gone silent.
- Renalogic is still proving to be a great benefit to the members that are utilizing the program as well as to the plan. Staywell has realized a decrease in member savings, emergency room utilization and hospital admissions since the plan's implementation.
- The implementation of SCCC or the Patient Assistance Program (PAP) for high cost medications is anticipated to save Staywell approximately \$489,945 (this is after the vendor fee) if all of the current members continue to take advantage of the plan throughout the rest of 2023.

- Vital Incite continues to report a much lower than benchmark for preventive screenings. The compliance rate has dropped from 21% in 2018 to 13% in 2022. The benchmark for preventive screenings is 50%. Staywell should start looking at Wellness programs or onsite wellness exams. The decline in compliance is causing a direct increase in High Cost Claims (claims over \$75K) and emergency room visits. Employee mental health conditions continues to rise as well psychosocial conditions are the fifth highest non-HCC diagnoses. Plan spend for psychosocial conditions is 55% higher than 2021.
  - Recommendations:
    - Ongoing communication about free EAP services accessible to members and other available services
    - Evaluate current mental health resources and determine if any gaps exist
    - Consider what substance abuse services are available in the community to make available to members
- Physical therapy efficiency has decreased. It is only 4% of all MSK spend (outpatient PT). This may be attributed to the use of Aware Health. The cost of PT varies greatly throughout the county. Outpatient **Hospital** PT ranges from \$175 - \$356 per visit. Encourage members to use **Aware Health** (flat rate PEPM and no cost to the member) or **Office** PT (which ranges from \$59-\$121 per visit).
- **Heidi Ojha** from Aware Health joined the meeting via phone call to discuss the Aware Health portion of the presentation and to provide more information on her proposal for the next fiscal year
- Aware Health continues to increase in usage – 349 cases treated to date (1,351 visits to date). From 11/1/2021-2/28/2023, Staywell has netted approximately \$6,747.74 after paying the monthly PMPM fees.
- Aware Health would like to propose two options for the July 1, 2023 renewal
  - Keep the same fee PMPM for both without onsite visits (\$8.72) or
  - \$12 PMPM with five on-site visits per year with Doctor of PT. On-site visits would happen at five locations chosen by board, spread across Mendocino County with the goal of reaching a different five locations the following year. This will be a voting item at the May meeting
- The final pages of the deck include a Plan Choice Primer – this is meant to go back to the districts for discussions regarding future voting for multiple plan choices, tiered rating, or both

#### **BROWN ACT VIRTUAL MEETING REQUIREMENTS (AB2449) – DISCUSSION/VOTE: ALL**

Documents: Legal Update (AB2449)

Update for 2023 Brown Act Virtual Meeting Requirements: This update (dated 2/23/2023) clarifies that a board may use any one of the three option of teleconferencing.

1. Traditional
2. AB 362 state of emergency rules (each location must be disclosed)
3. AB 2449 individual board member rules (no requirement to disclose the teleconferencing location)

**MSC Teppi Cantin/Stacey Patton** to approve and follow AB 2449 which means that we must have an in-person quorum. Individuals can be remote with just cause, but no more than twice per calendar year or for emergency circumstances, (both require board approval) for the remainder of the 2023 calendar year. **Motion carried.**

#### **CANCEL APRIL MEETING – DISCUSSION/VOTE: ALL**

Documents: None

Some members have requested that the committee skip the April meeting as the rates have already been approved for the 2023/24 FY and that we retain the May meeting, as the committee must still vote on next year's budget and calendar.

**MSC Shannon Ford/Stacey Patton** to cancel the April meeting and retain the May meeting. **Motion carried.**

#### **SET OCTOBER 2023 MEETING**

This item has been tabled until the May meeting.

#### **OTHER**

It has been requested that the recorder (Traci Doster) send out a poll regarding the May meeting to see who will be in attendance as we must have a quorum in order to pass motions.



**ADJOURNMENT**

**MSC Justus Hawks/Kristin Larson Balliet** to adjourn meeting. **Motion carried.** Meeting adjourned at 11:59 a.m.

---

**UPCOMING MEETINGS: MAY 25, 2023**

Claims Update

**DISCUSSION/VOTE**

23/24 Staywell Administrative Budget

STAYWELL JPA  
 COMMITTEE MEETING - 05/25/2023  
 2022-23 FINANCIAL REPORT FOR MONTH ENDING April 30, 2023

	<u>12/31/2022</u>	<u>4/30/2023</u>
<b>BEGINNING BALANCE</b>	<b>\$ 12,191,254</b>	<b>\$ 12,191,254</b>
<b>REVENUES:</b>		
Medical/Rx Premiums	\$ 6,393,667	\$ 13,124,859
Pharmacy Rebates	193,463	355,333
Stop Loss Reimbursements	1,488,953	1,871,754
Lucent Reimbursements	59,055	84,122
Interest	25,602	103,416
<b>Total Revenues</b>	<b>\$ 8,160,740</b>	<b>\$ 15,539,485</b>
<b>EXPENDITURES:</b>		
Supplies	53	53
Professional/ Consulting Svcs	\$ 26,776	\$ 50,911
Legal Fees	713	2,138
Admin Fees	1,542,711	2,848,832
Paid Medical Claims	6,581,123	12,054,307
<b>Total Expenses</b>	<b>\$ 8,151,376</b>	<b>\$ 14,956,241</b>
<b>Net Increase/(Decrease) in Fund Balance</b>	<b>\$ 9,364</b>	<b>\$ 583,244</b>
<b>ENDING BALANCE</b>	<b>\$ 12,200,618</b>	<b>\$ 12,774,498</b>

**STAYWELL JPA  
COMMITTEE MEETING - 05/25/2023  
RESERVES**

**FUND BALANCE:**

Beginning Balance, July 1, 2022	\$ 12,191,254
Net Increase/(Decrease) in Fund Balance	<u>583,243.90</u>
Ending Balance Apr 30, 2023	\$ 12,774,498

**STABILIZATION FUND/ADDITIONAL RESERVE**

*(Total of 8 months of previous three year rolling average claims)*

<u>Year</u>	<u>Total Claims</u>
2019-20	14,234,289
2020-21	12,159,410
2021-22	12,722,588

**Stabilization Fund** = 2 months of the previous three year rolling average claims

**2 months of the average of 20-22 claims: \$ 2,173,127**

**Additional Reserve** = 6 months of the previous three year rolling average claims

**2019-20 through 2021-22 Rolling Average Claim: \$ 6,519,381**

<i>Total Reserve based on revised bylaws</i>	\$ 8,692,508
<i>Current Total Reserve as of 4/30/23</i>	<u>\$ 12,774,498</u>
<b>Deficit/Surplus</b>	<b>\$ 4,081,990</b>

**STAYWELL JPA  
 STEERING COMMITTEE MEETING - 05/25/2023  
 2022-23 CLAIMS & PREMIUMS REPORT**

	<b>Paid Medical/ Rx Claims</b>	<b>Medical/Rx Premiums</b>
Jul-22	\$ 1,162,435	\$ 1,281,515
Aug-22	964,632	1,220,598
Sep-22	868,349	1,228,819
Oct-22	678,037	46,529
Nov-22	2,063,815	2,640,141
Dec-22	843,855	1,353,813
Jan-23	1,738,901	1,551,352
Feb-23	980,828	1,145,077
Mar-23	1,502,902	1,327,881
Apr-23	\$ 1,250,552	\$ 1,329,135
May-23		
Jun-23		
<b>Total</b>	<b>\$ 12,054,307</b>	<b>\$ 13,124,859</b>

## 2023-24 Proposed Staywell Budget

	2021-22 Actual	2022-23 Adopted	2023-24 Proposed
Clerical/Admin Support	73,275	75,579	80,986
Printing and Supplies	-	350	500
Hospitality (for meetings)	-	500	600
Meeting Speakers	-	500	500
Self-Funded Administration	23,265	20,344	23,945
Consultant/Actuary Services	46,909	48,271	49,719
Legal JPA Agreement Review	2,700	2,850	2,850
<b>Total Expenses</b>	<b>146,149</b>	<b>148,394</b>	<b>159,100</b>
Revenue From Districts	47,868	98,497	98,497
Interest	62,352	50,000	100,000
<b>Total Revenue</b>	<b>110,220</b>	<b>148,497</b>	<b>198,497</b>
Difference Rev/Exp	(35,930)	103	39,396
Prior Year Balance	513,838	477,908	478,011
<b>Ending Balance</b>	<b>477,908</b>	<b>478,011</b>	<b>517,408</b>

### Changes from 2022-23 to 2023-24

<i>Clerical/Admin Support</i>	0.75 FTE for benefits coordinator, step and column included. Does not include any negotiated increases that could occur, so cost could be higher
<i>Printing and Supplies</i>	meetings will be back in person, increase due to printing materials
<i>Hospitality</i>	meetings will be back in person, increase due to beverages/food for in person
<i>Self-Funded Administration</i>	0.10 FTE for accounting duties, step and column included. Does not include any negotiated increases that could occur, so cost could be higher
<i>Consultant/Actuary Services</i>	inflation/COLA increase at 3%
<i>Legal JPA Agreement Review</i>	10 hours are budgeted every year (cost is \$285/hr). Not aware of any increases to the rate for 23-24
<i>Interest</i>	Interest was not being posted timely at the treasury. Current year will come in with a 21-22 Q4 payment and the total will be around \$130k for 5 quarters
<i>Revenue From Districts</i>	No increase to JPA fee from 22-23 to 23-24

## **Staywell Health Plan Review**

**Discussion/Vote – Lucent Renewal**

**Discussion/Vote – Aware Health Proposal**



# Staywell Short Health Plan Review

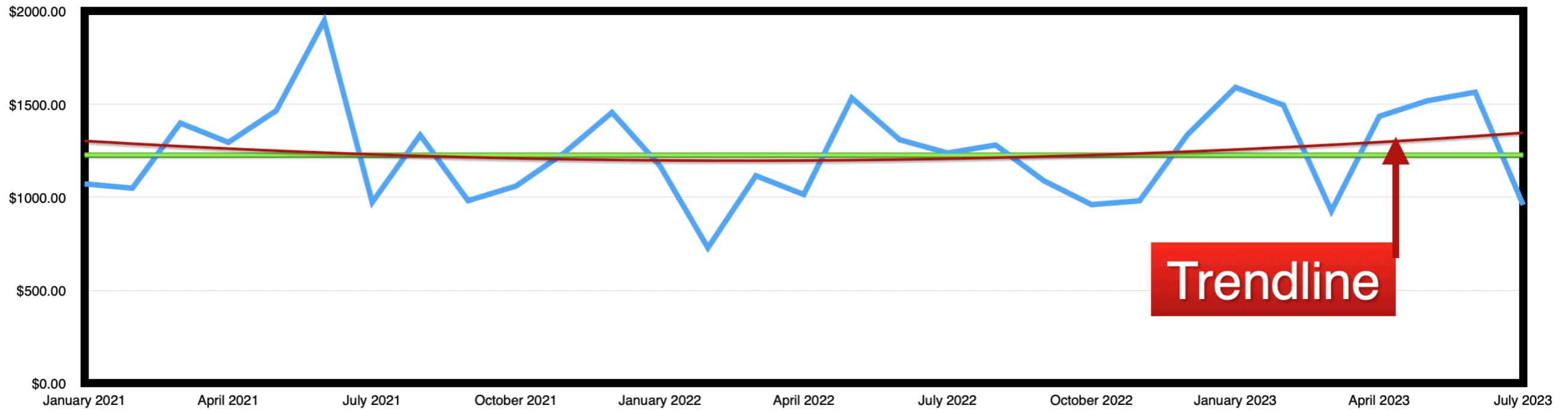
September 8, 2023





# Here are total plan costs from **January 2021** through **July 2023**.

STAYWELL COSTS JANUARY 2021 - JULY 2023



— Claims Cost (presumed rebates)

— 2023-2024 Target

Note: showing the variability of claims, the last several months have seen some of the highest costs in a month as well as the lowest costs. Here are the number of claims that reached \$205,000 stop-loss by plan year:

2022-2023: 8  
2021-2022: 7  
2020-2021: 3  
2019-2020: 6

## ISSUES TO DISCUSS

**Lucent renewal Need to vote on renewal option**

**Allergychoices New provider to use**

**Aware update Fee option. Need to vote on option:**

**a] Stay at \$8.72 PMPM**

**b] Move to \$12.00 PMPM back to July 1, 2023 [11 onsite visits plus online mental health coaching]**

**c] Move to \$12.00 PMPM as of October 1, 2023 [10 onsite visits plus online mental health coaching]**

**Options (b) and (c) offer a money back guarantee after two years. Much of the additional cost goes to gift cards to encourage usage.**

# Lucent Renewal

Last year the fee of **\$18.00 PEPM** was held at no change. This year Lucent is asking for a cost of living increase to **\$18.55**, an increase of 3%. **This is a reduction from the requested increase of 5%.**

# Allergychoices

Allergychoices is a special program for allergy treatment that avoids the need for shots. The intent is to offer this service via telemed. One doctor who was willing to do that, Dr. Gupta, is now requiring that they have an initial in-person visit to have their first treatment. He is in Temecula in Southern California, so that is a problem.

They now have an option in California in Arnold (in the Gold Country), Big Trees MD, with providers:

—**Maryal Concepcion MD**

—**Jeremiah Fillo MD**

Their phone contact information is **(209) 653-2135**. Their address is 874 Henry Dr. Suite #4, Arnold, CA 95223.

They do not require an in-person visit. However, note that they are not in the Anthem PPO network. Their charges would be covered but as an out-of-network charge.

# Aware Health

The Aware program has very high ratings from members and has reduced costs but it still has only a relatively low number of participants. At the same time, Staywell pays a lot of money for Physical Therapy (PT) for care outside of Aware, especially at the hospital. **(\$65,383 was paid to Adventist Hospitals just for Physical Therapy.)**

Aware is recommending that Staywell pay a higher amount (from \$8.72 PMPM to \$12.00 PMPM) in return for **ten or eleven onsite visits by Aware** over a two year period. That would also include a coaching service for those who quickly max out on limited mental health and related EAP benefits and need continuing help. Here is what our data analysis company has said about musculoskeletal (MSK) costs, but remember that Aware does not work with fractures:

# Aware Health

This is the part of the Aware agreement that includes this option. As highlighted, after two years Staywell can go back to the current plan if it chooses to. Also there is a money back guarantee that would return extra fees so that the Plan is made whole. **Note that most of the extra cost is for gift cards and promotion to get more members interested.**

If Staywell agrees to accept the proposed new cost and benefits and have it go back retroactively to July 1, 2023, the number of onsite visits over two years by Aware will be increased from 10 to 11. (It can go with the new plan but start it as of 10/1/23 or later but the number of visits will be 10.)

F. **Treatment Cost.** If the committee votes in favor of the rate increase, Staywell will be charged \$12.00 per eligible member (Appendix 1) per month for all eligible on the health plan 12 years and older. If the committee votes in favor, the billing will start retrospectively on July 1, 2023 and any difference in fees will be paid in the September 1, 2023 invoice. Along with the increase in \$12.00 PMPM fee, Aware will additionally offer 11 onsite visits across the 24 months of contract (6 onsites in year 1 and 5 onsites in year 2). If the vote is approved and the committee does not vote in favor of the July and August 2023 back pay, there will be 10 onsite visits offered across the 24 months (5 onsites per year, July 1, 2023-June 30, 2025). Additionally if the higher rate is approved, Staywell will receive unlimited “mental health coaching” that does not need to be related to musculoskeletal pain (see Appendix 3). If the higher fee is not approved in September 2023, the fee will remain \$8.72 PMPM and onsites will not be offered and care will be restricted to only MSK and Womens’ health diagnoses without the addition of “mental health coaching” for non-musculoskeletal diagnoses. Lastly, if the increase in \$3.28 PMPM rate to \$12.00 PMPM does not result in an annual savings of at least \$3.28 PMPM of savings of MSK cost, then the difference in these fees will be reimbursed at the end of each calendar year, minus any cash incentives already given to the employees (gift cards, etc.). The MSK cost savings will be calculated as avoidance savings tracking intent for imaging, in-person physical therapy, and surgery and verifying avoidance through claims reconciliation. Fees presented in the May 2023 Aware deck will be procedure rates utilized in calculating avoidance savings. **At the two year renewal mark, Staywell has the option to return to the \$8.72 PMPM rate.**

# Aware Health (cont.)

Option 1 means staying the same but converting to equivalent \$8.72 PMPM fee. (Currently there are separate fees for MSK and women's health.)

Option 1: Direct Save Net \$80,972	Option 2: No-risk additional add-on
+\$0 (\$8.72) PMPM	+\$3.28 (\$12) PMPM with money back guarantee
Musculoskeletal/Pelvic Virtual Care	Musculoskeletal/Pelvic Virtual Care
X	5 full day on-sites at your choice locations per year with a Doctor PT for manual therapy/manipulation.
X	Unlimited Mental health "light counseling"*

\* does not include prescribing meds or seeing a psychiatrist.

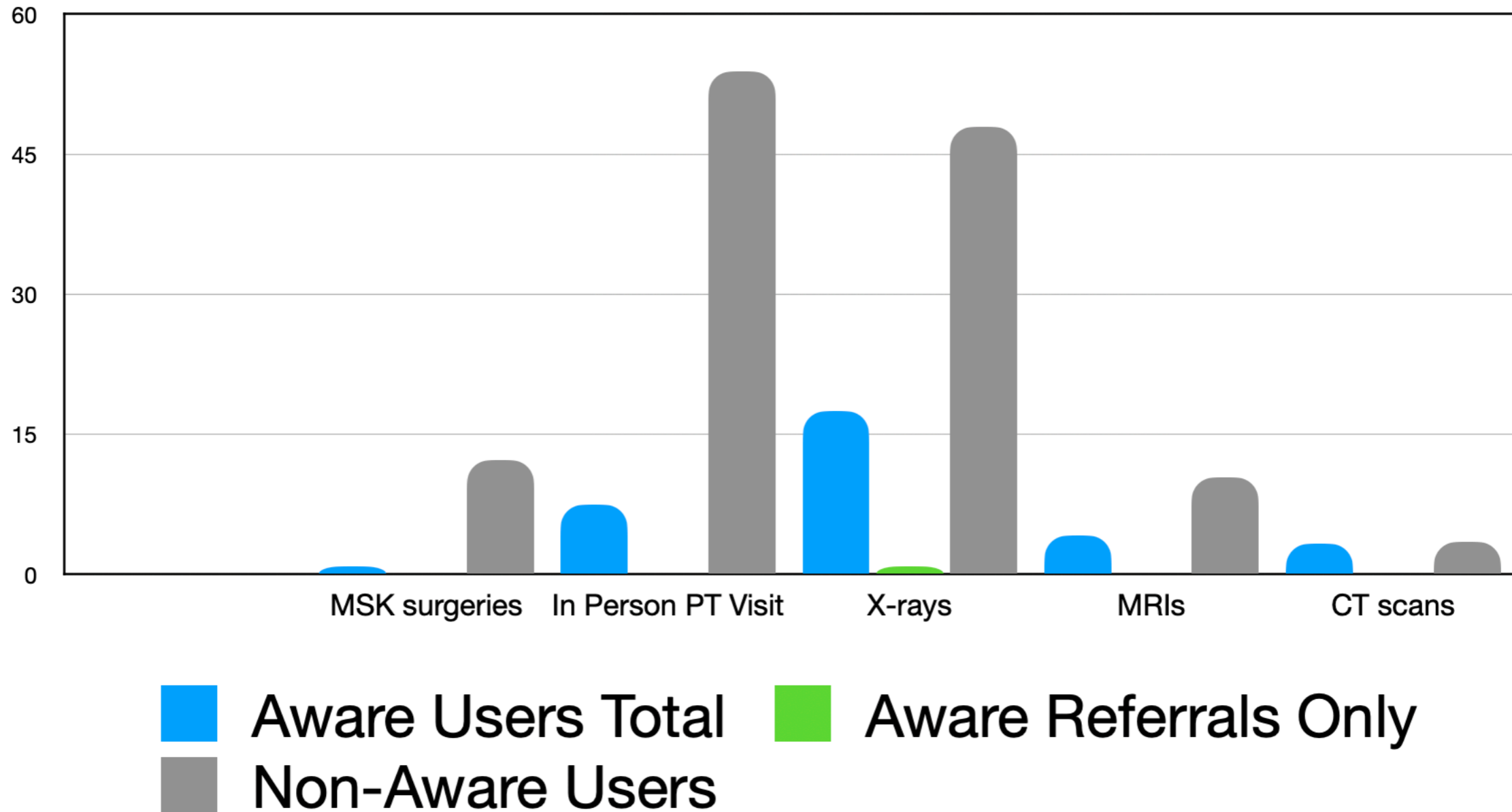
Option 2 means increasing to \$12 PMPM but with added services, and with a money back guarantee after two years. If Option 2 is backdated to July 1, six onsite visits will be made in year one.

The **money back guarantee** is based on average historical prices as outlined and statements by new members as to how much surgery or imaging they believe they avoided by using Aware. **After two years, Staywell can go back to \$8.72 if it decides to.**

**If the decision is made to back date charges to July 1, the first year on-site visits will increase to 6 (six).**

**Much of the additional cost will be used for gift cards to members to increase membership.**

**Percentage Comparison over recent 12 months of (a) Aware Procedure Claims total, (b) Aware users for only Aware referrals vs. (c) non-Aware Members who had MSK/Women's Health Claims**

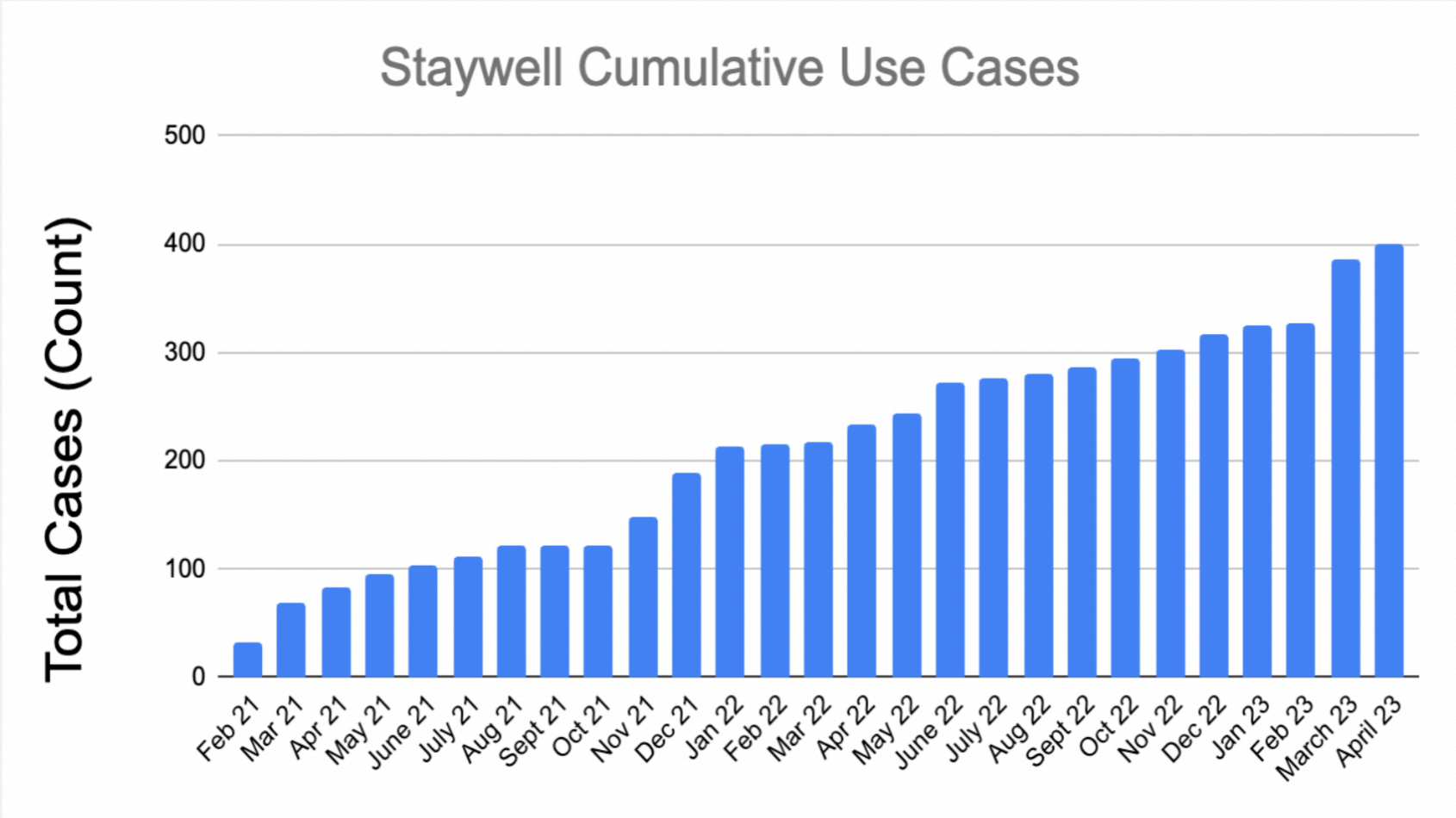


**Note: “Aware Users Total” includes claims that the member had before working with Aware. “Aware Referrals Only” shows only claims referred by Aware, which are dramatically less. This helps show how Aware reduces costs, such as reducing MSK surgeries from 12.27% to 0.00% during the 12 months and for x-rays from 47.96% to 0.83%.**



# Aware Health (cont.)

Out of 401 Episodes:



Net Promoter Score: 81



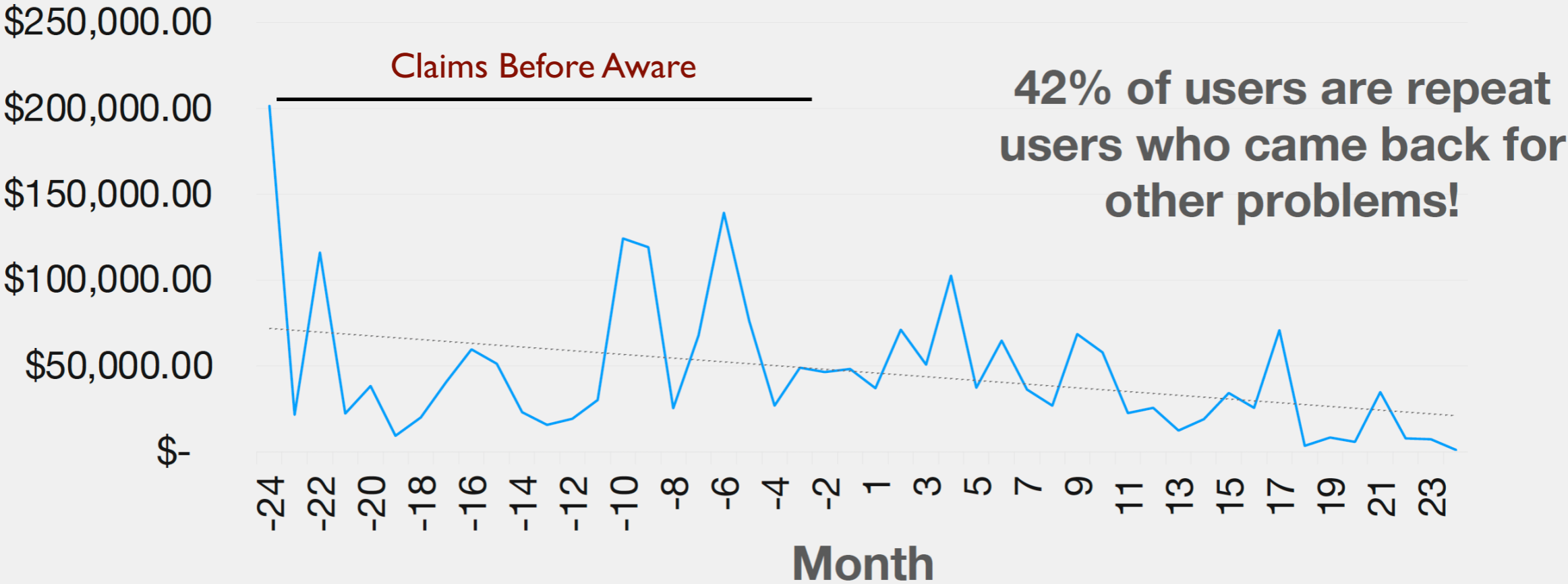
1,479 visits to date



25% users used Aware  
2 or more times

# Aware Health (cont.)

## Aware User Paid claims trend less costly after participating (month 0)



Methods: All users analyzed before vs. after care. All MSK cost/month adjusted so that month 0 is their first entry into Aware Health platform. MSK costs trend shows decreased cost the further they go out from interacting with Aware.



# Aware Health

## TESTIMONIALS

### From On-site Visit at Fort Bragg

*My physical therapy treatment through Aware Health has helped my shoulder tremendously. Pain has decreased and flexibility has increased. In just a little over a month I am surprisingly doing things with my shoulder that I was unable to do prior to this experience. **And as a result, I'm going to skip the option of having surgery.***

*In fact this is working so well, I will probably be back to at least 95% of my previous pre-injury capabilities within the next month.*

*-Onsite participant*

*I am so thankful for the services I received from Dr. McDonald and the staff. I was feeling pretty hopeless and was struggling with the thought I would never be able to go a day without pain, let alone run again.*

*Dr. McDonald told me "I think you'll be seeing results in two weeks, three tops." I was so skeptical!*

*After about a month of meetings my pain is significantly improved, I'm feeling confident that I know how to manage future problems, and I've been able to return to running!*

*I am so glad I took the opportunity to meet with Dr. McDonald and that she helped me back to comfort and confidence.*

*-Onsite participant*

# Aware Health (cont.)

**ESTIMATED SAVINGS FROM 5 ON-SITE VISITS**

**(21 employees seen on average/ on-site visit)**

**\$93,806** savings from 105 additional cases via onsite days (21ppX5 days). Based on your claims data:



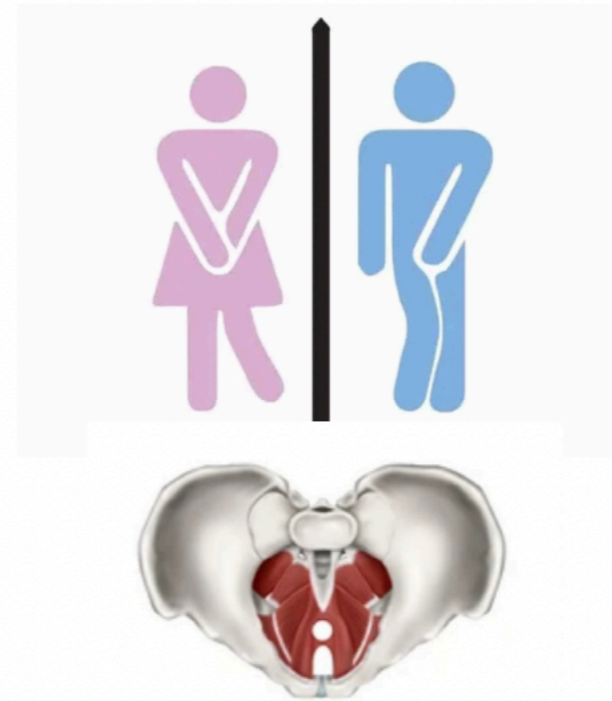
**Saving you a minimum of **\$93,806****

# Aware Health (cont.)

## Testimonial – Pelvic Floor

“ Super easy step-by- step suggestions that changed a pelvic issue I have had for over 20 years.

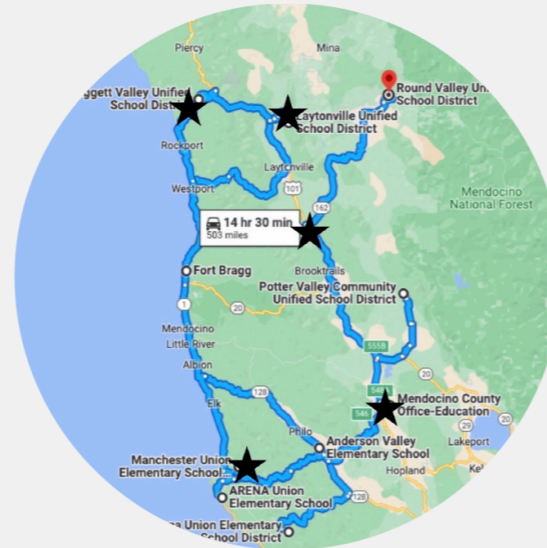
–Staywell Employee



# Aware Health (cont.)

## DETAILS ON ADDITIONAL BENEFITS

### Onsite Visits and “Light” Mental Health Service



#### Onsite Visits

- Avoiding only 3 surgeries/year with on-sites would pay for more than the increased difference in fees.
- Not sustainable to drive to Physical Therapy or Chiro sessions-too far! So virtual is key, but hook people with on-sites.
- ALL districts visited over the course of 2 years (5 per year)



#### “Light” Mental Health Counseling

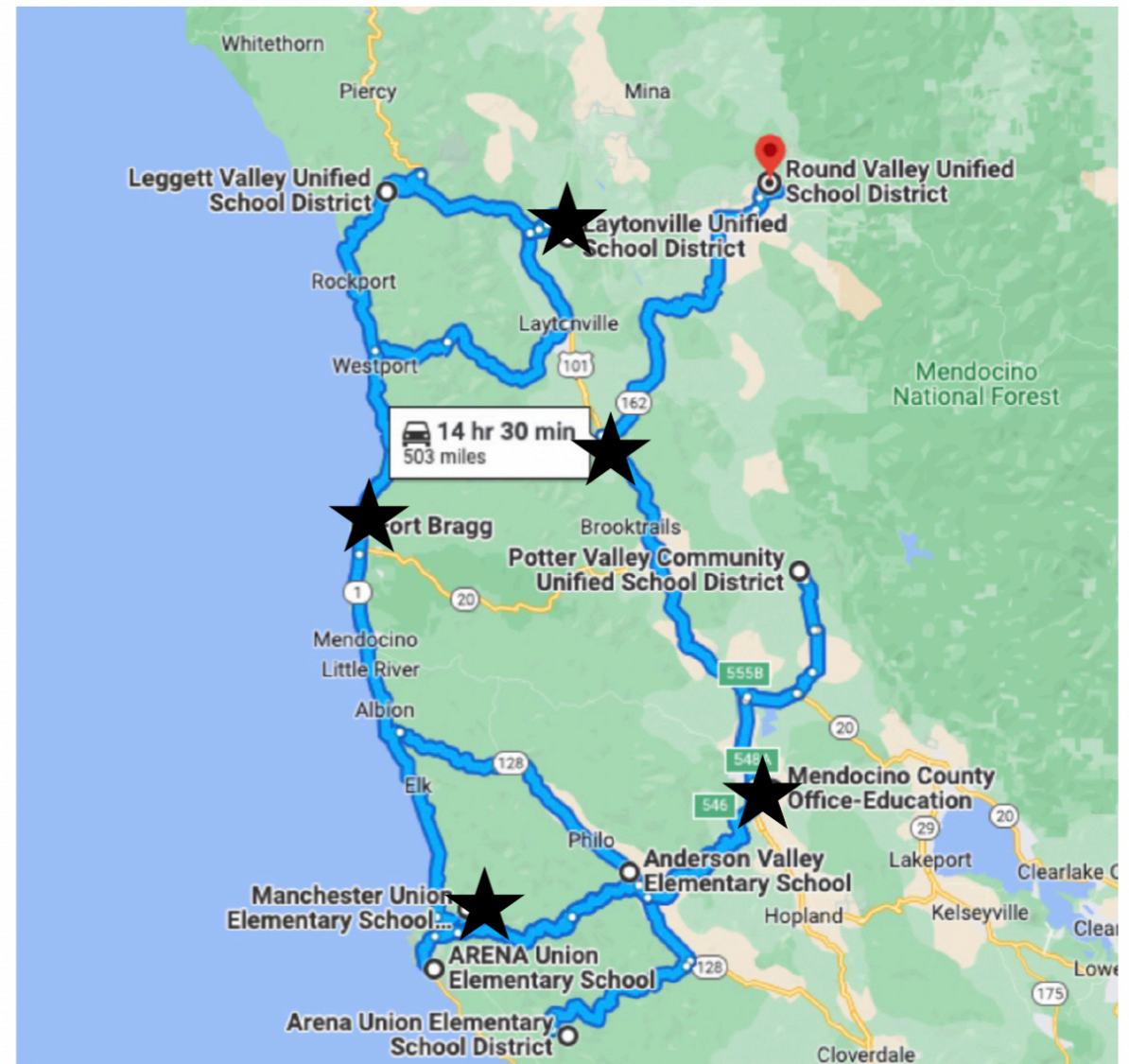
- Services aren’t limited to MSK – we provide counseling on various topics such as work frustration or burnout
- Unlimited number of visits (vs. EAP is capped at 2)
- This service is only counseling and we will not be prescribing pharmaceuticals

# Aware Health

## More info on Onsite

### Proposed Plan

- Avoiding only 1-2 surgeries/year with on-sites would pay for more than the increased difference in fees.
- Not sustainable to drive to Physical Therapy or Chiro sessions-too far! So virtual is key, but hook people with on-sites.
- We will hit ALL districts over course of 2 years (5 per year). See map for an idea.
- Employees then get dependents hooked.



This needs to be voted on.

# Aware Health Academic Article

PHYSIOTHERAPY THEORY AND PRACTICE  
https://doi.org/10.1080/09593985.2023.2245032



RESEARCH REPORT

## Outcomes of direct access telehealth physical therapy for patients with musculoskeletal pain: a single cohort observational retrospective study

Tiffany Paris Ferrer PT, DPT, OCS<sup>a</sup>, Michael Masaracchio PT, DPT, OCS, FAAOMPT PhD<sup>b</sup>, Kaitlin Kirker PT, DPT, OCS, FAAOMPT<sup>b</sup>, Birendra Madi Dewan PT, PhD<sup>b</sup>, Melanie Manthripragada RN<sup>c</sup>, and Heidi Ojha PT, DPT, OCS, FAAOMPT<sup>c</sup>

<sup>a</sup>Department of Physical Therapy, Malcom Randall VA Medical Center, Gainesville, FL, USA; <sup>b</sup>Department of Physical Therapy, Long Island University, Brooklyn, NY, USA; <sup>c</sup>Department of Physical Therapy, Aware Health, Lafayette, CA, USA

### ABSTRACT

**Background:** Telehealth direct access physical therapy is becoming more prevalent in the management of outpatient musculoskeletal pain. This innovative model affords more opportunity to reach potential patients who otherwise would not be able to access services due to geographical isolation, travel barriers, and timely access to quality care.

**Objective:** The purpose of the study was to investigate if pain, function, and ability to perform jobs improved after direct access telehealth physical therapy in patients with musculoskeletal pain.

**Methods:** A single cohort retrospective design was implemented to offer telehealth physical therapy to patients with musculoskeletal pain from March to November 2021. Eligible patients were at least 18 years old, located in California, and had a history of peripartum pelvic dysfunction, muscle pain, joint pain, or neural symptoms. Paired-samples *t*-tests and the Wilcoxon signed-rank test were used to analyze normally distributed and non-parametric data ( $\alpha = 0.05$ ), respectively, to compare pretest and post scores.

**Results:** Based on 89 participants, paired-samples *t*-tests showed statistically significant differences in function [ $t(87) = 20.71, p < .0001$ ] and pain [ $t(82) = -8.15, p < .0001$ ]. Wilcoxon's signed-rank test showed statistically significant differences in ability to perform job ( $Z = -7.345, p < .0001$ ).

**Conclusion:** This study demonstrated that in a cohort of individuals with multiregional musculoskeletal pain, there was a decrease in pain and improvements in function and ability to perform job after direct access telehealth physical therapy.

### ARTICLE HISTORY

Received 3 May 2023  
Revised 2 August 2023  
Accepted 2 August 2023

### KEYWORDS

Telehealth; direct access; musculoskeletal pain; health services research; cost; employee benefits

This is the first page of an academic article written by Aware Health, using Staywell experience.

### Introduction

Musculoskeletal conditions are experienced by approximately 1.71 billion people worldwide (Cieza et al., 2021), continue to rise in occurrence, and are costly to not only the United States healthcare system (Dieleman et al., 2016, 2016; Fejer and Ruhe, 2012; Woolf and Pfleger, 2003) but also to self-insured employers who pay out of pocket for their employees' health-care claims. Previous research has documented that over 20 million employed adults visit various health-care professionals to address their musculoskeletal pathologies per year (Blackwell and Villarroel, 2017). With emphasis on the: quadruple aim of health care (i.e. reducing costs, improving the health of the population, patient experience, and well-being of health-care team); physicians, allied health-care professionals, and vertical vendors of employers are responsible for providing cost-effective, high-quality evidence-based care that often involves nonsurgical management of musculoskeletal pathologies (Bachynsky, 2020).

The majority of musculoskeletal pathologies are initially managed by primary care physicians, despite all 50 United States having various forms of direct access for physical therapist services (American Physical Therapy Association, 2021; Clewley, Iftikhar, Horn, and Rhon, 2020). Due to the nature of medical education, physicians, with the exception of orthopedic and sports medicine specialists, often lack specialized training in diagnosing and managing musculoskeletal pathologies (Bernstein, Dicaprio, and Mehta, 2004; Childs et al., 2005; Freedman and Bernstein, 1998). This can often lead to unnecessary referral to musculoskeletal specialists and surgeons, premature surgical intervention, and increased utilization of medications and diagnostic imaging, subsequently increasing downstream health-care utilization and costs (Babatunde et al., 2017; Liu, Hanney, Masaracchio, and Kolber, 2016).

It has come time for a necessary paradigm shift in our healthcare system, where physical therapists serve as

**CONTACT** Michael Masaracchio PT, DPT, OCS, FAAOMPT PhD ✉ [Michael.Masaracchio@liu.edu](mailto:Michael.Masaracchio@liu.edu) Department of Physical Therapy, Long Island University, 1 University Plaza HS 201, Brooklyn, NY 11201, USA

© 2023 Taylor & Francis Group, LLC



**VOTE**

Summary Plan Description (SPD) Restatement

\$1500

SPD Provided as separate document

**VOTE**  
23/24 Calendar



# STAY WELL

Mendocino County School District Health Plan

## 2023-2024 COMMITTEE MEETING

### DATES Full Committee

<b>October 13, 2023</b>	9:30 a.m. – 12:30 p.m.	In Person
<b>January 19, 2024</b>	9:30 a.m. – 12:30 p.m.	In Person
<b>March 22, 2024</b>	9:30 a.m. - 12:30 p.m.	In Person
<b>April 26, 2024</b>	9:30 a.m. – 03:30 p.m.	In Person
<b>May 23, 2024*</b>	9:30 a.m. – 12:30 p.m.	In Person

\*May 23 is Thursday

### Steering Committee

October 5, 2023	8:30 a.m. – via phone	Discuss October Agenda
<b>October 13, 2023</b>	8:30 a.m. - 9:30 a.m.	In Person
January 11, 2024	8:30 a.m. – via phone	Discuss January Agenda
<b>January 19, 2024</b>	8:30 a.m. – 9:30 a.m.	In Person
March 14, 2024	8:30 a.m. – via phone	Discuss March Agenda
<b>March 22, 2024</b>	8:30 a.m. - 9:30 a.m.	In Person
April 18, 2024	8:30 a.m. – via phone	Discuss May Agenda
<b>April 26, 2024</b>	8:30 a.m. - 9:30 a.m.	In Person
May 16, 2024	8:30 a.m. – via phone	Discuss May Agenda
<b>May 23, 2024*</b>	8:30 a.m. – 9:30 a.m.	In Person

\*May 23 is Thursday

**Discussion/VOTE**  
Steering Committee Members

- One (1) Certificated Member
- One (1) Other (from any bargaining unit)