As I write this toward the end of 2022, I could easily repeat what I wrote in late 2021: That the current year brought even more uncertainty than last year. We began 2022 with COVID seemingly less of a major concern, and then along came Monkey Pox. And now we are dealing with inflation. Businesses offering benefit plans, as well as those of us covered by them, will surely feel rising healthcare costs. Various sources speculate premiums increases up to 10% in 2023. So, we begin the new year with yet another conundrum for employers.

According to the Employee Retirement Income Security Act (ERISA), employers offering health benefits are the fiduciary of such plans. The Department of Labor states “the primary responsibility of fiduciaries is to run the plan solely in the interest of participants and beneficiaries and for the exclusive purpose of providing benefits and paying plan expenses. Fiduciaries must act prudently and must diversify the plan’s investments in order to minimize the risk of large losses.” I often find myself reminding our employer members of this responsibility. I take this very seriously and think of my own employees when planning our benefits. The conundrum is managing costs without burdening staff and families even more.

There is no easy answer, but KBGH continues its mission of educating employers on how they can reduce costs, improve quality, and have healthier (and happier) employees. We understand change is difficult, and us Midwesterners often hesitate to disrupt the status quo. Simply put, we generally want the best for each other. But realistically, a positive change for one can be a negative for the other.

Over the last few years, we have had regular book clubs to review enlightening evidence regarding the healthcare system, how it works, why it works the way it does, and what can be done to transform it. Transformation is disruptive, but the only way we can collectively address all of this is to boldly consider and implement change. Even slight changes can make a difference. At the very least we must have honest conversations that include all stakeholders. It takes all of us working together to make things work. We at KBGH remain committed to all of you working diligently day in, day out to improve the cost and care all of us deserve. We are thankful to our members for allowing us to have difficult conversations and continuing to challenge and support us through it all.

All the best in health and gratitude,

Shelley Duncan
Executive Director
Employers are often unaware how their benefits compare with those of other organizations. Our third annual Employer Healthcare Trends & Costs Benchmarking Survey provides context on cost-sharing, plan types, and other topics.

Some key findings:

- **$167-$663** monthly cost range of medical spending, per covered person
- **100%** could not determine percentage of out-of-network claims for behavioral health
- **100%** of brokers disclosed all sources of revenue, as required by law

Survey completion rate by KBGH employer members: **53%**
Educating Members

One of our main focuses is sharing information that helps employers and the community make more informed choices about healthcare.

The KBGH holds two annual conferences – Healthcare Roundtable and Innovation Summit – to share local, regional and national expertise. We were glad we could bring the Roundtable back in person, holding the event at Wichita Boathouse.

The Innovation Summit was held January 25. Sessions included:

- **The Challenges of Peeking Under the Hood at Prescription Drug and Medical Prices in Kansas** by Celia Llopis-Jepsen, Reporter at the Kansas New Service
- **How the Public Workforce System Can Support Return to Work (RTW) and Stay at Work (SAW) Programs** by Dale Tower, State Disability Employment Resource Coordinator at the Kansas Department of Commerce, Amanda Duncan, Vice President and Chief Business Development Officer at the Workforce Alliance of South Central Kansas, and Travis Francis, Director – Occupational Health at Ascension Via Christi
- **The Workplace, Social Isolation, and Health Outcomes** by Justin Moore, MD, Medical Director at the Kansas Business Group on Health
- **Legal Update** by Jason Lacey, Managing Partner at Foulston Siefkin

The 43rd Healthcare Roundtable was held on July 12. Topics included:

- **Healthcare Has Stolen the American Dream: Here’s How to Take it Back** by David Contorno, Founder & CEO of E-Powered Benefits
- **Understanding Hospital Pricing and How it Compares Around the Country** by Gloria Sachdev, President, CEO, and Board Chair of the Employers’ Forum of Indiana
- **Lowering Costs and Improving Quality Through Direct Contracting** by Cheryl DeMars, President & CEO of The Alliance
- **Addressing the Adaptive Challenges of Healthcare** by Raquel Thiesen, Director of Community Partnerships at the Kansas Leadership Center

**HR FORUMS**

We continued offering HR Forums throughout the year, which allows for networking and idea sharing between HR and benefits professionals. Participants of these employer-only sessions were able to share successes, struggles, and strategies in administering employee benefits. Members reported finding value in these sessions and we’ll continue them in 2023.

**Advocacy on behalf of businesses, other employers and their employees and families is a commitment that we take seriously.**

We went to Capitol Hill in Washington with specific asks on how to craft integration into primary care, Philip.
EDUCATIONAL PROGRAMS

During the year, we offered 11 educational programs, with two in partnership with the Health & Wellness Coalition of Wichita. Together, they drew over 240 registrants.

OTHER EVENTS & ACTIVITIES

- We held one All Member meeting where we updated all members on happenings with KBGH, resources available to members, and on plans for the future.
- We collaborated with the Wichita Regional Chamber of Commerce, Non-Profit Chamber of Services, and SHRM to provide additional benefit to members.
- KBGH helped plan and facilitate the 2022 Candidate Forum on Health for candidates running for Sedgwick County Commission, with Matt Thibault serving as moderator. The forum gives residents the chance to hear where candidates stand on health issues in our community.
- Shelley Duncan participated on a panel for the Kansas Health Institute on employer benefits.
- Our offices moved to the Medical Society of Sedgwick County building on South Hillside.
- We helped the Kansas Mental Health Coalition’s Mental Health Parity Committee facilitate a forum focused on legal requirements of the Consolidated Appropriations Act related to parity.
- We continued to work to educate employer members about new transparency rules in the Consolidated Appropriations Act related to employer-sponsored health benefits programs.

We went to Capitol Hill in Washington, D.C., to share information with lawmakers on topics significantly affecting employers, legislation that benefits both employers and beneficiaries. Issues included: mental health Pharmacy Benefit Manager (PBM) reform, and Health Savings Accounts (HSAs) benefits flexibility.
Success Stories

Using two federal grants, KBGH works with providers to improve health outcomes for diabetes, hypertension, and other conditions. We also help employers control costs while still providing their employees the quality healthcare that they need.

GESTATIONAL DIABETES

- We collaborated with a local residency clinic to help develop a process for identifying gestational diabetes in expectant mothers in order to provide diabetes education via a pharmacist during pregnancy, then to automate a referral to the Diabetes Prevention Program (DPP) after delivery.

BLOOD PRESSURE MONITORING

- We assisted a local telehealth primary care provider with the further development of their mobile application to allow data entry and transmission of blood pressure values from outside the physician’s office. Multimodal, rules-based notifications are sent to the physician if a patient’s blood pressure is too high. Notifications are also sent to the patient if their blood pressure is too high or low, and the app encourages them to retake it to verify. This augments the patient’s care plan to help ensure better blood pressure control.

PARTNERING TO MANAGE HYPERTENSION

- We worked with Project Access and Community Health Workers at Salud + Bienestar with offering a pilot program of the Healthy Heart Ambassador (HHA) program to a select group of Project Access patients. The HHA program encourages participants to regularly check their blood pressure outside the physician’s office, while also receiving weekly counseling as well as a cooking class, to help them better manage their hypertension.
**Member Services**

KBGH provides members access to resources – at a discounted rate – that lower the cost and improve the quality of employee benefits.

**Employers’ Choice Rx (ECRx)** is a 100% pass-through and transparent pharmacy benefit manager (PBM) that lowers costs for employers and employees, while still improving health outcomes.

**RightRx** identifies lower cost, therapeutic equivalent medications your employees could be taking and works behind the scenes with their provider to make the switch. RightRx works with your existing PBM and provides a 100% savings guarantee.

**STAR Captive** allows fully-insured employers to experience all the benefits of being self-insured, without all the risk. Join a pre-established group of like-minded employers to mitigate your risk during bad years, but still reap the savings during good years.

**Team IBX** forces providers of ancillary benefits (ie, life and disability insurance, dental, vision, reinsurance) to compete for your business. Team IBX has a 100% track record of lowering the cost of benefits. For example, employer save an average of 26% for Life and Disability.

**Quizzify** is a tool that teaches your employees to be better consumers of healthcare. Individuals with high health literacy spend 80% less on healthcare than those with low health literacy.

**Living Connected** helps employees living with diabetes better control their condition with tools and education. These resources are included in the cost of the diabetic testing supplies bought through CCS Medical, the leading national supplier of medical supplies.
The Kansas Business Group on Health (KBGH), an affiliate of the Medical Society of Sedgwick County, is a nonprofit group of employers, healthcare providers, health plan carriers, benefit consultants, and others. Our mission is to increase the value of every healthcare dollar spent by our members.