

**Subject:** TEA Health Care Communication

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**Troy Education Association Communication - 2016-2017 - #5 -  
Special Health Care Communication:**

**1. Medical Insurance Rates**

Medical insurance rates are renewed on a yearly basis. Rates are calculated by the insurance companies using the last two years of claim history. The insured group's claims filed with the insurance company over the previous two years is analyzed as a history of cost and projected future cost to the insurance company.

- The teachers claim history for the previous two years resulted in this year's medical insurance rates going up on average 11.4%.
- Remember, that when insurance rates go up it is the total cost of the insurance premium that goes up, not just what the teacher pays as part of their contribution to premium.
- The District is only allowed to contribute the state law mandated hard cap amount towards the premium cost.
- The hard cap increases each year but at a much lower percentage. Next year the hard cap amount goes up only 3.3%.
- The national trend indicates that medical insurance costs will continue to go up each year.
- In ten years, teacher's medical insurance rates have gone down only once.

**1. Medical Insurance Usage**

Teacher usage of medical insurance has impacted medical insurance rates. It seems paradoxical that we have medical insurance to help us, but by using it we affect future rates which hurt us financially. The key is how we use it.

- Going to the emergency room negatively impacts medical insurance premiums.
- Using name brand drugs negatively impacts medical insurance premiums.

Both of these usages caused our rates to dramatically rise this year.

- The teachers' prescription drug usage last calendar year (2015) was \$1.1 million dollars.
- Teacher emergency room usage exceeded the state average for comparable groups (other teacher units).

As a group, we need to educate ourselves about ways to help keep medical insurance rates stable.

- Ask your doctor if there is a generic drug option for the one being prescribed. In some cases there may be a less expensive alternative.
- Doctors are heavily lobbied and encouraged to prescribe name brand drugs by pharmaceutical sales departments. So don't be afraid to ask for a generic drug.
- The sequence for seeking medical care is doctor's office, urgent care, and emergency room.
- Emergency room visits cost an average of six (6) times as much as an urgent care visit.
- Urgent care visits cost an average of three (3) times as much as a doctor's office visit.
- None of these costs include the actual treatment administered at the facility.
- A number of consumer groups advocate the following criteria for emergency rooms and urgent care facilities:

There is no definitive list of ailments that demand to be treated at emergency rooms. Generally speaking, if the condition can permanently impair or endanger your life, it is an emergency.

**Some of the most common reasons to go to an emergency room are:**

- Severe chest pain
- Severe abdominal pain
- Wheezing or shortness of breath
- Paralysis
- Intestinal bleeding
- High fevers or rash, especially among children
- Vaginal bleeding with pregnancy
- Repeated vomiting
- Poisoning
- Severe head or eye injuries
- Allergic reactions
- Unconsciousness

There also is no defined list of conditions that suit urgent care centers. The rule of thumb should be that if the condition is not life threatening, but needs treatment today, head to an urgent care center.

**The conditions most often associated with that include:**

- Fevers, flu or cold symptoms
- Ear infections
- Animal or insect bites
- Seasonal allergies
- Bronchitis
- Sprains and broken bones
- Cuts and bleeding that may require stitches
- Vomiting or diarrhea
- Breathing discomfort, such as moderate asthma
- Urinary tract infections
- X-rays and lab tests
- Abdominal pain
- Minor back pain

Again, if the situation is life threatening or the patient is showing symptoms for life-threatening condition such as difficulty breathing, unconscious or unresponsive, call 9-1-1 and let an ambulance take them to the emergency room. They could receive medical care while riding in the ambulance that could mean the difference between life and death.