

**Clinton-Essex-Warren-Washington
Health Insurance Consortium**

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“News to Know”

From the CEWW Health Insurance Consortium Ad Hoc Committee

It appears that with the drastic increases in premiums in January and July, the health insurance consortium has stabilized. That does not solve the problem, however. Constantly raising premiums by seven percent (7%) with the tax cap at two percent (2%) is unsustainable. The Ad Hoc Committee is actively studying ways to either decrease cost or, at the very least, reduce the rate of increase.

By being better consumers now, each member can help this situation. Unfortunately, there are times when situations happen that call on each of us to utilize the emergency room. Last year, and during the first six months of 2018, one-third of the people in our plan, who utilized the emergency room, were considered “low acuity,” a hospital classification. In plain language, that means they should have sought treatment either from a doctor or gone to an urgent care facility. Why does this matter? The average cost of each of these individual visits to the emergency room costs the plan \$1,601. Had the people gone to urgent care, the cost to the consortium would have been \$153.00 and if they had gone to their own doctor, the cost would have been around \$114.00. By using the emergency room – when it wasn’t necessary – the cost to the plan is almost at 1.4 million dollars (\$1,401,800) in the first six months of this year.

The plan is that there will be an update on other cost savings ideas each month.