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# Rx for Health

Research shows that investing in school-based health care pays off in increased attendance and other factors that boost student achievement and community involvement

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## Staff wellness for life

Indiana's Vigo County School Corporation, a small poverty-stricken district, struggled to keep pace with its health care costs for years.

"We went from a fully insured program, to a cost-plus program, then we tweaked that program to the point we couldn't tweak it anymore," says **John Orr**, director of human resources. And still the costs kept climbing, pricing many employees out of the system. A benefits committee with representatives from each bargaining unit began exploring the options and came across **Wellness for Life**, a health care provider unlike any they had seen.

"Their particular unique approach to health and services fell right into what we wanted," **Orr** says. "How many times do you hear, 'We can design the hours my doctor works and how much they get paid?'"

Indeed, **Wellness for Life** is turning the health care industry on its head. The independent workplace health care solution company tailors services around patient needs by unbundling set packages and allowing clients to pick and choose what works for them.

"The school corporation is really the boss," says **Kayur Patel**, chairman of **Wellness for Life**. "They control what they want.

They control the hours. They're in charge." With few funds to spare, the district took an existing 1,900-square-foot building and renovated it into a medical office, complete with a physician's office, lab room, exam rooms, and a pharmacy.

The district fronted the start-up costs and continues to pay for the operation of its health insurance reserve fund, but has already begun to see returns in its second year of operation. To begin with, the zero co-payments and free generic drugs have undoubtedly contributed to the clinic's 70 percent utilization rate.

"When you go to a regular doctor, they charge you for a visit and then ask you to come back, so they can charge you again," says **Igor Kozunov**, a partner at **Wellness for Life**. "Our model doesn't charge you for any visit. We buy generic drugs at wholesale cost and don't charge a markup. We have no financial stake in it."

The reverse is true at Vigo County School Corp. Employee **Wellness Center**, which reported nearly 6,000 doctor's visits from employees and their families in its first year alone -- and saved at least two people from death's door.

"We had a patient very near kidney failure. He showed up for testing and discovered he was weeks away from his kidney collapsing," says **Kozunov**. "Another patient showed up and staff recognized there was some abnormalities and turned out we stopped a heart attack from happening."

**Patel** followed up with that patient every day for more than a week to stabilize his condition -- a frequency rate that would have been cost-prohibitive if it involved co-payments for each visit. But in the end, money does play a part in the equation. For Vigo County, it's playing in its favor. Since it opened the **wellness center**, the district's rate on return is \$1.60 for every dollar it spends.

Recently the district received a welcome surprise from its main health care provider. Rate increases were an unprecedented low of just 2 percent. And the rebate the district received for services it didn't use was the biggest by far -- \$1.1 million.

"The important point to remember is our ultimate goal is getting employees healthy and stopping chronic diseases," **Kozunov** says. "The way we look at it, the problem with the medical community is there is more incentive to make money than take care of people."

