

# Wellness clinic a great remedy

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The wellness clinic that is being jointly operated by the City of Crawfordsville, Montgomery County as well as North Montgomery, South Montgomery and Crawfordsville schools has been in operation for a little more than 11 months and is proving highly successful in meeting our collective goals.

These five tax-supported entities joined together in an effort to control the rapidly rising cost of providing health care for our employees. Employee health coverage is one of our larger expenses and we were experiencing annual double digit increases. The move was an unprecedented display of intergovernmental cooperation designed to save taxpayer money while improving the health of our workforce.

The concept is simple. By pooling our resources we eliminate the middleman and operate a clinic that provides quality care at a fraction of the cost normally paid. This is largely successful because services provided by the clinic are not processed through our health insurance plans but are paid for directly. This model also improves access and places an emphasis on preventative care. Those entities that are self-insured realize direct savings and those with traditional health insurance plans begin to see a drop in insurance rates because our claims drop significantly. In a sense, we are purchasing healthcare at cost rather than paying the traditional markups. The most recent report from the city's health insurance carrier indicates that our claims experience has dropped below 100 percent for the first time in many years. This is significant because it is the number on which future premiums are based. In short, our employees have become much wiser consumers of healthcare.

In its first 11 months of operation the wellness clinic has resulted in a net savings, after paying clinic operating costs, to the five entities collectively of \$230,214 in direct medical care costs. The City of Crawfordsville's net savings alone accounted for \$100,482 of the total. These savings are comprised of office visit fees that were avoided, prescriptions dispensed on-site, and lab tests performed on an at-cost basis. This equates to a 146 percent return on investment collectively and a 176 percent return on investment for the city. In addition, some ER visits were avoided and there were additional savings because of early detection of diseases and preventative care. Those savings are much harder to quantify and were not included in the total.

Our employees are given the option of obtaining care in the traditional way or by utilizing the clinic. Seventy-seven percent of all individuals covered by our health care plans collectively have utilized the clinic at least once in its first 11 months of operation which speaks volumes about its success at



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improving accessibility and emphasis on preventative care. In addition, follow up surveys indicate a very high level of satisfaction on the part of those who have used the clinic. Although there was initial concern regarding fragmented care, follow up surveys do not indicate that being a concern to those who have utilized the clinic.

This model has been used successfully by larger businesses and school corporations for some time but what sets this particular effort apart is that five governmental entities came together to greatly improve the efficiency with which tax dollars are being utilized. I often hear the sentiment that we should run government more like a business and that is exactly what we have done in addressing one of our biggest expenditures.

*Crawfordsville Mayor Todd Barton contributed this guest column to the Journal Review.*