

## HEALTH BENEFITS TRUST BOARD

The Health Benefits Trust provides affordable medical, prescription drug, vision and dental benefits to home care aides.

The Health Benefits Trust is a Taft-Hartley trust formed by SEIU Healthcare 775NW and participating employers, including the State of Washington (employer of record), to negotiate and purchase affordable healthcare benefits for long-term care workers in Washington and Montana. The Health Benefits Trust works with top health insurance carriers in the region to assemble health insurance benefits that support the specific needs of long-term care workers. Its aim is a healthy, stable workforce.

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# stronger workforce



# affordable benefits



# better care



SEIU HEALTHCARE NW  
HEALTH BENEFITS TRUST



## INTRODUCING THE HEALTH BENEFITS TRUST

The Health Benefits Trust provides smartly designed, affordable healthcare coverage to nearly 13,000 Home Care Aides in Washington and Montana. Home Care Aides are healthcare professionals providing complex support to older adults and people with disabilities living at home and in the community. On average, they are women, in mid-life, with a high school degree as highest educational attainment. They have little or no insurance coverage history and limited healthy lifestyle adoption with the chronic disease to prove it. Our goal is to move the dial for these workers toward a healthier life and in doing so bend the curve on rising healthcare costs.



A healthy long-term care workforce holds all the same benefits as healthy workers in other industries including higher worker satisfaction and productivity, as well as lower absenteeism, turnover and vacancy rates – all of which is good for workers and employers. But, in long-term care there is an “extra benefit” and that is the positive difference a healthy long-term care worker can make in the lives of consumers they support. Compared to other healthcare occupations, Home Care Aides have potentially unparalleled health promotion opportunities with the consumers they support because 1) the consumer and Home Care Aide relationship is high trust and frequency and 2) the Home Care Aide is often responsible for supporting activities of daily living, like meal preparation, which are decision points for consumers to make a healthy lifestyle choice. Enormous potential, but we can’t expect Home Care Aides to succeed in this role when they themselves are not in good health, do not have healthcare coverage, and have limited education about healthy lifestyle choices. This is why what we do counts, not only for the Home Care Aide herself, but also the consumer that she supports.

Our fiscal year 2010 accomplishments speak to the strength of planning and partnership with significant assessment of strategies needed to advance health and control costs. We can’t do this alone and are proud to have strong partnerships including SEIU Healthcare 775NW, participating employers, Group Health Cooperative, and the Puget Sound Health Alliance. Together we are taking a holistic approach to improving health for Home Care Aides, recognizing that in doing so we not only benefit Home Care Aides, but their employers, consumers they support, and overall cost reduction in healthcare delivery.

**CHARISSA RAYNOR**

*Executive Director*

SEIU Healthcare NW Health Benefits Trust

SEIU HEALTHCARE NW  
HEALTH BENEFITS TRUST





# FY 2010 HEALTH BENEFITS TRUST BY THE NUMBERS

**12,500**  
home care aides are covered by the Health Benefits Trust

The average annual income of a home care aide is  
**\$14,440**

**30%** Increase in Trust enrollment from 2007-2010

**13** employers and the State of Washington participate in these health benefits

**\$25** Monthly premium cost-share for home care aides

**47** The average age of a home care aide

## ABOUT THE HEALTH BENEFITS TRUST

Providing affordable health benefits to home care aides

The Health Benefits Trust provides affordable medical, prescription drug, vision and dental benefits to home care aides in Washington and Montana, who earn \$10-\$11 per hour to provide life-sustaining support for seniors and people with disabilities. Without the Trust's affordable monthly premiums, many of these low-income workers would be forced to go without health insurance.

### ONLINE BENEFITS MANAGEMENT SYSTEM

Our easy to use learning management system allows employers and home care aides to see what benefits are available.



These benefits are part of home care aides' negotiated compensation for physically and mentally demanding work. The Washington State Legislature funded the development of the Health Benefits Trust in 2005.

The Health Benefits Trust is a nonprofit entity that operates independently of SEIU and participating employers. As a Taft-Hartley Trust, the Health Benefits Trust maintains a highly-regulated federal tax-exempt status. Its funds and assets are governed by its board of trustees.

By providing low-income workers with affordable coverage, The Health Benefits Trust produces significant cost savings for employers and the State as well.

## THE HEALTH BENEFITS TRUST IS THE BEST OPTION FOR HOME CARE AIDES

The Health Benefits Trust is specifically designed for a low-income, high-risk population:

- Generally speaking, home care aides are overwhelmingly female. Many are older and have higher-than-average rates of chronic disease, including diabetes, depression and cardiovascular disease.
- Home care aides have very little disposable income. The plans offered through the Health Benefits Trust have no annual deductible, \$10 office visit co-pays and low prescription drug costs.

## THE STATE SAVES WITH THE HEALTH BENEFITS TRUST

- According to an independent study conducted by Dr. Arnie Milstein with Mercer, a nationally-recognized authority on health benefits research and design, the Health Benefits Trust is the best actuarial value for home care aides compared to the PEBB and the Basic Health Plan (BHP).

## HEALTH PLAN PARTNERS

*We partner with the following health plan carriers to provide high quality benefits for our members.*

### Group Health Options

A consumer-governed, non-profit health care system that provides coordinated care and coverage, making healthy choices easier for our participants.

### Kaiser Permanente

A large national health insurer, Kaiser provides coordinated care and innovative health care programs for our participants.

### Premiera Blue Cross

Premiera is a non-profit health benefits company serving 1.6 million people. This company administers one of two dental programs available to our members.

### Willamette Dental Group

Willamette is a managed dental program which provides general and specialized dental services to patients all over WA and OR and their numerous wholly owned clinics. This program is the other dental option available to our members.

## PARTICIPATING EMPLOYERS

Our member employers are some of the most respected long-term care agencies in the state.

**State of Washington**  
(employer of record)

**AAA Residential Services**

**Addus Healthcare**

**Amicable Healthcare**

**Catholic Community Services**

**CDM Services**

**Chesterfield Healthcare**

**Coastal Community Action Programs**

**Home Care Services of Montana**

**Korean Women's Association**

**Lower Columbia Community Action Council**

**Olympic Community Action Programs**

**Senior Life Resources Northwest Inc.**

**Visiting Nurse Home Care**

## INNOVATION SPOTLIGHT

### The Health Benefits Trust and Group Health Partner in Engaged Sponsor Program (ESP)

Partnering together, Group Health and the Health Benefits Trust have launched a new model for improving health and controlling costs. A first-in-the-industry innovation, Engaged Sponsor Program (ESP) aims to strategically leverage purchasers' role in improving beneficiary decision making.

With Group Health's proven medical home model, the promise of better health and reduced cost outcomes are high, but only when beneficiaries use their coverage appropriately. With little or no history of insurance, home care aides do not have a strong "culture of coverage." The result includes low primary care utilization, high unnecessary hospital and emergency room utilization, and inappropriate prescription drug utilization - all of which leads to higher costs without better health even with the best plan and provider model.

ESP aims to change this culture of coverage vacuum in three key ways:

- 1. Who carries the message of change:** It is the "who" that really makes ESP unique. Invoking their capacity for communicating with beneficiaries and influencing beneficiary decision making in a way that plans and providers do not have, SEIU and participating employers are the centerpiece of ESP. It is through their unique knowledge and communication networks that change in beneficiary behavior will be shaped.
- 2. Why beneficiaries should care about change:** Building culture with beneficiaries on why personal responsibility in using coverage appropriately is important, not only to support one's own health, but to help control costs for everyone.
- 3. How beneficiaries are empowered to change:** Developing knowledge base with beneficiaries on how to use their coverage appropriately to improve their health and control costs.



## VALERIE'S STORY

Valerie, a 43-year-old home care aide in Spokane, knows too well the frightening consequences of not having adequate health coverage. "It's like a roller coaster ride that you don't want to get on," she says.

It wasn't until Valerie began working as a home care aide that she was able to seek life-saving treatment for Stage IV thyroid cancer; it went undiagnosed for years while she worked jobs without health insurance.

With the affordable health benefits provided through the Trust, Valerie is able to continue her cancer treatment. Staying healthy allows her to care for her client—a 70-year-old woman with Parkinson's disease—and raise her two young grandchildren on an hourly wage of \$10.25.

"I'm eligible for disability now," Valerie says, "but I choose to work as long as I can. Losing my health insurance would force me to turn to the state for assistance—and that's a band-aid that causes more of a problem."