

The High Cost of Health Care



The relentless, decades-long rise in the cost of health care has left many Americans struggling to pay their medical bills. Many workers may get understandably upset when they have to pay higher and higher premiums and co-pays and coinsurances for their health insurance coverage. Some patients choose not to comply with their doctor's recommendations for treatment and care to avoid having to pay out-of-pocket costs associated with treatment and care. Some employers are reducing or eliminating

health benefits altogether, forcing millions more people into the ranks of the uninsured. And State and Federal governments strain to meet the expanding costs.

Health care costs are far higher in the United States than in any other advanced nation, whether measured in total dollars spent, as a percentage of the economy, or on a per-capita basis. And health costs here have been rising significantly faster than the overall economy or personal incomes for more than 40 years, a trend that cannot continue forever. It is the worst long-term fiscal crisis facing the nation, and it demands a solution, but finding one will not be easy.

Did you know MBCR spent an average of \$14,582 per employee in medical expenses for the 2011 Plan Year?

"Per employee" includes those MBCR employees and their dependents who are enrolled in our Medical Plan through Harvard Pilgrim.

THE BIG QUESTION IS: What can be done to lower both the high level of health care spending and its high rate of increase year over year?

Some Solutions

Preventive Health Care. Preventive medicine, such as weight control, exercise, better nutrition, smoking cessation, annual, follow-up, and sick visit exams, health screenings, vaccinations, and compliance with prescribed medications to reduce risks, will not only improve health but also lower overall health care costs in the long term.



Health and Wellness. There are many research studies measuring the impact of wellness programs and wellness-related incentives. However, one can argue that relying purely on the financial results of these programs overlooks, and possibly undercuts, the many intangible benefits and successful outcomes these programs create and sustain. **MBCR strives to maintain a culture of wellness that leads to a**

work environment in which employees can thrive.

Disease Management. If you have a chronic medical condition such as high blood pressure, heart disease, diabetes, asthma, or arthritis, you realize that keeping up with your regular treatment and care can be time-consuming and costly. However, the downfalls of *not* maintaining your treatment can be far worse, possibly leading to health complications and speeding up the acceleration of your condition. In turn, this can lead to more medical problems and much higher out-of-pocket costs in the future. MBCR, whose Medical Plan is administered through Harvard Pilgrim, is committed to helping you and your family be your healthiest. That's why our Plan offers Disease Management Programs that can help you and your family best manage health conditions.

Disease Management can help you live a healthier life and remove some of the burden associated with managing your chronic condition. If you have questions about any of our Disease Management Programs with Harvard Pilgrim, please contact a Representative at: 888.333.4742; or go to: www.harvardpilgrim.org. Programs are offered to help assist you in managing chronic conditions, in conjunction with your regular care.

Working Together. We are all in this together, and we need to continue to find better ways to control our medical costs so that all of us will not only enjoy lower out-of-pocket expenses, but also will be healthy enough to enjoy retirement. **Prevention and early detection are key, as well as finding ways to be wise consumers of our health care dollars.** MBCR plans on continuing to provide a health and wellness program that can help you and your family develop a healthier lifestyle, aid in prevention and early disease detection, and assist in controlling overall costs. We hope that employees will keep taking advantage of our current wellness offerings and new health initiatives coming their way in 2013. These can only benefit you and those you love and, in the long run, should result in lower health care costs for everyone.

MBCR's long-term goal is always to be able to provide the best and most cost-effective benefit programs for all of us, giving us confidence that we have the coverage we need at an affordable price. Let's continue to work together to make certain this is a goal we can achieve year over year.