

Jackson County Officials Control Health Insurance Costs With Help from **ECCHIC**

Elected officials answer to the people. So when taxpayers are angry, they hear about it. Local politicians understand that kind of accountability, so it's hardly surprising they would demand the same type of disclosure from private businesses who work with them. The problem county officials were facing was they couldn't find an insurance company that would even answer their questions.

Jackson County has nearly 400 employees receiving health benefits, with 300 additional dependents covered in their group. With those numbers, the committee in charge of handling their healthcare was looking to cut costs and stave off skyrocketing premiums. However, officials say when they turned to the county's health insurance provider, what they received was the runaround.

"They just say you are a high-risk group – won't tell you why – just that (your premium) is going up 15%," says Deb Rathert, Jackson County Employee Plan Administrator. "We've faced double-digit increases for years, and that was the projection for the foreseeable future."

Jackson County officials had been shopping around for years trying to find a stable plan. The committee had even switched carriers several times to take advantage of lower premiums. Rathert says the relief was always short-term. Within a year, the county was facing a hefty hike upon renewal. That's when the committee turned to **ECCHIC**.

ECCHIC showed Jackson County officials what they wanted to see – where their money was being spent. In the first year alone the county saved more than \$500,000.

"Now, the county knows where its money is being spent," continues Rathert, "Which gives officials more of an idea of where the money is going and being utilized."

Rathert uses the internet to track the medical services and products employees are using. In addition, an **ECCHIC** representative meets with the insurance committee monthly to provide regular feedback and cost-saving advice. Rathert says that insight allows her to make common-sense changes, which have saved Jackson County taxpayers hundreds-of-thousands of dollars.

Recently, **ECCHIC** helped Rathert implement one such change. An analysis showed many county employees were taking one particular, expensive prescription drug. To encourage county workers to switch to the generic drug, their health insurance plan was changed to cover the entire cost of the alternate drug.

"We implemented an over-the-counter alternative," adds Rathert. "Instead of paying for the prescription, we started covering the cost of the over-the-counter version."

Jackson County, IL

LOCATION: Carbondale, IL

GROUP SIZE: 330 Employees

CLIENT SINCE: 2004

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