

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Aberdeen School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Aberdeen School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.

E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.

F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.

H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		pool to reduce the cost for those with monthly co-premiums.
<b>Aberdeen School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

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		Plans.
<b>Aberdeen School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Aberdeen School District</b>	<b>Premium Differential Reduction</b>	<p>District: Please indicate if your district has done something specific in this area.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Adna School District</b>	<b>Administrative Cost Reduction</b>	The ASD works with AON Hewitt to provide the most efficient administering of employee health benefits. There is no specific cost to the district.
<b>Adna School District</b>	<b>Cost Savings</b>	Annually the ASD seeks premium quotes from various insurance companies or agencies in order to ensure our employees are receiving the most affordable premiums and coverage. In addition the Adna School District is working with the WEA to seek out the most affordable health care coverage for family coverage.
<b>Adna School</b>	<b>Customer</b>	The ASD works with AON Hewitt to provide the most efficient methods of administering health benefits to employees. AON Hewitt has developed a more web based enrollment and reporting system, which allows a more interactive approach between

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Service</b>	the health administrator (AON), the school district, and the employees.
<b>Adna School District</b>	<b>Part-Time Employee Coverage Protection</b>	The ASD includes part-time employees with a minimum amount of hours to be included in the pooling arrangement based on the same eligibility criteria and proration of employer contributions used for allocations for basic benefits as defined by the bargaining unit.
<b>Adna School District</b>	<b>Premium Differential Reduction</b>	The Adna School District is working with the WEA to seek out the most affordable health care coverage for family coverage, as well as working with the insurance companies to bridge the premium cost gap between family coverage and employee-only coverage.
<b>Almira School District</b>	<b>Administrative Cost Reduction</b>	We don't have internal or external administrative expenses directly attributable to managing district's medical benefits.
<b>Almira School District</b>	<b>Cost Savings</b>	The district contracts with the PEBB program whose cost saving measures include: 1. Managing the medical plans' prescription-drug costs by promoting generic drug use through a lower-cost benefit design. 2. Purchasing coverage for medical tools and procedu
<b>Almira School District</b>	<b>Customer Service</b>	The district follows the PEBB's guidelines for determining employee eligibility and enrollment procedures to ensure consistency. As required by the PEBB Program, the district is also required to verify eligibility for each employee's dependents through val
<b>Almira School District</b>	<b>Part-Time Employee Coverage Protection</b>	HCA requires district's provide opportunity to cover part time employees working 720 hours or more per school year.
<b>Almira School District</b>	<b>Premium Differential Reduction</b>	HCA complies with progress towards full family and employee only coverage
<b>Anacortes</b>	<b>Administrative</b>	The goal is to be able to improve enrollee experience and improve efficiency, however the district spends more time in the

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

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<b>School District</b>	<b>Cost Reduction</b>	recent years administrating health care as it has gotten much more complicated.
<b>Anacortes School District</b>	<b>Cost Savings</b>	Provider Contracting, Volume of enrollment, significant savings to Premera Enrollees who trave or reside outside service area. Evidence based medical initiatives, programs that monitor controlled med substances, open drug formulary
<b>Anacortes School District</b>	<b>Customer Service</b>	Access to website from providers. Year round service available to work with enrollees, customer service
<b>Anacortes School District</b>	<b>Part-Time Employee Coverage Protection</b>	Anyone working 17.5 hours per week or more qualify's for medical coverage.
<b>Anacortes School District</b>	<b>Premium Differential Reduction</b>	lower cost options.
<b>Arlington School District</b>	<b>Administrative Cost Reduction</b>	Non
<b>Arlington School District</b>	<b>Cost Savings</b>	Implemented QHDHP for both Classified & Certificated staff. Made efforts to bring more affordable plans for Classified Staff.
<b>Arlington School District</b>	<b>Customer Service</b>	Invited Premera and BlueCross and Group Health to Benefits Fair. Also, held informational meetings to review and discuss benefit options, along with a question and answer session.
<b>Arlington School District</b>	<b>Part-Time Employee Coverage Protection</b>	Offer access to coverage for employees working 17.5 hours per week for Classified Staff and .5000 for Certificated Staff.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

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<b>Arlington School District</b>	<b>Premium Differential Reduction</b>	Made modifications to Certificated Pooling to give families more allocation dollars to purchase benefits.
<b>Asotin-Anatone School District</b>	<b>Administrative Cost Reduction</b>	Our District works with the WEA Premera medical plans in order to offer affordable and adequate plans to our employees. We also have exclusivity with the WEA for benefits thereby eliminating administrative expenses to oversee and process other premiums.
<b>Asotin-Anatone School District</b>	<b>Cost Savings</b>	Our District works with the WEA Premera medical plans in order to offer affordable and adequate plans to our employees.
<b>Asotin-Anatone School District</b>	<b>Customer Service</b>	Our District works with the WEA Premera medical plans in order to offer affordable and adequate plans to our employees. We also post online tools, links, forms and phone numbers for ease of access for our employees.
<b>Asotin-Anatone School District</b>	<b>Part-Time Employee Coverage Protection</b>	We offer insurance coverage to all employees who work 30 hours or more a week. We limit the number of employees who are hired only part time, and try to offer as many positions at full time as possible.
<b>Asotin-Anatone School District</b>	<b>Premium Differential Reduction</b>	Our District works with the WEA Premera medical plans in order to offer affordable and adequate plans to our employees. Our District also offers composite pricing for all employees, allowing lower premiums for full families, as well as allowing pooling w
<b>Auburn School District</b>	<b>Administrative Cost Reduction</b>	ASD purchases medical plans through the WEA benefits program. The WEA program is an efficiently run program with low administrative costs built into the premiums for the management and maintenance of these plans.  In order to reduce ongoing administration expenses, the WEA launched an online enrollment system in January 2013. The annual Open Enrollment was conducted in October, and was completed online, eliminating the need to so many paper

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

enrollment forms.

WEA Select Medical Plans through Premera:

A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.

B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.

C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.

**Auburn School District**    **Cost Savings**

Both Premera Blue Cross and Group Health continue to evaluate their patient populations for early identification of costly chronic conditions. Group Health is nationally recognized for its' innovative approach to member care through their lifetimes.

ASD has made progress by aggressively negotiating lower premiums on their Group Health medical plan, making strategic benefit plan alterations, and by offering an HSA-Qualified High Deductible Health Plan so that employees may cover family members at significantly lower premiums.

WEA Select Medical Plans through Premera:

A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims pair are

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>“in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to provide protection for enrollees.</p> <p>J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>
<b>Auburn School</b>	<b>Customer</b>	<p>1. District employees enjoy both a Benefits Website and a Benefits Helpline. The Benefits Website contains information for all the District’s benefits plans in one convenient place and is widely accessed by both employees and their family members. It</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

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<b>District</b>	<b>Service</b>	contains summaries, comparisons, calculators, forms, and links to information and resources provided by the insurance carriers.

The very popular Benefits Helpline is available for employees and their families when they have questions about their District benefits. During the most recent Open Enrollment period, in a period of 30 workdays, the Benefits Helpline took a large number of phone calls on a wide variety of topics, from the new HSA-qualified HDHP, to LTD claims, vision provider searches, retirement and Medicare. Satisfaction with the Benefits Helpline and website is extremely high. Call volume to the Benefits Helpline continues to increase.

WEA Select Medical Plans through Premera:

- A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.
- B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.
- C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.
- D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.
- E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.
- F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

decision making and healthier lifestyle decisions.

G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.

Group Health has an award-winning website that allows employees to order prescriptions online, email their doctors, access test results, and see their medical records.

**Auburn School District**    **Part-Time Employee Coverage Protection**

ASD has not changed part-time employees' access to coverage in recent years. Part-time employees remain eligible for the same benefits as full-time employees when they meet the definition of eligibility under their bargaining agreement. Medical insurance is optional and the district contribution for part-time employees is prorated based on the number of hours worked. Part-time employees can choose to enroll in medical as long as they have sufficient salary each month from which the employee's share of the costs (if applicable) may be deducted from their paycheck.

ASD and bargaining groups are aware that for part-time employees working 30 hours per week or more, full implementation of the 3:1 premium sharing as required by ESSB 5940 may subject the district to penalties under the Shared Responsibility Provision of the Affordable Care Act.

WEA Select Medical Plans through Premera:

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP.</p>
<p><b>Auburn School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP.</p> <p>ASD continues to examine in detail, various proposals to make progress towards a 3:1 premium sharing ratio for employees. Through meetings and discussions with administrators, it has been noted that any drastic changes in premium shares would cause significant changes in employee enrollment and could cause the district to overspend available funding. We continue to consider all options carefully in an effort to make progress.</p>
<p><b>Bainbridge Island School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>The WEA program is an efficiently run program with low administrative costs built into the premiums for the management and maintenance of these plans. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Premera partners with outside organizations to collaborate on the use of Lean methodology, including several Washington State</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>agencies, local non-profits and varied employer groups. Through Lean methodology, Premera has reduced overall administrative costs as a percentage of gross revenue to 6.9%, down from 8.8% in 2005. In order to reduce ongoing administrative expenses, the WEA continues to use an secure web-based online enrollment system, eliminating the need for many paper enrollment forms.</p>
<p><b>Bainbridge Island School District</b></p>	<p><b>Cost Savings</b></p>	<p>Both Premera Blue Cross and Group Health continue to evaluate their patient populations for early identification of costly chronic conditions. Group Health is nationally recognized for its innovative approach to member care through their lifetimes.</p> <p>BISD offers an HSA-Qualified High Deductible Health Plan so that employees may cover family members at significantly lower premiums.</p> <ol style="list-style-type: none"> <li>1. BlueCard – Premera’s national “Blue”network – has negotiated discounts that are the highest within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area. Group Health is consistently recongnized for its ability to provide care very low medical trend inflation.</li> <li>2. Evidence-based medical initiatives allow Premera and Group Health to provide efficient and cost-effective care as well as identifying appropriate alternative care based on the member’s needs.</li> <li>3. Consumers have real-time access to resources to help them understand and direct their health care needs.</li> <li>4. Provider advisory groups for medical and pharmacy continually monitor Premera’s policies and procedures and make changes to formularies to ensure they are appropriate and cost and care-efficient.</li> <li>5. Plans include copayments for emergency room services (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand name and specialty drugs.</li> <li>6. Programs monitor controlled medical substances to provide protection for members.</li> </ol>
<p><b>Bainbridge</b></p>	<p><b>Customer</b></p>	<ol style="list-style-type: none"> <li>1. District employees enjoy both a Benefits Website and a Benefits Helpline managed by our benefits broker. The Benefits</li> </ol>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Island School District</b>	<b>Service</b>	<p>Website contains information for all the District’s benefits plans in one convenient place and is widely accessed by both employees and their family members. It contains summaries, comparisons, calculators, forms, and links to information and resources provided by the insurance carriers.</p> <p>The very popular Benefits Helpline is available for employees and their families when they have questions about their District benefits. During the most recent Open Enrollment period the Benefits Helpline took a large number of phone calls on a wide variety of topics, from the HSA-qualified HDHP, to LTD claims, vision provider searches, retirement and Medicare. Satisfaction with the Benefits Helpline and website is extremely high.</p> <p>2. Premera provides a website with access to information about the employee benefits – this includes a cost estimator which helps them determine what provider may require less out-of-pocket costs for the enrollee or their family. The website provides educational information about wellness programs and their plan benefits.</p> <p>3. Group Health has an award-winning website that allows employees to order prescriptions online, email their doctors, access test results, and see their medical records.</p> <p>4. Premera does independent surveys to measure member satisfaction and then puts a focus on making changes to improve satisfaction.</p> <p>5. WEA Select Plans –The dedicated Premera sales team provides year-round servicing and is available to work directly with members who may need additional assistance with their plans. Premera provides an array of services including education about available benefits, plan choice, and open enrollment. In addition WEA Select Plans sends a semi-annual newsletters to subscribers to educate them on their plans, provide information to support decision making and promote healthier lifestyle decisions.</p>
<b>Bainbridge Island School District</b>	<b>Part-Time Employee Coverage</b>	<p>BISD has not changed part-time employees’ access to coverage in recent years. Part-time employees remain eligible for the same benefits as full-time employees when they meet the definition of eligibility under their bargaining agreement. Medical insurance is optional and the district contribution for part-time employees is prorated based on the number of hours worked. Part-time employees can choose to enroll in medical as long as they have sufficient salary each month from which the</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	<p>employee’s share of the costs (if applicable) may be deducted from their paycheck.</p> <p>BISD and bargaining groups are aware that for part-time employees working 30 hours per week or more, full implementation of the 3:1 premium sharing as required by ESSB 5940 may subject the district to penalties under the Shared Responsibility Provision of the Affordable Care Act.</p>
<b>Bainbridge Island School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Premera plan applied greater premium increases to the employee-only premiums in order to help offset premium increases for families. Single employees pay a minimum of 1% of the premium cost out-of-pocket in order to increase availability for employees covering their families.</p> <p>Due to a concerted education effort on costs, district enrollment on the inexpensive EasyChoice plans increased significantly in 2014. The district continues to offer the HSA-Qualified High Deductible Health Plan. These changes in enrollment helped make more funding available for employees covering families.</p> <p>Dependents on the Premera/WEA plans continue to be audited to ensure that ineligible dependents are not enrolled on school district plans.</p>
<b>Battle Ground School District</b>	<b>Administrative Cost Reduction</b>	<p>Premera uses a process to evaluate and improve internal and external processes to eliminate wasted time and work effort to lower costs. Kaiser uses their own doctors and a referral system to help reduce unnecessary specialty visits. Premera offers the Blue Card which allows members to receive services when out of the area at the in-network costs. Premera has a process in place that allows for auto adjudication, reducing the need for manual intervention, lowering administrative costs. We use online enrollment for employees reducing the amount of time we need to put in for new hires.</p>
<b>Battle Ground School District</b>	<b>Cost Savings</b>	<p>Because of the number of covered lives Premera has, they are able to negotiate greater discounts. Premera has the highest number of in-network providers with substantial provider discounts and allowing for employees to have the lower co-pay at the time of service. Premera offers the BlueCard which allows members to receive services at the in-network cost even when traveling out of the service area. Both Kaiser and Premera have Evidence-based medical initiatives allowing them to provide efficient and cost-effective care as well as to identify appropriate alternative care. Both plans offer decision making support to help enrollees understand and select the health care they need. Both Kaiser and Premera have advisory groups that continually</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>monitor medical and pharmacy policies and procedures and make formulary changes to ensure appropriate level/tiers and cost efficient care. Both plans monitor claims and identify healthcare needs to ensure enrollees are receiving the appropriate services. Both plans require a co-pay for emergency room visits (waived if admitted). Premera offers a lower child rate for COBRA coverage for over age dependents. Premium rates for dependent children under all plans is the same whether there is one child or more enrolled in the plan. Pre-authorization is required or a referral from PCP before planned medical services or procedures. The district offers 7 Premerra plans and 2 Kaiser plans to allow employees to select the plan that works best for their situation and offers several lower cost options for them. Both Kaiser and Premera as well as union contracts allow for waiver of medical coverage when an employee is covered under another plan, this allows more dollars to be returned to the pool to help employees with out of pocket medical premiums costs.</p>
<b>Battle Ground School District</b>	<b>Customer Service</b>	<p>Kaiser and Premera both have websites for members to access plan information, costs and educational information. As well as wellnes information, available discounts for health clubs and programs. Customer satisfaction surveys are conducted. Premera offers on-site staff to come help employees understand benefits and answer questions on claims, giving employees one-on-one face time. Newsletters are sent out and available online.</p>
<b>Battle Ground School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>The district offers benefits to employees working 17.5 for certificated and 20 hours per week for classified staff. We offer several different plan options allow employees to select a plan that works best for them. And we offer the High Deductible plan.</p>
<b>Battle Ground School District</b>	<b>Premium Differential Reduction</b>	<p>Kaiser and Premera both have given lower rate increases for dependents than the employee only rates. Added lower cost premuim options such as the EasyChoice plans. Premear offers a child only rate, lower than then employe only rate for COBRA coverage for dependents.</p>
<b>Bellevue School District</b>	<b>Administrative Cost Reduction</b>	<p>Our district utilizes a benefits broker to outsource eligibility management for active and COBRA administration. Additionally our broker generates all benefits enrollment materials, provides customer service advocacy, leads open enrollment orientations, coordinates benefits fair and provides custom online benefits portals for employees. WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.</p>
<p><b>Bellevue School District</b></p>	<p><b>Cost Savings</b></p>	<p>We offer an array of benefit plan options to meet all employees needs related to both cost and benefits. We offer opportunities for our employees to attend benefit meetings and meet with benefits specialists, attend a benefits fair, as well as personalized phone consultations prior to enrollment to ensure that employees are making the most cost effective decision to meet their needs. Provider contracting - Premera has the highest number of providers in network in the state (98%+ of all claims are paid in network). Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as identifying appropriate alternative care based on the member's needs. WEA Select Medical Plans through Premera:</p> <p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims pair are “in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to provide protection for enrollees.</p> <p>J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>
<b>Bellevue School District</b>	<b>Customer Service</b>	<p>Our district utilizes a benefits broker to outsource eligibility management for active and COBRA administration. Additionally our broker generates all benefits enrollment materials, provides customer service advocacy, leads open enrollment orientations, coordinates benefits fair and provides custom online benefits portals for employees. WEA Select Medical Plans through Premera:</p> <p>A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.</p> <p>B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.</p> <p>E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.</p> <p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>
<b>Bellevue School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>We continue to provide medical coverage to part time employees, with eligibility requirements of 20 hours per week (HPW) for most staff and 12 HPW for nutrition services. This eligibility requirement is lower than the federal requirement. Part time employees receive benefit allocations from the state, and are also eligible to participate in the pooling process in their respective bargaining groups. Premera has added lower cost options, such as EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP.</p>
<b>Bellevue School District</b>	<b>Premium Differential Reduction</b>	<p>We believe we made progress toward increasing the affordability of coverage through requiring a mandatory employee contribution for each employee electing medical benefits. Employee only contribution are between 7.5% to 15% has been implemented for all health plans except the QHDHP. Premera provides a website with access to information about the employee benefits û this includes a cost estimator which helps them determine what provider may require less out of pocket costs for the enrollee or their family. The website provides educational information about wellness programs and their plan benefits. WEA Select Medical Plans through Premera:</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p>
		<p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP.</p>
<p><b>Bellingham School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>By working with our employee benefits consultant, we’ve negotiated with both fully-insured and self-insured plans to reduce administrative expenses wherever possible. We have also worked with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.</p>
<p><b>Bellingham School District</b></p>	<p><b>Cost Savings</b></p>	<p>We have taken the following steps. 1: Consumer Driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/01/2012 2: Established an HSA employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars. 3: Use of purchasing consortium/Interlocal to purchase some benefits at a lower cost across several districts 4: Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.</p>
<p><b>Bellingham School District</b></p>	<p><b>Customer Service</b></p>	<p>We have taken the following steps: 1: Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information. 2: Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits. 3: Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members. 4: Having regular Benefits Advisory Committee meetings with representation from all bargaining groups.</p>
<p><b>Bellingham School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>We have continued to work with all purchasing / bargaining groups to determine the appropriate eligibility requirements to meet their specific group’s benefits needs. We have also provided all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1st, 2014.</p>
<p><b>Bellingham</b></p>	<p><b>Premium Differential</b></p>	<p>We have implemented the following steps. 1: Implemented minimum premium contribution for all currently bargained employees, effectively increasing the employee only cost and reducing the cost for covering dependents. 2: Established HSA</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Reduction</b>	employer contribution of \$125 per employee per month, resulting in increase to pooling dollars. 3: Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.
<b>Benge School District</b>	<b>Administrative Cost Reduction</b>	Administrative cost are low due to the small number of employees.
<b>Benge School District</b>	<b>Cost Savings</b>	Provider has high numbers of "in network" providers and an open drug formulary that reduces the cost for the perscribers.
<b>Benge School District</b>	<b>Customer Service</b>	All plans have a website that employees can utilize for a variety of medical and educational resources.
<b>Benge School District</b>	<b>Part-Time Employee Coverage Protection</b>	If an employee works 4 hours or half time they qualify for benefits
<b>Benge School District</b>	<b>Premium Differential Reduction</b>	Initated a percentage of out-of-pocket for all contributing members
<b>Bethel School District</b>	<b>Administrative Cost Reduction</b>	Broker continues to offer additional services at no extra cost
<b>Bethel School District</b>	<b>Cost Savings</b>	We continually work with our brokers to make sure we are providing good coverage at cometitive rates
<b>Bethel School</b>	<b>Customer</b>	Continue to educate employees on their plans and best useage as well as meeting with employees both new and existing on a

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Service</b>	one to one basis.
<b>Bethel School District</b>	<b>Part-Time Employee Coverage Protection</b>	We offer health insurance coverage to all our contracted employees, regardless of FTE status.
<b>Bethel School District</b>	<b>Premium Differential Reduction</b>	We continue to work with our benefits committee and broker to reduce the differential between employee only and full family coverage
<b>Bickleton School District</b>	<b>Administrative Cost Reduction</b>	Completed
<b>Bickleton School District</b>	<b>Cost Savings</b>	Completed
<b>Bickleton School District</b>	<b>Customer Service</b>	Small staff, all inclusive meetings and input
<b>Bickleton School District</b>	<b>Part-Time Employee Coverage Protection</b>	Offered to every employee, and they choose
<b>Bickleton School District</b>	<b>Premium Differential Reduction</b>	Completed
<b>Blaine School</b>	<b>Administrative</b>	By working with our employee benefits consultant, we've negotiated with both fully insured and self insured plans to reduce administrative expenses wherever possible. Worked with our employee benefits consultant to evaluate alternative carriers for

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Cost Reduction</b>	all benefit plans that could result in either lower admin expenses or simply reduce total premiums.
<b>Blaine School District</b>	<b>Cost Savings</b>	Consumer driven high deductible health plan with an optional HSA offered as of 10/1/2012. Established an HAS employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.
<b>Blaine School District</b>	<b>Customer Service</b>	Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information. Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits. Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members. Having regular Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Blaine School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have continued to work with all purchasing/bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefits needs. Provided all existing new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1, 2014.
<b>Blaine School District</b>	<b>Premium Differential Reduction</b>	Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents.
<b>Boistfort School District</b>	<b>Administrative Cost Reduction</b>	Continue to evaluate and improve processes and reduce costs
<b>Boistfort School District</b>	<b>Cost Savings</b>	Because District belongs to co-op we have better purchasing power
<b>Boistfort School District</b>	<b>Customer Service</b>	Provides a website for employees to access information about healthcare
<b>Boistfort</b>	<b>Part-Time Employee</b>	WEA medical plans are offered to part-time employees working 17.5 hours or more per week

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	Coverage Protection	
Boistfort School District	Premium Differential Reduction	Lower increases were applied to dependents
Bremerton School District	Administrative Cost Reduction	In addition to the yearly bidding process, Bremerton has removed unnecessary increases in overhead by switching from a commission basis to a fee-for-service basis for Broker services. The fee-for-service model pays the broker an established fee which is not adjusted when the district receives a rate increase. The broker will not receive an unnecessary pay increase each year just because the district receives a rate increase.
Bremerton School District	Cost Savings	Educating district employees so they fully understand their benefits and how to access these benefits is an extremely important factor in making healthcare more affordable. This education helps individuals maximize their coverage so they understand what level of coverage they need based upon their lifestyle and overall health. In addition, educating individuals how to utilize their plan and receive the most cost effective coverage help prevent the mistake of over insurance and wasting dollars which could be spent elsewhere. Employees who can eliminate overspending for unnecessary coverage free up additional monies which can be used for pooling which will reduce the overall cost of family coverage. Furthermore, additional emphasis is placed on the dental and vision coverage/pricing to find the most competitive offering available which frees up extra money for medical coverage for families as well as single individuals.
Bremerton School District	Customer Service	Bremerton has switched brokers again as the current broker was unable to provide adequate support and customer service.
Bremerton School District	Part-Time Employee Coverage Protection	We offer mandatory Dental & Vision and optional medical to .50 FTE or greater employees. A .50 FTE Certified employee equals 675 hours per year and a .50 FTE classified employee equals 720 hours per year.
Bremerton	Premium	Bremerton is looking at offering only one medical plan in order to obtain more favorable rates with providers who can offer

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Differential Reduction</b>	plans covering the whole family
<b>Brewster School District</b>	<b>Administrative Cost Reduction</b>	We Offer WEA Premera Plans
<b>Brewster School District</b>	<b>Cost Savings</b>	We Offer WEA Premera Plans
<b>Brewster School District</b>	<b>Customer Service</b>	Employees are Encouraged to Contact WEA/Aon Hewitte and Premera
<b>Brewster School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Premera Have Lower Cost Option Plans
<b>Brewster School District</b>	<b>Premium Differential Reduction</b>	WEA Premera Have Lower Cost Option Plans
<b>Bridgeport School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera's "Lean" workshops so they can incorporate them in their own business - including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		with quick turnaround on payments for services and lower administrative costs.
<b>Bridgeport School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA's over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. a. Provider contracting - Premera has the highest number of providers "in network" in the state (resulting in 98% + of all paid claims are "in-network"). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. b. BlueCard - (Premera's national "Blue" network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera's medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate - Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependent children is the same whether there is one or more enrolled. K. Prior Authorization - Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice - 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver - employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Bridgeport School District</b>	<b>Customer Service</b>	<p>Premera's WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: A. Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use "Ulysess Learning" - leading to first call resolution and higher level of satisfaction from enrollees. D. Conduct "Lean" workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Bridgeport School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera: A Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Bridgeport School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Brinnon School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<p><b>Brinnon School District</b></p>	<p><b>Cost Savings</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p style="padding-left: 40px;">a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan.</p> <p style="padding-left: 40px;">b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.
- E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.
- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.
- J. The premium rate for dependent children is the same whether there is one or more enrolled
- K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.
- L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Brinnon School District</b>	<b>Customer Service</b>	<p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p> <p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Brinnon School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p> <p>District: Access and affordability are different. Most all of our staff are considered part time. The District offers access to benefits for all staff members who earn enough benefit dollars to cover the minimum mandatory costs for group dental, group vision, and HCA. If benefit dollars earned exceed the minimum required, the District contributes toward an optional medical plan. Classified staff must work at least 5.25 hours/day for the whole school year to earn enough benefit dollars to cover the Employee only premium on the QHDHP. Staff with few hours, and thus small paychecks generally find the out-of-pocket cost for any of the plans too high even with the small assistance their district benefit dollars give them. Employees do not consider the QHDHP a viable option due to the combined cost of the premium + the other out-of-pocket costs to use the plan.</p>
<p><b>Brinnon School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Burlington-Edison School District</b>	<b>Administrative Cost Reduction</b>	No reduction in administrative expenses: excess work for reporting and offering different plans to different bargaining groups created need for OT for payroll specialist and hiring extra assistance for start of new school year.
<b>Burlington-Edison School District</b>	<b>Cost Savings</b>	Variety of plans available to employees including QHDHPs. Plans meet minimum essential requirements.
<b>Burlington-Edison School District</b>	<b>Customer Service</b>	Ongoing emails, benefits fair, additional seminars by benefits broker, prompt responses to employee questions
<b>Burlington-Edison School District</b>	<b>Part-Time Employee Coverage Protection</b>	Employees with .5 fte and above qualify for benefits
<b>Burlington-Edison School District</b>	<b>Premium Differential Reduction</b>	Certificated employees bargained for district to pay additional funds for employees with full family coverage. District also contributes additional funds to the insurance pool
<b>Camas School District</b>	<b>Administrative Cost Reduction</b>	No district progress has been made in reducing the administrative cost due to the requirements involved in administering the plans and the new ACA requirements
<b>Camas School District</b>	<b>Cost Savings</b>	We offer a range of benefits and rate levels to meet the diverse needs of our employees and their families. Lower cost plans are available such as the QHDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. Employees have the choice to choose the option that best fits their needs. This plan has copays for office visits and generic drugs are covered in full. With the WEA plans coverage dependents pay the lower child rate rather than a subscriber rate when enrolling in COBRA. Employees can waive medical coverage and any left-over state allocation is put back into the insurance pool to help

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		reduce an employees monthly out-of-pocket cost.
<b>Camas School District</b>	<b>Customer Service</b>	Provide a website with access to information about the employee's benefits, including a cost estimator. Email communications, Employee Benefit Handbook, Benefits Fair
<b>Camas School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have provided access to coverage for certificated part-time employees working 17.5 hours a week and classified staff working 20 hours a week for many years. Currently we are offering two affordable options, the EasyChoice plan that has lower premiums which have many first dollar benefits and a QHDHP Plan.
<b>Camas School District</b>	<b>Premium Differential Reduction</b>	Employees who had no out-of-pocket cost now pay a portion of their premium. Increases to dependent tiers were lower than to employee only tiers. Added lower cost options such as the EasyChoice and QHDHP Plans.
<b>Cape Flattery School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
Cape Flattery School District	Cost Savings	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Cape Flattery School District**    **Customer Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Cape Flattery School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.
<b>Cape Flattery School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Carbonado School District</b>	<b>Administrative Cost Reduction</b>	<p>A. Premera has been a leader in implementing "Lean" thinking since 20005. The goal is to be able to improve quality, improve the member experience while eliminating wasted time and work effort and improving efficiency while lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in "Lean" workshops so they can incorporate them into their own business. - including the state of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8 o/o in 2005 to 6o/o for over 10 years. C. BlueCard provides significant savings to Premera employees traveling or residing outside the Premera service area.</p>
<b>Carbonado School District</b>	<b>Cost Savings</b>	<p>A. Premera has the following included in all the WEA medical programs. A. Provider contracting-has the highest number of providers "in network" in the state (98 o/o + of all claims are paid "in network". B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally (with over 1.7 million members and over 127,000 of those are enrolled in a WEA medical plan). In addition to the WEA account, Premera provides coverage for many large, national accounts such as Microsoft, Amazon, Starbucks, Weyerhauser, Alaska Air, etc. c. BlueCard-Premera's national "Blue" network-has negotiated discounts that are the highest within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area. D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as identifying appropriate alternative care based on the member's needs. E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. F. Provider advisory groups for medical and pharmacy that continually monitor Premera's policies and procedures, and make changes to formularies</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>to ensure they are appropriate and cost and care-efficient. G. Member 360 dashboard -proprietary tool that uses more than just claims to identify members with specific healthcare needs to make sure the enrollee is receiving cost-effective care in an appropriate setting. H. Plans include copayments for Emergency room services (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand name and specialty drugs. I. Programs that monitor controlled medical substances to provide protection for members. J. An open drug formulary that provides choice for members and their physicians while being prudent and ensuring the drugs are cost and care effective.</p>
<p><b>Carbonado School District</b></p>	<p><b>Customer Service</b></p>	<p>A. Premera provides a website with access to information about the employee benefits-this included a cost estimator which helps them determine what provider may require less out-of-pocket costs for the enrollee or their family. The website provides educational information about wellness programs and their plan benefits. C. Premera does independent surveys to measure member satisfaction and then puts a focus on making changes to improve satisfaction. D. Premera has "Ulysess Learning" which leads to first call resolution and a higher level of overall satisfaction from enrollees. E. Premera's "Lean" workshop includes Customer Service, Claim and Billing processes which we continue to focus on in order to improve the member experience. F. WEA Select Plans-The dedicated Premera sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera will work to resolve claim issues for the enrollees as well. This provides additional support to the district as well as direct support to the employees. G. WEA Select Plans - Semi-annual newsletters are sent to enrollees to educate them on their plans and access to information to help support decision making and healthier lifestyle decisions. H. WEA - has their own separate claim review process that allows enrollees to go before a board of their peers and have the claim upheld, denied or have an administrative allowance made. Enrollee input has assisted the WEA in developing additional benefits or modifications to their plans.</p>
<p><b>Carbonado School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>A. WEA Select Plans - when a full time employee's hours are decreased, Premera works with the enrollee to review other plan options that allow the individual to remain covered on a medical program. B. WEA Select Plans - added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and the HSHP Plan.</p>
<p><b>Carbonado School District</b></p>	<p><b>Premium Differential</b></p>	<p>A. WEA Select Plans passed on lower increases to dependents than to employee only tiers for the past two years. B. WEA Select Plans- added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Reduction</b>	and the HDHP Plan. C. WEA Select Plans- used the projected savings from the dependent eligibility audit to apply toward the dependent tiers to provide additional rate relief for family coverage
<b>Cascade School District</b>	<b>Administrative Cost Reduction</b>	There has been nothing done to reduce admin costs for insurance.
<b>Cascade School District</b>	<b>Cost Savings</b>	We are in the process of comparing other companies and rates.
<b>Cascade School District</b>	<b>Customer Service</b>	Flyers, Health groups come in for questions, vendor fair.
<b>Cascade School District</b>	<b>Part-Time Employee Coverage Protection</b>	Bargaining units
<b>Cascade School District</b>	<b>Premium Differential Reduction</b>	Premera sets the rates we have no say
<b>Cashmere School District</b>	<b>Administrative Cost Reduction</b>	We have reduced administrative expenses by contracting with PEBB.
<b>Cashmere School District</b>	<b>Cost Savings</b>	The District contracts with the PEBB program, whose cost saving measures include: managing the medical plans' prescription-drug costs by promoting generic drug use through a lower-cost benefit design; purchasing coverage for medical tools and procedures that are evidence based; adopting PEBB's dependent verification eligibility processes, to ensure family members receive benefits.
<b>Cashmere</b>	<b>Customer</b>	The district follows the PEBB Program's guidelines for determining employee eligibility and enrollment procedures to ensure consistency. As required by the PEBB Program, the district is also required to verify eligibility for each employee's dependents

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Service</b>	through valid documentation before the employer enrolls the dependents in PEBB coverage.
<b>Cashmere School District</b>	<b>Part-Time Employee Coverage Protection</b>	We offer insurance benefits to our part-time employees.
<b>Cashmere School District</b>	<b>Premium Differential Reduction</b>	As a member of PEBB, this differential is being addressed at the State level.
<b>Castle Rock School District</b>	<b>Administrative Cost Reduction</b>	Do not have administrative expenses as described in this survey. However, increased costs are due to 5940 & new reporting requirements.
<b>Castle Rock School District</b>	<b>Cost Savings</b>	Meet annually with Kaiser to review costs & look at other health provider company rates. Review with district committee choosing best plans with lowest premiums for the year.
<b>Castle Rock School District</b>	<b>Customer Service</b>	Hold annual benefit fair & provide periodic health newsletter to employees.
<b>Castle Rock School District</b>	<b>Part-Time Employee Coverage Protection</b>	CBA's & board policy offer coverage to all employees who work an average of 17.5 hours or more per week at FTE coverage. Offer lower cost options including Easy Choice & High Deductible Plans.
<b>Castle Rock School District</b>	<b>Premium Differential Reduction</b>	1% has been assessed to all employees as per their bargaining agreements for mandatory out of pocket cost. Other lower cost options include Easy Choice & High Deductible Plans.
<b>Centerville</b>	<b>Administrative</b>	Providence Health Plan has significantly reduced administrative costs over the last few years. We have targeted cost increases

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Cost Reduction</b>	closer to CPI, rather than associating administrative cost with medical cost inflation. This has resulted in reduced percentag
<b>Centerville School District</b>	<b>Cost Savings</b>	Providence Health Plan has invested in preventive care and chronic Case and Disease Management Programs to improve on heath care outcomes, implementation of inteventions to prevent inpatient hospital readmissions, early adoption of voluntary patient safet
<b>Centerville School District</b>	<b>Customer Service</b>	Providence Health Plan Customer Service and Claims are located in Beaverton, Oregon, hours of operation 8:00 am to 5:00 pm PST, toll free 800 number for members. Customer Service Representatives are trained to answer all calls with 92% of calls answered
<b>Centerville School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have kept our part time employees benefit eligibility unchanged, so they have access to our benefit package.
<b>Centerville School District</b>	<b>Premium Differential Reduction</b>	We complete market surveys of other carriers and options and use that data to negotiate with our current health plan carrier, which results in lower rates for our members.
<b>Central Kitsap School District</b>	<b>Administrative Cost Reduction</b>	In order to reduce ongoing administration expenses, the WEA launched an online enrollment system in January 2013. The annual Open Enrollment was conducted in August and September, and was completed online for all WEA plans.
		For the KPS, Group Health a
<b>Central Kitsap School District</b>	<b>Cost Savings</b>	CKSD has made progress by aggressively negotiating lower premiums on their Group Health and KPS medical plans, making strategic benefit plan alterations, and by offering an HSA-Qualified High Deductible Health Plan so that employees may cover family members at significantly lower premiums.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

In November of 2013, CKSD moved to a suite of medical plans offered through KPS/Group Health and WEA, which kept premiums lower than the proposed WEA increase, and freed up additional money for employees covering dependents. By switching medical carriers, CKSD also now has the ability to make benefit changes in the future to reduce rate increases.

Premera Blue Cross, KPS and Group Health continue to evaluate their patient populations for early identification of costly chronic conditions. Group Health is nationally recognized for its' innovative approach to member care through their lifetimes.

Premera, KPS and Group Health have some of the following included in the medical programs

- a. Provider contracting – most claims are paid in-network
- b. National Networks of contracted providers – which provides negotiated discounts and significant savings to enrollees who travel or reside outside the service area.
- c. Evidence-based medical initiatives
- d. Real-time access to customer support resources to help enrollees understand and direct their health care needs.
- e. Plans that include copayments for Emergency room services (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand name and specialty drugs.
- f. Programs that monitor controlled medical substances to provide protection for members.
- g. Premera has an open drug formulary that provides choice for members and their physicians while being prudent and ensuring the drugs are cost and care effective.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

h. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.

i. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.

j. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.

k. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

l. The premium rate for dependent children is the same whether there is one or more enrolled

m. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

n. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

o. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Central Kitsap School District</b>	<b>Customer Service</b>	District employees enjoy both a Benefits Website and a Benefits Helpline. The Benefits Website contains information for all the District's benefits plans in one convenient place and is widely accessed by both employees and their family members. It conta
<b>Central Kitsap School District</b>	<b>Part-Time Employee Coverage Protection</b>	Part-time employees' access to coverage has not changed in recent years. Part-time employees remain eligible for the same benefits as full-time employees when they meet the definition of eligibility under their bargaining agreement. Medical insurance is optional and the district contribution for part-time employees is prorated based on the number of hours worked. Part-time employees can choose to enroll in medical as long as they have sufficient salary each month from which the employee's share of the costs (if applicable) may be deducted from their paycheck.
		<p>CKSD and bargaining groups are aware that for part-time employees working 30 hours per week or more, full implementation of the 3:1 premium sharing as required by ESSB 5940 may subject the district to penalties under the Shared Responsibility Provision of the Affordable Care Act.</p> <p>A. This district currently allows part-time employees who have a contract or agreement to work access to health benefits.</p> <p>B. Medical Plans - when a full time employee's hours are decreased, Premera works with the enrollee to review other plan options that allow the individual to remain covered on a medical program.</p> <p>C. New KPS plans offered lower cost options in November 2014.</p>
<b>Central Kitsap</b>	<b>Premium</b>	The District continues to consider all options carefully, and have discussed Memorandums of Understanding with bargaining

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	Differential Reduction	<p>groups in order to make any changes to current funding easier to implement. The IAC has continued to engage in active discussions about making progress, and intends to review additional methods moving forward.</p> <p>Central Kitsap School District continues to work with our insurance carriers to offer benefits that meet the criteria outlined in the law.</p> <p>In addition, in 2015 CKSD implemented a minimum premium share for all employees.</p> <p>WEA Select Plans – Passed on lower increases to dependents than to employee only tiers for the past two years.</p> <p>WEA Select Plans - added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and the HDHP Plan.</p> <p>WEA Select Plans – used the projected savings from the dependent eligibility audit to apply toward the dependent tiers to provide additional rate relief for family coverage.</p> <p>New medical plans offered by KPS and Group Health offered lower premiums on most plans than the proposed renewal from Premera – freeing up additional money for employees with dependents.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Central Valley School District</b>	<b>Administrative Cost Reduction</b>	Premera Blue Cross has reduced its overall administrative costs for the WEA Plans to 5%.
<b>Central Valley School District</b>	<b>Cost Savings</b>	Most medical plans offered many "in network" providers and extensive wellness programs, newsletters/magazines, customer service departments, on-line tools a variety of health resources.
<b>Central Valley School District</b>	<b>Customer Service</b>	Benefits are discussed with employees when they are hired, at New Teacher Orientation and in a Classified staff development class. A Benefits Fair is held each year at alternating locations where employees can obtain information and discuss their medical needs with providers. Worksheets for comparing/evaluating medical plans are available. We have a Benefits Page on our Intranet with customer service phone numbers, medical plan information and a worksheet for calculating out-of-pocket costs. Employees also have access to an Employee Assistance Program. Most medical plans offered perform customer surveys, have customer service departments, on-line tools and a variety of health resources. Insurance Committees were formed within each bargaining group to discuss and review benefits.
<b>Central Valley School District</b>	<b>Part-Time Employee Coverage Protection</b>	Access to coverage and funding is provided to most part-time employees working at least 17.50 hours per week. Low cost medical plans, HDHPs and HSAs were offered. In October 2013, all groups except classified employees started paying a \$10 minimum for medical coverage. In November 2013, classified employees started paying a \$5 minimum for medical coverage. In September 2014, classified employees also started paying a \$10 minimum for medical coverage. These funds are pooled and redistributed to employees with more costs. We pool available benefit dollars each month to account for any plan changes. We contribute to VEBA for all benefit eligible employees and offer several Section 125 Plans. In October 2014, the MSC medical plans were discontinued and we started offering Asuris Northwest Health medical plans with lower premiums.
<b>Central Valley School District</b>	<b>Premium Differential Reduction</b>	Most medical plans offered gave lower increases to the dependent tiers than to the employee only tiers. Low cost medical plans, HDHPs and HSAs were offered. In October 2013, all groups except classified employees started paying a \$10 minimum for medical coverage. In November 2013, classified employees started paying a \$5 minimum for medical coverage. In September 2014, classified employees also started paying a \$10 minimum for medical coverage. These funds are pooled and redistributed to employees with more costs. We pool available benefit dollars each month to account for any plan changes.
<b>Centralia</b>	<b>Administrative</b>	WEA Select Medical Plans through Premera:

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Cost Reduction</b>	<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Centralia School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.
- E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.
- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.
- J. The premium rate for dependent children is the same whether there is one or more enrolled
- K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.
- L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Centralia  
School District**      **Customer  
Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.

C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.

E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.

G. Work with enrollees or their provider to address escalated or complex issues.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.
<b>Centralia School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Select Medical Plans through Premera:  A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.
		B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.
<b>Centralia School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera:  A. Lower increases were applied to dependents than to employee only tiers for the past four years.
		B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.
		C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.
		D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Chehalis School District</b>	<b>Administrative Cost Reduction</b>	Premera Lean thinking. The goal is to be able to improve quality, improve the enrollee experience .
<b>Chehalis School District</b>	<b>Cost Savings</b>	Large list of in network providers. 10% dicount is used in our district. Pooling by bargaining unit is still allowed. District added dollars to some groups.
<b>Chehalis</b>	<b>Customer</b>	We encourage use of the website, provide access to computers, each member receives updated healthcare information each

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	Service	year and all new hires receive within days of being hired. Benefit fair is held each year.
Chehalis School District	Part-Time Employee Coverage Protection	Anyone working over 2 hours per day have option for medical. Low cost options available. Easychoice and QHDHP
Chehalis School District	Premium Differential Reduction	Minimum on all plans for all employees. Lower cost plans like EasyChoice and QHDHP have been added.
Cheney School District	Administrative Cost Reduction	We worked with our insurance consultant to switch from a % of premium commission to a flat per member per month fee that will limit future increases in commission costs, and not provide an automatic increase in commission every time the premium increases.
		<p>Efforts are underway to improve Group Health's administrative capabilities and care management solutions to respond to external forces, such as the evolving market of healthcare reform. Group Health is continuing to engage in comprehensive efforts to implement the Affordable Care Act, which includes investing in new capabilities and infrastructures that advance their abilities to meet the demands of an increasingly complex industry. The changes in the healthcare environment will continue to impact employer groups, health plans and care organizations alike in a multitude of ways. Group Health has been on the forefront of understanding and implementing healthcare reform changes to ensure our customers have no disruption in receiving high quality, affordable service and care.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.

B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.

C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.

**Cheney School District**    **Cost Savings**

Cheney School District works with a consultant to monitor the health insurance market and available plan options for school districts. Our consultant shops the market for our medical, dental, vision, life, and disability plans on a periodic basis to ensure that we provide the best possible plans, rates, and service for our employees.

Group Health strategies include accelerating the extension of our care delivery model, thereby developing a broader, more fully integrated delivery system with higher quality care at a lower cost. Group Health's integrated approach allows us to focus on cost reductions across the entire continuum of care and administration. Our employees benefit from Group Health's quality of care and cost through favorable cost shares and lower administration fees and by service delivery, plan designs and health plan capabilities coming together to support the health and wellness of your employees.

Group Health's strategies include a strong focus to continue improvement of network integration and cost performance in key markets. Group Health's network focus is developing collaborative agreements and partnerships with other healthcare partners. Expanding the network capabilities designed on a platform of wellness, high performance and reduced cost are targeted to reinforce affordable healthcare for our employees.

WEA Select Medical Plans through Premera:

A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA's over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts,

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.

- a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.
- b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.
- B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.
- C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.
- E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.
- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Cheney School District**    **Customer Service**

4. Our benefits committee features representatives from each employee group at the district, along with administration and the district's benefit consultant. This group acts as a sounding board for employee needs, and allows for educational communication to be planned. We provide the opportunity for each of our employees to receive one-on-one counselling about the benefit options available to them and offer presentations to groups of employees on changes to plans, rates, and general education on insurance plans. We provide a benefits handbook with contact information for each service provider, along with summaries of each of the plans available to them. Our benefits fair provides employees with an opportunity to interact with benefit carriers and consultants to become more familiar with their plan offerings. We also provide periodic communications on helpful benefit topics, along with wellness topics. Premera's WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

- A. Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.
- B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.
- C. Use "Ulysess Learning™" – leading to first call resolution and a higher level of satisfaction from enrollees.
- D. Conduct "Lean" workshops which improve policies and processes for all areas within the

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Cheney School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>We continue to provide coverage to part time employees, with eligibility requirements of .5 FTE for Certificated, Admin, or Non-represented employees, and 20 hours per week for classified staff. This eligibility requirement is lower than the federal requirement. Part time employees receive benefit allocations from the state, and are also eligible to participate in the pooling process in their respective bargaining groups.WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Cheney School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>See above under Affordability. We removed some of the more expensive plans that had been offered at the district historically for lower cost plans. Carriers are working to shift costs from families to employee only enrollees as well. We also provide group and individual consultations for each of our employees to ensure that each employee is choosing the best plan to meet their needs instead of the richest plan option available. <span style="float: right;">WEA Select</span></p> <p>Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<p><b>Chewelah School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>The District retained a benefit consultant in the 2013-2014 school year to assist us with analyzing our position and plans. For the 2014-2015 school year, we have eliminated this cost and are confident that our plans are the best value for our employees. This eliminated the additional cost of a consultant from our administrative expenses.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<p><b>Chewelah School District</b></p>	<p><b>Cost Savings</b></p>	<p>The District is making progress toward reducing administrative expenses in a few different ways. We reviewed carrier bids and looked for insurance options that would lower the cost and/or increase the benefit to both our employees and the District. We utilized a consultant to assist us in making our selections and decided that Premera was the best value available. This year we are no longer retaining the benefit consultant to save the money and feel confident that we did sufficient work last year</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>analyzing our plans. We have also encouraged enrollement in the HDHP and EasyChoice plans with lower premiums which also saves us money in commissions. WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Chewelah School District</b>	<b>Customer Service</b>	<p>Our benefits committee features representatives from each employee group at the district, along with administration. This group acts as a sounding board for employee needs, and allows for educational communication to be planned. We also provide the opportunity for each of our employees to receive one-on-one counseling about the benefit options available to them. We provide a benefits handbook with contact information for each service provider, along with summaries of each of the plans available to them. Our benefits fair provides employees with an opportunity to interact with benefit carriers and consultants to become more familiar with their plan offerings. We also provide periodic communications on helpful benefit topics, along with wellness topics. Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
Chewelah School District	Part-Time Employee Coverage	<p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p> <p>We continue to provide coverage to part time employees, with eligibility requirements of .20 FTE for Certificated, or Admin employees, and 17.5 hours per week for classified and Non Represented staff. This eligibility requirement is lower than the federal requirement. Part time employees receive benefit allocations from the state, and are also eligible to participate in the</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	<p>pooling process in their respective bargaining groups. WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Chewelah School District</b>	<b>Premium Differential Reduction</b>	<p>We utilize our mandatory minimum out of pocket expense along with insurance benefit pooling to decrease the cost of full family coverage for our employees. Carriers are working to shift costs from families to employee only enrollees as well. WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Chimacum School District</b>	<b>Administrative Cost Reduction</b>	<p>The District pays broker on a fee basis rather than a PEPM or commission basis which reduces admin costs.</p>
<b>Chimacum School District</b>	<b>Cost Savings</b>	<p>The District maintained the Premera 10% rate discount for all employees.</p>
<b>Chimacum School District</b>	<b>Customer Service</b>	<p>The District conducts a benefit fair at open enrollment giving employees opportunity to get questions answered prior to enrollment.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Chimacum School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees working more than 20hrs/week currently have access to all plans
<b>Chimacum School District</b>	<b>Premium Differential Reduction</b>	In 2013 Rates increased by a greater margin for employee only (16.9%) coverage than for family coverage (16.5%). In 2014 rates again increased by a greater margin for Employee only coverage (7.92% for Employee only and 7.89% for Family coverage)
<b>Clarkston School District</b>	<b>Administrative Cost Reduction</b>	The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>Clarkston School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<b>Clarkston School District</b>	<b>Customer Service</b>	Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees
<b>Clarkston School District</b>	<b>Part-Time Employee Coverage</b>	Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	
<b>Clarkston School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years.
<b>Cle Elum-Roslyn School District</b>	<b>Administrative Cost Reduction</b>	Staffing remains the same
<b>Cle Elum-Roslyn School District</b>	<b>Cost Savings</b>	Larger portion of District staff opting for PEBB coverage
<b>Cle Elum-Roslyn School District</b>	<b>Customer Service</b>	Benefits Fair with Vendors available to answer one on one questions
<b>Cle Elum-Roslyn School District</b>	<b>Part-Time Employee Coverage Protection</b>	If an employee works at least 20 hrs per week they can enroll
<b>Cle Elum-Roslyn School District</b>	<b>Premium Differential Reduction</b>	Supplying employees with Cost Comparison sheets
<b>Clover Park School District</b>	<b>Administrative Cost Reduction</b>	The District pays broker on a fee basis rather than a PEPM or commission basis which reduces admin costs.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Clover Park School District</b>	<b>Cost Savings</b>	The District maintained the Premera 10% rate discount for all employees.
<b>Clover Park School District</b>	<b>Customer Service</b>	The District conducts a benefit fair at open enrollment giving employees opportunity to get questions answered prior to enrollment.
<b>Clover Park School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees working more than 2hrs/day currently have access to all plans
<b>Clover Park School District</b>	<b>Premium Differential Reduction</b>	In 2013 Rates increased by a greater margin for employee only (16.9%) coverage than for family coverage (16.5%). In 2014 rates again increased by a greater margin for Employee only coverage (7.92% for Employee only and 7.89% for Family coverage)
<b>Colfax School District</b>	<b>Administrative Cost Reduction</b>	The District does not contract with a third party broker to provide their insurance. The business manager works with staff on their benefit options with information provided by the insurance companies. Insurance companies try to operate efficiently by eliminating waste and lowering expenses.
<b>Colfax School District</b>	<b>Cost Savings</b>	Employees have access to a lot of resources to review to ensure they select the right plan for them. They have access to multiple plans that include lower premium options. The District also performs pooling for each employee group to decrease the amount of out of pocket for staff.
<b>Colfax School District</b>	<b>Customer Service</b>	Employees have access to health information on websites that include cost estimators, educational information, plan benefits, and wellness programs. Employees also receive newsletters from insurance companies providing information on a variety of topics. Employees also have access to call and work with insurance representatives.
<b>Colfax School District</b>	<b>Part-Time Employee Coverage</b>	The district offers health insurance offers to all employees who work work half-time or 20 hours a week. The district offers a variety of plans to part staff that include lower cost options.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Protection</b>		
<b>Colfax School District</b>	<b>Premium Differential Reduction</b>	The insurance companies have gave lower premium increases to dependents than to employee only tiers. The District also offers lower cost options that include a high deductible plan. The District also requires each employee to pay at least \$10 out of pocket for medical insurance regardless if their allocation covers their premium. These additional funds are pooled together with other allocated funds to help decrease the cost of employees who are covering their dependents.
<b>College Place School District</b>	<b>Administrative Cost Reduction</b>	Work with carriers who keep their administrative costs low. Don't charge employees for any school district administrative costs. WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>College Place School District</b>	<b>Cost Savings</b>	Compare carriers costs and employee choices. Choose the carriers who best fit our employees requests and work with carriers who have a high number of in network providers. WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc... a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>College Place School District</b>	<b>Customer Service</b>	<p>Always providing hands on assistance, keeping employees updated on new information and updated services provide by carriers and website information availability and changes. Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use “Ulysess Learning™” – leading to first call resolution and a higher</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>level of satisfaction from enrollees. D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>College Place School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>Offer eight plans with different cost options including an HDHP plan with a Health Savings Account. WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>College Place School District</b>	<b>Premium Differential Reduction</b>	<p>Have several lower cost option plans available and an HDHP plan with a Health Savings Account. WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Colton School</b>	<b>Administrative</b>	<p>WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>	<b>Cost Reduction</b>	work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.
<b>Colton School District</b>	<b>Cost Savings</b>	A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.J. The premium rate for dependent children is the same whether there is one or more enrolled.K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Colton School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues.H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Colton School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera:A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Colton School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera:Lower increases were applied to dependents than to employee only tiers for the past four years.B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Columbia (Stevens) School District</b>	<b>Administrative Cost Reduction</b>	More administrative tasks can now be conducted on-line reducing expenses and providing convenience to our employees.
<b>Columbia (Stevens) School District</b>	<b>Cost Savings</b>	In addition to all the cost savings measures taken by Premera our district has reached out to Group Health to provide our employees a managed care alternative to provide cost savings.
<b>Columbia (Stevens) School District</b>	<b>Customer Service</b>	Employees have more information about their health benefits and choices because of on-line access to their health benefits.
<b>Columbia (Stevens) School District</b>	<b>Part-Time Employee Coverage Protection</b>	District pooled benefits to help part-time employees obtain affordable health coverage.
<b>Columbia (Stevens) School District</b>	<b>Premium Differential Reduction</b>	Premiums for full family coverage were not increased as much as other coverages.
<b>Columbia (Walla Walla) School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera's "Lean" workshops so they can incorporate them in their own business - including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA Claims through auto adjudication remain some of the highest with Premera, which reduces the need for manual intervention. This provides peace of mind for provider's as well as for

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Columbia (Walla Walla) School District</b>	<b>Cost Savings</b>	<p>enrollees with quick turnaround on payments for services and lower administrative costs.</p> <p>WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA's over 110,000 enrollees, Premera also provides coverage to enrollees on the State Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. a. Provider contracting - Premera has the highest number of providers "in network" in the state (resulting in 98% + of all paid claims are "in-Network"). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. b. BlueCard - (Premera's national "Blue" network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera's medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate - Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependent children is the same where there is one or more enrolled. K. Pre-Authorization - Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice - 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver - employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Columbia (Walla Walla) School District</b>	<b>Customer Service</b>	<p>Premera's WEA claims, customer service and filed service teams are all dedicated to the WEA account and are based in Washington. These teams: A. Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use "Ulysses Learning" - leading to first call resolution and a higher level of satisfaction from enrollees. D. Conduct "Lean" workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollee. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Columbia (Walla Walla) School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 7.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Columbia (Walla Walla) School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Colville School District</b>	<b>Administrative Cost Reduction</b>	<p>We utilize the services that WEA/AON Hewitt offer instead of hiring a Brokerage Firm which has eliminated this cost.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Colville School District</b>	<b>Cost Savings</b>	We cut costs left, right and center in all these wonderful ways: We offer a high deductible medical plan that is affordable.
<b>Colville School District</b>	<b>Customer Service</b>	<p>We made all these service improvements:</p> <p>(i) We provide most information on our company website to allow them access wherever they are to much needed information such as contact information, benefit information, as well as contact information.</p> <p>(ii) 24 hour hotline</p>
<b>Colville School District</b>	<b>Part-Time Employee Coverage Protection</b>	We offered full benefits to all part time employees
<b>Colville School District</b>	<b>Premium Differential Reduction</b>	<p>We did all these great things to reduce the cost of full family coverage as compared to to the cost of employee-only coverage:</p> <p>We offer a high deductible plan, as well as Easy Choice Plans that are very affordable in comparison between the two.</p>
<b>Concrete School District</b>	<b>Administrative Cost Reduction</b>	State Allocation
<b>Concrete School District</b>	<b>Cost Savings</b>	Continued HDHP Plan & Plans with same lower premiums with 3 diff. plans
<b>Concrete School District</b>	<b>Customer Service</b>	Yearly Benefit Fair

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Concrete School District</b>	<b>Part-Time Employee Coverage Protection</b>	Continued HDHP Plan & Plans with lower premiums & first dollar benefits
<b>Concrete School District</b>	<b>Premium Differential Reduction</b>	Continued HDHP Plan & Plans with lower premiums & first dollar benefits
<b>Conway School District</b>	<b>Administrative Cost Reduction</b>	No admin costs charged even though they are incurred
<b>Conway School District</b>	<b>Cost Savings</b>	A. Premera has the following included in all the WEA medical programs
<b>Conway School District</b>	<b>Customer Service</b>	A. Premera provides a website with access to information about the employee benefits – this includes a cost estimator which helps them determine what provider may require less out-of-pocket costs for the enrollee or their family. The website provides educational information about wellness programs and their plan benefits.
<b>Conway School District</b>	<b>Part-Time Employee Coverage Protection</b>	Covered by bargaining agreements
<b>Conway School District</b>	<b>Premium Differential Reduction</b>	A. WEA Select Plans – Passed on lower increases to dependents than to employee only tiers for the past two years.
<b>Cosmopolis School District</b>	<b>Administrative Cost Reduction</b>	None at this time

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
Cosmopolis School District	Cost Savings	Pooling groups & WEA pooling with discount
Cosmopolis School District	Customer Service	Provide website for Aon Portal access.
Cosmopolis School District	Part-Time Employee Coverage Protection	Offer benefits to 20 hours or more hours per week
Cosmopolis School District	Premium Differential Reduction	Rates are set by WEA and district level pooling
Coulee-Hartline School District	Administrative Cost Reduction	Cost is minimal, district size is very small
Coulee-Hartline School District	Cost Savings	<p>The district contracts with the PEBB Program, whose cost-saving measures include:</p> <ul style="list-style-type: none"> <li>• Managing the medical plans’ prescription-drug costs by promoting generic drug use through a lower-cost benefit design.</li> <li>• Purchasing coverage for medical tools and procedures that are evidence based.</li> <li>• Adopting PEBB’s dependent verification eligibility processes, to ensure only eligible family members receive benefits.</li> </ul>
Coulee-Hartline	Customer Service	PEBB offers disease management, wellness programs, health assessments, etc.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>		
<b>Coulee-Hartline School District</b>	<b>Part-Time Employee Coverage Protection</b>	District policy is that all half-time employees are eligible for insurance.
<b>Coulee-Hartline School District</b>	<b>Premium Differential Reduction</b>	The District chose the composite rate structure through PEBB which is in line with ESSB 5940. Increase in state dollar allocation for full family coverage would reduce the differential between employee only and a full family coverage.
<b>Coupeville School District</b>	<b>Administrative Cost Reduction</b>	1) By working with our employee benefits consultant, we've negotiated with both fully-insured and self-insured plans to reduce the administrative expenses where possible. We also have worked with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.
<b>Coupeville School District</b>	<b>Cost Savings</b>	We have implemented the following: 1) Consumer driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/1/12. 2) Established a Health Savings Account employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars. 3) Use of purchasing consortium/Interlocal to purchase some benefits at a lower cost across several districts. 4) Worked with benefit plans that could reduce premiums.
<b>Coupeville School District</b>	<b>Customer Service</b>	We have worked to provide improved customer service by: 1) Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates and vendor contact information. 2) Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits. 3) Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members. 4) Having regular Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Coupeville School District</b>	<b>Part-Time Employee Coverage</b>	We have continued to work with all purchasing/bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefits needs. We have also provided existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1st 2014.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Protection</b>		
<b>Coupeville School District</b>	<b>Premium Differential Reduction</b>	<p>We have done the following: 1) Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents. 2) Encouraged employees that do not need health plan coverage to waive off of the district offered plan, resulting in an increase to pooling dollars. 3) Established HSA employer contribution of \$125 per employee per month, resulting in increase to pooling dollars. 4: Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.</p>
<b>Crescent School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Crescent School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts,</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.

a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.

b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.

B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.

C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.

D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.

E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.

F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.

H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Crescent  
School District      Customer  
Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.

C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Crescent School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Crescent School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera: A. Gave lower increases to dependents than to employee only tiers for the past three years. B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and</p>
<p><b>Creston School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>We have no extra administrative costs due to our health care plans. The Business Manager is in charge of health care plans along with her other duties - no extra costs</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Creston School District</b>	<b>Cost Savings</b>	The district contracts with the PEBB program, whose cost-savings measures include: *Managing the medical plans prescription drug costs by promoting generic drug use through a lower-cost benefit design. *Purchasing coverage for medical tools and procedures that are evidence based. *Adopting PEBB's dependent verification eligibility processes, to ensure only eligible family members receive benefits.
<b>Creston School District</b>	<b>Customer Service</b>	The district follows the PEBB Program's guidelines for determining employee eligibility and enrollment procedures to ensure consistency. As required by the PEBB Program, the district is also required to verify eligibility for each employee's dependents through valid documentation before the employer enrolls the dependents in PEBB coverage.
<b>Creston School District</b>	<b>Part-Time Employee Coverage Protection</b>	The district has fairly established a threshold of hours for part-time employees to receive health care benefits. It is strictly adhered to by the district.
<b>Creston School District</b>	<b>Premium Differential Reduction</b>	By switching to the PEBB health care, we did reduce that differential to become compliant.
<b>Curlew School District</b>	<b>Administrative Cost Reduction</b>	<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
Curlew School District	Cost Savings	<p>payments for services and lower administrative costs.</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>B. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

J. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

K. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

L. The premium rate for dependent children is the same whether there is one or more enrolled

M. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

N. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

O. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.

B. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>C. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>J. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>K. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>L. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>M. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>N. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>O. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>B. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>G. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>J. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>K. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>L. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>M. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>N. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>O. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Curlew School</b>	<b>Customer</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>	<b>Service</b>	<p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Curlew School District</b>	<b>Part-Time Employee Coverage</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	<p>can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Curlew School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Cusick School District</b>	<b>Administrative Cost Reduction</b>	<p>The district does not charge for administrative costs, however, Premera has reduced their costs associated with their plans to nearly 5% of the premium cost. PEBB administrative fees are minimal and do not result in any significant increase premium amounts.</p>
<b>Cusick School District</b>	<b>Cost Savings</b>	<p>Premera has the highest number of In-Network providers which allows for nearly 98% of all claims paid are in-network. Evidence based medical initiatives, provider advisory groups, an open three-tiered drug offering, and a Member 360 Dashboard that allows Case Managers to identify enrollees with specific healthcare needs. PEBB in-network providers is extensive and gives participants many choices for care providers. PEBB also has healthcare management as well as other health related tools</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		to assist participants in better health.
<b>Cusick School District</b>	<b>Customer Service</b>	Premera provides website access for employees to estimate costs and also offers wellness programs, plan benefits, and necessary forms for processing. Field staff offer direct one-on-one service to employees who may need additional assistance. PEBB also offers wellness programs including Health Options and incentives for participants to achieve a high level of improved health.
<b>Cusick School District</b>	<b>Part-Time Employee Coverage Protection</b>	The district offers medical coverage to part-time employees and they have the option to waive such coverage, however, under PEBB employees waiving coverage does not eliminate the \$ 662.00 payment that is made by the district.
<b>Cusick School District</b>	<b>Premium Differential Reduction</b>	Added lower cost options. Lower increases applied to dependent coverages than to employee only tiers. PEBB plans are essentially at the 3:1 ratio of employee only to dependent coverage rates.
<b>Damman School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>Damman School District</b>	<b>Cost Savings</b>	WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA's over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, individual, small and large group accounts. Furthermore, Premera provides coverage for

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. a. Provider contracting - Premera has the highest number of providers "in-network" in the state (resulting in 98%+ of all paid claims are "in-network"). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. b. BlueCard - (Premera's national "Blue" network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees' needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera's medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependent children is the same whether there is one or more enrolled K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Damman School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera's WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: A. Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Damman School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Damman School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<p><b>Darrington School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>Lean Premera reduced overall admin costs to 5% of premium; BlueCard provides savings to enrollees traveling</p>
<p><b>Darrington School District</b></p>	<p><b>Cost Savings</b></p>	<p>high number of members helps negotiate greater discounts; broad range of benefits and rate levels; waiver available to reduce cost of monthly co-premiums</p>
<p><b>Darrington</b></p>	<p><b>Customer</b></p>	<p>website provided; independent surveys; services providing education about benefits and plan choices; newsletters; work with</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Service</b>	enrollees on complex issues
<b>Darrington School District</b>	<b>Part-Time Employee Coverage Protection</b>	provide access to coverage working 17.5 hours a week; offer lower cost options; HDHP available
<b>Darrington School District</b>	<b>Premium Differential Reduction</b>	lower increases to dependents; lower cost options added; dependent children COBRA coverage at child rate; each child does not pay separate premium
<b>Davenport School District</b>	<b>Administrative Cost Reduction</b>	The administrative time spent has increased due to Premera contracting with AON Hewitt for billing.
<b>Davenport School District</b>	<b>Cost Savings</b>	The state has not raised the allotment per employee. It is very hard to reduce costs in our rural area. We have gone out for bid for the last 2 years and have not received comparable bids that would have reduced costs to employees.
<b>Davenport School District</b>	<b>Customer Service</b>	The service level has dropped due to Premera contracting with Aon Hewitt. I have increased the amount of time I spend with employees making sure AON is processing their benefits correctly.
<b>Davenport School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employee working half-time or more are offered benefits.
<b>Davenport School District</b>	<b>Premium Differential Reduction</b>	Premera has closed the gap between employee only and full family coverage. Pooling also helps this.
<b>Dayton School</b>	<b>Administrative</b>	Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>	<b>Cost Reduction</b>	uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>Dayton School District</b>	<b>Cost Savings</b>	The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. BlueCard– (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. The premium rate for dependent children is the same whether there is one or more enrolled. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. Choice – 7 freestanding medical

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Dayton School District</b></p>	<p><b>Customer Service</b></p>	<p>Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. Work with enrollees or their provider to address escalated or complex issues. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Dayton School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Dayton School District</b></p>	<p><b>Premium Differential</b></p>	<p>Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. Dependent children electing COBRA coverage</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Reduction</b>	pay a child rate and not a subscriber rate. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Deer Park School District</b>	<b>Administrative Cost Reduction</b>	We worked with our insurance consultant to switch from a % of premium comission to a flat per member per month fee that will limit future increases in comission costs, and not provide an automatic increase in comission every time the premium increases.
<b>Deer Park School District</b>	<b>Cost Savings</b>	We offer an array of benefit plan options that intends to meet all employees needs related to both cost and benefits. We offer opportunities for our employees to meet one-on-one with benefits specialists prior to enrollment to ensure that employees are ma
<b>Deer Park School District</b>	<b>Customer Service</b>	Our benefits committee features representatives from each employee group at the district, along with administration and the district's benefit consultant. This group acts as a sounding board for employee needs, and allows for educational communication to
<b>Deer Park School District</b>	<b>Part-Time Employee Coverage Protection</b>	We continue to provide coverage to part time employees, with eligibility requirements of .5 FTE for Certificated, Admin, or Non-represented employees, and 20 hours per week for classified staff. This eligibility requirement is lower than the federal requi
<b>Deer Park School District</b>	<b>Premium Differential Reduction</b>	See above under Affordability. We removed some of the more expensive plans that had been offered at the district historically for lower cost plans. Carriers are working to shift costs from families to employee only enrollees as well.
<b>Dieringer School District</b>	<b>Administrative Cost Reduction</b>	Distrct has not increased costs, however,state requirements have created more staff time demands.
<b>Dieringer</b>	<b>Cost Savings</b>	District benefits committee looked at other insurance coverage to reduce minimum monthly charge for employees & families.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>		
<b>Dieringer School District</b>	<b>Customer Service</b>	District has held various meetings w/bargaining units & all staff. Information is available on district website and sent to all staff members with paychecks and through e-mail.
<b>Dieringer School District</b>	<b>Part-Time Employee Coverage Protection</b>	Offered health plan in which employee premium share does not exceed state employee share
<b>Dieringer School District</b>	<b>Premium Differential Reduction</b>	Achieved 1% progress toward 3:1 ratio on minimum monthly health insurance out of pocket deduction.
<b>Dixie School District</b>	<b>Administrative Cost Reduction</b>	Efforts are underway to improve administrative capabilities and care management solutions to respond to external forces, such as the evolving market of healthcare reform. They will continue to engage in comprehensive efforts to implement the affordable Care Act, which includes them investing in new capabilities and infrastructures that advance their abilities to meet the demands of an increasingly complex industry. The changes in the healthcare environment will continue to impact employer groups, health plans and care organizations are alike in a multitude of ways. At Group Health they have been on the forefront of understanding and implementing health care reform changes to ensure of customers have no disruption in receiving high quality, affordable service and care.
<b>Dixie School District</b>	<b>Cost Savings</b>	Group Health have teams of experts that strategize to minimize medical expense/claims cost trends through an optimized and collaborative model of patient care and tightly manage provider contracts. They also promote healthy living through easily accessible wellness solutions, such as health profiles, lifestyle coaching, tobacco cessation. They provide complex case management to help members with chronic or acute conditions receive the best medical treatment available.
<b>Dixie School District</b>	<b>Customer Service</b>	Thorough research on all possibilities and presentations from all.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Dixie School District</b>	<b>Part-Time Employee Coverage Protection</b>	All part time employees at our district have the option of Health coverage.
<b>Dixie School District</b>	<b>Premium Differential Reduction</b>	Everyone pay a portion the same to even out the insurance pool
<b>East Valley School District (Spokane)</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.</p>
<b>East Valley School District (Spokane)</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims pair are “in-network”).</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to provide protection for enrollees.</p> <p>J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims pair are “in-network”).</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)

C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.

D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.

E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.

F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.

G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.

H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

I. Programs that monitor controlled medication substances to provide protection for enrollees.

J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

WEA Select Medical Plans through Premera:

A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims pair are

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>“in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to provide protection for enrollees.</p> <p>J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>
<b>East Valley School District</b>	<b>Customer</b>	<p>The district offers all benefit information online to employees. Group Health also offers online customer service options, WEA Select Medical Plans through Premera:</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>(Spokane)</b>	<b>Service</b>	<p>A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.</p> <p>B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.</p> <p>C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.</p> <p>E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.</p> <p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>
<b>East Valley School District (Spokane)</b>	<b>Part-Time Employee Coverage Protection</b>	<p>All employees working 20 hours or more a week are benefit eligible. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		added the HDHP.
<b>East Valley School District (Spokane)</b>	<b>Premium Differential Reduction</b>	<p>All employees have an out of pocket minimum which increases pooling amounts for employees receiving full family coverage.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP.</p>
<b>East Valley School District (Yakima)</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p> <p>C. The District is utilizing AON Hewitt's online open enrollment process to reduce the amount of time spent processing hard copy enrollment forms.</p>
<b>East Valley School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange,</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>(Yakima)</b>		<p>Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>I. Child COBRA Rate – Over age dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>East Valley School District (Yakima)</b></p>	<p><b>Customer Service</b></p>	<p>WEA Select Medical Plans through Premera:  Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p> <p>G. The District continues to hold a benefit fair at the beginning of each school year to provide employees information related to health benefits, retirement, and supplement coverages from 12-15 different vendors. This also gives employees the opportunity to get questions answered directly from the vendors.</p>
<b>East Valley School District (Yakima)</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5(certificated) and 20.0(classified) hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>East Valley School District</b>	<b>Premium Differential</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>(Yakima)</b>	<b>Reduction</b>	<p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>Each child does not pay a separate premium, as the child premium is a composite</p>
<b>Eastmont School District</b>	<b>Administrative Cost Reduction</b>	<p>District: Please indicate if your district has done something specific in this area.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Eastmont School District</b>	<b>Cost Savings</b>	<p>District: Please indicate if your district has done something specific in this area.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange,</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Eastmont**            **Customer**  
**School District**   **Service**

District: Please indicate if your district has done something specific in this area.

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.

C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Eastmont School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>District: Please indicate if your district has done something specific in this area.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Eastmont</b>	<b>Premium</b>	<p>District: Please indicate if your district has done something specific in this area.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	<b>Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Easton School District</b>	<b>Administrative Cost Reduction</b>	PARTICIPATE IN HCA PEBB PLAN
<b>Easton School District</b>	<b>Cost Savings</b>	PARTICIPATE IN HCA PEBB PLAN
<b>Easton School District</b>	<b>Customer Service</b>	PARTICIPATE IN HCA PEBB PLAN
<b>Easton School District</b>	<b>Part-Time Employee Coverage Protection</b>	ALL ELIGIBLE EMPLOYEES ARE COVERED THROUGH HCA PEBB, ALL AT THE SAME RATE
<b>Easton School District</b>	<b>Premium Differential Reduction</b>	HCA PEBB RATES FULFILL THIS REQUIREMENT
<b>Eatonville</b>	<b>Administrative</b>	Eatonville has reduced the cost of paper and additional internal administrative costs by offering an electronic platform that

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Cost Reduction</b>	houses communication materials, forms, educational tools for employees and their families to access 24/7. We also negotiated with our Insurance Broker to Maintain their yearly fee for 3 years.
<b>Eatonville School District</b>	<b>Cost Savings</b>	Eatonville offers an interactive excel spreadsheet comparison that illustrates a high level side-by-side plan review of the estimated out-of-pocket. expenses that an employee and family will experience based on their estimated utilization of benefits and (pre-pooling) employee premium share. This gives employees and their families a better understanding of which plan could potentially be the best fit for them. In October 2013 we also changed our Medical Insurance from the WEA Premera Plans to Group health First Choice Options/Hmo Plans which saved well over the 17% increase in premiums WEA plans experienced.
<b>Eatonville School District</b>	<b>Customer Service</b>	Eatonville School District employees and their families have access to an Employee Service Advocate Programs available through our Employee Benefit Broker/Advisor. We have a benefits Committee that meets regularly and brings comments/concerns from employees to the table for discussion. We hold educational sessions as necessary to keep our employees and their families informed. We hold annual benefits fair and send out monthly newsletters.
<b>Eatonville School District</b>	<b>Part-Time Employee Coverage Protection</b>	Our practice is to offer benefits to employees that work 17.5 hours and 20 hours per week depending on employee classification.
<b>Eatonville School District</b>	<b>Premium Differential Reduction</b>	Contribution strategy based on core Group Health First Choice Plan 4 plan as discribed on line #5.
<b>Edmonds School District</b>	<b>Administrative Cost Reduction</b>	We have not increased staff despite the increased workload.
<b>Edmonds School District</b>	<b>Cost Savings</b>	We educate our employees that utilization drives plan cost. Where applicable, we make plan modifications and negotiate rates in order to manage costs.
<b>Edmonds</b>	<b>Customer</b>	We have increased our communication and education about what coverage employees have in their current plan offering. We send a monthly newsletters with benefit and health tips and associate that message back to the benefit coverages available on

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Service</b>	their insurance plan. We hold education meetings and workshops with the medical vendors in attendance to provide an additional resource for our employees. We are encouraging our employees to complete their health profile screenings, take advantage of health coaching, promoting Quit for Life smoking cessation program, and we are targeting improving the health of our population through education.
<b>Edmonds School District</b>	<b>Part-Time Employee Coverage Protection</b>	Part-time benefits eligible employees have access to the the same health insurance coverage as our full-time employees.
<b>Edmonds School District</b>	<b>Premium Differential Reduction</b>	When we have control over negotiated vendor rates, such as with our Group Health vendor, we chose to apply a higher level of rate increase to the single coverage tier vs. the dependent tiers.
<b>Ellensburg School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing " Lean " thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premara uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera's "Lean" workshops so they can incorporate them in their own business- including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premiums and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service Area. C. The percentage of WEA claims paid through auto adjudication remian some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower adminstrative costs.
<b>Ellensburg School District</b>	<b>Cost Savings</b>	WEA Select Medical Plans thourgh Premera:+ <div style="text-align: right;">A. The high number</div> of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA's over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange. Individual , small and large group accounts. Furthermore , Premera provides coverage for many large national accounts, including Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air group, etc. a. Provider contracting - Premera has the highest number of providers"in

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>network" in the state ( resulting in 98%+ of all paid claims are " in network"). Substantial provider discounts results in lower claims cost for the plan and lower out of pocket costs for the enrollees on the WEA plan. b. BlueCard- (Premera national "Blue" network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives- that allow Premera to provide efficient and cost effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera's medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard- Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service(waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non- preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3 tier drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA rates - Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependents children is the same whether there is one or more enrolled. K. Prior Authorization- Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice- 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse nees of school district employees and their families. Lower cost plans are available sucha s HDHP or the Easychoice Plan. The Easychoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver- employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Ellensburg School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera's WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These Teams: A. Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out of pocket costs. The website provides educational information about wellness programs, plan benefits and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use" Ulysess Learning" Leading to first call resolution and higher level of satisfaction from enrollees. D. Conduct " Lean" workshops</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>which improve policies and processes for all areas within the company that Support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provides year round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provided updates, and benefit and rate changes. G. Work with enrollees or their providers to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Ellensburg School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>Wea Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the Easychoice plan that has lower premiums and many first dollar benefits ( such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available</p>
<p><b>Ellensburg School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost option, such as the Easychoice plans ( which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate</p>
<p><b>Elma School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the member experience while eliminating wasted time and work effort, and improving efficiency while lowering expenses. Premera uses a new TPA, Aon Hewitt to use software and new enrollment processes to help keep costs down.</p>
<p><b>Elma School</b></p>	<p><b>Cost Savings</b></p>	<p>A. Premera has the following included in all the WEA medical programs</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>		<p>a. Provider contracting – has the highest number of providers “in network” in the state (98%+ of all claims are paid “in network”). The district contracts with the PEBB Program.</p>
<b>Elma School District</b>	<b>Customer Service</b>	<p>A. Premera provides a website with access to information about the employee benefits – this includes a cost estimator which helps them determine what provider may require less out of pocket costs for the enrollee or their family. The website provides education on which plan best fits individuals needs. Employees are now able to enroll on line thus saving time and resources.</p>
<b>Elma School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>A. WEA Select Plans when a full time employee’s hours are decreased, Premera works with the enrollee to review other plan options that allow the individual to remain covered on a medical program.</p> <p>B. WEA Select Plans added lower cost options such as Easy Choice and QHDP.</p>
<b>Elma School District</b>	<b>Premium Differential Reduction</b>	<p>A. WEA Select Plans – Passed on lower increases to dependents than to employee only tiers for the past two years.</p> <p>B. WEA Select Plans added lower cost options, such as the EasyChoice plans that have lower premiums and the Qualified High Deductible Health Plan giving employees more choices.</p>
<b>Endicott School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.
- C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.

**Endicott  
School District**      **Cost Savings**

- District: Please indicate if your district has done something specific in this area.
- WEA Select Medical Plans through Premera:
- A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.
    - a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.
    - b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.
  - B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.
  - C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
  - D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

District: Please indicate if your district has done something specific in this area.

WEA Select Medical Plans through Premera:

A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.

B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.

C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.

District: Please indicate if your district has done something specific in this area.

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

satisfaction.

C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.

E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.

G. Work with enrollees or their provider to address escalated or complex issues.

H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.

District: Please indicate if your district has done something specific in this area.

WEA Select Medical Plans through Premera:

A. Lower increases were applied to dependents than to employee only tiers for the past four years.

B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.

C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

D. Each child does not pay a separate premium, as the child premium is a composite rate.

District: Please indicate if your district has done something specific in this area.

WEA Select Medical Plans through Premera:

A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.

B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.

**Endicott**            **Customer**  
**School District**   **Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.

C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Endicott School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p>
		<p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Endicott School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Entiat School District</b>	<b>Administrative Cost Reduction</b>	<p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p> <p>WEA SELECT MEDICAL PLANS through PREMERA: Premera implements "Lean" thinking and has reduced their overall administrative costs 2.2% in 9 years.</p>
<b>Entiat School District</b>	<b>Cost Savings</b>	<p>WEA SELECT MEDICAL PLANS through PREMERA:</p> <p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>E. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>F. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>G. Prior Authorization - prevents unnecessary services</p> <p>H. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally.</p>
<b>Entiat School District</b>	<b>Customer Service</b>	<p>WEA SELECT PLANS through PREMERA:</p> <p>A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs and their plan benefits.</p> <p>B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.</p> <p>C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.</p> <p>E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.</p> <p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>
<b>Entiat School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>Business Manager counsels part-time employees individually on how to maximize coverage. District offers coverage eligibility to all, regardless of hours a week.</p>
<b>Entiat School</b>	<b>Premium</b>	<p>WEA SELECT PLANS/PREmera &amp; PEBB PLANS: All Plans offered by both carriers have full family coverage premiums that are</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Differential Reduction</b>	not more than three times the premiums for employees purchasing single coverage for the same plan.
<b>Enumclaw School District</b>	<b>Administrative Cost Reduction</b>	Having online enrollment is reducing time spent by district on enrollment.
<b>Enumclaw School District</b>	<b>Cost Savings</b>	The plans offer QHDHP and HSA's
<b>Enumclaw School District</b>	<b>Customer Service</b>	Online enrollment and information through AON/WEA and Aetna navigator
<b>Enumclaw School District</b>	<b>Part-Time Employee Coverage Protection</b>	Employees over 3.50 hours qualify for medical insurance. Also the tracking hours worked for variable hour employees to offer insurance next year.
<b>Enumclaw School District</b>	<b>Premium Differential Reduction</b>	Continuation of the better than 3:1 ratio between emp only and family plans
<b>Ephrata School District</b>	<b>Administrative Cost Reduction</b>	There were no administrative expenses.
<b>Ephrata School District</b>	<b>Cost Savings</b>	The district has been analyzing PEBB and other alternatives.
<b>Ephrata School District</b>	<b>Customer Service</b>	The district has the documents for medical plans online as well as in the district office.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Ephrata School District</b>	<b>Part-Time Employee Coverage Protection</b>	The district offers all part-time employees the option of taking medical insurance.
<b>Ephrata School District</b>	<b>Premium Differential Reduction</b>	The district uses pooling.
<b>Evaline School District</b>	<b>Administrative Cost Reduction</b>	Negotiated
<b>Evaline School District</b>	<b>Cost Savings</b>	Negotiated
<b>Evaline School District</b>	<b>Customer Service</b>	Negotiated
<b>Evaline School District</b>	<b>Part-Time Employee Coverage Protection</b>	Negotiated
<b>Evaline School District</b>	<b>Premium Differential Reduction</b>	Negotiated
<b>Everett School District</b>	<b>Administrative Cost Reduction</b>	We already have low administrative expenses. We try to continue to provide the best information at the lowest costs to our employees in this rapidly changing environment to make the most informed decision for their individual family coverage needs.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Everett School District</b>	<b>Cost Savings</b>	1-Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. 2-Plans include copayments for Emergency room services (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand name and specialty drugs. 3-Awareness in health and weight loss with our Wellness Program offerings.
<b>Everett School District</b>	<b>Customer Service</b>	1-We are continually improving our activities in our Wellness Program offerings. 2-Open enrollment benefit fairs to have representatives on hand to explain benefits to the employees and their families. We include flu shots for those that want them. 3-Offer the supplemental programs that the employees are looking for at affordable costs.
<b>Everett School District</b>	<b>Part-Time Employee Coverage Protection</b>	We offer our plans to benefit FTE .333 which is a lower FTE than the state provides to their employees. We continue to try and offer options for all employees needs.
<b>Everett School District</b>	<b>Premium Differential Reduction</b>	1-We already meet this requirement with all of our plan offerings for the percentages that the legislature has required of school districts.
<b>Evergreen School District (Clark)</b>	<b>Administrative Cost Reduction</b>	District has maintained staffing in benefits department even with increased workload.
<b>Evergreen School District (Clark)</b>	<b>Cost Savings</b>	District works with our broker to achieve lowest cost for coverages we offer our employees.
<b>Evergreen School District (Clark)</b>	<b>Customer Service</b>	District Benefits Fair being held each year with vendors, access to Gallagher website for detailed info on benefits and also customer service support.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Evergreen School District (Clark)</b>	<b>Part-Time Employee Coverage Protection</b>	District does insurance pooling by union groups that permit unused funds to be distributed among group members with out of pocket expenses for premiums.
<b>Evergreen School District (Clark)</b>	<b>Premium Differential Reduction</b>	District has moved to a minimum deduction of 3% of medical premium for all employees
<b>Evergreen School District (Stevens)</b>	<b>Administrative Cost Reduction</b>	Due to the small size of Evergreen, we do not have any direct administrative overhead related to providing our employees with benefits.
<b>Evergreen School District (Stevens)</b>	<b>Cost Savings</b>	Evergreen continues to use WEA as the primary benefits provider and we rely on them to make sure that we continue to get the best possible rates.
<b>Evergreen School District (Stevens)</b>	<b>Customer Service</b>	Through Aon Hewitt's new employee portal website, employee's now have the ability to see there benefit information as well as make changes during open enrollment.
<b>Evergreen School District (Stevens)</b>	<b>Part-Time Employee Coverage Protection</b>	Evergreen School District has continued to offer benefits to all part time employees that work on a regular basis based upon their FTE. The district plans to continue this practice in the foreseeable future.
<b>Evergreen School District (Stevens)</b>	<b>Premium Differential Reduction</b>	The mix of employee's at Evergreen School District has been such that we do not have any full family coverage, therefore, this has not been a point of focus for our district.

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Federal Way School District</b>	<b>Administrative Cost Reduction</b>	FWPS's administrative expenses for health care are nominal.
<b>Federal Way School District</b>	<b>Cost Savings</b>	We continue to review our medical insurance choices to see if there are any areas we save on or reduce the cost to the employee.
<b>Federal Way School District</b>	<b>Customer Service</b>	<p>A. We continue to struggle with the WEA sponsored plans. They have been working to improve their customer service but, unfortunately, we are not back to the levels of ease and support for our employees we had prior to the change in the enrollment process forced on us and our employees. We are cut out of the loop and WEA does not provide us information in a timely fashion. We have been pleased with Premera as a provider but WEA has managed to get in the way to the detriment of our employees. We are considering dropping WEA and Premera as a result of this fiasco.</p> <p>B. We hold a benefit fair each year in an outreach effort to educate employee on the changes in coverage and what choices they can make to reduce their costs.</p> <p>C. Benefit Booklets are prepared and posted on the District web site.</p> <p>D. In addition to a standing Benefits Committee, District staff are often invited to various union meetings to discuss and various benefit offerings.</p>
<b>Federal Way School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>Classified employees working a minimum of 20 hours per week during the school year are eligible for medical coverage. Certificated employees working 1/2 time or more are eligible for medical coverage. While state funding formulas translate the difference between certificated and classified "FTE" (1440 hours vs 2080 hours) as a 1.152 adjustment, classified staff in FWPS for benefit purposes are treated the same way as certificated staff. We are moving to the 3:1 ratio so that those employees with employee only coverage subsidize those covering dependents.</p>
<b>Federal Way School District</b>	<b>Premium Differential Reduction</b>	We have a high deductible medical plan along with a medical spending account. We continue to pool the employer benefit dollars allocated to each group. We have worked to educate employees on the impact of their choice of coverage so people do not cover more than they need to. We have included the possible 3:1 ratio in our contract negotiations with our various bargaining units. We are working out a process to implement the 3:1 in our pooling.
<b>Ferndale School District</b>	<b>Administrative Cost Reduction</b>	By working with our employee benefits consultant, we've negotiated with both fully-insured and self-insured plans to reduce administrative expenses wherever possible.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Ferndale School District</b>	<b>Cost Savings</b>	We have implemented the following steps: 1. Consumer Driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/01/12. 2. Use of purchasing consortium/interlocal to purchase some benefits at a lower cost across several districts.
<b>Ferndale School District</b>	<b>Customer Service</b>	We have worked to provide improved customer service by: 1. Providing a comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information. 2. Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits. 3. Ensuring that all health plans offered provide a comprehensive nurse line and telephonic customer service and support for all members. 4. Continuing to work with AON Hewitt's online tool for those eligible employees.
<b>Ferndale School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have continued to work with all bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefit needs.
<b>Ferndale School District</b>	<b>Premium Differential Reduction</b>	We have done the following: 1. Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents. 2. We offer pooling in all bargaining groups.
<b>Fife School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.
<b>Fife School</b>	<b>Cost Savings</b>	WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>		<p>to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependent children is the same whether there is one or more enrolled K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Fife School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Fife School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Fife School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Finley School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs</p>
<p><b>Finley School District</b></p>	<p><b>Cost Savings</b></p>	<p>WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Finley School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans</p>
<b>Finley School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Finley School</b>	<b>Premium Differential</b>	<p>WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>	<b>Reduction</b>	<p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate</p>
<b>Franklin Pierce School District</b>	<b>Administrative Cost Reduction</b>	<p>1. The district doesn't currently have admin expenses that we charge to the employees.</p> <p>2. WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Franklin Pierce School</b>	<b>Cost Savings</b>	<p>1. Evaluate on a yearly basis which plans may cost less for our employees and evaluate if they are worth changing to. 2. WEA Select Medical Plans through Premera:</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>		<p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Franklin Pierce School District</b></p>	<p><b>Customer Service</b></p>	<p>1. As a district we have various ways for the employees to find out about their medical choices. We have a yearly benefits fair, we have a link on our web page, and we provide to each employee each year a Benefit Guide of all of the options for medical available to them as well as individual new hire orientations.</p> <p>2. WEA Select Medical Plans through Premera:</p> <p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Franklin Pierce School District</b>	<b>Part-Time Employee Coverage</b>	<p>1. The district offers Group Health as a medical option, Group Health offers medical to employees who work a minimum of 3.5 hours per day.</p> <p>2. WEA Select Medical Plans through Premera:</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	<p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Franklin Pierce School District</b>	<b>Premium Differential Reduction</b>	<p>1. By each Bargaining group, the groups are agreeing to a cost out of pocket for employees to make progress towards the 3:1 ratio, all of the bargaining groups are doing this.</p> <p>2. WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Freeman School District</b>	<b>Administrative Cost Reduction</b>	<p>The District policy is to always look for ways to reduce expenses. We continually look at our offerings and review alternative options that we have available.</p>
<b>Freeman School District</b>	<b>Cost Savings</b>	<p>In order to save employee's money on insurance, the Freeman School District has went to self insured dental and vision plans so that we are able to better control the costs.</p>
<b>Freeman School District</b>	<b>Customer Service</b>	<p>In an effort to keep employee's informed of the options they have available when it comes to their health benefits, the Freeman School District keeps all benefit information available on our intranet, we have yearly benefits open house, an insurance packet is</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		put tgether and handed out each year and our broker is avaible to meet with employees any time.
<b>Freeman School District</b>	<b>Part-Time Employee Coverage Protection</b>	We offer benefits to all part time employees. In order to make options more affrodable, we have added the HDHP so that even part time employee's have an afforbale option.
<b>Freeman School District</b>	<b>Premium Differential Reduction</b>	Conversations continue with the unions on this issue.
<b>Garfield School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>Garfield School District</b>	<b>Cost Savings</b>	WEA Select Medical Plans through Premera:A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Garfield School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.
<b>Garfield School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.
<b>Garfield School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years.  B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.  C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.  D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Glenwood School District</b>	<b>Administrative Cost Reduction</b>	Providence Health Plan has significantly reduced administrative costs over the last few years. We have targeted cost increases closer to CPI, rather than associating administrative cost with medical cost inflation. This has resulted in reduced percentag
<b>Glenwood School District</b>	<b>Cost Savings</b>	Providence Health Plan has invested in preventive care and chronic Case and Disease Management Programs to improve on heath care outcomes, implementation of inteventions to prevent inpatient hospital readmissions, early adoption of voluntary patient safet
<b>Glenwood School District</b>	<b>Customer Service</b>	Providence Health Plan Customer Service and Claims are located in Beaverton, Oregon, hours of operation 8:00 am to 5:00 pm PST, toll free 800 number for members. Customer Service Representatives are trained to answer all calls with 92% of calls answered

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Glenwood School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have kept our part time employees benefit eligibility unchanged, so they have access to our benefit package.
<b>Glenwood School District</b>	<b>Premium Differential Reduction</b>	We complete market surveys of other carriers and options and use that data to negotiate with our current health plan carrier, which results in lower rates for our members.
<b>Goldendale School District</b>	<b>Administrative Cost Reduction</b>	Providence Health Plan has significantly reduced administrative costs over the last few years. We have targeted cost increases closer to CPI, rather than associating administrative cost with medical cost inflation. This has resulted in reduced percentage of premium administrative cost. As such, as much as 90%-91% of premium dollars go towards claims expense costs. PHP is also not required to refund any premiums due to not meeting the MLR (medical loss ratio) requirements of PPACA.
<b>Goldendale School District</b>	<b>Cost Savings</b>	Providence Health Plan has invested in preventive care and chronic Case and Disease Management Programs to improve on health care outcomes, implementation of interventions to prevent inpatient hospital readmissions, early adoption of voluntary patient safety reporting, initiatives in place to reduce complaints and potential medical errors, the Health Plan includes a comprehensive array of health and wellness promotion and preventive services through our Fit Together program and a best-in-class pharmacy management program.
<b>Goldendale School District</b>	<b>Customer Service</b>	Providence Health Plan Customer Service and Claims are located in Beaverton, Oregon, hours of operation 8:00 am to 5:00 pm PST, toll free 800 number for members. Customer Service Representatives are trained to answer all calls with 92% of calls answered at the point of service. Translation services available, automated voice response system and call tracking software for real time and historical activity. The Health Plan has invested heavily in web based tools for members for outside of standard business hours which includes a variety of self service options and tools.
<b>Goldendale School District</b>	<b>Part-Time Employee Coverage</b>	We have kept our part time employees benefit eligibility unchanged, so they have access to our benefit package.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	
<b>Goldendale School District</b>	<b>Premium Differential Reduction</b>	We complete market surveys of other carriers and options and use that data to negotiate with our current health plan carrier, which results in lower rates for our members.
<b>Grand Coulee Dam School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Grand Coulee Dam School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.
- b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.
- B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.
- C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.
- E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.
- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Grand Coulee Dam School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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enrollees. Premera places a high value on continuing to enhance the enrollee experience.

E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.

G. Work with enrollees or their provider to address escalated or complex issues.

H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.

E. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes which we continue to focus on in order to improve the member experience.

F. WEA Select Plans –The dedicated Premera sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera will work to resolve claim issues for the enrollees as well. This provides additional support to the district as well as direct support to the employees.

G. WEA Select Plans - semi-annual newsletters are sent to enrollees to educate them on their plans and access to information to help support decision making and healthier lifestyle decisions.

H. WEA – has their own separate claim review process that allows enrollees to go before a board of their peers and have the

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		claim upheld, denied or have an administrative allowance made. Enrollee input has assisted the WEA in developing additional benefits or modifications to their plans.
<b>Grand Coulee Dam School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Grand Coulee Dam School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Grandview</b>	<b>Administrative</b>	<p>We have zero (0) internal administrative expenses.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	Cost Reduction	

WEA Select Medical Plans through Premera:

A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.

B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.

C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.

Group Health is making efforts towards improving administrative capabilities and care management solutions to respond to external forces, such as the evolving market of healthcare reform. They will continue to engage in comprehensive efforts to implement the Affordable Care Act, which includes investing in new capabilities and infrastructures that advance our abilities to meet the demands of an increasingly complex industry. The changes in the healthcare environment will continue to impact employer groups, health plans and care organizations alike in a multitude of ways. Group Health has been on the forefront of understanding and implementing healthcare reform changes to ensure customers have no disruption in receiving high quality, affordable service and care.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Grandview School District</b>	<b>Cost Savings</b>	The district continues to work with the unions in seeking out and negotiating with different brokers that reduce costs for medical, dental, and vision.

WEA Select Medical Plans through Premera:

A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.

a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.

b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.

B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.

C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.

D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.

E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.

H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

Group Health have teams of experts that strategize to minimize medical expense/claims cost trends through an optimized and collaborative model of patient care and tightly manage provider contracts. They also promote healthy living through easily

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>accessible wellness solutions, such as health profiles, lifestyle coaching, tobacco cessation. We also provide complex case management to help members with chronic or acute conditions receive the best medical treatment available.</p>
<p><b>Grandview School District</b></p>	<p><b>Customer Service</b></p>	<p>The district continues to work with the unions in negotiations with different brokers to reduce costs for medical, dental, and vision. Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Grandview School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>As per union contracts, all employees that are .5 FTE or higher are eligible for each plan offered to full time employees and access to additional insurance dollar pools funded by the district for the unions.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Grandview School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<p><b>Granger School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		for services.
<b>Granger School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to provide protection for enrollees.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Granger School District</b>	<b>Customer Service</b>	<p>J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.</p> <p>B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.</p> <p>C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.</p> <p>E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.</p> <p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Granger School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<b>Granger School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<b>Granite Falls School District</b>	<b>Administrative Cost Reduction</b>	<p>With the portal it actually takes more time to process for the WEA billing system. Bills have many errors that take time to clear up. This wasn't an issue before they change they made to this portal. New carrier allows me to quickly do the data entry myself which does ensure better accuracy.</p>
<b>Granite Falls School District</b>	<b>Cost Savings</b>	<p>Changing carriers saves premiums costs for a single person by almost \$200, which help to greatly lower family costs due to pooling of benefits</p>
<b>Granite Falls School District</b>	<b>Customer Service</b>	<p>We give them tools to access their own health plans on line. Offer Health Savings Accounts.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Granite Falls School District</b>	<b>Part-Time Employee Coverage Protection</b>	Employees that work 17.5 a week get dental and medical benefits offered
<b>Granite Falls School District</b>	<b>Premium Differential Reduction</b>	Changing carriers on 10/1 allows for lower family rates, since less is being spent on single rates
<b>Grapeview School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Grapeview School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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- a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.
- b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.
- B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.
- C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.
- E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.
- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Grapeview School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Grapeview School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p>
		<p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Grapeview School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p>
		<p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p>
		<p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Great Northern School District</b>	<b>Administrative Cost Reduction</b>	<p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p> <p>Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Great Northern School District</b>	<b>Cost Savings</b>	<p>The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. The premium rate for dependent children is the same whether there is one or more enrolled Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Great Northern School District</b></p>	<p><b>Customer Service</b></p>	<p>Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. Work with enrollees or their provider to address escalated or complex issues. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Great Northern</b></p>	<p><b>Part-Time Employee</b></p>	<p>Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Coverage Protection</b>	of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.
<b>Great Northern School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Green Mountain School District</b>	<b>Administrative Cost Reduction</b>	Premera is reducing their admin costs which is passed on the the school district
<b>Green Mountain School District</b>	<b>Cost Savings</b>	Offer all 7 plans, extra pooling dollars,significant negotiated discounts with plans
<b>Green Mountain School District</b>	<b>Customer Service</b>	Constantly reminding employee of all customer service options/ web/phone/ human resources
<b>Green Mountain School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees have access to medical insurance
<b>Green Mountain School District</b>	<b>Premium Differential Reduction</b>	Premera has given lower increase to dependents than employee only plans
<b>Griffin School</b>	<b>Administrative</b>	WEA Select Medical Plans through Premera:

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>	<b>Cost Reduction</b>	<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p>
<b>Griffin School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Griffin School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Griffin School</b>	<b>Part-Time</b>	<p>WEA Select Medical Plans through Premera:</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>	<b>Employee Coverage Protection</b>	<p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Griffin School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Harrington School District</b>	<b>Administrative Cost Reduction</b>	<p>Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the member experience while eliminating wasted time and work effort, and improving efficiency while lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in “Lean” workshops so they can incorporate them into their own business. – including the state of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2012. WEA’s administrative costs have been under 6% for over 10 years.</p>
<b>Harrington School District</b>	<b>Cost Savings</b>	<p>a. Provider contracting – has the highest number of providers “in network” in the state (98%+ of all claims are paid “in network”). j. An open drug formulary that provides choice for members and their physicians while being prudent and ensuring the drugs are cost and care effective.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>b. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally (with over 1.7 million members and over 127,000 of those are enrolled in a WEA medical plan). In addition to the WEA account, Premera provides coverage for many large, national accounts such as Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air, etc.</p> <p>c. BlueCard – Premera’s national “Blue” network – has negotiated discounts that are the highest within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>d. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as identifying appropriate alternative care based on the member’s needs.</p> <p>e. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>f. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate and cost and care-efficient.</p> <p>g. Member 360 dashboard – proprietary tool that uses more than just claims to identify members with specific healthcare needs to make sure the enrollee is receiving cost-effective care in an appropriate setting.</p> <p>h. Plans include copayments for Emergency room services (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand name and specialty drugs.</p> <p>i. Programs that monitor controlled medical substances to provide protection for members.</p> <p>j. An open drug formulary that provides choice for members and their physicians while being prudent and ensuring the drugs are cost and care effective.</p>
<b>Harrington School District</b>	<b>Customer Service</b>	Premera provides a website with access to information about the employee benefits – this includes a cost estimator which helps them determine what provider may require less out-of-pocket costs for the enrollee or their family. The website provides

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		educational information about wellness programs and their plan benefits.
<b>Harrington School District</b>	<b>Part-Time Employee Coverage Protection</b>	The District offers employees that work 20 hours a week benefits
<b>Harrington School District</b>	<b>Premium Differential Reduction</b>	There is a percentage of out-of pocket for all contributing members
<b>Highland School District</b>	<b>Administrative Cost Reduction</b>	Not hiring additional staff to help with extra work this requires.
<b>Highland School District</b>	<b>Cost Savings</b>	Trying to get collective bargaining groups to allow more carriers.
<b>Highland School District</b>	<b>Customer Service</b>	Website with plan information and educational information.
<b>Highland School District</b>	<b>Part-Time Employee Coverage Protection</b>	Part time employees receive benefit of pooling dollars.
<b>Highland School District</b>	<b>Premium Differential Reduction</b>	Have plans with lower cost options and HDHP.
<b>Highline</b>	<b>Administrative</b>	1. By working with our employee benefits consultant, we've negotiated with both fully-insured and self-insured plans to reduce administrative expenses wherever possible.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	Cost Reduction	<p>2. Worked with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
Highline School District	Cost Savings	<p>We have implemented the following steps:</p> <ol style="list-style-type: none"> <li>1. Consumer Driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/01/2012</li> <li>2. Established an HSA employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars.</li> <li>3. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.</li> </ol> <p>WEA Select Medical Plans through Premera:</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Highline School District</b>	<b>Customer Service</b>	<p>We have worked to provide improved customer service by:</p> <ol style="list-style-type: none"> <li>1. Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information.</li> <li>2. Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits.</li> <li>3. Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members.</li> </ol>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

4. Having regular Benefits Advisory Committee meetings with representation from all bargaining groups.

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.

C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.

E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.

G. Work with enrollees or their provider to address escalated or complex issues.

H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>Plans.</p>
<b>Highline School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>1. We have continued to work with all purchasing / bargaining groups to determine the appropriate eligibility requirements to meet their specific group’s benefits needs.</p> <p>2. Provided all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1st, 2014.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Highline allows participation for employees working fewer hours, and contributes towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Highline School District</b>	<b>Premium Differential Reduction</b>	<p>We have done the following:</p> <p>1. Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents.</p> <p>2. Encouraged employees that do not need health plan coverage to waive off of the district offered plan, resulting in an increase to pooling dollars.</p> <p>3. Established HSA employer contribution of \$125 per employee per month, resulting in increase to pooling dollars.</p> <p>4. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>WEA Select Medical Plans through Premera:</p> <ul style="list-style-type: none"> <li>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</li> <li>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</li> <li>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</li> <li>D. Each child does not pay a separate premium, as the child premium is a composite rate.</li> </ul>
<p><b>Hockinson School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>District:</p> <ul style="list-style-type: none"> <li>1) We educated our staff on their options. We educated on how to compare plans as a whole not just based on the premium cost. In many instances folks chose plans with higher deductibles which in turn lowered premium costs. What they saved in premium cost would cover worst case scenario of having to meet the maximum out of pocket cost.</li> <li>2) We created spreadsheets with various plan bundles at each tier level so they could see how much their state dollars would buy them. We paired this with Summary of Benefits so they could compare plan values.</li> <li>3) We had an instruction sheet on what paperwork needed to be completed for each plan.</li> <li>4) We have a website for benefits so all plans, summary of benefits and enrollment forms are in one spot.</li> </ul>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

5) We held a very well attended Benefits Fair where our carriers attended and provided education to staff.

It seemed to streamline the process.

WEA Select Medical Plans through Premera:

A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.

B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.

C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

KAISER:

Kaiser Permanente Northwest (KPNW) has adopted a Lean Six Sigma management system and has been building the capability since 2006. This innovative approach includes National Labor Management Partnership at the frontline level. This system is based on the attributes of high-performing organizations and incorporates features of quality management systems—including Lean, Six Sigma, and the Institute for Healthcare Improvement’s Model for Improvement.

KPNW currently has a Greenbelt and Blackbelt program for our leaders and entire organization with 15 certified Blackbelts and 45 certified Greenbelts. In addition our National Improvement Institute program has trained over 400 frontline teams. Annual advanced skill training in process improvement is provided to our frontline teams for continuous development of these skill sets.

Our Lean Six Sigma Journey continues in 2013 and includes the following:

- Green Belt Certification Program
- Rapid Improvement Event Program
- Sponsor/Champion Program

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- Consultant Development Program
- Experiential learning in Lean/Six Sigma tools and approaches for Leaders

A number of managers have become Lean certified through creating systems improvements in scheduling, back office process design, and interdepartmental communication.

Our Major focus in 2012, 2013 and 2014 has been to improve the service experience by enabling more care inside our own system and by improving access. We were able to achieve breakthrough performance changes in both areas.

Specific examples of internalizations that have also improved service are Ventricular Assist Device, Retinal Surgery, Oncology in the Salem area, and Dialysis Access.

**Hockinson**      **Cost Savings**  
**School District**

DISTRICT:

The district has provided a lot of communication regarding SB5940 and affordable care act to employees and bargaining groups.

Employees have elected to keep dental out of state allotment dollars which equates to approximately 10% of an employee medical plan. This is their current cost share. Through bargaining they have also agreed to institute a minimum premium charge of \$10 per month on top of giving up dental to increase pool dollars available to employees covering dependents.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

The district shares information via email to our employees on ways to stay healthy. We receive information from our carriers on eating healthy, healthy habits, information about flu shot clinics etc. , that we share with our staff. We view this as preventative measures - promoting good health instead of healthcare.

We also educate staff when making health care elections. We talk about using insurance appropriately i.e. making an appointment vs. urgent care, using urgent care vs. emergency room. We explain how preventative measures can help keep costs down and in turn keep premiums down.

WEA Select Medical Plans through Premera:

A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA's over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. a. Provider contracting - Premera has the highest number of providers "in network" in the state (resulting in 98% + of all paid claims are "in-network"). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. b. BlueCard – (Premera's national "Blue" network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.

B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

KAISER:

- In 2014, we are building on success and momentum from 2013 performance to execute over \$100m in initiatives through internalization, elimination of waste and care transformation.
  
- Expanded Onsite Wellness Partnerships
  
- The Drug Utilization Action Team is continuing improvement in pharmaceutical costs by effective and timely conversions to generic products, working with providers to ensure appropriate usage and prescribing patterns, and leveraging lower cost formulary products whenever clinically appropriate. Current work also includes providing unblinded data on physician prescribing patterns by provider name, location, and specialty for specific targeted drugs. Individual physicians have access on a protected website with click-through graphics and comparisons. This initiative saved over \$30M in 2012. Since the inception of this initiative in 2006, it has saved KPNW over \$150M.

We have several advantages inherent to our model which facilitate appropriate clinical and financial incentives to optimally manage specialty care, hospital care, ancillary care, and home health care. Our physician payment model is a combination of salary and variable compensation. The variable compensation is based on achieving key service, access, quality, resource stewardship, and productivity targets. Outcomes are tracked, reported and managed regularly using transparent data. We are able to deliver all of the elements listed within the current Kaiser Permanente delivery system. Our “glue” is our electronic medical record that is built around the patient with all elements of the delivery system using this singular tool. Our strength is

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

the integration of our delivery system. We are one entity, so we have solved the financial issue around incentives for coordination and cooperation.

Northwest Permanente P.C. (NWP) is an integrated medical group that includes Primary Care and Specialty Care together under one organizational umbrella. All providers are salaried with pay for performance incentives which are balanced between Quality/Evidence-Based Medicine, Service, Productivity and Resource Stewardship. This reimbursement model creates appropriate alignment to deliver high-quality affordable care. We do not have an incentive payment model that results in perverse incentives to over-treat and compromise our commitment to evidence based medicine. We not only embed evidence-based guidelines into our electronic medical record, we design our referral process around the proper scope of practice between primary and specialty care. The electronic referral process is mutually worked by both primary and specialty care and uses evidence based medicine, and expert consensus opinion. This process discourages unnecessary variation in care for common conditions.

We use shared decision making to determine when a specialist or test is needed, but remain focused on the voice of the customer through the process. We ensure through our electronic systems that we do not duplicate tests. We have significantly reduced our re-admission rates through our transitions in care process which connects patients to primary care and pharmacy upon discharge.

Evidence-based guidelines are embedded into our electronic medical record. We have established agreements on evidence, and indications to allow primary care referrals to specialty care and specialist referrals to outside consultants for unusual circumstances. We track referrals regularly to monitor appropriate utilization and staffing needs. We track imaging utilization down to the individual provider level for critical imaging services in order to support evidence-based ordering.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

The Kaiser Permanente Dental Care Program (KPDCP) has demonstrated with multi-disciplinary clinical teams, care coordination and integration with our medical services, that we are totally committed to fully integrate our dental capability within this total health model. Our Dental Care Program envisions a future where our dental and medical providers work side-by-side at a heightened level to coordinate our members' care. When both medical and dental plans are with Kaiser Permanente, members have access to:

- Services in one convenient location, or nearby: doctors, dentists, optometrists, pharmacy and lab.
- The ability to fill prescriptions at a Kaiser Permanente pharmacy located near, and sometimes, at the same location as the dental office.
- An integrated care model with our dental offices having access to pertinent member electronic medical information to help identify preventive screening gaps and provide member reminders for medical tests that are due.
- Electronic medical records dentists can access with the most updated list of medications and allergies. This ensures the unparalleled safety for patients that are receiving care in our integrated model
- Screenings at dental appointments to check for signs of diabetes, high blood pressure, and oral cancers with direct referrals made to a Kaiser Permanente medical physician when risks are identified.
- Use of Kaiser Permanente medical Tumor Registry TRAK electronic system for all oral tissue biopsies performed in the dental care program. This registry records biopsy results and tracks cases to ensure follow-up is appropriate and timely.
- Tobacco use screening for patients over the age of 13 at every exam appointment, and offered referral assistance to health coaches for those members who want assistance in quitting smoking.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

We partner with community providers, including OHSU, Salem Hospital, Providence St. Vincent, and Legacy Salmon Creek Medical Center, along with others to provide care to our members. Our relationships with strategic hospital partners and providers are designed to closely mirror our Kaiser Permanente integrated care model. For example, Northwest Permanente hospitalists and specialists are part of the hospitals’ medical staff, and retain the responsibility of managing Kaiser Permanente members onsite at the contracted hospitals. Maximum integration of the hospitals’ and IT systems to ensure timely exchange of clinical data in support of patient care is an essential component of our relationships with our hospital partners. Northwest Permanente physicians actively collaborate with other physicians and hospital administration on joint quality improvement projects, and routinely share best practices to improve, not just the health of KP members, but the health of the community of patients served by the hospital.

Performance-based payment models are included in the contracts with our strategic hospital partners as well as our medical group partner, The Portland Clinic. We collaborate closely to select measures that will positively impact quality, patient satisfaction, and safety, and that have the greatest potential for positively impacting the care of the entire patient population served by the hospital or clinic. Selected hospital metrics include readmission rates, patient falls, surgical site infection rates, and patient satisfaction with care received at that hospital.

We set yearly inpatient utilization targets using PDR (patient day rate) and track them regionally and by medical office. We have a focused approach to optimizing inpatient care and utilization which we call IQM (inpatient quality management).

The key elements of IQM are:

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- Ensure patients receive the right care in the right place, at the right time, with the right person.
  - o Hospitalists make all medical admission decisions and determine appropriateness. If the patient needs a specialty admission, the specialist makes the decision (this approach contrasts with many systems in which admission decisions are made primarily by ED clinicians).
- Systems to ensure an appropriate “pause” to be sure all providers agree on the planned admission.
- Systems to ensure exceptional communication between hospitalists, Emergency Department (ED) clinicians, and specialists.
- Care coordinators are paired with ED, hospitalist teams and specialty teams.
- The admission teams are expected to plan the length of stay.
- Formal IQM rounds 3 days/week at Kaiser Sunnyside Medical Center (KSMC) to identify any system issues that are delaying necessary care.
- Our Skilled Nursing team is linked in with KSMC care coordinators to optimize timely placement of patients to Skilled Nursing Facilities.
- Our IQM rounds focus on the most common issues that delay care and result in lack of optimal care (uncontrolled pain, unidentified palliative care issues, long lengths of stay, family and social issues). We also track short length of stays to determine if there were potential alternatives to admission.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

The core elements we track and monitor to ensure we deliver excellent inpatient care include:

- Patient Day Rate across the region and by medical office building.
- Hospital Consumer Assessment of Healthcare Providers and Systems (HCAHPS) scores. The HCAHPS survey is a national, standardized, publicly reported survey of patients’ perspectives of hospital care. We believe that as we improve communication and patient engagement, our HCAHPS scores improve and IQM improves. HCAHPS scores are individually measured by hospitalists and part of their performance evaluations. We have a dedicated team of physicians who are dedicated to ongoing improvements in physician communication with hospital staff, patients and families.
- Readmission rate is tracked overall for all hospitals and down to the individual clinician level when appropriate. We have a Transitions team that reviews all readmissions to identify potentially avoidable readmissions.
- Length of Stay is tracked to individual hospitalists and by specialty department and in selected circumstances to the individual specialist.
- o Hospital acuity adjusted mortality
- o TJC measures
- Our pathology department leads efforts to ensure appropriate laboratory testing utilization.
- Productivity targets set against national and local hospital benchmarks and departmental level tracking of performance utilizing Action OI national hospital database (Action OI (operational improvement) from Truven Health Analytics, formerly Thomson Reuters, is a database that contains operational benchmarks for the hospital industry).

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

We have systems in place to ensure that the patients get the appropriate timely follow up in both primary and specialty care. Also, similar to the after-visit summary given to patients after every visit, the patient receives a personalized hospital discharge summary that is part of their global electronic medical record. This includes information about his or her hospital course, instructions, medications, follow-up plans, as well as whom to call.

Our dedicated preventive approach provides a remarkable combination of lower-cost, higher-quality care. Because we're set up differently, we're aligned to better deliver what matters to you: improved health, better clinical outcomes, more value, and consistent service.

**Hockinson**      **Customer**  
**School District**   **Service**

DISTRICT:

We held a fantastic benefits fair with representatives from our carriers where they could learn more about specific plans. We also have a website where employees can go to get information on plans, summary of benefit coverage and enrollment forms.

PREMERA - WEA Select Plans:

Premera's WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.

C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.

E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.

G. Work with enrollees or their provider to address escalated or complex issues.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.

KAISER:

Kaiser Foundation Health Plan of the Northwest received the highest numerical score among commercial health plans in the Northwest region in the proprietary J.D.Power and Associates 2012 U.S. Member Health Plan Studysm (jdpower.com). Proprietary study results are based on experience and perceptions for members surveyed December 2012 – January 2012. One way we provide better service to Washington School District employees is by providing a variety of clinical access alternatives that make it easy for school employees to access their physicians in a variety of ways. For example, employees can email their physicians, view lab results online, have telephone consultations with their physicians and access a 24 hour nurse advice line all at no additional cost or time away from work.

Quality Improvement Practices we are currently undertaking

- Reduction of Surgical Site Infections Kaiser Sunnyside Medical Center (KSMC)
  - o In 2010, reduced surgical site infections by 36% overall.
  - o Used a Lean approach to standardize certain surgical tasks, surgical apparel, and body temperature regulation.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<ul style="list-style-type: none"> <li>o As a result, the patients are not exposed to an unnecessary risk of infection and their inpatient stays are not extended due to infection.</li> <li>• Culture of Safety Work including Patient Safety University in the ED <ul style="list-style-type: none"> <li>o Implemented staff surveys to assess culture at the work-team level.</li> <li>o Added a patient advocate to the hospital’s Quality Council, with a commitment to initiate a Patient Advisory Council in 2012.</li> <li>o Trained a pilot group of surgeons on specific behaviors designed to improve communication in the operating room.</li> </ul> </li> <li>o Implemented surgical checklists and pre- and post-operative briefings. <ul style="list-style-type: none"> <li>o This work produces higher quality and safer care for each patient that is hospitalized.</li> </ul> </li> <li>• Contracted with Pascal to improve safety culture and teamwork in the ED.</li> <li>• Glycemic Control project (across ED and Patient Floors KSMC) <ul style="list-style-type: none"> <li>o Reduced 30-day readmission rates from 20% to 15% or lower (surpassed target of 18.34%) for diabetic patients in 2011. Since 2008 the organization has achieved a 15% improvement in the percentage of blood sugar tests that result within the targeted range 100% of the time.</li> <li>o Successful pilot demonstrated that a diabetic patient’s duration in the hospital is decreased if he or she receives coordinated follow-up following discharge from the hospital.</li> <li>o Integration with Transition and Ambulatory Care and engagement with member, family and care givers contributes to decreased readmission rates</li> </ul> </li> </ul>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- Sepsis and Early Goal Directed Therapy on patient floors at KSMC
  - o Reduced mortality rates from sepsis from 11.6% (2009) to 6.7% (2011).
  - o Oral Health Classification System (OHCS) – the OHCS will be outcome-based and allow us to measure the dental wellness of an employer group. It will:
    - o Establish parameters to define the oral health of a member population/subpopulation.
    - o Consist of four Oral Health indicator levels (OHI-1, OHI-2, OHI-3, OHI-
- Use the OHI as a monitor to target at-risk groups (requiring emergent periodontal needs, caries control, root canals, extractions etc) and more expeditiously introduce preventive measures by vectoring resources to these populations.
  - o Result in improved and sustained oral and consequently total health for our members and cost savings for employer groups.
- Proactive Panel Support
  - o Pharmacist and support staff provide consistent population and evidenced-based proactive care (patient engagement, healthy lifestyles, treat to target, adherence, medication reconciliation, etc.) to all members of eligible populations. Current focus includes Diabetes, Hypertension, and Cardiovascular Risk.
- Unit-Based Team Process Improvement to streamline processes and decrease wait time of New Insulin Start Program
  - o RN Case Managers worked on process maps and applied lean principles to streamline work. Wait time decreased from 8

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
Hockinson School District	Part-Time Employee Coverage	<p>weeks to &lt; 1 week</p> <ul style="list-style-type: none"> <li>•Piloting Webinar Nutrition and Health Education classes. <ul style="list-style-type: none"> <li>o Member feedback indicates webinar forums would be favored. Preliminary results indicate good participation. Expanding to other topics and experimenting with delivery formats and times.</li> </ul> </li> <li>• RN Complex Case Management which meets NCOA standards <ul style="list-style-type: none"> <li>o Re-defined populations</li> <li>o Re-defined processes, developed HC tools and trained staff to provide consistent, documented complex case management</li> <li>o Enhanced patient engagement, patient-centered goal setting, extensive assessment, assessment of readiness, and consistent documentation of action plans</li> </ul> </li> <li>• Diabetes One Stop – Successful pilot, rolled out to all members in all clinics. Provides Navigation support for diabetes members. Includes targeted outreach, in-reach, and provides a robust triage function. <ul style="list-style-type: none"> <li>oFurther coordinated in-reach and outreach with a focus on healthcare disparities to further improve colorectal cancer screening rates</li> </ul> </li> <li>• Preventing Heart Attacks and Strokes Everyday (PHASE) – helping High-risk cardiovascular patients improve blood pressure control rates, lipids, glucose, and advocate tobacco cessation</li> </ul> <p>District:</p> <p>We offer medical benefits to all employees regardless of FTE. If they are less than 20 hours a week the offerings are only with Premera. Our current contract with Kaiser states they must work 20 hours per week to be eligible for Kaiser coverage.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

**Protection**

We use pool dollars that help employees who have little state allotment dollars and/or who elect coverage in the dependent tiers.

PREMERA:

WEA Select Medical Plans through Premera:

A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan. (We allow fewer hours).

B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.

C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP.

**Hockinson  
School District**     **Premium  
Differential  
Reduction**

DISTRICT:

Rates increases were somewhat higher for individual employee plans versus family plans. Our groups also voted to have dental be an optional benefit versus taking funds from the state allotment which provided more pool dollars helping families and employees in other tier groups out.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

WEA Select Medical Plans through Premera:

- A. Lower increases were applied to dependents than to employee only tiers for the past four years.
- B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.
- C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.
- D. Each child does not pay a separate premium, as the child premium is a composite rate.

KAISER:

Rather than lowering cost differentials to favor family coverage, Kaiser used cost saving efforts to keep total rate package affordable.

<b>Hood Canal School District</b>	<b>Administrative Cost Reduction</b>	WEA's administrative costs have been under 6% for over 11 years.
<b>Hood Canal School District</b>	<b>Cost Savings</b>	Provider contracting - Premera has the highest number of providers "in network" in the state.
<b>Hood Canal School District</b>	<b>Customer Service</b>	Provides a website with access to information about the employee's benefits which includes a cost estimator to help the employee determine which plan has less out-of-pocket expenses.
<b>Hood Canal</b>	<b>Part-Time</b>	Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits, and also added

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	<b>Employee Coverage Protection</b>	the HDHP Plan.
<b>Hood Canal School District</b>	<b>Premium Differential Reduction</b>	Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits, and also added the HDHP Plan.
<b>Hoquiam School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Hoquiam School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.
- b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.
- B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.
- C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.
- E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.
- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Hoquiam School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Hoquiam School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p>
		<p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Hoquiam School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p>
		<p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p>
		<p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

D. Each child does not pay a separate premium, as the child premium is a composite rate.

**Inchelium  
School District**      **Administrative  
Cost Reduction**

Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.

**Inchelium  
School District**      **Cost Savings**

The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.

Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.

BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.

Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.

Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.

Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Inchelium School District</b>	<b>Customer Service</b>	Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. **Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. **Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. **Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. **Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. **Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. **Work with enrollees or their provider to address escalated or complex issues. **Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.
<b>Inchelium School District</b>	<b>Part-Time Employee Coverage Protection</b>	Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.
<b>Inchelium School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years. **Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. **Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. **Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Index School District</b>	<b>Administrative Cost Reduction</b>	A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Index School District</b>	<b>Cost Savings</b>	<p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.
- J. The premium rate for dependent children is the same whether there is one or more enrolled
- K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.
- L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.
- M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.
- b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.

C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.

D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.

E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.

F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.

**Index School  
District**      **Customer  
Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Index School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Index School District</b>	<b>Premium Differential Reduction</b>	<p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.
		D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Issaquah School District</b>	<b>Administrative Cost Reduction</b>	Plan Consolidation and online enrollment
<b>Issaquah School District</b>	<b>Cost Savings</b>	Plan Consolidation and online enrollment
<b>Issaquah School District</b>	<b>Customer Service</b>	Online enrollment, benefits fairs, online benefits resource webpage
<b>Issaquah School District</b>	<b>Part-Time Employee Coverage Protection</b>	As a school system, a vast majority of our part-time employees have coverage through negotiated agreements.
<b>Issaquah School District</b>	<b>Premium Differential Reduction</b>	Employee Only groups have minimum out-of-pocket requirements. These funds are redistribute in the benefits pooling process, making progression toward the 3 to 1 goal.
<b>Kahlotus School District</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.
<b>Kahlotus School District</b>	<b>Cost Savings</b>	Premera has the highest number of providers “in network” in the state (98% + of all claims pair are “in-network”).
<b>Kahlotus</b>	<b>Customer</b>	WEA Select Medical Plans through Premera provides a website with access to information about the employee’s benefits which

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Service</b>	includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.
<b>Kahlotus School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Select Medical Plans through Premera added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP.
<b>Kahlotus School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP.
<b>Kalama School District</b>	<b>Administrative Cost Reduction</b>	Discussion with District Attorney and Union Reps and Insurance Companies
<b>Kalama School District</b>	<b>Cost Savings</b>	Discussion with District Attorney and Union Reps and Insurance Companies
<b>Kalama School District</b>	<b>Customer Service</b>	Offer more options for health benefits
<b>Kalama School District</b>	<b>Part-Time Employee Coverage Protection</b>	Discussion with District Attorney and Union Reps and Insurance Companies
<b>Kalama School District</b>	<b>Premium Differential Reduction</b>	Discussion with District Attorney and Union Reps and Insurance Companies
<b>Keller School</b>	<b>Administrative</b>	Due to the small size of Keller School District we are fortunate to no have any direct administrative costs relating to benefits. All

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>	<b>Cost Reduction</b>	time spent on managing benefits is absorbed into the Business Management Contract that Keller has with the local ESD.
<b>Keller School District</b>	<b>Cost Savings</b>	We always encourage our staff to make healthy life choices and strive to support healthy lifestyles that will in turn keep health care costs down. We currently have a walking group at lunch (as weather permits) and many employee's that are participating in a friendlyweightloss competition between co-workers.
<b>Keller School District</b>	<b>Customer Service</b>	We have ensured the employee's have access to assistance for logging into the Aon Hewitt site. From this site they can review their beenfits and make changesg during open enrollment.
<b>Keller School District</b>	<b>Part-Time Employee Coverage Protection</b>	Keller School District Continues to offer benefits to all part time employees based upon their FTE.
<b>Keller School District</b>	<b>Premium Differential Reduction</b>	We have been reliant in the area on the premiums that are set by Premera. As a small District with a couple of employee's that waive medical we have been able to help subsidize full family coverage with our pooling efforts.
<b>Kelso School District</b>	<b>Administrative Cost Reduction</b>	The district has a broker to assist with benefits instead of having an employee dedicated to benefits. The cost is much less and the responsibilities in the district are spread among staff. WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera's "Lean" workshops so they can incorporate them in their own business-including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative cots from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		administrative costs.
<b>Kelso School District</b>	<b>Cost Savings</b>	<p>The District bids and compares rates every year by our brokers. The district has representatives from each bargaining group that is part of the benefits committee. Together they decide which options the district will choose. WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependent children is the same whether there is one or more enrolled K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Kelso School District</b></p>	<p><b>Customer Service</b></p>	<p>The District sends out constant communication about changes and open enrollment via email, flyers, post cards, newsletters, and the benefits fair. Benefit information is discussed during new employee orientation. Our website has a benefits page for where employees can go and get information about each of the available benefits. All of the HR/Payroll staff are trained on benefits and able to assist employees with questions or direct them appropriately. Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Kelso School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>The District's bargaining units have medical benefits bargained into their bargaining agreements. We also have a benefits committee made up fo members from each bargaining unit. The committee makes the decisions on options for the plans. WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		(HDHP) is available.
<b>Kelso School District</b>	<b>Premium Differential Reduction</b>	<p>The District offers multiple plans with a variety of choices. Bargained with each of our bargaining groups for a 3.5% minimum premium payment for each employee. Employees that normally wouldn't pay out of pocket now pay 3.5% of the premium. This helps the pooling amount that is spread to fully family coverage employees. WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Kennewick School District</b>	<b>Administrative Cost Reduction</b>	NA
<b>Kennewick School District</b>	<b>Cost Savings</b>	<p>Premera has the following included in all the WEA medical programs</p> <ol style="list-style-type: none"> <li>a. Provider contracting – has the highest number of providers “in network” in the state (98%+ of all claims are paid “in network”).</li> <li>b. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally (with over 1.7 million members and over 127,000 of those are enrolled in a WEA medical plan). In addition to the WEA account, Premera provides coverage for many large, national accounts such as Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air, etc.</li> <li>c. BlueCard – Premera’s national “Blue” network – has negotiated discounts that are the highest within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</li> <li>d. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as identifying appropriate alternative care based on the member’s needs.</li> <li>e. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</li> </ol>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

f. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate and cost and care-efficient.

g. Member 360 dashboard – proprietary tool that uses more than just claims to identify members with specific healthcare needs to make sure the enrollee is receiving cost-effective care in an appropriate setting.

h. Plans include copayments for Emergency room services (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand name and specialty drugs.

i. Programs that monitor controlled medical substances to provide protection for members.

j. An open drug formulary that provides choice for members and their physicians while being prudent and ensuring the drugs are cost and care effective.

**Kennewick School District**      **Customer Service**

A) We had Premera come in and due Staff Assistance Days to provide more education on coverage and other plan services. During Open enrollment we are now having 2 benefits fairs where we invite the health provider reps to meet with the KSD staff and answer questions regarding coverage benefits. Here is also what Premera is doing: B. Premera provides a website with access to information about the employee benefits – this includes a cost estimator which helps them determine what provider may require less out-of-pocket costs for the enrollee or their family. The website provides educational information about wellness programs and their plan benefits.

C. Premera does independent surveys to measure member satisfaction and then puts a focus on making changes to improve satisfaction.

D. Premera has “Ulysess Learning” which leads to first call resolution and a higher level of overall satisfaction from enrollees.

E. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes which we continue to focus on in order to improve the member experience.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>F. WEA Select Plans –The dedicated Premera sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera will work to resolve claim issues for the enrollees as well. This provides additional support to the district as well as direct support to the employees.</p> <p>G. WEA Select Plans - semi-annual newsletters are sent to enrollees to educate them on their plans and access to information to help support decision making and healthier lifestyle decisions.</p> <p>H. WEA – has their own separate claim review process that allows enrollees to go before a board of their peers and have the claim upheld, denied or have an administrative allowance made. Enrollee input has assisted the WEA in developing additional benefits or modifications to their plans.</p>
<b>Kennewick School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>A) Part time employee working in a contracted position are protected for benefits per their Negotiated Bargaining Agreement. Here is also what Premera is doing to assist part with part employees:</p> <p style="text-align: right;">B) WEA Select Plans - when a full time employee’s hours are decreased, Premera works with the enrollee to review other plan options that allow the individual to remain covered on a medical program.</p> <p>C) WEA Select Plans - added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and the HDHP Plan.</p>
<b>Kennewick School District</b>	<b>Premium Differential Reduction</b>	<p>A) The KSD District started charging a minimum fee of 1% to all employees with zero out of pocket towards medical plans. Amount collected is used to lower premiums for Full Family Coverage. The KEA bargaining unit already distributes it’s pooled dollars proportionally by type of coverage to help the family in their unit. Example: Employee only coverage is only eligible for \$16.00 from pool and full family coverage is eligible for up to 160.17 from pool. Here is what WEA Premera has been doing. Here is also what Premera is doing:</p> <p style="text-align: right;">B) WEA Select Plans – Passed on lower increases to dependents than to employee only tiers for the past two years.</p> <p>C) WEA Select Plans - added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>benefits and the HDHP Plan.</p> <p>D) WEA Select Plans – used the projected savings from the dependent eligibility audit to apply toward the dependent tiers to provide additional rate relief for family coverage.</p>
<p><b>Kent School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>1. Kent School District is working with our employee benefits consultant, we’ve negotiated with both fully-insured and self-insured plans to reduce administrative expenses wherever possible.</p> <p>2. Kent School District is working with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums. Please note, that there are some carriers such as Premera Blue Cross that don’t provide the district with a summary of administrative costs so it is not possible to have an impact on those plans.</p> <p>Narrative provided by WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Kent School District</b>	<b>Cost Savings</b>	<p>Kent School District has implemented the following steps:</p> <ol style="list-style-type: none"> <li>1. Consumer Driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/01/2012</li> <li>2. Established an HSA employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars. (If Applicable)</li> <li>3. Use of purchasing consortium / Interlocal to purchase some benefits at a lower cost across several districts (applicable for districts purchasing some benefits through an interlocal)</li> <li>4. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.</li> </ol> <p>Narrative provided by WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <ol style="list-style-type: none"> <li>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</li> <li>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</li> </ol> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Kent School District</b></p>	<p><b>Customer Service</b></p>	<p>Kent School District has worked to provide improved customer service by:</p> <ol style="list-style-type: none"> <li>1. Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information.</li> <li>2. Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits.</li> <li>3. Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members.</li> <li>4. Having regular Benefits Advisory Committee meetings with representation from all bargaining groups.</li> </ol> <p>Narrative provided by WEA-Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <ol style="list-style-type: none"> <li>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</li> <li>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</li> <li>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</li> <li>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA</li> </ol>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Kent School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>1.Kent School District has continued to work with all purchasing / bargaining groups to determine the appropriate eligibility requirements to meet their specific group’s benefits needs.</p> <p>2. Provided all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1st, 2014.</p> <p>Narrative provided by WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.
<b>Kent School District</b>	<b>Premium Differential Reduction</b>	<p>Kent School District has done the following:</p> <ol style="list-style-type: none"> <li>1. Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents.</li> <li>2. Encouraged employees that do not need health plan coverage to waive off of the district offered plan, resulting in an increase to pooling dollars.</li> <li>3. Established HSA employer contribution of \$125 per employee per month, resulting in increase to pooling dollars. (If Applicable)</li> <li>4. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.</li> </ol> <p>Narrative provided by WEA Select Medical Plans through Premera:</p> <ol style="list-style-type: none"> <li>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</li> <li>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</li> <li>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</li> <li>D. Each child does not pay a separate premium, as the child premium is a composite rate.</li> </ol>
<b>Kettle Falls School District</b>	<b>Administrative Cost Reduction</b>	The Kettle Falls School district does not have administrative costs as such, The district Payroll/ Benefit Officer administers the benefits during their regular work hours

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Kettle Falls School District</b>	<b>Cost Savings</b>	Premera continues to have the the highest number of providers" in network" in the state. Premera has access to consumer decision-support resources to help enrollees understand and direct their health care needs. The school district pays the total cost of the carve-out for the teachers and part of the carve-out for the classified employees. The district adds \$7000 to the benefit pool.
<b>Kettle Falls School District</b>	<b>Customer Service</b>	Premera provides a website with access to information about the employee benefits. The website provides educational information about wellness programs and their plan benefits. The school district communicates with the staff in August and again in September about new rates and changes to the health care plans and continues to communicate during the school year. The district invited all employees to an open computer lab to have assistance signing up for their benefits during open enrollment.
<b>Kettle Falls School District</b>	<b>Part-Time Employee Coverage Protection</b>	The school district offers health care coverage to all regular employees of the district. This includes all Parttime regular employees that are not substitutes. The district has added lower cost options, such as the EasyChoice plan. On-call substitutes and coaches are not eligible.
<b>Kettle Falls School District</b>	<b>Premium Differential Reduction</b>	The district has negotiated with the unions and they have agreed to pay a percent of the medical premium costs before pooling, which decreases the cost of full family coverage and increases the cost to employee only. The WEA Select plans gave lower increases to dependents than to employee only tiers for the past 3 years.
<b>Kiona-Benton City School District</b>	<b>Administrative Cost Reduction</b>	N/A no administrative expenses
<b>Kiona-Benton City School District</b>	<b>Cost Savings</b>	We compared prices and plans with other plans available
<b>Kiona-Benton City School</b>	<b>Customer Service</b>	We offer a large rand medical plans to employees. And compare other medical providers plans. Employees can go online and compare benefits with Premera or Group Health.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>		
<b>Kiona-Benton City School District</b>	<b>Part-Time Employee Coverage Protection</b>	Offering coverage at 3 hrs per day with district contributions toward medical.
<b>Kiona-Benton City School District</b>	<b>Premium Differential Reduction</b>	Pooling and start a mandatory contribution
<b>Kittitas School District</b>	<b>Administrative Cost Reduction</b>	District contracts solely with HCA PEBB for all employee coverage.
<b>Kittitas School District</b>	<b>Cost Savings</b>	District contracts with HCA PEBB to provide affordable health coverage for all eligible staff.
<b>Kittitas School District</b>	<b>Customer Service</b>	District contracts with HCA PEBB to deliver services.
<b>Kittitas School District</b>	<b>Part-Time Employee Coverage Protection</b>	District contracts with HCA PEBB to deliver services.
<b>Kittitas School District</b>	<b>Premium Differential Reduction</b>	District contracts with HCA PEBB to deliver services.
<b>Klickitat</b>	<b>Administrative</b>	Providence has significantly reduced administrative costs over the last few years. We have targeted cost increases closer to CPI, rather than associating administrative costs with medical cost inflation. This has resulted in reduced percentage of premium

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Cost Reduction</b>	<p>administrative cost. As such, as much as 90%-91% of premium dollars go towards claims expense costs. Providence is also not required to refund any premiums due to not meeting the medical loss ration requirements of PPACA. Providence through our Quality Medical Management program includes prior authorization for selected services, including high tech imaging and provider Pay-for-Performance quality care and evidence based medicine initiatives. Through our care management programs and provider contracting efforts, we have the best regional PPO medical trends per recent surveys conducted by various consulting firms. In addition, our pharmacy management program has been recognized nationally as having the highest generic adoption rate and realizing reduced pharmacy costs and trend through our pharmacy management efforts. Our pharmacy trend has been, and continues to be, the lowest in our regional market for several years. Providence will work with the districts and their producers or consultants to identify benefit strategies to help meet budget goals and mitigate future cost increases.</p>
<b>Klickitat School District</b>	<b>Cost Savings</b>	<p>Providence Health Plan has invested in preventative care and chronic care management to improve on health care outcomes, implementation of interventions to prevent inpatient hospital readmissions, early adoption of voluntary patient safety reporting, initiatives in place to reduce complaints and potential medical errors. The Health Plan includes comprehensive array of health and wellness promotion and preventative services through our Fit Together program and a best-in-class pharmacy management program.</p>
<b>Klickitat School District</b>	<b>Customer Service</b>	<p>Providence has best-in-class medical care management services designed to achieve the Triple Aim (better care, better patient satisfaction at a lower cost). Providence customer service and claims are locally located in Beaverton, Oregon, hours of operation 8:00 a.m. to 5:00 p.m. PST, toll free 800 number for members. Customer service representatives are trained to answer all calls, with 92% of calls answered at the point of service. Translation services are available, automated voice response system and call tracking software for real time and historical activity. Providence has invested heavily in web based tools for members outside of standard hours which includes a variety of self service options and tools, such as health trackers, health assessments, cost estimates, etc. BCI, our benefit consultant holds employee educational meetings for groups and has available one on one meetings for individuals. All employees can view our benefit website for up to date plan and wellness information.</p>
<b>Klickitat School District</b>	<b>Part-Time Employee Coverage</b>	<p>We allow coverage for part-time employees. We are also complaint with PPACA regulations pertaining to coverage for part-time employees.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	
<b>Klickitat School District</b>	<b>Premium Differential Reduction</b>	We are working with our benefit consultants . We negotiate with our health carrier and periodically complete a bid process to maintain competitive prices.
<b>La Center School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.</p>
<b>La Center School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to provide protection for enrollees.</p> <p>J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>
<p><b>La Center School District</b></p>	<p><b>Customer Service</b></p>	<p>A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.</p> <p>B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<p><b>La Center School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>C. "Ulysess Learning™" – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.</p> <p>E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.</p> <p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>La Center School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Gave lower increases to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<b>La Conner School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>La Conner School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**La Conner  
School District**      **Customer  
Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

- A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.
- B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.
- C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.
- D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.
- E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.
- F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.
- G. Work with enrollees or their provider to address escalated or complex issues.
- H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>La Conner School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>La Conner School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>LaCrosse School District</b>	<b>Administrative Cost Reduction</b>	<p>A Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

**LaCrosse  
School District**      **Cost Savings**

C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.

WEA Select Medical Plans through Premera:

A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).

B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)

C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.

D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.

E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.

F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.

G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
LaCrosse School District	Customer Service	<p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to provide protection for enrollees.</p> <p>J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.</p> <p>B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.</p> <p>C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.</p> <p>E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.</p> <p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>
<p><b>LaCrosse School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<p><b>LaCrosse School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		added the HDHP Plan.
Lake Chelan School District	Administrative Cost Reduction	n/a
Lake Chelan School District	Cost Savings	Insurance committee met and voted to stay with Premera Blue Cross after viewing other plan costs
Lake Chelan School District	Customer Service	Insurance committee met and voted to stay with Premera Blue
Lake Chelan School District	Part-Time Employee Coverage Protection	Part time employees are offered the same plans as a full time employee
Lake Chelan School District	Premium Differential Reduction	This was achieved by Premera Blue Cross - WEA thru the plans they offer.
Lake Quinault School District	Administrative Cost Reduction	WEA Select Medical Plans through Premera: Premera continues to evaluate internal/external processes reducing overall admn costs to district. Quick claim response time.
Lake Quinault School District	Cost Savings	WEA Select Medical Plans through Premera: Premera has over 2 million members - greater buying power, offers medical iniatives and identifies alternative care options, monitors pharmacy policy and procedures and makes changes to level/tier and ensure cost efficient, offer 7 different medical plan options to keep employee costs down.
Lake Quinault School District	Customer Service	WEA Select Medical Plans through Premera: Provide access through YourBenefitResource website for employees to learn all about their health care options. Dedicated customer service representative to work with district. Bi-annual newsletters to members. Accept input from employees, employers on ways to improve customer experience

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Lake Quinault School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Select Medical Plans through Premera: Coverage is offered to employees working 17.5 hours or more a week. Individual can choose to participate or waive medical coverage.
<b>Lake Quinault School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera: Lowe increases to dependent than to employee only level tiers, additional lower cost plan options: Easy Choice and High Deductible Health Plans
<b>Lake Stevens School District</b>	<b>Administrative Cost Reduction</b>	Work with our insurance brokers to evaluate alternative carriers that could result in lower administrative fees and/or lower premiums.
<b>Lake Stevens School District</b>	<b>Cost Savings</b>	Our insurance brokers get quotes every year to see if there are cheaper qualified plans available, All plans have co-pays for useage and most have a deductible.
<b>Lake Stevens School District</b>	<b>Customer Service</b>	Provide all employees with a benefits book giving an overview of all plans offered and their costs. Have an employee benefits fair with the carriers available to answer questions and help employees select the best plan for their situation. All plans have a Nurse Helpline as an employee resource.
<b>Lake Stevens School District</b>	<b>Part-Time Employee Coverage Protection</b>	All contracted employees who work 20 or more hours per week, 10 + days per month have the option to enroll in medical coverage.
<b>Lake Stevens School District</b>	<b>Premium Differential Reduction</b>	All employees must pay a minimum of 2% for Employee Only coverage and those who elect a more expensive plan pay a higher premium amount. Work with insurance broker to evaluate altnerative carriers that would result in a cost savings.
<b>Lake Washington</b>	<b>Administrative Cost Reduction</b>	Premera has institutied an online enrollment system to enhance efficiency and reduce paperwork. We have reduced administrative expenses: 1) By Working with our employee benefits consultant to evaluate alternative carriers for all benefit

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>		plans that could result in either lower administrative expenses or simply reduce total premiums.
<b>Lake Washington School District</b>	<b>Cost Savings</b>	We have implemented the following steps: 1) per requirements of SB 5940 we are offering a HDHP/HSA as of 10/01/2012; 2) annually we evaluate alternative carrier and plan designs for all health plans; and 3) worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums and changed four Premera Blue Cross plans to five new Group Health Access PPO plans for cost savings.
<b>Lake Washington School District</b>	<b>Customer Service</b>	We have worked to provide improved customer services by: 1) Providing a comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information and links on the District portal for more information and forms; 2) hosting an employee benefits and wellness fair which allows all employees to learn the most efficient way to access their benefits and learn how to stay healthy; 3) ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members; 4) providing articles in employee newsletter notifying employees of changes in plans, enrollment processes, and links to information on-line on the staff portal; and 5) having regular Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Lake Washington School District</b>	<b>Part-Time Employee Coverage Protection</b>	Our current bargaining contracts provide coverage to all employees who are at least .5 FTE (20 hours per week for classified and 17.5 hours for certificated). Certificated substitutes are offered benefit coverage after working at least 6 months consistently for a minimum of 70 hours a month. We have provided all existing and new employees with the required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1, 2014.
<b>Lake Washington School District</b>	<b>Premium Differential Reduction</b>	We have done the following: 1) implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents; 2) evaluated alternative carrier and plan designs for all health plans that could reduce premiums, which may increase pooling dollars available to those covering dependents.
<b>Lakewood School District</b>	<b>Administrative Cost Reduction</b>	Worked with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.
<b>Lakewood School District</b>	<b>Cost Savings</b>	We have implemented the following steps: Consumer Driven High Deductible Health Plan offered as of 10/01/2012, worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Lakewood School District</b>	<b>Customer Service</b>	We have improved service by: Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information; hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits; ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members; having regular Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Lakewood School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have continued to work with all purchasing / bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefits needs. We have provided all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1st, 2014.
<b>Lakewood School District</b>	<b>Premium Differential Reduction</b>	We have done the following: implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents; encouraged employees that do not need health plan coverage to waive off of the district offered plan, resulting in an increase to pooling dollars.
<b>Lamont School District</b>	<b>Administrative Cost Reduction</b>	WEA's administrative costs through Premera have been under 6% for over 11 years
<b>Lamont School District</b>	<b>Cost Savings</b>	Premera has the highest number of providers "in network" in the state
<b>Lamont School District</b>	<b>Customer Service</b>	Premea does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction
<b>Lamont School District</b>	<b>Part-Time Employee Coverage Protection</b>	Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP
<b>Lamont</b>	<b>Premium Differential</b>	Gave lower increases to dependents than to employee only tiers for the past three years.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Reduction</b>	
<b>Liberty School District</b>	<b>Administrative Cost Reduction</b>	n/a
<b>Liberty School District</b>	<b>Cost Savings</b>	We continue to look for lower priced plans to maximize health care cost savings.
<b>Liberty School District</b>	<b>Customer Service</b>	We have an insurance committee to review how insurance plans are selected and get first hand info to share with their prospective union groups so all are kept better informed
<b>Liberty School District</b>	<b>Part-Time Employee Coverage Protection</b>	Our union agreements address this issue for anyone working 3 or more hours per day are eligible for insurance coverage.
<b>Liberty School District</b>	<b>Premium Differential Reduction</b>	I believe the insurance companies and working on this in their rate structure. Also our continuation of minimum deduction allows for more pool money to be available to those with full family coverage.
<b>Lind School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Lind School District</b>	<b>Cost Savings</b>	<p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.

H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Lind School  
District**      **Customer  
Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Lind School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Lind School District</b>	<b>Premium Differential Reduction</b>	<p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Longview School District</b>	<b>Administrative Cost Reduction</b>	We will be getting bids from other brokers this year to help reduce that cost
<b>Longview School District</b>	<b>Cost Savings</b>	Our benefit committee has asked our broker to get bids from several different health care providers to try to get lower premiums
<b>Longview School District</b>	<b>Customer Service</b>	We have begun a wellness program
<b>Longview School District</b>	<b>Part-Time Employee Coverage Protection</b>	Our benefits are available to employee who work 17.50 hours per week
<b>Longview School District</b>	<b>Premium Differential</b>	Minimum deduction for employees in three bargaining groups

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Reduction</b>	
<b>Loon Lake School District</b>	<b>Administrative Cost Reduction</b>	We do not have administrative expenses
<b>Loon Lake School District</b>	<b>Cost Savings</b>	We offer health care to all employees regardless of FTE
<b>Loon Lake School District</b>	<b>Customer Service</b>	We work closely with Premera to offer the best service to our employees
<b>Loon Lake School District</b>	<b>Part-Time Employee Coverage Protection</b>	We offer health care to all employees regardless of FTE
<b>Loon Lake School District</b>	<b>Premium Differential Reduction</b>	We have a plan that the premium out of pocket increases each year for the employee only and decreases each year for the family
<b>Lopez School District</b>	<b>Administrative Cost Reduction</b>	<p>Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
Lopez School District	Cost Savings	<p>The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. The premium rate for dependent children is the same whether there is one or more enrolled. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
Lopez School	Customer	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: Provide a website with access to information about the employee’s benefits, including a cost</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>	<b>Service</b>	<p>estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. Work with enrollees or their provider to address escalated or complex issues. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Lopez School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera: Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Lopez School District</b>	<b>Premium Differential Reduction</b>	<p>Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Lyle School District</b>	<b>Administrative Cost Reduction</b>	<p>As we have regularly completed a competitive bid process, and have reviewed and negotiated lower administrative costs. Our selected health carrier, Providence Health Plan, has significantly reduced administrative costs over the last few years. We have targeted cost increases closer to CPI, rather than associating administrative cost with medical cost inflation. This has resulted in reduced percentage of premium administrative costs. As such, as much as 90%-91% of premium dollars go towards claims</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		expense costs. Providence is also not required to refund any premiums due to not meeting the MLR (medical loss ratio) requirements of PPACA. We have worked closely with BCI Group, our benefits consultant, to identify benefit design strategies to help meet budget goals and mitigate future cost increases.
<b>Lyle School District</b>	<b>Cost Savings</b>	We have annually negotiated with our health carrier on benefits and rates. This negotiation has successfully reduced the rates. In addition, we have regularly completed a competitive bid process and have been able to use this information in our negotiations. We regularly receive claims data and analyze this to assist with benefit design and cost containment.
<b>Lyle School District</b>	<b>Customer Service</b>	We provide an annual open enrollment group meeting, one on one counseling, a customized website and have a dedicated claims advocate for our employees via BCI Group, our benefit consultant. In addition, Providence Health Plan Customer Service and Claims are located in Beaverton, Oregon with hours of operation from 8:00 am to 5:00 pm PST and a toll free 800 number for members. Customer Service Representatives are trained to answer all calls with 92% of calls answered at the point of service. Translation services are available along with an automated voice response system and call tracking software for real time and historical activity management. The Health Plan has invested heavily in web based tools for members for outside of standard business hours which includes a variety of self service options and tools
<b>Lyle School District</b>	<b>Part-Time Employee Coverage Protection</b>	We offer benefits to part time employees who work 20 hours or more per week. We will also be compliant with PPACA regulations pertaining to coverage for part-time employees.
<b>Lyle School District</b>	<b>Premium Differential Reduction</b>	We have advised our certificated union representatives of ESSB 5940 requirements and they have not responded to our request for further discussions. We have completed a Memorandum of Understanding with our classified union representatives to make a good f
<b>Lynden School District</b>	<b>Administrative Cost Reduction</b>	1. By working with our employee benefits consultant, we've negotiated with fully-insured and self-insured plans to reduce administrative expenses wherever possible. 2. Worked with our employees benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower admin expenses or simply reduce total premiums.
<b>Lynden School</b>	<b>Cost Savings</b>	We have implemented the following steps: 1. Consumer Driven High Deductible Health Plan with an optional HSA offered as of

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>		10/1/2012; 2. Established an HSA employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars; 3. Use of purchasing consortium / Interlocal to purchase some benefits at a lower cost across several districts; 4. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.
<b>Lynden School District</b>	<b>Customer Service</b>	We have worked to provide improved customer service by: 1. Providing comprehensive benefits handbook that encompasses all benefit summaries, rates, and vendor contact information; 2. Hosting an employee benefits fair with hours allowing for a all employees to learn the most efficient way to access their benefits; 3. Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members; 4. Having a Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Lynden School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have continued to work with all purchasing / bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefit needs. 2. Provided all existing and new employees with required notifications regarding availabilty of health coverage through Washington Health Plan Finder as of January 2, 2014.
<b>Lynden School District</b>	<b>Premium Differential Reduction</b>	We have done the following: 1. Implemented minimum premuim contribution for most employees, effectively increasing the employee only cost and reducing the cost for covering dependents; 2. Encouraged employees that do not need health coverage to waive the district plan, resulting in an increase to pooling dollars; 3. Established HSA employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars; 4. Worked with employee benefits consultant to evaluate alternative carries for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.
<b>Mabton School District</b>	<b>Administrative Cost Reduction</b>	Going out for quotes to minimize costs
<b>Mabton School District</b>	<b>Cost Savings</b>	Working on getting quotes on other health care providers
<b>Mabton School District</b>	<b>Customer Service</b>	Employees have access to view coverage and benefits on line.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Mabton School District</b>	<b>Part-Time Employee Coverage Protection</b>	Employees with .50 are eligible for benefits and have the same benefits offered.
<b>Mabton School District</b>	<b>Premium Differential Reduction</b>	Employees only coverage (not paying) are paying a % towards their medical coverage. (District Staff)
<b>Mansfield School District</b>	<b>Administrative Cost Reduction</b>	cost is minimal
<b>Mansfield School District</b>	<b>Cost Savings</b>	n/a
<b>Mansfield School District</b>	<b>Customer Service</b>	PEBB provides this service
<b>Mansfield School District</b>	<b>Part-Time Employee Coverage Protection</b>	All half-time employees are eligible for insurance
<b>Mansfield School District</b>	<b>Premium Differential Reduction</b>	If state allocation benefit dollars are not fully used by the employees eligible for benefits, then that funding is used to benefit employees with full family rates
<b>Manson School District</b>	<b>Administrative Cost Reduction</b>	n/a

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Manson School District</b>	<b>Cost Savings</b>	Insurance committee met and voted to stay with Premera Blue Cross after viewing other plan costs
<b>Manson School District</b>	<b>Customer Service</b>	Insurance committee met and voted to stay with Premera Blue Cross after viewing other plan costs
<b>Manson School District</b>	<b>Part-Time Employee Coverage Protection</b>	Part time employees are offered the same plans as a full time employee
<b>Manson School District</b>	<b>Premium Differential Reduction</b>	This was achieved by Premera Blue Cross - WEA thru the plans they offer.
<b>Mary M Knight School District</b>	<b>Administrative Cost Reduction</b>	Continue to evaluate and improve internal/external processes to lower costs
<b>Mary M Knight School District</b>	<b>Cost Savings</b>	Employees can waive medical coverage and the left over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums
<b>Mary M Knight School District</b>	<b>Customer Service</b>	Website created to provide access to employee's benefit information and a bi-annual newsletter mailed with a variety of topics
<b>Mary M Knight School District</b>	<b>Part-Time Employee Coverage</b>	All employees are eligible for insurance coverage option

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Protection</b>		
<b>Mary M Knight School District</b>	<b>Premium Differential Reduction</b>	Child premium is a composite rate rather than an individual child premium. Employee only premium pay a percentage toward family premium costs.
<b>Mary Walker School District</b>	<b>Administrative Cost Reduction</b>	<p>Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Mary Walker School District</b>	<b>Cost Savings</b>	<p>The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. BlueCard– (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.Programs that monitor controlled medication substances to ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.The premium rate for dependent children is the same whether there is one or more enrolled Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate.It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Mary Walker School District</b></p>	<p><b>Customer Service</b></p>	<p>Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. Work with enrollees or their provider to address escalated or complex issues. Accept input from enrollees or school districts which has led</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		to making modifications to processes or benefit changes to the Plans.
<b>Mary Walker School District</b>	<b>Part-Time Employee Coverage Protection</b>	Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.
<b>Mary Walker School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Marysville School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera: Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>Marysville School District</b>	<b>Cost Savings</b>	WEA Select Medical Plans through Premera: The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. The premium rate for dependent children is the same whether there is one or more enrolled Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Marysville School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. Work with enrollees or their provider to address escalated or complex issues. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Marysville School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera: Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Marysville School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera: Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>McCleary School District</b>	<b>Administrative Cost Reduction</b>	<p>OUR EMPLOYEES NOW USE THE EMPLOYEE PORTAL TO MAKE ELECTIONS AND CHANGES TO COVERAGE</p>
<b>McCleary School District</b>	<b>Cost Savings</b>	<p>OUR EMPLOYEE GROUPS POOL THE STATE ALLOCATION TO HELP SHARE COSTS</p>
<b>McCleary School District</b>	<b>Customer Service</b>	<p>THE EMPLOYEE PORTAL COMPARES DIFFERENT PLANS TO HELP EMPLOYEES CHOOSE THE RIGHT FIT</p>
<b>McCleary School District</b>	<b>Part-Time Employee Coverage</b>	<p>WE OFFER HEALTH COVERAGE FOR PART TIME EMPLOYEES</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	
<b>McCleary School District</b>	<b>Premium Differential Reduction</b>	PREMERA IS WORKING TO REDUCE THE DIFFERENTIAL
<b>Mead School District</b>	<b>Administrative Cost Reduction</b>	With the additional requirements from the new health laws (both state and federal) as well as additional work necessary to manage the WEA/AON healthcare online product, there have been no opportunities to make efforts or progress in reducing administrative expenses at the district level. In actuality, the administrative work has increased dramatically over the past three years. At the insurer level - WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.
<b>Mead School District</b>	<b>Cost Savings</b>	Many employees transferred to lower cost plan options with the new expanded carriers offered over the past couple of years. By increasing or instituting a minimum out of pocket for employee only plans, this allowed for a larger re-allocation of district dollars.
<b>Mead School District</b>	<b>Customer Service</b>	Provided online instruction guides during open enrollment periods for employees to understand their benefit options.
<b>Mead School District</b>	<b>Part-Time Employee Coverage Protection</b>	Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP.
<b>Mead School District</b>	<b>Premium Differential Reduction</b>	Instituted and/or adjusted a minimum cost for employee only plans, reallocated pooling dollars to reduce full family coverage, offered lower cost plans.
<b>Medical Lake</b>	<b>Administrative</b>	Our administrative costs continue to be lower than many districts so no change.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Cost Reduction</b>	
<b>Medical Lake School District</b>	<b>Cost Savings</b>	We offer a diverse option of benefit plans intending to meet all employees needs for both cost and benefits. We also offer the opportunity for our employees to meet personally with benefit specialists prior to enrollment to ensure that they are making the most cost effective decision to meet their needs.
<b>Medical Lake School District</b>	<b>Customer Service</b>	Our benefits committee includes representatives from each bargaining group, in addition to administration and the district's benefit consultant. This formation acts as a sounding board for employee needs and allows for educational communication to be des
<b>Medical Lake School District</b>	<b>Part-Time Employee Coverage Protection</b>	We continue to provide coverage to part time employees, with eligibility prorated according to their FTE. Part time employees receive benefit allocations from the state, and are eligible to participate in the pooling process in their respective bargaining groups.
<b>Medical Lake School District</b>	<b>Premium Differential Reduction</b>	We continue to make progress toward increasing the affordability of coverage through requiring a mandatory employee contribution for each employee electing medical benefits. The contribution rages from 2-10% of the premium, depending on the bargaining gr
<b>Mercer Island School District</b>	<b>Administrative Cost Reduction</b>	The District currently has no administrative expenses so no progress is required. WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		for services and lower administrative costs.
<b>Mercer Island School District</b>	<b>Cost Savings</b>	<p>District - See response on affordability. WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. 1. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. 2. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependent children is the same whether there is one or more enrolled. K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		those with monthly co-premiums.
<b>Mercer Island School District</b>	<b>Customer Service</b>	<p>The district has implemented a web interface for employees to sign up for medical plans. We hold an annual benefits fair. Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Mercer Island School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>All employees who work over a .500 FTE are offered by medical insurance plans. WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Mercer Island School District</b>	<b>Premium Differential Reduction</b>	<p>The District has fully implemented all non-union employees groups and all collective bargaining agreements will be fully implemented at the time of their next opening. WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Meridian School District</b>	<b>Administrative Cost Reduction</b>	Still working with our employee benefits consultant, we've negotiated with both fully-insured and self-insured plans to reduce administrative expenses wherever possible. We also worked with our consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.
<b>Meridian School District</b>	<b>Cost Savings</b>	* Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.* Use of purchasing consortium/ Interlocal to purchase some benefits at a lower cost across several districts. * Offer of High Deductible Health Plan (with Health Savings Account if applicable).
<b>Meridian School District</b>	<b>Customer Service</b>	I created a welcome letter explaining what we offer and what they are eligible for along with a benefits booklet that helps them make their choice on the different medical plans we offer. *Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access thier benefits. * Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members. * Having regular Benefits advisory Committee meetings with representation from all bargaining groups.
<b>Meridian School District</b>	<b>Part-Time Employee Coverage Protection</b>	Provided all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1, 2014.
<b>Meridian School District</b>	<b>Premium Differential Reduction</b>	We are still implementing minimum premium contribution for all employees, effectiveliy increasing the employee only cost and reducing the cost for covering dependents. Encouraged employees to evaluate what plans they are picking, having them ask themselves if they need to be on the highest plan offered, resulting in plan changes which has increased the pooling dollars to help employees who need it. We still have our HSA employer contribution of \$125 per employee per month which has increased pooling as well. We are still working with our benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars to help employees cover their dependents.
<b>Methow Valley School</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>District</b>		<p>uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Methow Valley School District</b>	<b>Cost Savings</b>	<p>The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. The premium rate for dependent children is the same whether there is one or more enrolled. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. Choice – 7 freestanding medical</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Methow Valley School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. Work with enrollees or their provider to address escalated or complex issues. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Methow Valley School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera: Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Methow Valley School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Mill A School District</b>	<b>Administrative Cost Reduction</b>	Providence Health Plan has significantly reduced administrative costs over the last few years. We have targeted cost increases closer to CPI, rather than associating administrative cost with medical cost inflation. This has resulted in reduced percentag
<b>Mill A School District</b>	<b>Cost Savings</b>	Providence Health Plan has invested in preventive care and chronic Case and Disease Management Programs to improve on heath care outcomes, implementation of inteventions to prevent inpatient hospital readmissions, early adoption of voluntary patient safet
<b>Mill A School District</b>	<b>Customer Service</b>	Providence Health Plan Customer Service and Claims are located in Beaverton, Oregon, hours of operation 8:00 am to 5:00 pm PST, toll free 800 number for members. Customer Service Representatives are trained to answer all calls with 92% of calls answered
<b>Mill A School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have kept our part time employees benefit eligibility unchanged, so they have access to our benefit package.
<b>Mill A School District</b>	<b>Premium Differential Reduction</b>	We complete market surveys of other carriers and options and use that data to negotiate with our current health plan carrier, which results in lower rates for our members.
<b>Monroe School District</b>	<b>Administrative Cost Reduction</b>	The Districts benefits broker, Propel Insurance, strategized with their carrier partners to provide us with competitive market bids this year on al lines of coverage to find a solution for keeping quality care with affordable coverage. WEA Select Medical Plans through Premera:  A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<p><b>Monroe School District</b></p>	<p><b>Cost Savings</b></p>	<p>Group Health plans offers a Care Management program which offers comprehensive, personalized solutions that help individuals achieve their goals for better health and help organizations maximize the economic value their workforce. The Care Management strategies include the following programs: Chronic Condition Management, Case Management, Utilization Review and Wellness Programs. WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Monroe School District</b></p>	<p><b>Customer Service</b></p>	<p>Group Health has Customer Service Centers in Seattle and Spokane. These units serve as a vital source of quick, accurate information for members, staff, providers and brokers. They support inquiries for all lines of business and provide support for their health plans and clinics, as well as the self-service tools on their website and mobile app. Group Health strives to resolve questions or concerns on the first contact.</p> <p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Monroe School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>Our employees can work as little as 7.5 hours per week and still have access to medical, dental and vision insurance. WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Monroe School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>Group Health plans are moving towards the 3:1 ratio. The 2015 rates for Employee &amp; Family and Employee and spouse will be decreasing while our Employee only and Employee and Child rates will be increasing. WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Montesano School District</b>	<b>Administrative Cost Reduction</b>	n/a
<b>Montesano School District</b>	<b>Cost Savings</b>	Waiver - employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.
<b>Montesano School District</b>	<b>Customer Service</b>	Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.
<b>Montesano School District</b>	<b>Part-Time Employee Coverage Protection</b>	we offer insurance to all our parttime employees
<b>Montesano School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers
<b>Morton School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera:  A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve t
<b>Morton School District</b>	<b>Cost Savings</b>	WEA Select Medical Plans through Premera:  A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are
<b>Morton</b>	<b>Customer</b>	WEA Select Medical Plans through Premera:

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Service</b>	A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps the
<b>Morton School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Select Medical Plans through Premera:  A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts
<b>Morton School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera:  A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are
<b>Moses Lake School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>Moses Lake School District</b>	<b>Cost Savings</b>	WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependent children is the same whether there is one or more enrolled K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Moses Lake School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Moses Lake School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Moses Lake School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Mossyrock School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Mossyrock School District</b>	<b>Cost Savings</b>	<p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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I. Programs that monitor controlled medication substances to provide protection for enrollees.

J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

**Mossyrock School District**      **Customer Service**

WEA Select Medical Plans through Premera:

A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.

B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.

C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.

E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.

G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.
<b>Mossyrock School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<b>Mossyrock School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:A. Gave lower increases to dependents than to employee only tiers for the past three years.B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<b>Mount Adams School District</b>	<b>Administrative Cost Reduction</b>	Describe progress on reducing administrative expenses
<b>Mount Adams School District</b>	<b>Cost Savings</b>	Describe progress on health care cost savings
<b>Mount Adams School District</b>	<b>Customer Service</b>	Describe efforts to improve service to employees for health benefits
<b>Mount Adams School District</b>	<b>Part-Time Employee</b>	Describe efforts to protect part time employees access to health insurance coverage

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	<b>Coverage Protection</b>	
<b>Mount Adams School District</b>	<b>Premium Differential Reduction</b>	Describe efforts to reduce the differential between employee-only and full family coverage
<b>Mount Baker School District</b>	<b>Administrative Cost Reduction</b>	District manages plans along with TPG and administrative costs at this time appear reasonable for services received by TPG and for the plans offered
<b>Mount Baker School District</b>	<b>Cost Savings</b>	District is working with TPA (TPG) to ensure compliance with ACA & State insurance allotment & allocation
<b>Mount Baker School District</b>	<b>Customer Service</b>	District is and has worked heavily with TPG to ensure employees are provided detailed information on coverages available, cost, and options (e.g. - American Fidelity) for care services medical (and otherwise).
<b>Mount Baker School District</b>	<b>Part-Time Employee Coverage Protection</b>	The District has actively maintained a low threshold for coverage eligibility (e.g. - 10 hrs/week provides eligibility)
<b>Mount Baker School District</b>	<b>Premium Differential Reduction</b>	The District has worked with its TPA (TPG) to negotiate with medical providers for reasonable premiums at all levels.
<b>Mount Pleasant School District</b>	<b>Administrative Cost Reduction</b>	<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue</p>
		<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<p><b>Mount Pleasant School District</b></p>	<p><b>Cost Savings</b></p>	<p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Mount</b>	<b>Customer</b>	Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Pleasant School District</b>	<b>Service</b>	<p>determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Mount Pleasant School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.
<b>Mount Pleasant School District</b>	<b>Premium Differential Reduction</b>	<p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite</p>
<b>Mount Vernon School District</b>	<b>Administrative Cost Reduction</b>	Created/Joined Skagit Insurance Consortium
<b>Mount Vernon School District</b>	<b>Cost Savings</b>	Created/Joined Skagit Insurance Consortium
<b>Mount Vernon School District</b>	<b>Customer Service</b>	Created/Joined Skagit Insurance Consortium
<b>Mount Vernon School District</b>	<b>Part-Time Employee Coverage Protection</b>	Created/Joined Skagit Insurance Consortium
<b>Mount Vernon School District</b>	<b>Premium Differential Reduction</b>	Created/Joined Skagit Insurance Consortium
<b>Mukilteo School District</b>	<b>Administrative Cost Reduction</b>	Monitoring compliance with 5940 and ACA requirements have resulted in additional hours by payroll staff, so we have been unable to reduce administrative costs

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Mukilteo School District</b>	<b>Cost Savings</b>	Offering High Deductible plan.
<b>Mukilteo School District</b>	<b>Customer Service</b>	Meet with all new hires and retirees to go over benefit options. Have website with links to all carriers,
<b>Mukilteo School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees who work at least 20 hours a day, or .40 fte for certificated staff are offered health care coverage, offer wide range of plan options, with varying premium costs
<b>Mukilteo School District</b>	<b>Premium Differential Reduction</b>	All unions now require employees to pay something for their coverage. The amount paid by individuals is added to a pool to be disbursed among those with families.
<b>Naches Valley School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Naches Valley School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.J. The premium rate for dependent children is the same whether there is one or more enrolledK. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Naches Valley</b>	<b>Customer</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	Service	<p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
Naches Valley School District	Part-Time Employee Coverage	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	<p>can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Naches Valley School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Napavine School District</b>	<b>Administrative Cost Reduction</b>	<p>Reducing administrative costs has not been an option for NSD. We are a small district and cannot incorporate "Lean" thinking. Because of the State and Federal requirements, our administration time needed has increased significantly.</p>
<b>Napavine School District</b>	<b>Cost Savings</b>	<p>NSD contributes \$25 through pooling to employees to help with medical insurance costs. WEA and Group Health both offer discounted rates because of volume.</p>
<b>Napavine School District</b>	<b>Customer Service</b>	<p>NSD holds a benefit fair annually. School website provides links for easy access to insurance carriers, etc.</p>
<b>Napavine School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>Provide access to coverage for part-time employees working 15 hours a week. NSD offers WEA Select Plans with lower cost options/Easy choice options and a QHDP.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Napavine School District</b>	<b>Premium Differential Reduction</b>	NSD contributes \$25 to employees in the pooling process to help with medical insurance costs. Lower cost option plans available; including EasyChoice plans and QHDHP.
<b>Naselle-Grays River Valley School District</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera's "Lean" workshops so they can incorporate them in their own business including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.
<b>Naselle-Grays River Valley School District</b>	<b>Cost Savings</b>	Employees can waive medical coverage under WEA-Any left over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.
<b>Naselle-Grays River Valley School District</b>	<b>Customer Service</b>	Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.
<b>Naselle-Grays River Valley School District</b>	<b>Part-Time Employee Coverage Protection</b>	Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.
<b>Naselle-Grays River Valley School District</b>	<b>Premium Differential Reduction</b>	Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP
<b>Nespelem School District</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<p><b>Nespelem School District</b></p>	<p><b>Cost Savings</b></p>	<p>The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. The premium rate for dependent children is the same whether there is one or more enrolled. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. Choice – 7 freestanding medical</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Nespelem School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. Work with enrollees or their provider to address escalated or complex issues. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Nespelem School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera: Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Nespelem School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Newport School District</b>	<b>Administrative Cost Reduction</b>	Employees use an on-line system to enroll and make changes
<b>Newport School District</b>	<b>Cost Savings</b>	District offers multiple plans to our employees
<b>Newport School District</b>	<b>Customer Service</b>	Payroll Office attends regular trainings and we offer a benefit fair annually to enable our employees to become more knowledgeable in offered benefits. The District also holds an annual dinner for eligible retirees to meet with our insurance broker, VEBA representative and retirement representative. The District has an ongoing insurance committee with all bargaining groups represented
<b>Newport School District</b>	<b>Part-Time Employee Coverage Protection</b>	District offers multiple plans to our employees who work over 18.75 hours per week.
<b>Newport School District</b>	<b>Premium Differential Reduction</b>	Gave lower increases to dependents than to employee only tiers for the past four years.
<b>Nine Mile Falls School District</b>	<b>Administrative Cost Reduction</b>	We've reduced administrative costs by self insuring our dental and vision insurance plans.
<b>Nine Mile Falls School District</b>	<b>Cost Savings</b>	We bid insurance plans and our insurance committee which is comprised of equal representation of certificated and classified staff make the decisions which best suit our employees.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Nine Mile Falls School District</b>	<b>Customer Service</b>	We have a broker that does advocate on behalf of each individual employee. We do annual review and selection of providers.
<b>Nine Mile Falls School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees who work 20 hours per week and have enough state allocation to cover their mandatory benefits are eligible for medical coverage. Almost all classified employees who select insurance have their premiums paid in full by the pooling dollars.
<b>Nine Mile Falls School District</b>	<b>Premium Differential Reduction</b>	We have composite rates available for all of our certificated staff.
<b>Nooksack Valley School District</b>	<b>Administrative Cost Reduction</b>	1. By working with our employee benefits consultant, we've negotiated with both fully-insured and selfinsured plans to reduce administrative expenses wherever possible. 2. Worked with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.
<b>Nooksack Valley School District</b>	<b>Cost Savings</b>	we have implemented the following steps: 1. Consumer Driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/1/2012 2. Established an HSA employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars. (If Applicable) 3. Use of purchasing consortium / Interlocal to purchase some benefits at a lower cost across several districts (applicable for districts purchasing some benefits through an interlocal) 4. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.
<b>Nooksack Valley School District</b>	<b>Customer Service</b>	we have worked to provide improved customer services by: 1. Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information. 2. Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits. 3. Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members. 4. Having regular Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Nooksack Valley School District</b>	<b>Part-Time Employee</b>	1. We have continued to work with all purchasing / bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefits needs. 2. Provided all existing and new employees with required notifications regarding

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Coverage Protection</b>	availability of health coverage through Washington Health Plan Finder as of January 1st, 2014
<b>Nooksack Valley School District</b>	<b>Premium Differential Reduction</b>	we have done the following: 1. Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents 2. Encouraged employees that do not need health plan coverage to waive off of the district offered plan, resulting in an increase to pooling dollars 3. Established HSA employer contribution of \$125 per employee per month, resulting in increase to pooling dollars. (If Applicable) 4. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.could reduce premiums, which would increase pooling dollars available to those covering dependents.
<b>North Beach School District</b>	<b>Administrative Cost Reduction</b>	We offer many levels of medical plans and we have mandatory 1% of cost of chosen plan for all employess.
<b>North Beach School District</b>	<b>Cost Savings</b>	The offering of 5 levels of plans available and a mandatory 1% of plan cost paid by all employees.
<b>North Beach School District</b>	<b>Customer Service</b>	We have a benefit fair at the beginning of the year to offer the opportunity for employees to question the plans offered and provide paperwork for them to peruse.
<b>North Beach School District</b>	<b>Part-Time Employee Coverage Protection</b>	We maintained hours for part time employees so they are able to enroll in medical coverage.
<b>North Beach School District</b>	<b>Premium Differential Reduction</b>	The benefit pool is a great advantage to all employees.
<b>North Franklin</b>	<b>Administrative</b>	Chose a new medical carrier

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	Cost Reduction	
North Franklin School District	Cost Savings	Chose a new medical carrier
North Franklin School District	Customer Service	Chose a new medical carrier
North Franklin School District	Part-Time Employee Coverage Protection	We offer part time employee access
North Franklin School District	Premium Differential Reduction	We are making good progress
North Kitsap School District	Administrative Cost Reduction	NKSD purchases medical plans through the WEA benefits program. The WEA program is an efficiently run program with low administrative costs built into the premiums for the management and maintenance of these plans.

In order to reduce ongoing administration expenses, the WEA launched an online enrollment system in January 2013. The annual Open Enrollment was conducted in August and September, and was completed online for all WEA plans.

WEA Select Medical Plans through Premera:

A. Premera has been a leader in implementing “lean” thinking since 2005. The goal is to be able to improve quality, improve

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.</p>
<p><b>North Kitsap School District</b></p>	<p><b>Cost Savings</b></p>	<p>Both Premera Blue Cross and Group Health continue to evaluate their patient populations for early identification of costly chronic conditions. Group Health is nationally recognized for its innovative approach to member care through their lifetimes.</p> <p>NKSD has made progress by aggressively negotiating lower premiums on their Group Health medical plan, making strategic benefit plan alterations (such as the consolidation of ancillary lines coverage mentioned in the prior question), and by offering an HSA-Qualified High Deductible Health Plan so that employees may cover family members at significantly lower premiums.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims pair are “in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to provide protection for enrollees.</p> <p>J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>
<b>North Kitsap School District</b>	<b>Customer Service</b>	<p>NKSD works diligently to provide our employees with access to resources and professionals to get the most out of their benefits. In 2013, NKSD partnered with a new broker to offer a Benefits Website and a Benefits Helpline for our employees. The Benefits Website is available 24hrs/7days per week and contains plan documents, summaries, forms, provider search links, and contact lists. The Benefits Helpline is available to employees Mon-Fri 8am-5pm; employees and their covered family members may call in to a confidential service line and receive assistance from Benefits Specialist and licensed insurance</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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producers. These Specialists help employees navigate the healthcare system and provide claims adjudication: the Specialists will work with the employee, the provider and the insurance carrier to ensure quick and accurate resolution with claims issues.

NKSD hosts an annual Benefits Fair every year at Open Enrollment, open to employees and their families, so that NKSD enrollees have the opportunity to speak with the broker and carrier representatives prior to enrolling. The Benefits Fair is also a time in which employees can compare healthcare costs with a specialist and complete their enrollments.

The NKSD insurance committee and its broker partners also conduct employee surveys and keep our employees abreast of issues and projects the committee is working. The surveys also allow the employees to provide NKSD with feedback about their needs and preferences so that NKSD can craft the most appropriate benefits offerings for our employees.

**North Kitsap School District**  
**Part-Time Employee Coverage Protection**

Part-time employees' access to coverage has not changed in recent years. Part-time employees remain eligible for the same benefits as full-time employees when they meet the definition of eligibility under their bargaining agreement. Medical insurance is optional and the district contribution for part-time employees is prorated based on the number of hours worked. Part-time employees can choose to enroll in medical as long as they have sufficient salary each month from which the employee's share of the costs (if applicable) may be deducted from their paycheck.

WEA Select Medical Plans through Premera:

A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP.</p> <p>NKSD and bargaining groups are aware that for part-time employees working 30 hours per week or more, full implementation of the 3:1 premium sharing as required by ESSB 5940 may subject the district to penalties under the Shared Responsibility Provision of the Affordable Care Act.</p>
<p><b>North Kitsap School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera assigned lower premium increases to dependents than to employee-only tiers for the past four years.</p>
		<p>NKSD continues to examine various proposals and designs to make progress towards a 3:1 premium sharing ratio for employees. Through discussions with administrators and advisors, it has been noted that any drastic changes in premium shares would cause significant changes in employee enrollment and could cause the district to overspend available funding. NKSD is considering all options carefully.</p>
<p><b>North Mason School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>GHC pays broker commission on a PEMP basis rather than a percentage of overall premium. This will reduce costs overtime as medical inflation continues.</p>
<p><b>North Mason School District</b></p>	<p><b>Cost Savings</b></p>	<p>District maintained the 10% discount in the premiums offered through KPS for all employees.</p>
<p><b>North Mason</b></p>	<p><b>Customer</b></p>	<p>By moving away from the Premera plans, we eliminated some of the frustration from employees that came with the online</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Service</b>	enrollment system. By working with two carriers instead of three we have a more streamlined administration process.
<b>North Mason School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees working more than 15hrs/week currently have access to all plans
<b>North Mason School District</b>	<b>Premium Differential Reduction</b>	The district has communicated and worked with its third party advisors and unions to make progress in reaching a solution close the gap between employee and full family coverage.
<b>North River School District</b>	<b>Administrative Cost Reduction</b>	WEA Specific--the WEA Plan's auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.
<b>North River School District</b>	<b>Cost Savings</b>	WEA Select Plans through Premera: A. Provider contracting/Premera has the highest number of providers "in network" in the state (98% plus of all claims paid are "in-network")
<b>North River School District</b>	<b>Customer Service</b>	WEA Select Plans through Premera: The dedicated Premera Sales team provides year round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from proving education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.
<b>North River School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Slect Plans through Premera: Have provided access to coverage for part-time employees working 20 hrs a week. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.
<b>North River</b>	<b>Premium Differential</b>	WEA Select Medical Plans through Premera: Added lower cost options, such as the EasyChoice plan that have lower premiums

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Reduction</b>	and many first dollar benefits and also added the HDHP Plan.
<b>North Thurston Public Schools</b>	<b>Administrative Cost Reduction</b>	The District utilizes Propel Insurance Brokerage services to leverage both health care value and reduce administrative costs which are less than the overhead necessary to manage these programs within the district.
<b>North Thurston Public Schools</b>	<b>Cost Savings</b>	The District has made progress by aggressively negotiating lower premiums on their Group Health and KPS medical plans, and by offering Qualified High Deductible plan with Health Savings Account.
<b>North Thurston Public Schools</b>	<b>Customer Service</b>	We have available the Benefits website which contains information on all the District's benefit plans and is widely accessed by both employee and family members. The website provides a cost estimator (which helps them determine cost), educational information, wellness programs and benefit plan summaries.
<b>North Thurston Public Schools</b>	<b>Part-Time Employee Coverage Protection</b>	The District maintains an eligibility threshold of 20 hours/week (minimum) which exceeds the new federal standard for access to health care.
<b>North Thurston Public Schools</b>	<b>Premium Differential Reduction</b>	The District and Propel will continue to review various plans and proposals to make progress toward a 3:1 premium ratio for employees.
<b>Northport School District</b>	<b>Administrative Cost Reduction</b>	The District Administrators & teachers switched to PEBB starting in November 2014.
<b>Northport School District</b>	<b>Cost Savings</b>	The District actively promotes wellness, fitness and exercise throughout the school. We have walking or running charts to post the mileage.
<b>Northport</b>	<b>Customer</b>	We have had meetings displaying spreadsheets to inform the employee's of the costs.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	Service	
Northport School District	Part-Time Employee Coverage Protection	Part-time employee's are offered insurance.
Northport School District	Premium Differential Reduction	Premiums changes have increased. Most people have had to drop down a plan. We are working towards the 3 to 1 ratio to help with family coverage.
Northshore School District	Administrative Cost Reduction	As part of our annual review process, our broker benchmarks and negotiates plan cost to ensure maximum value
Northshore School District	Cost Savings	Moved from Fair Health to HIAA fee database for the Dental plan, removed pre-existing condition exclusion, removed annual limit and limits on essential benefits from our medical plans, and decrease out of pocket maximum to 2x individual from 3x individual on the medical plans.
Northshore School District	Customer Service	Changed coordination of benefits for the Northshore dental plan to birth date rule
Northshore School District	Part-Time Employee Coverage Protection	No change. Dictated by Collective Bargaining Agreements
Northshore School District	Premium Differential Reduction	Increased the cost for individual subscribers and increased pooling which reduces family share.
Oak Harbor	Administrative	1. By working with our employee benefits consultant, we've negotiated with both fully-insured and self-insured plans to reduce

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Cost Reduction</b>	administrative expenses wherever possible. 2. Worked with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums. Please note, that there are some carriers such as Premera Blue Cross that don't provide the district with a summary of administrative costs so it is not possible to have an impact on those plans.
<b>Oak Harbor School District</b>	<b>Cost Savings</b>	We have implemented the following steps: 1. Consumer Driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/01/2012. 2. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.
<b>Oak Harbor School District</b>	<b>Customer Service</b>	We have worked to provide improved customer service by: 1. Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information. 2. Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits. 3. Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members. 4. Having regular Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Oak Harbor School District</b>	<b>Part-Time Employee Coverage Protection</b>	1. We have continued to work with all purchasing / bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefits needs. 2. Provided all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1st, 2014.
<b>Oak Harbor School District</b>	<b>Premium Differential Reduction</b>	We have done the following: 1. Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents. 2. Encouraged employees that do not need health plan coverage to waive off of the district offered plan, resulting in an increase to pooling dollars. 3. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.
<b>Oakesdale School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera:  A. Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve t

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Oakesdale School District</b>	<b>Cost Savings</b>	WEA Select Medical Plans through Premera:  A. Provider contracting - Premera has the highest number of providers "in network" in the state (98% + of all claims paid are
<b>Oakesdale School District</b>	<b>Customer Service</b>	WEA Select Medical Plans through Premera:A. Provides a website with access to information about the employee's benefits which includes a cost estimator which helps the
<b>Oakesdale School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Select Medical Plans through Premera:  A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts
<b>Oakesdale School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera:  A. Gave lower increases to dependents than to employee only tiers for the past three years.  B. Added lower cost options, such
<b>Oakville School District</b>	<b>Administrative Cost Reduction</b>	Premera/WEA Select Medical continues to review plan offerings to keep costs down.
<b>Oakville School District</b>	<b>Cost Savings</b>	As part of a cooperative, insurance premiums can be kept low and affordable to staff members
<b>Oakville School District</b>	<b>Customer Service</b>	WEA Select Medical through Aon-Hewitt created an My Benefit Resources website for employees to keep inform of different coverage options and plan content.
<b>Oakville School District</b>	<b>Part-Time Employee Coverage</b>	WEA offers medical coverage to employees whom work 17.5 hours or more per week. District union contracts offer employee coverage typically at 20.0 hours or ,more a week.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	
<b>Oakville School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical offers tier level of coverage from Employee, Employee Child, Employee Spouse and Family. Premium costs are porportionent from Family to Employee
<b>Ocean Beach School District</b>	<b>Administrative Cost Reduction</b>	<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.</p>
<b>Ocean Beach School District</b>	<b>Cost Savings</b>	<p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims pair are “in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to provide protection for enrollees.</p> <p>J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>
<b>Ocean Beach School District</b>	<b>Customer Service</b>	<p>A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.</p> <p>B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.</p> <p>C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.</p> <p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans</p>
<p><b>Ocean Beach School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP.</p>
<p><b>Ocean Beach School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP.</p>
<p><b>Ocosta School</b></p>	<p><b>Administrative</b></p>	<p>0</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Cost Reduction</b>	
<b>Ocosta School District</b>	<b>Cost Savings</b>	CONTRACT WITH WEA AND PROVIDE ALL OUR EMPLOYEES THE OPPORTUNITY TO PICK FROM SEVEN DIFFERENT PLANS
<b>Ocosta School District</b>	<b>Customer Service</b>	CONTRACT WITH WEA AND PROVIDE ALL OUR EMPLOYEES THE OPPORTUNITY TO PICK FROM SEVEN DIFFERENT PLANS
<b>Ocosta School District</b>	<b>Part-Time Employee Coverage Protection</b>	ALL PART TIME EMPLOYEES ARE ELIGIBLE FOR BENEFITS
<b>Ocosta School District</b>	<b>Premium Differential Reduction</b>	CONTRACT WITH WEA AND PROVIDE ALL OUR EMPLOYEES THE OPPORTUNITY TO PICK FROM SEVEN DIFFERENT PLANS
<b>Odessa School District</b>	<b>Administrative Cost Reduction</b>	The District does not pay administrative costs unless they are hidden in the premium costs through the WEA sponsored Premera plans.
<b>Odessa School District</b>	<b>Cost Savings</b>	The District maintained the Premera 10% rate discount for all employees.
<b>Odessa School District</b>	<b>Customer Service</b>	Employees are notified prior to open enrollment of their benefits and given an opportunity to ask questions of our broker regarding their choices.
<b>Odessa School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees working 20 hours or more per week currently have access to all plans.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Odessa School District</b>	<b>Premium Differential Reduction</b>	In 2013 rates increased by a greater margin for employee only (16.9%) coverage than for family coverage (16.5%). In 2014 rates again increased by a greater margin for Employee only coverage (7.92% for Employee only and 7.89% for Family coverage).
<b>Okanogan School District</b>	<b>Administrative Cost Reduction</b>	n/a
<b>Okanogan School District</b>	<b>Cost Savings</b>	The district contracts with the PEBB and Premera Programs, whose cost-saving measures include: Managing the medical plans' prescription-drug costs by promoting generic drug use through a lower-cost benefit design. Purchasing coverage for medical tools and procedures that are evidence based. Adopting PEBB's dependent verification eligibility processes, to ensure only eligible family members receive benefits. Premera does the same for the district.
<b>Okanogan School District</b>	<b>Customer Service</b>	The district follows the PEBB/Premera Program's guidelines for determining employee eligibility and enrollment procedures to ensure consistency. As required by the Programs, the district is also required to verify eligibility for each employee's dependents through valid documentation before the employer enrolls the dependents in coverage.
<b>Okanogan School District</b>	<b>Part-Time Employee Coverage Protection</b>	Emails announcing open enrollment annually.
<b>Okanogan School District</b>	<b>Premium Differential Reduction</b>	Plans offered have worked towards more equitable rates.
<b>Olympia School District</b>	<b>Administrative Cost Reduction</b>	n/a
<b>Olympia School District</b>	<b>Cost Savings</b>	plan cost comparisons

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Olympia School District</b>	<b>Customer Service</b>	benefits fair
<b>Olympia School District</b>	<b>Part-Time Employee Coverage Protection</b>	continue to keep fte of PT employees level across the district
<b>Olympia School District</b>	<b>Premium Differential Reduction</b>	mandatory out of pockets favor family coverage
<b>Omak School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera, Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera's "Lean" workshops so they can incorporate them in their own business--including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA's administrative costs have been under 6% for over 11 years. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area. WEA Specific-- the WEA Plan's auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.</p>
<b>Omak School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera have provider contracting with the highest number of providers "in network" in the state (98% + of all claims pair are "in-network"). The volume of enrollment in Premera assists in negotiating higher discounts locally and national. (In addition to Premera's Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.). BlueCard, Premera's national blue network, has negotiated discounts that are at the highest level withing the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>their health care needs. Provider advisory groups for medical and pharmacy that continually monitor Premera's policies and procedures and make changes to formularies to ensure they are appropriate, and cost and care-efficient. Member 360 dashboard--proprietary tool that uses more than claims to identify enrollees with specific healthcare needs. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions and higher copayments for bran, non-preferred and specialty drugs. Programs that monitor controlled medication substances t provide protection for enrollees. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>
<p><b>Omak School District</b></p>	<p><b>Customer Service</b></p>	<p>WEA Select Medical Plans through Premera provides a website with access to information about the employee's benefits which includes a cost estimator which helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs and their plan benefits. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction. "Ulysess Learning" leading to first call resolution and a higher level of satisfaction from enrollees. Premera's "Lean" workshops include customer service, claims and billing processes--which we continue to focus on improving the enrollee experience. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>
<p><b>Omak School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan. Added lower cost options such as EasyChoice plan, that have lower premiums and many first dollar benefits and also added HDHP.</p>
<p><b>Omak School</b></p>	<p><b>Premium</b></p>	<p>WEA Select Medical Plans through Premera gave lower increases to dependents than to employee only tiers for the past three</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Differential Reduction</b>	years and added lower cost options such as the EasyChoice plan that have lower premiums and many first dollar benefits and also add
<b>Onalaska School District</b>	<b>Administrative Cost Reduction</b>	We do not pay the insurance company a fee to administer our benefits.
<b>Onalaska School District</b>	<b>Cost Savings</b>	WEA/Premera/Blue Cross plans include lower premium cost options such as the Easy Choice plans (A, B & C) and the Qualified High Deductible Health Plan (QHDHP) which includes a Health Savings Account option.
<b>Onalaska School District</b>	<b>Customer Service</b>	We offer an annual benefit fair; a health care benefits specialist is available to educate employees on saving money by choosing the best plan to fit their individual needs. Aon Hewitt's online benefits website provides a cost estimator for comparing insurance plans based on an employee's projected health care needs. For employees without computer access, we have many computers available to them to utilize the access to the online benefits site. Employees may also contact Aon Hewitt via their telephone customer support line.
<b>Onalaska School District</b>	<b>Part-Time Employee Coverage Protection</b>	All part time employees working 20 or more hours per week are eligible for benefits and allotted a pro-rated share of the insurance benefit allocation from the state. They are also eligible to participate in insurance pooling as defined by the individual bargaining unit. WEA/Premera/Blue Cross plans include lower cost options; Easy Choice plans (A, B & C) and a Qualified High Deductible Health Plan (QHDHP) with a Health Savings Account option. We are also closely following guidelines with the new Affordable Care Act for variable hour employees with the 'Look Back Period' and plan on offering coverage to those eligible variable hour employees.
<b>Onalaska School District</b>	<b>Premium Differential Reduction</b>	We have bargained with our union groups to have a minimum percentage out of pocket medical premium contribution required of all employees who choose medical coverage, this is effective 11/1/2013. The minimum medical premium paid by the employee is added to the insurance pool for their respective union group and then is distributed to its members. This benefits the employees who choose coverage levels above employee only.
<b>Onion Creek School District</b>	<b>Administrative Cost Reduction</b>	The district has cut from a part time administrator to one day a week administrator. However, this model is not sufficient.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Onion Creek School District</b>	<b>Cost Savings</b>	The district contracts with the PEBB program, whose cost-saving measures include: Managing the medical plans' prescription-drug costs by promoting generic drug use through a lower-cost benefit design, Purchasing coverage for medical tools and procedures that are evidence based, Adopting PEBB's dependent verification eligibility processes, to ensure only eligible family members receive benefits.
<b>Onion Creek School District</b>	<b>Customer Service</b>	The district follows the PEBB Program's guidelines for determining employee eligibility and enrollment procedures to ensure consistency. As required by the PEBB Program, the district is also required to verify eligibility for each employee's dependents through valid documentation before the employer enrolls the dependents in PEBB coverage.
<b>Onion Creek School District</b>	<b>Part-Time Employee Coverage Protection</b>	The district has been paying for all eligible employees. The employee only pays for the employee contribution and any amount above the state reimbursement rate.
<b>Onion Creek School District</b>	<b>Premium Differential Reduction</b>	The district pays a composite rate for all eligible employees.
<b>Orcas Island School District</b>	<b>Administrative Cost Reduction</b>	By working with our employee benefits consultant, we've negotiated with both fully-insured and self-insured plans to reduce administrative expenses wherever possible. Worked with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.
<b>Orcas Island School District</b>	<b>Cost Savings</b>	We have implemented the following steps: 1. Consumer Driven High Deductible Health Plan with an optional Health Savings Account has been offered as of 10/01/2012. 2. Use of purchasing consortium/Interlocal to purchase some benefits at a lower cost across several districts. 3. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums. 4. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.
<b>Orcas Island School District</b>	<b>Customer Service</b>	We have worked to provide improved customer service by: 1. Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information. 2. Hosting our employee benefits consultant

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>onsite during open enrollment allowing all employees to learn the most efficient way to access and manage their benefits. 3. Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members. 4. Employees have access to provider websites with information about the employee’s benefits. Websites typically provide education information about wellness programs and benefits. 5. All providers will work with enrollees to address escalated or complex issues.</p>
<p><b>Orcas Island School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>We have continued to work with all purchasing/bargaining groups to determine the appropriate eligibility requirement to meet their specific group's benefits needs. We have provided all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1, 2014. We have provided access to medical coverage for part-time employees working a minimum of ten (10) hours/week (Group Health Medical) and to employees working a minimum of 17.5 hours/week (Regence and Premera Medical).</p>
<p><b>Orcas Island School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>We have done the following: 1. Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents. 2. Encouraged employees that do not need health plan coverage to waive off of the district offered plan, resulting in an increase to pooling dollars. 3. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents. 4. Each dependent child does not pay a separate premium – the child premiums rate for all medical providers is a composite rate. 5. Lower increases were applied to Premera Blue Cross dependents than to employee only tiers for the past four years. 6. Premera Blue Cross dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p>
<p><b>Orchard Prairie School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>PEBB HCA Provides this</p>
<p><b>Orchard Prairie School District</b></p>	<p><b>Cost Savings</b></p>	<p>PEBB HCA Provides this</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Orchard Prairie School District</b>	<b>Customer Service</b>	PEBB HCA Provides this
<b>Orchard Prairie School District</b>	<b>Part-Time Employee Coverage Protection</b>	PEBB HCA Provides this
<b>Orchard Prairie School District</b>	<b>Premium Differential Reduction</b>	PEBB HCA Provides this
<b>Orient School District</b>	<b>Administrative Cost Reduction</b>	PEBB
<b>Orient School District</b>	<b>Cost Savings</b>	PEBB
<b>Orient School District</b>	<b>Customer Service</b>	PEBB
<b>Orient School District</b>	<b>Part-Time Employee Coverage Protection</b>	PEBB
<b>Orient School District</b>	<b>Premium Differential Reduction</b>	PEBB

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Orondo School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Orondo School District</b>	<b>Cost Savings</b>	<p>Orondo School District began with November 2014 coverage a minimum deduction to the employee in order to increase the pool available to dependents.</p>
<b>Orondo School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.

E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.

G. Work with enrollees or their provider to address escalated or complex issues.

H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.

**Orondo  
School District**      **Part-Time  
Employee  
Coverage  
Protection**

A. Orondo offers coverage to part-time employees working 20 hours a week or more.

B. Premera Offers lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.

**Orondo  
School District**      **Premium  
Differential  
Reduction**

WEA Select Medical Plans through Premera:

A. Lower increases were applied to dependents than to employee only tiers for the past four years.

B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.
		D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Oroville School District</b>	<b>Administrative Cost Reduction</b>	WE DO NOT CHARGE ADMINISTRATIVE FEES
<b>Oroville School District</b>	<b>Cost Savings</b>	WORKING WITH UNION AND WEA
<b>Oroville School District</b>	<b>Customer Service</b>	WORKING WITH UNION AND WEA
<b>Oroville School District</b>	<b>Part-Time Employee Coverage Protection</b>	WORKING WITH UNION AND WEA
<b>Oroville School District</b>	<b>Premium Differential Reduction</b>	WORKING WITH UNION AND WEA
<b>Orting School District</b>	<b>Administrative Cost Reduction</b>	PEBB plans reduce administrative work, which in turn reduces our cost for time spent to reconcile accounts and the monthly administration of health care. WEA has increased the administrative work, thereby taking much longer balance and administer (for classified staff).
<b>Orting School District</b>	<b>Cost Savings</b>	Implementing the new high deductible plans, along with increased enrollment in PEBB has made progress on health care cost saving for our employees.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Orting School District</b>	<b>Customer Service</b>	All employees who have elected PEBB have seen improved service and communication regarding health benefits.
<b>Orting School District</b>	<b>Part-Time Employee Coverage Protection</b>	When we moved to PEBB, all employees with a .5 FTE or more were offered benefits. Classified employees have access at 15 hours per week or more.
<b>Orting School District</b>	<b>Premium Differential Reduction</b>	Moving to PEBB plans has effectively reduced the differential between EE and ESC.
<b>Othello School District</b>	<b>Administrative Cost Reduction</b>	Research/review multiple plan coverage options with multiple providers
<b>Othello School District</b>	<b>Cost Savings</b>	Research/review multiple plan coverage options with multiple providers
<b>Othello School District</b>	<b>Customer Service</b>	Employee benefits fair; employee benefits committee; monthly health newsletter
<b>Othello School District</b>	<b>Part-Time Employee Coverage Protection</b>	OSD communicates access to coverage through new employee orientation, as well as the annual employee benefits fair and open enrollment
<b>Othello School District</b>	<b>Premium Differential Reduction</b>	Mandatory employee contribution towards premiums

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Palisades School District</b>	<b>Administrative Cost Reduction</b>	as required
<b>Palisades School District</b>	<b>Cost Savings</b>	as required
<b>Palisades School District</b>	<b>Customer Service</b>	we provide full coverage for all employees
<b>Palisades School District</b>	<b>Part-Time Employee Coverage Protection</b>	we provide full coverage for all employees
<b>Palisades School District</b>	<b>Premium Differential Reduction</b>	we provide full coverage for all employees
<b>Palouse School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>Palouse</b>	<b>Cost Savings</b>	WEA Select Medical Plans through Premera:A. The high number of Premera members, currently over 2 million, helps Premera

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District		<p>negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Palouse  
School District**      **Customer  
Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:  
A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.

C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.

E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Palouse School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Palouse School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<p><b>Pasco School</b></p>	<p><b>Administrative</b></p>	<p>Although it is difficult to quantify direct administrative costs, the District is actively involved with its health care providers and</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Cost Reduction</b>	broker to reduce administrative costs in both our fully insured and self-insured plans.
<b>Pasco School District</b>	<b>Cost Savings</b>	As a result of competitive process all but one employee group has moved to Asuris for medical coverage, resulting in an overall reduction in health care costs for the District.
<b>Pasco School District</b>	<b>Customer Service</b>	Expanded Benefits Information Night, expanded Employee Online giving all employees electronic access to basic provider information, reduced size of orientation sessions for new employees.
<b>Pasco School District</b>	<b>Part-Time Employee Coverage Protection</b>	Coverage at differentiated cost level provided to all employee groups, benefits are negotiated with access in mind, sustained effort in communication of available benefits.
<b>Pasco School District</b>	<b>Premium Differential Reduction</b>	Lower cost plans are available. Minimum premium is charged to all employees allowing pooling dollars to be spread further, which generally benefits employees covering dependents.
<b>Pateros School District</b>	<b>Administrative Cost Reduction</b>	The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>Pateros School District</b>	<b>Cost Savings</b>	Choice-7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.
<b>Pateros School District</b>	<b>Customer Service</b>	Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Pateros School District</b>	<b>Part-Time Employee Coverage Protection</b>	Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.
<b>Pateros School District</b>	<b>Premium Differential Reduction</b>	Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Paterson School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Paterson School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts,</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.

- a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.
- b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.
- B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.
- C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.
- E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.
- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Paterson**            **Customer**  
**School District**   **Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.

C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Paterson School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Paterson School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.
		D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Pe Ell School District</b>	<b>Administrative Cost Reduction</b>	Our provider determines its own administrative fees.
<b>Pe Ell School District</b>	<b>Cost Savings</b>	Plan options are offered from provider.
<b>Pe Ell School District</b>	<b>Customer Service</b>	On-line resources are offered and nurse hotline offered from provider.
<b>Pe Ell School District</b>	<b>Part-Time Employee Coverage Protection</b>	Part-time regular employees are offered health insurance on a pro-rated basis. Substitute employees that work over 120 hours a month are offered coverage.
<b>Pe Ell School District</b>	<b>Premium Differential Reduction</b>	Plan options are offered from provider.
<b>Peninsula School District</b>	<b>Administrative Cost Reduction</b>	Benefit Committee evaluated the option of moving to one carrier for the premium cost savings. The District pays broker on a fee basis rather than a PEPM or commission basis which reduces admin costs.
<b>Peninsula School District</b>	<b>Cost Savings</b>	Benefit Committee evaluated the option of moving to one carrier for the premium cost savings.
<b>Peninsula School District</b>	<b>Customer Service</b>	Benefit Committee evaluated the option of moving to one carrier for the premium cost savings. The District conducts a benefit fair at open enrollment giving employees opportunity to get questions answered prior to enrollment.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Peninsula School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees working more than 20hrs/week currently have access to all plans
<b>Peninsula School District</b>	<b>Premium Differential Reduction</b>	In 2013 Rates increased by a greater margin for employee only (16.9%) coverage than for family coverage (16.5%). In 2014 rates again increased by a greater margin for Employee only coverage (7.92% for Employee only and 7.89% for Family coverage)
<b>Pioneer School District</b>	<b>Administrative Cost Reduction</b>	Premera is a proponent of "Lean" thinking to improve quality & efficiency as a means to lower expenses , thereby lowering admin costs.
<b>Pioneer School District</b>	<b>Cost Savings</b>	We work with our Group Health broker to provide affordable coverage. Premera coverage had smaller increases to dependent tiers than to employee only tiers, and also offers EashChoice plans.
<b>Pioneer School District</b>	<b>Customer Service</b>	The district has a benefits website that provides employees information on health care plans, and includes links to our insurance providers.
<b>Pioneer School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees have access to health insurance.
<b>Pioneer School District</b>	<b>Premium Differential Reduction</b>	Smaller rate increases for dependents vs employee only, in addition to mandatory out-of-pocket that adds to pooling.
<b>Pomeroy School District</b>	<b>Administrative Cost Reduction</b>	See Sec. 1 Responses "Tab"

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Pomeroy School District</b>	<b>Cost Savings</b>	See Sec. 1 Responses "Tab"
<b>Pomeroy School District</b>	<b>Customer Service</b>	See Sec. 1 Responses "Tab"
<b>Pomeroy School District</b>	<b>Part-Time Employee Coverage Protection</b>	See Sec. 1 Responses "Tab"
<b>Pomeroy School District</b>	<b>Premium Differential Reduction</b>	See Sec. 1 Responses "Tab"
<b>Port Angeles School District</b>	<b>Administrative Cost Reduction</b>	We have contracted out some of these services in order to reduce costs
<b>Port Angeles School District</b>	<b>Cost Savings</b>	We have conducted a survey of costs and providers and shared with the unions
<b>Port Angeles School District</b>	<b>Customer Service</b>	We have hired a benefits specialist
<b>Port Angeles School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have audits in place to watch and help implement this
<b>Port Angeles School District</b>	<b>Premium Differential</b>	We are working with our providers on this goal

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Reduction</b>	
<b>Port Townsend School District</b>	<b>Administrative Cost Reduction</b>	The District pays broker on a fee basis rather than a PEPM or commission basis which reduces admin costs.
<b>Port Townsend School District</b>	<b>Cost Savings</b>	The District maintained the Premera 10% rate discount for all employees.
<b>Port Townsend School District</b>	<b>Customer Service</b>	The District conducts a benefit fair at open enrollment giving employees opportunity to get questions answered prior to enrollment.
<b>Port Townsend School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees working more than 20hrs/week currently have access to all plans
<b>Port Townsend School District</b>	<b>Premium Differential Reduction</b>	In 2013 Rates increased by a greater margin for employee only (16.9%) coverage than for family coverage (16.5%). In 2014 rates again increased by a greater margin for Employee only coverage (7.92% for Employee only and 7.89% for Family coverage)
<b>Prescott School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.</p>
<p><b>Prescott School District</b></p>	<p><b>Cost Savings</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

I. Programs that monitor controlled medication substances to provide protection for enrollees.

J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

**Prescott  
School District**      **Customer  
Service**

WEA Select Medical Plans through Premera:

A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.

B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.

C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.

E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>decision making and healthier lifestyle decisions.</p>
		<p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>
<p><b>Prescott School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<p><b>Prescott School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<p><b>Prosser School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<p><b>Prosser School District</b></p>	<p><b>Cost Savings</b></p>	<p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. J. The premium rate for dependent children is the same whether there is one or more enrolled. K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Prosser School District</b>	<b>Customer Service</b>	<p>Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p>
<b>Prosser School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>A. NCQA accredited Integrated Health Management which provides: Case Management, Oncology Management, Care Transition Management, Behavioral Health Review, Maternity &amp; NICU programs, OB Case Management, Prior Authorization, Benefit Advisories, Admission Notification and Retrospective Review as well as a 24-hour Nurse-line. B. Global Outcomes Contracting – Premera’s efforts were acknowledged by the Robert Woods Johnson Foundation and by Forbes Magazine. Premera presented information on this to the NIHCM Board meeting. (Link to article <a href="http://www.forbes.com/sites/davechase/2013/03/17/diy-health-reform-proof-of-how-easy-it-is-to-slay-the-healthcare-cost-beast/">http://www.forbes.com/sites/davechase/2013/03/17/diy-health-reform-proof-of-how-easy-it-is-to-slay-the-healthcare-cost-beast/</a>) C. Pharmacy Services that provide RationalMed, PolyPharmacy, Specialty Pharmacy, and Controlled Substance Utilization programs. D. Surviving dependents enrolled on a WEA medical plan receive up to 12 months of coverage, with no premium charge, following the employee’s death. E. Online Health and Wellness tools available which include- Symptom Evaluator, Health Tracker, Online Health Record and Enrollee Discounts, such as weight loss programs, health clubs, hearing aids, etc. F. Lower cost plans such as the EasyChoice Plan which has copays for office visits and no copay for generic drugs. Three options with the same rate were developed so employees could pick the plan most appropriate for their needs, and takes the cost decision off the table. G. Coverage during a Leave of Absence or Sabbatical for up to 18 months. Up to an additional 18 months is available and applies toward COBRA coverage.</p>
<b>Prosser School District</b>	<b>Premium Differential Reduction</b>	<p>A. Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Pullman School District</b>	<b>Administrative Cost Reduction</b>	We reduced admin costs by up to 10% - 20\$ by moving to self-insured plans.
<b>Pullman School District</b>	<b>Cost Savings</b>	Implemented self-insured dental and vision program to help offset future premiums or increase benefits
<b>Pullman School District</b>	<b>Customer Service</b>	All SOB's posted online and researching the market.
<b>Pullman School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees over 17.5 hours per week have the option of medical coverage
<b>Pullman School District</b>	<b>Premium Differential Reduction</b>	Gradual implentation of 5940. Would be nice to receive direction and guidelines from legislature.
<b>Puyallup School District</b>	<b>Administrative Cost Reduction</b>	We are exploring options and efficiencies for reducing the costs associated with administering our benefit options for employees. However, this remains problematic with added data collection requirements and increased time necessary to fully implement ESSB 5940. Newly added implementation and reporting requirements for the ACA has currently increased the work load on the district's staff. We are making progress towards automating much of the information requested. As a result, we expect the time spent on full implementation of ACA will be lessened in the future.
<b>Puyallup School District</b>	<b>Cost Savings</b>	Our school district continues to offer a low cost medical plan option that passes the Minimum Value and Affordable test as required by ESSB 5940. Our Benefits Committee is currently exploring and reviewing various lower cost alternatives to potentially replace some of the high cost plans currently offered.
<b>Puyallup School District</b>	<b>Customer Service</b>	We are moving more fully to electronic media by continually revising and updating the delivery of information available to employees through our district website. As a district practice, we are driving employees to more fully use the district's electronic resources. Additionally, we've added weekly meetings to review benefits options with new hires or newly eligible

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>employees. During open enrollment, we hold numerous benefit depots allowing employees the opportunity to meet one on one with representatives from the benefits office and insurance brokers for the sole purpose of counseling employees about their benefit options and costs. Further, through a benefits fair format during open enrollment, vendor representatives will provide formal presentations to every interested employee regarding their plan options. Wellness newsletters, broker information, and other general information regarding benefit options are routinely and regularly uploaded to our district website.</p>
<p><b>Puyallup School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>It has been our district's policy to provide medical benefit eligibility for anyone who works 20+ hours/week for many years. This is more proactive towards availability for part time employees than the state's requirement.</p>
<p><b>Puyallup School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>Our progress toward full implementation has stalled. In spite of communication with leaders of our various bargaining groups and member representatives through the benefits advisory committee, two groups have made progress, all others have moved in the opposite direction of the legislation. In some cases, because of bargaining agreements, the cost for full family coverage is now higher than before the legislation was passed. Current breakdown is as follows: 3:1=1 bargaining group; 6:1=4 bargaining groups; 9:1=2 bargaining groups; 15:1=5 bargaining groups</p>
<p><b>Queets-Clearwater School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>Online enrollment reduces staff hours for data entry and therefore provides a cost savings</p>
<p><b>Queets-Clearwater School District</b></p>	<p><b>Cost Savings</b></p>	<p>Provide Premera only plans to receive 10% premium discount.</p>
<p><b>Queets-Clearwater School District</b></p>	<p><b>Customer Service</b></p>	<p>Provide on-line access to healthcare information including service providers</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Queets-Clearwater School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees are offered access to health insurance.
<b>Queets-Clearwater School District</b>	<b>Premium Differential Reduction</b>	Implemented a minimum deduction for all employees
<b>Quilcene School District</b>	<b>Administrative Cost Reduction</b>	The business office takes care of this as part of the job
<b>Quilcene School District</b>	<b>Cost Savings</b>	Offering lower cost insurance plans
<b>Quilcene School District</b>	<b>Customer Service</b>	WEA Premera offers more accessibility for subscribers
<b>Quilcene School District</b>	<b>Part-Time Employee Coverage Protection</b>	Part time employees have access if they work 15 hours per week
<b>Quilcene School District</b>	<b>Premium Differential Reduction</b>	Discussed having single employees contribute
<b>Quillayute Valley School District</b>	<b>Administrative Cost Reduction</b>	We work with WEA Premera who has been a leader in implementing "Lean" thinking since 2005. Through lean thinking program overall administrative costs went from 8.8% to 6.3% in 2013. WEA's administrative costs have been under 6% for the last 12 years.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Quillayute Valley School District</b>	<b>Cost Savings</b>	Offer a Consumer Driven High Deductible Plan with an optional Health Savings Account; Use of a purchasing consortium for some benefits at a lower cost across several districts;Premera assists in negotiating higher discounts locally and nationally; Premera offers a Blue Card Network negotiating discounts that are at the highest level with the state and provides significant savings to Premera enrollees who travel/riside outside Premera service area; Premera has an open drug formulary that provides choice for enrolles and their physicians while being prudent and ensuring the drugs and cost and care effective
<b>Quillayute Valley School District</b>	<b>Customer Service</b>	Hosting an employee benefits fair with hours allowing all employees to learn the most efficient way to access their benefits;Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members;Premera uses the "Ulysses Learning" protocol that leads to first call resolution and higher level of satisfaction from enrollees;Provide a website with access to information about the employee's benefits which include a cost estimator which helps them determine which providers require less out of pocket costs. The website provides educational information about wellnes programs and their plan benefits; Premera does independent surveys to neasure enrollee satisfaction and then puts a focus on making changes to improve satisfaction; Premera Semi-Annual Newsletter to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions;District provides detail benefit information so employees can make informed decision
<b>Quillayute Valley School District</b>	<b>Part-Time Employee Coverage Protection</b>	We continue to work with all barganing groups to determine the appropriate eligibility requirements to meet their specific group's benefit needs. Provided all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1, 2014. We offer coverage for part time employees working 20 hours a week ;Premera works with enrollees at benefit fair to review plan options that allow the individual to remain covered on a medical plan. We have low cost premium plans from Premera that allow employees to remain on coverage;
<b>Quillayute Valley School District</b>	<b>Premium Differential Reduction</b>	Implemented minimum premium contributions for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents; Established and Health Savings Account and a high deductible plan; rates have increased less for family than individuals; offer all Premera Easy Choice Plans (lower cost plans)
<b>Quincy School District</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premeras's "Lean" workshops so they can incorportate them in their own business - including the State of Washington, various

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p>
<p><b>Quincy School District</b></p>	<p><b>Cost Savings</b></p>	<p>Choices offered - 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse need of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p>
<p><b>Quincy School District</b></p>	<p><b>Customer Service</b></p>	<p>Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p>
<p><b>Quincy School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. We contribute towards the cost of the medical plan on a prorated basis.</p>
<p><b>Quincy School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p>
<p><b>Rainier School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>Administrative expenses remain constant.</p>
<p><b>Rainier School District</b></p>	<p><b>Cost Savings</b></p>	<p>Formed committee to look at possibility of lower cost plans. Requested bids from numerous providers.</p>
<p><b>Rainier School District</b></p>	<p><b>Customer Service</b></p>	<p>Provide assistance to employees in navigating websites for insurance companies</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Rainier School District</b>	<b>Part-Time Employee Coverage Protection</b>	Part time employees are protected under contracts for insurance benefits
<b>Rainier School District</b>	<b>Premium Differential Reduction</b>	Continue to work on this area via Insurance Committee interaction.
<b>Raymond School District</b>	<b>Administrative Cost Reduction</b>	<p>District: Please indicate if your district has done something specific in this area.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.</p>
<b>Raymond School District</b>	<b>Cost Savings</b>	<p>District: Please indicate if your district has done something specific in this area.</p> <p>WEA Select Medical Plans through Premera:</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).
- B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)
- C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.
- D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.
- E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.
- G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.
- H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- I. Programs that monitor controlled medication substances to provide protection for enrollees.
- J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Raymond School District</b>	<b>Customer Service</b>	<p>District: Please indicate if your district has done something specific in this area.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs and their plan benefits.</p> <p>B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.</p> <p>C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.</p> <p>E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.</p> <p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>
<b>Raymond</b>	<b>Part-Time</b>	<p>District: Please indicate if your district has done something specific in this area.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<b>Raymond School District</b>	<b>Premium Differential Reduction</b>	<p>District: Please indicate if your district has done something specific in this area.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<b>Reardan-Edwall School District</b>	<b>Administrative Cost Reduction</b>	<p>The district does not charge for administrative costs, however, Premera has reduced their costs associated with their plans to nearly 5% of the premium cost.</p>
<b>Reardan-Edwall School District</b>	<b>Cost Savings</b>	<p>Premera has the highest number of In-Network providers which allows for nearly 98% of all claims paid are in-network. Evidence based medical initiatives, provider advisory groups, an open three-tiered drug offering, and a Member 360 Dashboard that allows Case Managers to identify enrollees with specific healthcare needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Reardan-Edwall School District</b>	<b>Customer Service</b>	Premera provides website access for employees to estimate costs and also offers wellness programs, plan benefits, and necessary forms for processing. Field staff offer direct one-on-one service to employees who may need additional assistance.
<b>Reardan-Edwall School District</b>	<b>Part-Time Employee Coverage Protection</b>	The district offers medical coverage to part-time employees and they have the option to waive such coverage.
<b>Reardan-Edwall School District</b>	<b>Premium Differential Reduction</b>	Added lower cost options. Lower increases applied to dependent coverages than to employee only tiers.
<b>Renton School District</b>	<b>Administrative Cost Reduction</b>	Renton School District provides a benefits website and benefits helpline for employees and their families. The combination of these services allows for quick and easy access to comprehensive benefits administration and assistance with choosing a plan, claims advocacy and education. Usage of both of these services increases year-over-year, which eases the works for RSD human resources and payroll.

WEA Select Medical Plans through Premera:

A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.

B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Renton School District</b>	<b>Cost Savings</b>	<p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p> <p>Both Premera Blue Cross and Group Health continue to evaluate their patient populations for early identification of costly chronic conditions. Group Health is nationally recognized for its' innovative approach to member care through their lifetimes.</p> <p>RSD has made progress by aggressively negotiating lower premiums on their Group Health medical plan, making strategic benefit plan alterations, and by offering an HSA-Qualified High Deductible Health Plan so that employees may cover family members at significantly lower premiums.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA's over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers "in network" in the state (resulting in 98% + of all paid claims are "in-network"). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera's national "Blue" network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.

E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.

F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.

H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		pool to reduce the cost for those with monthly co-premiums.
<b>Renton School District</b>	<b>Customer Service</b>	<p>RSD has implemented regularly-scheduled benefits orientations. These sessions are available for new hires, those employees who are newly eligible for benefits, and for currently benefited employees who wish to receive a refresher course about their benefits. These orientations help RSD employees become better health care consumers, and better understand their benefits plans.</p> <p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

G. Work with enrollees or their provider to address escalated or complex issues.

H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.

**Renton School District**    **Part-Time Employee Coverage Protection**

RSD has not changed part-time employees’ access to coverage in recent years. Part-time employees remain eligible for the same benefits as full-time employees when they meet the definition of eligibility under their bargaining agreement. Medical insurance is optional and the district contribution for part-time employees is prorated based on the number of hours worked. Part-time employees can choose to enroll in medical as long as they have sufficient salary each month from which the employee’s share of the costs (if applicable) may be deducted from their paycheck.WEA Select Medical Plans through Premera:

A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.

B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.

**Renton School District**    **Premium Differential Reduction**

Renton School District has able to save benefits dollars for employees with families by implementing a self-funded vision plan. Last year, RSD lowered the self-funded vision plan premium to allow more funding to be available to the benefits pools. In addition, due to positive experience on the Group Health plan, Renton School District negotiated a rate decrease with Group Health, providing further funding to the pools for employees covering dependents.

WEA Select Medical Plans through Premera:

A. Lower increases were applied to dependents than to employee only tiers for the past four years.

B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<p><b>Republic School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<p><b>Republic School District</b></p>	<p><b>Cost Savings</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Republic School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Republic School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Republic School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>The school district developed a formula to meet the 3:1 ratio for each tier for each bargaining group beginning Nov. 2014.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Richland School District</b>	<b>Administrative Cost Reduction</b>	Offer all documents in a sharepoint site for employees to access information and self help for questions. Information on vendor contacts available in employee online and sharepoint so employees don't need to call office for information.
<b>Richland School District</b>	<b>Cost Savings</b>	payroll deductions for health club memberships.
<b>Richland School District</b>	<b>Customer Service</b>	Held employee assistance days so employees can meet with insurance representatives to answer questions on plans and problems.
<b>Richland School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees working .5 FTE or 20 hours per week are eligible to purchase insurance and have a district contribution for insurance premiums.
<b>Richland School District</b>	<b>Premium Differential Reduction</b>	Lower cost premiums for family coverage. Mandatory out of pocket for employees with employee only coverage, to give extra funds to employees with family coverage out of pocket through pooling.
<b>Ridgefield School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.

**Ridgefield School District**      **Cost Savings**

WEA Select Medical Plans through Premera have consisted of:

A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.

a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.

b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.

B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.

C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.

D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.

E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.

H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Ridgefield School District**      **Customer Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Ridgefield School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Ridgefield School District</b>	<b>Premium Differential Reduction</b>	<p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Ritzville School District</b>	<b>Administrative Cost Reduction</b>	We don't have any admin costs
<b>Ritzville School District</b>	<b>Cost Savings</b>	We have researched other insurance carriers and most can't compete with Health Care Authority and its coverage
<b>Ritzville School District</b>	<b>Customer Service</b>	We have been very happy with the HCA
<b>Ritzville School District</b>	<b>Part-Time Employee Coverage Protection</b>	We prorate the part time coverage by the number of hours they work
<b>Ritzville</b>	<b>Premium Differential</b>	With HCA it is very reasonable and everyone pays

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Reduction</b>	
<b>Riverside School District</b>	<b>Administrative Cost Reduction</b>	<p>Our district has an interlocal agreement with a neighboring school district in which we share a Human Resource Director.</p> <p>We continued the reduced schedule of our payroll staff from five (5) days a week to three (3).</p>
<b>Riverside School District</b>	<b>Cost Savings</b>	<p>Our employees have continued a 2% mandatory out of pocket deduction to increase the amount in the insurance pool to aid those members with family coverage. We also offered an additional low-cost premium insurance plan this year.</p>
<b>Riverside School District</b>	<b>Customer Service</b>	<p>We provide a Benefits Fair with access to immunizations, supplemental coverage plans, wellness information, representation of our health providers, personal financial assistance and one-on-one assistance with choosing a health plan.</p>
<b>Riverside School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>We provided our staff with 2 low premium health plans and a Health Savings Account plan.</p>
<b>Riverside School District</b>	<b>Premium Differential Reduction</b>	<p>Our District requested and was provided with additional low premium health plans, as well as our current Health Saving Account plan from our current insurance carriers.</p>
<b>Riverview School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>– including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<p><b>Riverview School District</b></p>	<p><b>Cost Savings</b></p>	<p>WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependent children is the same whether there is one or more enrolled. K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Riverview School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Riverview School District</b></p>	<p><b>Part-Time Employee Coverage</b></p>	<p>WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	Health Plan (HDHP) is available.
<b>Riverview School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Rochester School District</b>	<b>Administrative Cost Reduction</b>	Due to the fact that we are not a large district, our administrative costs are minimal. We have one employee who works in this area; however, if she were not working in this area she would still have a full time job so no costs savings would be realized.
<b>Rochester School District</b>	<b>Cost Savings</b>	All insurance plans are bargained through local bargaining agreements
<b>Rochester School District</b>	<b>Customer Service</b>	At the start of each school year, a benefits fair is held in which insurance providers are present and all employees have the ability to ask specific questions. In addition, we work with Propel Insurance to provide a benefits website that summarizes all our benefit information as well as provides newsletters and other health information. Since we are a smaller size district, we have one person managing benefits. He is in constant contact with providers to stay up-to-date with any changes and quickly communicates updates to employees through email or newsletters.
<b>Rochester School District</b>	<b>Part-Time Employee Coverage Protection</b>	Most of our employees are part time. Our only requirement is that a person work a minimum of 20 hours per week. In addition, this is something that is bargained through local groups so unions and the district have to be in agreement for any changes or reductions.
<b>Rochester School District</b>	<b>Premium Differential Reduction</b>	We use a pooling method when determining out-of-pocket costs for employees. We have established a minimum premium about for all employees - even if there are enough funds in the pool to fully cover a plan. The minimum premium dollars go back into the pool to be allocated out to those employees with more expensive plans which are generally the full family plans. The minimum premium amount increased for all bargaining units since last year. For certificated employees, EE only coverage is not available to receive pooling dollars.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Roosevelt School District</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing "Lean" thinking. - to be able to improve quality, improve the enrollee experience, improve efficiency while eliminating wasted time and work effort and lowering expenses.
<b>Roosevelt School District</b>	<b>Cost Savings</b>	Provider contracting - Premera has the highest number of providers "in network" in the state. The volume of enrollment assists in negotiating higher discounts. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care. Provider advisory groups for medical and pharmacy that continually monitor policies & procedures. Member 360 dashboard - Proprietary toll that uses more than claims to identify enrollees with specific healthcare needs. Plans that include copayments for Emergency Room service (waived if admitted), co-payments for inpatient hospital admissions, and higher for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to provide protection for enrollees. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring that drugs are cost and care-effective.
<b>Roosevelt School District</b>	<b>Customer Service</b>	Premera provides a website with access to information about benefits, a cost estimator, and education information about wellness programs & benefits. Does independent surveys to measure enroll satisfaction. "Ulysess Learning" - leading to first call resolution and a higher level of satisfaction from enrollees. Premera's "Lean" workshops include Customer Service, Claims and Billing processes - which focus on improving the enrollee experience. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information.
<b>Roosevelt School District</b>	<b>Part-Time Employee Coverage Protection</b>	Added lower cost options that have lower premiums and many first dollar benefits and added the HDHP
<b>Roosevelt School District</b>	<b>Premium Differential Reduction</b>	Gave lower increases to dependents than to employee only tiers for the past three years. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits & also added the HDHP.
<b>Rosalia School District</b>	<b>Administrative Cost Reduction</b>	n/a

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Rosalia School District</b>	<b>Cost Savings</b>	ADDITION OF THE QUALIFIED HIGH DEDUCTIBLE PLAN
<b>Rosalia School District</b>	<b>Customer Service</b>	EMPLOYEES HAVE MORE OPTIONS AND ACCESS TO INFORMATION
<b>Rosalia School District</b>	<b>Part-Time Employee Coverage Protection</b>	DISTRICT OFFERS BENEFITS TO ALL REG EMPLOYEES
<b>Rosalia School District</b>	<b>Premium Differential Reduction</b>	DISTRICT IS NEGOTIATING WITH UNIONS ON DIFFERENCE
<b>Royal School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera:A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.
<b>Royal School District</b>	<b>Cost Savings</b>	WEA Select Medical Plans through Premera:  A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Royal School District</b>	<b>Customer Service</b>	<p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p> <p>H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>I. Programs that monitor controlled medication substances to provide protection for enrollees.</p> <p>J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>
		<p>WEA Select Medical Plans through Premera:</p> <p>A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>wellness programs and their plan benefits.</p> <p>B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.</p> <p>C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.</p> <p>E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.</p> <p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>
<b>Royal School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		plan.
		C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.
<b>Royal School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera:  A. Gave lower increases to dependents than to employee only tiers for the past three years.  B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP Plan.
<b>San Juan Island School District</b>	<b>Administrative Cost Reduction</b>	By working with our employee benefits consultant, we've negotiated with both fully-insured and self-insured plans to reduce administrative expenses wherever possible and we worked with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.
<b>San Juan Island School District</b>	<b>Cost Savings</b>	We have implemented the following steps: Consumer Driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/01/2012; Established an HSA employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars; Use of purchasing consortium / Interlocal to purchase some benefits at a lower cost across several districts (applicable for districts purchasing some benefits through an interlocal) ; Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.
<b>San Juan Island School District</b>	<b>Customer Service</b>	We have worked to provide improved customer service by: Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information; Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits; Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members; Having regular Benefits Advisory Committee meetings with representation from all bargaining groups
<b>San Juan Island School District</b>	<b>Part-Time Employee</b>	We have continued to work with all purchasing / bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefits needs and we have provided all existing and new employees with required notifications

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Coverage Protection</b>	regarding availability of health coverage through Washington Health Plan Finder as of January 1st, 2014.
<b>San Juan Island School District</b>	<b>Premium Differential Reduction</b>	We have done the following: Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents; Encouraged employees that do not need health plan coverage to waive off of the district offered plan, resulting in an increase to pooling dollars; Established HSA employer contribution of \$125 per employee per month, resulting in increase to pooling dollars; Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.
<b>Satsop School District</b>	<b>Administrative Cost Reduction</b>	No administrative expenses
<b>Satsop School District</b>	<b>Cost Savings</b>	Provider contracting
<b>Satsop School District</b>	<b>Customer Service</b>	Employees have a website with access to information about benefits which includes a cost estimator which helps them determine which providers require less out-of-pocket costs.
<b>Satsop School District</b>	<b>Part-Time Employee Coverage Protection</b>	Part time employees who work over 17.5 hours per week are offered coverage.
<b>Satsop School District</b>	<b>Premium Differential Reduction</b>	Provider gave lower increases to dependents than to employees only tiers. All covered employees are contributing 10% of premium price to pool to help with family coverage.
<b>Seattle Public Schools</b>	<b>Administrative Cost Reduction</b>	In 2014, SPS vetted current brokerage and benefits administration services with a thorough competitive bidding process.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

SPS has worked with Delta Dental of Washington to perform electronic eligibilty reporting, resulting in reduced administrative expenses in 2014. In addition, SPS is considering ways to save the administrative expenses associated with the annual Open Enrollment mailing.

**Seattle Public Schools**      **Cost Savings**

SPS has made progress by aggressively negotiating lower premiums, making strategic benefit plan alterations, and by offering an HSA-Qualified High Deductible Health Plan so that employees may cover family members at significantly lower premiums.

Once again this year, the Joint Insurance Committee met with a Group Health Medical Director and the Senior Wellness Consultant to review claims experience and utilization for the medical plans offered to SPS employees. Having access to experience and utilization for nearly all of its employees has enabled SPS to make decisions regarding changes to copays, coinsurance, and other plan cost-sharing in order to increase the number of employees affiliated with primary care physicians, improve usage of generic drugs for chronic conditions, improve network utilization, and take advantage of the wellness opportunities available to enrollees.

**Seattle Public**      **Customer**

In 2014, SPS vetted current brokerage and benefits administration services with a thorough competitive bidding process. Evaluation of competitive proposals included experience with school district employees, performance metrics, educational

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Schools</b>	<b>Service</b>	<p>tools, and regular communication.</p> <p>The current benefits broker/benefits administrator was maintained. District employees enjoy both a Benefits Website and a Benefits Helpline, two very popular and well-received services that enable District employees to become intelligent and well-educated health care consumers.</p> <p>The frequency of benefits orientation meetings for newly hired and newly eligible employees increased again in 2014, with meetings occurring more than once per week, and with more conveniently scheduled times.</p>
<b>Seattle Public Schools</b>	<b>Part-Time Employee Coverage Protection</b>	<p>Part-time employees’ access to coverage has not changed in recent years. Part-time employees remain eligible for the same benefits as full-time employees when they work at least 0.50 FTE for their position. At 0.50 FTE, most employees receive a pro-rated district contribution for their benefits based on their FTE.</p> <p>SPS has also evaluated eligibility rules for substitutes and other variable-hour employees who average 30 hours per week, but who are currently not offered coverage. In order to avoid penalties under the Employer Shared Responsibility Provision of the Affordable Care Act, the District may choose to change eligibility rules to allow coverage to be offered to these employees.</p>
<b>Seattle Public Schools</b>	<b>Premium Differential Reduction</b>	<p>Recognizing that premiums for the mandatory benefits (dental, vision, life, LTD) are deducted from the District Contribution before the medical insurance premiums, in 2013 SPS introduced a new lower-cost dental insurance plan. The lower premium of this new plan allows employees with families the option of having more funds available for medical coverage. Through education and outreach, enrollment on this plan has grown, allowing more funds to go back to the insurance pools.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>SPS applied premium increases on the two most popular PPO plans more heavily to the Employee-only rate tier than to the Employee with family rate tiers in 2014. SPS continues to evaluate various proposals to make progress towards a 3:1 premium sharing ratio for employees. The District and bargaining groups have added language to their agreements that acknowledges that benefits are affected by ESSB 5940, and states that they will work together to meet the requirements of the law. SPS and bargaining groups have noted that any drastic changes in premium shares would cause significant changes in employee enrollment and could cause the district to overspend available funding.</p>
<b>Sedro- Woolley School District</b>	<b>Administrative Cost Reduction</b>	<p>n/a</p>
<b>Sedro- Woolley School District</b>	<b>Cost Savings</b>	<p>Variety of plans available to employees.</p>
<b>Sedro- Woolley School District</b>	<b>Customer Service</b>	<p>Ongoing emails, publications, and training for access to web services.</p>
<b>Sedro- Woolley School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>The bargaining agreements dictate when employees are eligible.</p>
<b>Sedro- Woolley</b>	<b>Premium Differential</b>	<p>Bargaining groups dictate which plans are offered to the employees. Some of our groups have searched out Consortiums to seek out lower cost.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Reduction</b>	
<b>Selah School District</b>	<b>Administrative Cost Reduction</b>	No changes from calendar 2013
<b>Selah School District</b>	<b>Cost Savings</b>	No changes from calendar 2013
<b>Selah School District</b>	<b>Customer Service</b>	Customer service took a hit when Premera converted to AONHewitt. However, things continue to improve, allowing the district personnel to offer our employees excellent customer service. We can do this now because of a great working relationship with AONH
<b>Selah School District</b>	<b>Part-Time Employee Coverage Protection</b>	Health insurance eligibility is based on the various Collectively Bargain Agreements. We are however monitoring the monthly work hours of part time people and will put them on medical according to the ACA rules.
<b>Selah School District</b>	<b>Premium Differential Reduction</b>	Premera smoothed out the differential in premiums again in 2014 by increasing the family rates less of a percentage than the increase for the single rates.
<b>Selkirk School District</b>	<b>Administrative Cost Reduction</b>	<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the member experience while eliminating wasted time and work effort, and improving efficiency while lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in “Lean” workshops so they can incorporate them into their own business. – including the state of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2012. WEA’s administrative costs have been under 6% for over 10 years.</p> <p>B. BlueCard provides significant savings to Premera employees traveling or residing outside the Premera service area.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
Selkirk School District	Cost Savings	<p>A. Premera has the following included in all the WEA medical programs</p> <p>a. Provider contracting – has the highest number of providers “in network” in the state (98%+ of all claims are paid “in network”).</p> <p>b. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally (with over 1.7 million members and over 127,000 of those are enrolled in a WEA medical plan). In addition to the WEA account, Premera provides coverage for many large, national accounts such as Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air, etc.</p> <p>c. BlueCard – Premera’s national “Blue” network – has negotiated discounts that are the highest within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>d. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as identifying appropriate alternative care based on the member’s needs.</p> <p>e. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>f. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate and cost and care-efficient.</p> <p>g. Member 360 dashboard – proprietary tool that uses more than just claims to identify members with specific healthcare needs to make sure the enrollee is receiving cost-effective care in an appropriate setting.</p> <p>h. Plans include copayments for Emergency room services (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand name and specialty drugs.</p> <p>i. Programs that monitor controlled medical substances to provide protection for members.</p> <p>j. An open drug formulary that provides choice for members and their physicians while being prudent and ensuring the drugs</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

are cost and care effective.

A. Premera has the following included in all the WEA medical programs

- a. Provider contracting – has the highest number of providers “in network” in the state (98%+ of all claims are paid “in network”).
- b. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally (with over 1.7 million members and over 127,000 of those are enrolled in a WEA medical plan). In addition to the WEA account, Premera provides coverage for many large, national accounts such as Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air, etc.
- c. BlueCard – Premera’s national “Blue”network – has negotiated discounts that are the highest within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.
- d. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as identifying appropriate alternative care based on the member’s needs.
- e. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- f. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate and cost and care-efficient.
- g. Member 360 dashboard – proprietary tool that uses more than just claims to identify members with specific healthcare needs to make sure the enrollee is receiving cost-effective care in an appropriate setting.
- h. Plans include copayments for Emergency room services (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand name and specialty drugs.
- i. Programs that monitor controlled medical substances to provide protection for members.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>j. An open drug formulary that provides choice for members and their physicians while being prudent and ensuring the drugs are cost and care effective.</p>
<b>Selkirk School District</b>	<b>Customer Service</b>	<p>A. Premera provides a website with access to information about the employee benefits – this includes a cost estimator which helps them determine what provider may require less out-of-pocket costs for the enrollee or their family. The website provides educational information about wellness programs and their plan benefits.</p> <p>B. Premera does independent surveys to measure member satisfaction and then puts a focus on making changes to improve satisfaction.</p> <p>C. Premera has “Ulysess Learning” which leads to first call resolution and a higher level of overall satisfaction from enrollees.</p> <p>D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes which we continue to focus on in order to improve the member experience.</p> <p>E. WEA Select Plans –The dedicated Premera sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera will work to resolve claim issues for the enrollees as well. This provides additional support to the district as well as direct support to the employees.</p> <p>F. WEA Select Plans - semi-annual newsletters are sent to enrollees to educate them on their plans and access to information to help support decision making and healthier lifestyle decisions.</p> <p>G. WEA – has their own separate claim review process that allows enrollees to go before a board of their peers and have the claim upheld, denied or have an administrative allowance made. Enrollee input has assisted the WEA in developing additional benefits or modifications to their plans.</p>
<b>Selkirk School</b>	<b>Part-Time</b>	<p>WEA Select Plans - when a full time employee’s hours are decreased, Premera works with the enrollee to review other plan</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Employee Coverage Protection</b>	options that allow the individual to remain covered on a medical program.  B. WEA Select Plans - added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and the HDHP Plan.
<b>Selkirk School District</b>	<b>Premium Differential Reduction</b>	A. WEA Select Plans – Passed on lower increases to dependents than to employee only tiers for the past two years.  B. WEA Select Plans - added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and the HDHP Plan.  C. WEA Select Plans – used the projected savings from the dependent eligibility audit to apply toward the dependent tiers to provide additional rate relief for family coverage.
<b>Sequim School District</b>	<b>Administrative Cost Reduction</b>	By working with our employee benefits consultant, we've negotiated with both fully insured and self insured plans to reduce administrative expenses wherever possible. Worked with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.
<b>Sequim School District</b>	<b>Cost Savings</b>	Consumer Driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/01/2012. Established an H S A employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.
<b>Sequim School District</b>	<b>Customer Service</b>	Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information. Hosting an employee benefits fair with hours allowing for al employees to learn the most efficient way to access their benefits. Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members. Having regular Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Sequim School District</b>	<b>Part-Time Employee Coverage</b>	We have continued to work with all purchasing/bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefits needs. Provided all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1st, 2014.

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Protection</b>		
<b>Sequim School District</b>	<b>Premium Differential Reduction</b>	Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents. Encouraged employees that do not need health plan coverage to waive off of the district offered plan, resulting in an increase to pooling dollars. Established H S A employer contribution of \$125 per employee per month, resulting in increase to pooling dollars. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.
<b>Shaw Island School District</b>	<b>Administrative Cost Reduction</b>	District: Please indicate if your district has done something specific in this area. WEA Select Medical Plans through Premera: Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>Shaw Island School District</b>	<b>Cost Savings</b>	District: Please indicate if your district has done something specific in this area. WEA Select Medical Plans through Premera: The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. The premium rate for dependent children is the same whether there is one or more enrolled Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Shaw Island School District</b></p>	<p><b>Customer Service</b></p>	<p>District: Please indicate if your district has done something specific in this area. Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. Use “Ulyssess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on ontinuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. Work with enrollees or their provider to address escalated or complex issues. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Shaw Island School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>District: Please indicate if your district has done something specific in this area. WEA Select Medical Plans through Premera: Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available</p>
<b>Shaw Island School District</b>	<b>Premium Differential Reduction</b>	<p>District: Please indicate if your district has done something specific in this area. WEA Select Medical Plans through Premera: Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Shelton School District</b>	<b>Administrative Cost Reduction</b>	<p>Currently no direct costs are associated to benefit administration with the district.</p>
<b>Shelton School District</b>	<b>Cost Savings</b>	<p>We are continuing to review our premiums and look for other carriers that may have more affordable prices. At this point will receive a 10% discount from Premera because we only offer only Premera plans and one HMO choice. We do offer the full range of Premera plans including the high deductible plan.</p>
<b>Shelton School District</b>	<b>Customer Service</b>	<p>We are continuing to work on providing employees with insurance information and options on the district web site. Links are provided for our carriers who offer additional resources on their websites. The providers are offering a wide range of information and plan comparisons on-line.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Shelton School District</b>	<b>Part-Time Employee Coverage Protection</b>	Regular employees working at least half time qualify to receive medical insurance benefits. We offer a range of options with lower premium rates so part time employees have an affordable choice.
<b>Shelton School District</b>	<b>Premium Differential Reduction</b>	By having a minimum payment for individuals, more of the districts insurance dollars have been able to be pooled to help cover the cost of family coverage. By offering the high deductible plan and the lower premium plans, family insurance is more affordable. Premera has applied lower increases to dependent tiers of their premiums that last few years.
<b>Shoreline School District</b>	<b>Administrative Cost Reduction</b>	Shoreline School District hired an experienced benefits administrator from another Washington school district on order to find efficiencies in the current benefits administration. In addition, Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.
<b>Shoreline School District</b>	<b>Cost Savings</b>	Our health plan renewals continue to include changes to deductibles and other cost sharing.
<b>Shoreline School District</b>	<b>Customer Service</b>	HR Staffing continues to provide support staff available to provide information and support to staff seeking benefits questions during and after the school work day. The District hosts an annual Benefits Fair to provide information and materials to staff regarding benefits options and choices. Our employees have access to The Benefits Website and The Benefits Helpline. These websites contain information for all the District's benefit plans in one convenient place and is widely accessed by both employees and their families. The helpline is available for employees and their families when they have questions about their available benefits. There is also access to a cost estimator, which helps employees determine which plans require less out-of-pocket costs.
<b>Shoreline</b>	<b>Part-Time</b>	Shoreline School District continues to offer benefit packages to part time employees (Classified staff working as little as 3.5 hrs

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Employee Coverage Protection</b>	per day; Certificated staff working a minimum .4 FTE). They include; medical, dental, vision, long term disability, and life insurance.
<b>Shoreline School District</b>	<b>Premium Differential Reduction</b>	Shoreline SD has provided better education to increase enrollment on the lower-premium plans in order to reduce the premiums paid by employees with families.
<b>Skamania School District</b>	<b>Administrative Cost Reduction</b>	Providence Health Plan has significantly reduced administrative costs over the last few years. We have targeted cost increases closer to CPI, rather than associating administrative cost with medical cost inflation. This has resulted in reduced percentag
<b>Skamania School District</b>	<b>Cost Savings</b>	Providence Health Plan has invested in preventive care and chronic Case and Disease Management Programs to improve on heath care outcomes, implementation of inteventions to prevent inpatient hospital readmissions, early adoption of voluntary patient safet
<b>Skamania School District</b>	<b>Customer Service</b>	Providence Health Plan Customer Service and Claims are located in Beaverton, Oregon, hours of operation 8:00 am to 5:00 pm PST, toll free 800 number for members. Customer Service Representatives are trained to answer all calls with 92% of calls answered
<b>Skamania School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have kept our part time employees benefit eligibility unchanged, so they have access to our benefit package.
<b>Skamania School District</b>	<b>Premium Differential Reduction</b>	We complete market surveys of other carriers and options and use that data to negotiate with our current health plan carrier, which results in lower rates for our members.
<b>Skykomish School District</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p>
<p><b>Skykomish School District</b></p>	<p><b>Cost Savings</b></p>	<p>Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).</p>
<p><b>Skykomish School District</b></p>	<p><b>Customer Service</b></p>	<p>Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.</p>
<p><b>Skykomish School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<p><b>Skykomish School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<p><b>Snohomish School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		for services and lower administrative costs.
<b>Snohomish School District</b>	<b>Cost Savings</b>	<p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. B. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. C. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p>
<b>Snohomish School District</b>	<b>Customer Service</b>	<p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p>
<b>Snohomish School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Snohomish School District</b>	<b>Premium Differential Reduction</b>	A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Snoqualmie Valley School District</b>	<b>Administrative Cost Reduction</b>	We worked with our benefit broker to negotiate both fully insured and self insured plans to reduce administrative expenses whenever possible. We also worked with our broker to evaluate carriers for all benefit plans that would result in either lower administrative expenses or simply reduce total premiums.
<b>Snoqualmie Valley School District</b>	<b>Cost Savings</b>	We have implemented the following steps: 1.) Offered a HDHP with HSA effective 2010 school year. 2.) Established an HSA employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars. 3.) Worked with employee benefit consultant and benefit committee to evaluate alternative carriers for all benefit plans to reduce premiums.
<b>Snoqualmie Valley School District</b>	<b>Customer Service</b>	We have worked to provide customer service by: 1.) Providing comprehensive employee benefit handbook that encompasses all benefit summaries, rates, and vendor contact information. 2.) Hosting and employee benefits fair with hours that allow all employees time to learn the about their benefits and how to access them. 3.) Ensuring that all health plans offered provide comprehensive nurse lines, telephonic customer service and support for all members. 4.) Having regular Benefit Advisory Committee meetings with representation from all bargaining groups.
<b>Snoqualmie Valley School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have continued to work with all bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefit needs. We offer the ability to enroll in the same benefits for all groups, even part time employees. We provide all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1st, 2014.
<b>Snoqualmie Valley School District</b>	<b>Premium Differential Reduction</b>	We have done the following: 1.) Implemented a minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents. 2.) Established a HSA employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars. Worked with broker to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.
<b>Soap Lake</b>	<b>Administrative</b>	Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Cost Reduction</b>	<p>enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Soap Lake School District</b>	<b>Cost Savings</b>	<p>The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. The premium rate for dependent children is the same whether there is one or more enrolled. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>or procedure occurs, which provides financial protection and prevents unnecessary services. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Soap Lake School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. Work with enrollees or their provider to address escalated or complex issues. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Soap Lake School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera: Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		Plan (HDHP) is available.
<b>Soap Lake School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>South Bend School District</b>	<b>Administrative Cost Reduction</b>	The WEA Plan's auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees and quick turnaround on payments for services.
<b>South Bend School District</b>	<b>Cost Savings</b>	Pooling
<b>South Bend School District</b>	<b>Customer Service</b>	Website with access to information about employee benefits and a cost estimator is provided to employees. This helps them determine which providers require lower out of pocket costs. The website has well program and plan benefits information.
<b>South Bend School District</b>	<b>Part-Time Employee Coverage Protection</b>	Premera will work with enrollees to find lower cost options. The district makes lower cost options available to employees. HDHP and Easychoice
<b>South Bend School District</b>	<b>Premium Differential Reduction</b>	Lower cost options available to employees. HDHP and Easychoice
<b>South Kitsap School District</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.
<b>South Kitsap School District</b>	<b>Cost Savings</b>	Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Group Health was reduced from the Options plan to the regular HMO plans to reduce costs to employees.
<b>South Kitsap School District</b>	<b>Customer Service</b>	Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. G. Work with enrollees or their provider to address escalated or complex issues. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.
<b>South Kitsap School District</b>	<b>Part-Time Employee Coverage Protection</b>	All employees in our school district have access to enroll in medical plans regardless of th number of hours they work. They are also eligible to be a part of the pooling dollars. All employees have access to the guaranteed benefit dollars the amount is prorated based on their benefit FTE.
<b>South Kitsap School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. With Group Hlth we changed from their Options plan to the straight HMO plan to help reduce the costs and control the premium increases.
<b>South Whidbey School District</b>	<b>Administrative Cost Reduction</b>	Work with roker to negotiated fully fund health plan ; WEA admin cost unknown

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>South Whidbey School District</b>	<b>Cost Savings</b>	Offered QHDHP since Oct 2012; Worked with broker to evaluate alternative carriers
<b>South Whidbey School District</b>	<b>Customer Service</b>	Provide comprehensive employee benefits handbook; post SOB on website; Hosted Benefit Fair ; Ensure all plans offer nurse line and customer service; district benefit coordinator knowledgeable in all health plans
<b>South Whidbey School District</b>	<b>Part-Time Employee Coverage Protection</b>	We continue to work with bargaining groups. We offer medical insurance to all employees
<b>South Whidbey School District</b>	<b>Premium Differential Reduction</b>	Provided all existing and new employees with otification regarding Wash Health Plan Finder as of January 1, 2014; work with benefit group to determin eligibility for each group
<b>Southside School District</b>	<b>Administrative Cost Reduction</b>	No progress or efforts made in this direction
<b>Southside School District</b>	<b>Cost Savings</b>	No progress or efforts made in this direction
<b>Southside School District</b>	<b>Customer Service</b>	No progress or efforts made in this direction
<b>Southside School District</b>	<b>Part-Time Employee Coverage Protection</b>	No progress or efforts made in this direction

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Southside School District</b>	<b>Premium Differential Reduction</b>	No progress or efforts made in this direction
<b>Spokane School District</b>	<b>Administrative Cost Reduction</b>	The District has no direct administrative expenses.
<b>Spokane School District</b>	<b>Cost Savings</b>	We set State comparable rates on a plan with lower costs to encourage employees to change from higher cost plans.
<b>Spokane School District</b>	<b>Customer Service</b>	Expanded Employee Online functionality which allows Benefit staff more one on one support to employees.
<b>Spokane School District</b>	<b>Part-Time Employee Coverage Protection</b>	Pooling dollars are distributed on a percentage basis with the bulk going to those with the largest out of pocket amounts before pooling (ie part time employees).
<b>Spokane School District</b>	<b>Premium Differential Reduction</b>	Offer State comparable health plan at fixed % of premium cost to employee.
<b>Sprague School District</b>	<b>Administrative Cost Reduction</b>	Offered administrators more affordable plans.
<b>Sprague School District</b>	<b>Cost Savings</b>	We encourage employees to use in-network providers.
<b>Sprague School District</b>	<b>Customer Service</b>	Premiera provides a website with access to info about the employee benefits-this includes a cost estimator which helps them determine which plan offers out-of-pocket costs.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Sprague School District</b>	<b>Part-Time Employee Coverage Protection</b>	By adding lower cost options, EasyChoice Plans and HDHP Plans
<b>Sprague School District</b>	<b>Premium Differential Reduction</b>	We offered employees lower cost options, such as the EasyChoice plan that have lower premiums & the HDHP Plan.
<b>St. John School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>St. John School District</b>	<b>Cost Savings</b>	<p>District: Please indicate if your district has done something specific in this area.</p> <p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

District: Please indicate if your district has done something specific in this area.

WEA Select Medical Plans through Premera:

A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.
- C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
- District: Please indicate if your district has done something specific in this area.
- Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:
- A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.
  - B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.
  - C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.
  - D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.
  - E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>St. John School District</b>	<b>Customer Service</b>	<p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
		<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p>
		<p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p>
		<p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p>
		<p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p>
		<p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>St. John School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>St. John School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Stanwood- Camano</b>	<b>Administrative</b>	<p>1)by working with our employee benefits consultant, we've negotiated with both fully-insured and self-insured plans to reduce administrative expenses wherever possible 2)worked with our employee benefits consultant to evaluate alternative carriers for</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Cost Reduction</b>	all benefit plans that could result in either lower administrative expenses or simply reduce total premiums
<b>Stanwood-Camano School District</b>	<b>Cost Savings</b>	We have 1)implemented a consumer driven high deductible health plan with an optional health savings account offered as of 10/1/2012 2)established an HSA employer contribution of \$125 per employee per month, resulting in an increase to pooling dollars 3)use of purchasing consortium/interlocal to purchase some benefits at a lower cost across several districts 4)worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums
<b>Stanwood-Camano School District</b>	<b>Customer Service</b>	We have worked to provide improved customer service by 1)providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information 2)hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits 3)ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members 4)having regular Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Stanwood-Camano School District</b>	<b>Part-Time Employee Coverage Protection</b>	1)We have continued to work with all purchasing/bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefits needs 2)
<b>Stanwood-Camano School District</b>	<b>Premium Differential Reduction</b>	We have 1)implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents 2)encouraged employees that do not need health plan coverage to waive off of the district-offered plan, resulting in an increase to pooling dollars 3)established HSA employer contribution of \$125 per employee per month, resulting in increase to pooling dollars 4)worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents
<b>Star School District</b>	<b>Administrative Cost Reduction</b>	Looking at other health care plans.
<b>Star School District</b>	<b>Cost Savings</b>	Offered Lower cost plans.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Star School District</b>	<b>Customer Service</b>	District to small to get bids.
<b>Star School District</b>	<b>Part-Time Employee Coverage Protection</b>	District to small to get bids.
<b>Star School District</b>	<b>Premium Differential Reduction</b>	District to small to get bids.
<b>Starbuck School District</b>	<b>Administrative Cost Reduction</b>	Implementing Smart Reports on line for configuration and balancing has reduced administrative costs. Also point of contact, one on one assures a live person assisting.
<b>Starbuck School District</b>	<b>Cost Savings</b>	Estimated \$200.00 savings.
<b>Starbuck School District</b>	<b>Customer Service</b>	Presentation of plans available at the Sept. Staff meeting. Starbuck is considering an insurance fair with several other districts next year.
<b>Starbuck School District</b>	<b>Part-Time Employee Coverage Protection</b>	The District offers to pay premium at the same percentage FTE as the employee.
<b>Starbuck School District</b>	<b>Premium Differential Reduction</b>	Pooling allows employees to use any difference from the state allocation for spousal or family coverage.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Stehekin School District</b>	<b>Administrative Cost Reduction</b>	District has no administrative expenses, District has only one employee eligible. Same expenses as last year.
<b>Stehekin School District</b>	<b>Cost Savings</b>	No measurement for health care cost.
<b>Stehekin School District</b>	<b>Customer Service</b>	No measurement to improve service.
<b>Stehekin School District</b>	<b>Part-Time Employee Coverage Protection</b>	No measurement to protect access.
<b>Stehekin School District</b>	<b>Premium Differential Reduction</b>	District only has 1 employee eligible for coverage.
<b>Steilacoom Hist. School District</b>	<b>Administrative Cost Reduction</b>	We have reduced the cost of paper and additional internal administrative costs by offering an electronit platform that houses communication materials, forms, educational tools for employees and their families to access 24/7.
<b>Steilacoom Hist. School District</b>	<b>Cost Savings</b>	We offer an interactive Excel spreadsheet comparison that illustrates a high-level side-by-side plan review of the estimated out-of-pocket expenses that an employee and family would experience based on their estimated utilization of benefits and (pre-pooling) employee premium share. This gives employees and their families a better understanding of which plan could potentially be the most cost-effective for them.
<b>Steilacoom Hist. School District</b>	<b>Customer Service</b>	District employees and their families have access to an Employee Service Advocate Program available through our employee benefit broker/advisor. We hold educational sessions as necessary to keep our employees and their families informed, and we regularly hold an annual benefits fair.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Steilacoom Hist. School District</b>	<b>Part-Time Employee Coverage Protection</b>	It is our practice to offer benefits to employees that work 15 hours or more per week.
<b>Steilacoom Hist. School District</b>	<b>Premium Differential Reduction</b>	Minimum contribution set at 1% of Employee Only premium for all employees enrolling in a medical plan
<b>Step toe School District</b>	<b>Administrative Cost Reduction</b>	N/A We are on HCA through PEBB
<b>Step toe School District</b>	<b>Cost Savings</b>	N/A We are on HCA through PEBB
<b>Step toe School District</b>	<b>Customer Service</b>	N/A We are on HCA through PEBB
<b>Step toe School District</b>	<b>Part-Time Employee Coverage Protection</b>	N/A We are on HCA through PEBB
<b>Step toe School District</b>	<b>Premium Differential Reduction</b>	N/A We are on HCA through PEBB
<b>Stevenson- Carson School District</b>	<b>Administrative Cost Reduction</b>	We regularly complete a competitive bid process and review and negotiate lower administrative costs. Due to this, Providence Health Plan has significantly reduced administrative cost over the last few years. We have targeted cost increases closer to CPI

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Stevenson-Carson School District</b>	<b>Cost Savings</b>	We negotiate annually with our health carrier on benefits and rates. The negotiations have successfully reduced rates. We regularly complete a competitive bid process and use this information in negotiations. We regularly receive claims data and analyze
<b>Stevenson-Carson School District</b>	<b>Customer Service</b>	We provide an annual open enrollment group meeting, one on one counseling, a customized website and have a dedicated claims advocate for our employees via BCI Group, our benefit consultant. In addition, Providence Health Plan Customer Service and Claims a
<b>Stevenson-Carson School District</b>	<b>Part-Time Employee Coverage Protection</b>	We offer benefits to part time employees who work 20 hours or more per week. We will also be compliant with PPACA regulations pertaining to coverage for part-time employees. Providence Health Plan has invested in preventive care and chronic care management
<b>Stevenson-Carson School District</b>	<b>Premium Differential Reduction</b>	We have completed a Memorandum of Understanding with our union representatives to make a good faith effort to comply with ESSB 5940.
<b>Sultan School District</b>	<b>Administrative Cost Reduction</b>	By working with our employee benefit consultant we have negotiated both fully insured and self insured plans to reduce administrative costs wherever possible. Worked with employee benefit consultant to evaluate alternative carriers for all benefit plans that could result in lower administrative costs or total premiums.
<b>Sultan School District</b>	<b>Cost Savings</b>	Implemented consumer driven high deductible health plan with an optional HSA offered as of 10/01/2012. Established an HSA employer contribution of \$125 per employee per month resulting in an increase to pooling. Worked with employee benefits consultant to evaluate carriers for all benefit plans that could reduce premiums.
<b>Sultan School District</b>	<b>Customer Service</b>	We are working to provide customer service by providing comprehensive employee benefits handbooks that encompasses all benefit summaries, rates, and vendor contact information. We host an annual benefits fair allowing employees the opportunity to ask questions and learn the most efficient way to access their benefits. Ensuring all health plans offered provide a comprehensive nurse line and telephonic customer service and support for all members.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Sultan School District</b>	<b>Part-Time Employee Coverage Protection</b>	We continue to work with all bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefit needs. We provide all existing and new employees with the required notifications regarding availability of health coverage through Washington State Health Finder as of January 1, 2014.
<b>Sultan School District</b>	<b>Premium Differential Reduction</b>	Implemented minimum premium contribution for all employees, effectively increasing employee only cost and reducing cost of dependent coverage. Established HSA contribution of \$125 per employee per month, resulting in an increase to pooling dollars. Worked with employee benefit consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.
<b>Summit Valley School District</b>	<b>Administrative Cost Reduction</b>	n/a
<b>Summit Valley School District</b>	<b>Cost Savings</b>	n/a
<b>Summit Valley School District</b>	<b>Customer Service</b>	n/a
<b>Summit Valley School District</b>	<b>Part-Time Employee Coverage Protection</b>	n/a
<b>Summit Valley School District</b>	<b>Premium Differential Reduction</b>	n/a
<b>Sumner School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera:  A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<p><b>Sumner School District</b></p>	<p><b>Cost Savings</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.

E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.

F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.

H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

J. The premium rate for dependent children is the same whether there is one or more enrolled

K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		pool to reduce the cost for those with monthly co-premiums.
<b>Sumner School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Sumner School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Sumner</b>	<b>Premium Differential</b>	WEA Select Medical Plans through Premera:

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Reduction</b>	<p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Sunnyside School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business _ including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p>
<b>Sunnyside School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in-network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- b. BlueCard \_ (Premera's national Blue network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.
- B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.
- C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- D. Provider advisory groups continually monitor Premera's medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.
- E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.
- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate \_ Overage dependents pay the lower child rate rather than a subscriber rate.
- J. The premium rate for dependent children is the same whether there is one or more enrolled
- K. Prior Authorization \_ Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

L. Choice \_ 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

M. Waiver \_ employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Sunnyside School District**      **Customer Service**

Premera's WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

A. Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.

B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.

C. Use "Ulysses Learning" \_ leading to first call resolution and a higher level of satisfaction from enrollees.

D. Conduct "Lean" workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.

E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Sunnyside School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<p><b>Sunnyside School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<p><b>Tacoma</b></p>	<p><b>Administrative</b></p>	<p>The administrative costs of the benefits staff are paid by the trust and not the Tacoma School district. The trust works with</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Cost Reduction</b>	Mercer, a benefits consultant company to negotiate administrative costs associated with our medical plans, dental, vision, long term disability, etc. Projected annual savings totaled \$2.5 million over the 2014/2015 plan year renewal by switching to Group Health November 2014.
<b>Tacoma School District</b>	<b>Cost Savings</b>	The WEA Select and Group Health plans offer access to personal health and wellness tools that help employees stay on top of their health. Also, these plans have an integrated health and case management system in place that help to ensure employees receive appropriate and cost-effective medical care. Moved from WEA to Group Health as of November 1, 2014.
<b>Tacoma School District</b>	<b>Customer Service</b>	Employees of the Tacoma School District have direct access to The Sound Partnership staff for all enrollment, orientation, questions, and concerns relating to their benefits.
<b>Tacoma School District</b>	<b>Part-Time Employee Coverage Protection</b>	Tacoma School District through its collective bargaining agreements have continued to provide benefits to part time employees.
<b>Tacoma School District</b>	<b>Premium Differential Reduction</b>	We continue to work towards compliance.
<b>Taholah School District</b>	<b>Administrative Cost Reduction</b>	Not sure how to reduce cost of administrative expenses. The work needs to get done
<b>Taholah School District</b>	<b>Cost Savings</b>	Offer all the plans available to us. Allow pooling
<b>Taholah School District</b>	<b>Customer Service</b>	Didn't know we had a problem, that we needed to improve services
<b>Taholah</b>	<b>Part-Time Employee</b>	We don't have part time employees

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Coverage Protection</b>	
<b>Taholah School District</b>	<b>Premium Differential Reduction</b>	Offer different plans. Allow pooling
<b>Tahoma School District</b>	<b>Administrative Cost Reduction</b>	Worked with out employee benefits cosultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.
<b>Tahoma School District</b>	<b>Cost Savings</b>	We have implemented the following steps: 1. Consumer Driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/01/2012. 2. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.
<b>Tahoma School District</b>	<b>Customer Service</b>	We have worked to provide improved customer service by 1. Providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information. 2.Hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits. 3. Ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members. 4. Having regular Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Tahoma School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have continued to work with all purchasing/bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefits needs.
<b>Tahoma School District</b>	<b>Premium Differential Reduction</b>	We have done the following: 1. Implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents. 2. Worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Tekoa School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Tekoa School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

- C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.
- E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.
- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.
- J. The premium rate for dependent children is the same whether there is one or more enrolled
- K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.
- L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.

**Tekoa School District**      **Customer Service**

Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:

- A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.
- B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.
- C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.
- D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.
- E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.
- F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		G. Work with enrollees or their provider to address escalated or complex issues.
		H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.
<b>Tekoa School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Tekoa School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:A. Lower increases were applied to dependents than to employee only tiers for the past four years.B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Tenino School District</b>	<b>Administrative Cost Reduction</b>	n/a
<b>Tenino School District</b>	<b>Cost Savings</b>	Our District continues to be part of a large high volume plan which allows carries to negotiate lower costs and higher discounts.
<b>Tenino School District</b>	<b>Customer Service</b>	Employee Resources link on District Home Page, Online enrollment and interactive website for plans.
<b>Tenino School District</b>	<b>Part-Time Employee</b>	Options for "Life Event" changes during the plan year.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Coverage Protection</b>	
<b>Tenino School District</b>	<b>Premium Differential Reduction</b>	District continues to offer Easy Choice and High Deductible plans.
<b>Thorp School District</b>	<b>Administrative Cost Reduction</b>	District has opted to offer Premera health insurance and be part of their "Lean" model of business.
<b>Thorp School District</b>	<b>Cost Savings</b>	District passes through total state allotment for insurance to full time employee, District offers a variety of health plans including the Premera EasyChoice plans which provides three options at the same rate.
<b>Thorp School District</b>	<b>Customer Service</b>	Employees have multiple ways to connect with their benefits: through District HR, through online portal, or by telephone.
<b>Thorp School District</b>	<b>Part-Time Employee Coverage Protection</b>	Employees receive the pass through amount of state allocated dollars based on their FTE to put toward a medical plan of their choosing.
<b>Thorp School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years, EasyChoice plans are lower cost options, the child premium is a composite rate.
<b>Toledo School District</b>	<b>Administrative Cost Reduction</b>	District manages own insurance reconciliation and plan enrollment
<b>Toledo School District</b>	<b>Cost Savings</b>	We are searching for providers that can save both the District and employees money by offering lower premiums.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Toledo School District</b>	<b>Customer Service</b>	Employees can contact WEA/Aon Hewitt for all questions via phone or internet
<b>Toledo School District</b>	<b>Part-Time Employee Coverage Protection</b>	Despite efforts of Affordable Health Care Act that encourages us to not offer health benefits to part time workers, Toledo School District continues to offer health benefits to all employees who are contracted to work at least 3.5 hours a day.
<b>Toledo School District</b>	<b>Premium Differential Reduction</b>	Less premium increase for family coverage as compared to individual coverage
<b>Tonasket School District</b>	<b>Administrative Cost Reduction</b>	Administrative expenses have increased. Cost of implementation of new insurance mandates has been absorbed by district and not passed on to employee.
<b>Tonasket School District</b>	<b>Cost Savings</b>	Lower cost plans are available such as the HDHP or the Easy Choice Plan. Waiver - Employees can waive medical coverage. Any left over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.
<b>Tonasket School District</b>	<b>Customer Service</b>	Work with enrollees or thieir provider to address escalated or complex issues.
<b>Tonasket School District</b>	<b>Part-Time Employee Coverage Protection</b>	Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.
<b>Tonasket School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans and the HDHP. Dependent children electing COBRA coverage pay a child rate nad not a subscriber rate.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Toppenish School District</b>	<b>Administrative Cost Reduction</b>	Comparing services, premiums/coverage and brokerage fees
<b>Toppenish School District</b>	<b>Cost Savings</b>	Provider contracting/in-network; consumer decision support resources;drug formulary;COBRA coverage for dependents pay the lower child rate;prior authorization requirement;medical plans with a broad range of benefits and rate levels to meet diverse needs of employees/families;employees can waive coverage
<b>Toppenish School District</b>	<b>Customer Service</b>	Electronic delivery of health coverage information during open enrollment; posting of electronic copies of benefit booklets on district website or links;website with access to information about employee's benefits, cost estimator; education information about wellness programs, plan benefits and form commonly used by employers/enrollees
<b>Toppenish School District</b>	<b>Part-Time Employee Coverage Protection</b>	Access to coverage for part-time employees; offerings of lower cost options and a High Deductible Health Plan
<b>Toppenish School District</b>	<b>Premium Differential Reduction</b>	Lower increases applied to dependents than to employee tiers, addes lower cost options, each child does not pay a separate premium-child premium is a composite rate.
<b>Touchet School District</b>	<b>Administrative Cost Reduction</b>	we do not charge administrative expenses
<b>Touchet School District</b>	<b>Cost Savings</b>	consistently work with insurance broker to find best health care plan options for health benefits
<b>Touchet School District</b>	<b>Customer Service</b>	we provide choices for health plans with multiple providers and multiple options within each provider with a high degree of in-network services
<b>Touchet</b>	<b>Part-Time Employee</b>	all employees who work 50% or more are eligible for pro-rated health insurance

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Coverage Protection</b>	
<b>Touchet School District</b>	<b>Premium Differential Reduction</b>	we annually review our health care plans with our broker
<b>Toutle Lake School District</b>	<b>Administrative Cost Reduction</b>	No Administrative Cost
<b>Toutle Lake School District</b>	<b>Cost Savings</b>	Offered an HSA which is attached to the High Ded. Plan
<b>Toutle Lake School District</b>	<b>Customer Service</b>	Aon employee/Administration program
<b>Toutle Lake School District</b>	<b>Part-Time Employee Coverage Protection</b>	By offering Kaiser and Premera with a 10% discount
<b>Toutle Lake School District</b>	<b>Premium Differential Reduction</b>	Minimum out of pocket for everyone
<b>Trout Lake School District</b>	<b>Administrative Cost Reduction</b>	As we have regularly completed a competitive bid process, and have reviewed and negotiated lower administrative costs. Our selected health carrier, Providence Health Plan, has significantly reduced administrative costs over the last few years. We have targeted cost increases closer to CPI, rather than associating administrative cost with medical cost inflation. This has resulted in reduced percentage of premium administrative cost. As such, as much as 90%-91% of premium dollars go towards claims expense costs. Providence is also not required to refund any premiums due to not meeting the MLR (medical loss ratio) requirements of PPACA. We have worked closely with BCI Group, our benefits consultant, to identify benefit design strategies

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		to help meet budget goals and mitigate future cost increases.
<b>Trout Lake School District</b>	<b>Cost Savings</b>	We have annually negotiated with our health carrier on benefits and rates. This negotiation has successfully reduced the rates. In addition, we have regularly completed a competitive bid process and have been able to use this information in our negotiations. We regularly receive claims data and analyze this to assist with benefit design and cost containment.
<b>Trout Lake School District</b>	<b>Customer Service</b>	We provide an annual open enrollment group meeting, one on one counseling, a customized website and have a dedicated claims advocate for our employees via BCI Group, our benefit consultant. In addition, Providence Health Plan Customer Service and Claims are located in Beaverton, Oregon with hours of operation from 8:00 am to 5:00 pm PST and a toll free 800 number for members. Customer Service Representatives are trained to answer all calls with 92% of calls answered at the point of service. Translation services are available along with an automated voice response system and call tracking software for real time and historical activity management. The Health Plan has invested heavily in web based tools for members for outside of standard business hours which includes a variety of self service options and tools.
<b>Trout Lake School District</b>	<b>Part-Time Employee Coverage Protection</b>	We offer benefits to part time employees who work 20 hours or more per week. We will also be compliant with PPACA regulations pertaining to coverage for part-time employees.
<b>Trout Lake School District</b>	<b>Premium Differential Reduction</b>	We have completed a Memorandum of Understanding with our classified union representatives to make a good faith effort to comply with ESSB 5940. We have advised our certificated union representatives of ESSB 5940 requirements and they have not responded to our request for further discussions.
<b>Tukwila School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera:  A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
Tukwila School District	Cost Savings	<p>administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services.</p>
		<p>WEA Select Medical Plans through Premera:</p> <p>A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).</p> <p>B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)</p> <p>C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.</p> <p>D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p> <p>E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.</p> <p>G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

I. Programs that monitor controlled medication substances to provide protection for enrollees.

J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

**Tukwila School District**      **Customer Service**

WEA Select Medical Plans through Premera:

A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs and their plan benefits.

B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.

C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.

E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>decision making and healthier lifestyle decisions.</p> <p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>
<b>Tukwila School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.</p> <p>C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<b>Tukwila School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<b>Tumwater School District</b>	<b>Administrative Cost Reduction</b>	<p>Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera's "Lean" workshops so they can incorporate them in their own business-including the State of Washington, various provider</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
Tumwater School District	Cost Savings	<p>groups, et. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p> <p>The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA's over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA's over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers "in network" in the state (resulting in 98% + of all paid claims are "in-network"). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. Provider contracting - Premera has the highest number of providers "in network" in the state (resulting in 98% + of all paid claims are "in-network"). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. BlueCard – (Premera's national "Blue" network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera's medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. The premium rate for dependent children is the same whether there is one or more enrolled. Prior Authorization – Some services require an approval for coverage. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Tumwater School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera's WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. They conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. Use "Ulysses Learning: - Leading a first call resolution and a higher level of satisfaction from enrollees. They are conducting "Lean" workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. They create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. They work with enrollees or their provider to address escalated or complex issues. They accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans. The District has a full time employee who specializes in employee benefits. That employee is available to answer any questions the employees have about enrolling and eligibility. They also work with the plan vendors to ensure that employees are receiving all of their benefits and enrollment is accurate.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Tumwater School District</b>	<b>Part-Time Employee Coverage Protection</b>	The District offers health benefits to any employee contracted to work at least 15 hours a week. They are offered the same benefits options as a full time employee. Premera offers low cost options such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a HQHDP plan is available with an HSA option.
<b>Tumwater School District</b>	<b>Premium Differential Reduction</b>	We have required each employee to pay a minimum of 1% of the total elected medical plan's premium. Those additional deductions are then put into the pool and redistributed among any employee with a payroll deduction of more than 1%. These requires employees who are covering themselves to make a contribution to their medical premium while reducing the contribution for employees who are covering dependents. WEA Select Medical Plan through Premera: Lower increases were applied to dependents than to employee only tiers for the past four years; Added lower cost options, such as the EasyChoice plans (chich have many first dollar benefits) and a HQHDP; Dependent childrent electing COBRA coverage pay a child rate and not a subscriber rate; Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Union Gap School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the state of Washington, various provide groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA’s administrative costs have been under 6% for over 11 years.</p> <p>B. BlueCard provides significant savings to Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. WEA Specific – the WEA Plan’s auto adjudication rates remain some of the highest within Premera, which reduces the need for manual intervention and provides peace of mind for providers as well as for enrollees with quick turnaround on payments</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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for services.

**Union Gap  
School District**      **Cost Savings**

WEA Select Medical Plans through Premera:

- A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are “in-network”).
- B. The volume of enrollment in Premera assists in negotiating higher discounts locally and nationally. (In addition to Premera’s Exchange, Individual, small and large group accounts, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.)
- C. BlueCard – (Premera’s national “Blue” network) has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area.
- D. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.
- E. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- F. Provider advisory groups for medical and pharmacy that continually monitor Premera’s policies and procedures, and make changes to formularies to ensure they are appropriate, and cost and care-efficient.
- G. Member 360 dashboard - Proprietary tool that uses more than claims to identify enrollees with specific healthcare needs.
- H. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
----------	----------	--------------------------

I. Programs that monitor controlled medication substances to provide protection for enrollees.

J. An open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.

**Union Gap**      **Customer**  
**School District**   **Service**

WEA Select Medical Plans through Premera:

A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs and their plan benefits.

B. Does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve satisfaction.

C. “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.

D. Premera’s “Lean” workshops include Customer Service, Claims and Billing processes – which we continue to focus on improving the enrollee experience.

E. The dedicated Premera Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.

F. Semi-annual newsletters to enrollees to educate them on their plans and provide access to information to help support decision making and healthier lifestyle decisions.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>G. Dedicated staff in Customer Service and in Sales who work to address escalated or complex issues with the enrollees/designated representative and/or their provider. Input from the enrollee can often help in making adjustments or benefit changes to the Plans.</p>
<p><b>Union Gap School District</b></p>	<p><b>Part-Time Employee Coverage Protection</b></p>	<p>WEA Select Medical Plans through Premera:A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees with even fewer hours worked, providing that the employer is contributing towards the cost of the medical plan.B. Premera works with the enrollees to review other plan options that allow the individual to remain covered on a medical plan.C. Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<p><b>Union Gap School District</b></p>	<p><b>Premium Differential Reduction</b></p>	<p>WEA Select Medical Plans through Premera:</p>
		<p>A. Gave lower increases to dependents than to employee only tiers for the past three years.</p> <p>B. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added the HDHP Plan.</p>
<p><b>University Place School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>Improved efficiency by contracting with a new vendor</p>
<p><b>University Place School District</b></p>	<p><b>Cost Savings</b></p>	<p>Large number of contracted providers, discounts, ensuring that drug cost and care are effective</p>
<p><b>University Place School</b></p>	<p><b>Customer Service</b></p>	<p>School district and medical company websites, enrollee input and Benefit Committee</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>		
<b>University Place School District</b>	<b>Part-Time Employee Coverage Protection</b>	Lower cost options
<b>University Place School District</b>	<b>Premium Differential Reduction</b>	Lower increases to dependents and lower cost plan options
<b>Valley School District</b>	<b>Administrative Cost Reduction</b>	We have been operating at the lowest administrative costs with only one staff member having these duties added to their task list.
<b>Valley School District</b>	<b>Cost Savings</b>	We had biometric testing available for staff to create a base line for staff. Also, many staff members have opted for lower premiums to save the money monthly since preventive care is covered in all plans.
<b>Valley School District</b>	<b>Customer Service</b>	There is now an online enrollment system that allows staff to enroll online fully and run comparisons with plans, etc
<b>Valley School District</b>	<b>Part-Time Employee Coverage Protection</b>	All part time staff are eligible to receive medical benefits. This access has been part of our district culture; we do not limit coverage for any regular staff member.
<b>Valley School District</b>	<b>Premium Differential Reduction</b>	We have continued to increase the percentage of the medical premium cost to staff members each year to increase the amount of money that will be left in the pool that employees who have a larger out of pocket can then pull more money from the pool each year.
<b>Vancouver</b>	<b>Administrative</b>	Administration expenses are a very small portion of total insurance costs. New state and federal regulations have required us

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
School District	Cost Reduction	to add staff.
Vancouver School District	Cost Savings	The WEA/Premera online enrollment system allows employees to compare the previous years expenses with estimated coverage under alternate WEA/Premera plans. Benefit staff also work closely with employees asking questions and highlighting benefits of lower cost plans to help employees discover their true health insurance needs. The two highest cost plans (Plans 5 & 2) we offer had a combined enrollment decrease of 21%. The Insurance Oversight Committee voted to enhance benefits for our self-funded dental, vision, and hearing plan rather than decrease premiums. A premium decrease may have resulted in lowering medical out of pocket costs for employees.
Vancouver School District	Customer Service	We strive to offer our new employees the highest level of customer service by providing benefit orientations individually or in small groups. We devote multiple days in August to new educator benefit processing. Our comprehensive Benefit Guide is distributed each year at open enrollment and is available 24/7 via our staff portal. The staff portal also includes contacts, education pieces, monthly health topic newsletters, and forms. We host weekly benefit help sessions during open enrollment and a large benefit fair with all vendors in attendance. Employees may meet with a Premera representative at any of seven monthly Premera Assistance Days to gather information to assist them in making proactive decisions regarding their health care.
Vancouver School District	Part-Time Employee Coverage Protection	Employees that work 17.5 hours or more per week are eligible to participate in health benefits. Our district offers a wide range of plans and premiums to all employees.
Vancouver School District	Premium Differential Reduction	Signed Memorandum of Understanding with all bargaining groups that both parties agree to explore options for making progress toward a 3:1 ratio between family and employee only rates. Held multiple insurance oversight committee meetings to discuss necessary changes to premium rate structure. The district collaborated with unions to look at adding a minimum premium charge at the end of their collective bargaining agreement. Premera gave lower increases to dependents than to employee only tiers for the past four years.
Vashon Island	Administrative	Administrative costs continue on a downward trend and are under 6%.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>School District</b>	<b>Cost Reduction</b>	
<b>Vashon Island School District</b>	<b>Cost Savings</b>	<p>Provider contracting and volume of enrollment help negotiate higher discounts. We offer plans that include copayments for Emergency Room service . Copayments for inpatient hospital admissions and higher copayments for brand, non-preferred and speciality drugs. If employee waives medical coverage, any leftover state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums. Some services require prior authorization which provides financial protection against unnecessary services.</p>
<b>Vashon Island School District</b>	<b>Customer Service</b>	<p>A website is available with access to information about employee benefits which include a cost estimator. We send out a comprehensive packet annually via e-mail summarizing plans costs and coverages that include links to every insurance plan. As well as have providers available at our annual benefits fair for employees.</p>
<b>Vashon Island School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>We offer medical insurance to any employee who works at least 15 hours per week. The same plans are available as with full time employees.</p>
<b>Vashon Island School District</b>	<b>Premium Differential Reduction</b>	<p>All of our employee unions/groups with the exception of the SEIU pay 1% of the cost of their premium or any amount not covered in pooling whichever is greater. Each child does not pay a separate premium as the child premium is a composite rate.</p>
<b>Wahkiakum School District</b>	<b>Administrative Cost Reduction</b>	<p>The district contracts with the PEBB Program, whose cost-saving measures include: 1. Managing the medical plans' prescription-drug costs by promoting generic drug use through a lower-cost benefit design. 2. Purchasing coverage for medical tools and procedures that are evidence based. 3. Adopting PEBB's dependent verification eligibility processes, to ensure only eligible family members receive benefits.</p>
<b>Wahkiakum School District</b>	<b>Cost Savings</b>	<p>The district contracts with the PEBB Program, whose cost-saving measures include: 1. Managing the medical plans' prescription-drug costs by promoting generic drug use through a lower-cost benefit design. 2. Purchasing coverage for medical tools and procedures that are evidence based. 3. Adopting PEBB's dependent verification eligibility processes, to ensure only eligible family members receive benefits.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>Wahkiakum School District</b>	<b>Customer Service</b>	The district follows the PEBB Program's guidelines for determining employee eligibility and enrollment procedures to ensure consistency. As required by the PEBB Program, the district is also required to verify eligibility for each employee's dependents through valid documentation before the employer enrolls the dependents in PEBB coverage.
<b>Wahkiakum School District</b>	<b>Part-Time Employee Coverage Protection</b>	The district follows the PEBB Program's guidelines for determining employee eligibility and enrollment procedures to ensure consistency. As required by the PEBB Program, the district is also required to verify eligibility for each employee's dependents through valid documentation before the employer enrolls the dependents in PEBB coverage.
<b>Wahkiakum School District</b>	<b>Premium Differential Reduction</b>	The district follows the PEBB Program's guidelines for determining employee eligibility and enrollment procedures to ensure consistency. As required by the PEBB Program, the district is also required to verify eligibility for each employee's dependents through valid documentation before the employer enrolls the dependents in PEBB coverage.
<b>Wahluke School District</b>	<b>Administrative Cost Reduction</b>	utilization of technology
<b>Wahluke School District</b>	<b>Cost Savings</b>	obtain multiple quotes for coverage
<b>Wahluke School District</b>	<b>Customer Service</b>	Provides a website with access to information about the employee's benefits which includes a cost estimator which helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs and their plan benefits.
<b>Wahluke School District</b>	<b>Part-Time Employee Coverage Protection</b>	Added lower cost options, such as the EasyChoice plan, that have lower premiums and many first dollar benefits and also added the HDHP.
<b>Wahluke School District</b>	<b>Premium Differential</b>	every employee pays a minimum amount that helps offset the full family coverage in the pooling system.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Reduction</b>		
<b>Waitsburg School District</b>	<b>Administrative Cost Reduction</b>	<p>Premera has been a leader in implementing "lean" thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Premera has reduced overall administrative costs from 8.8% in 2005 to 6.3% in 2013. WEA's admin costs have been under 6% for over 11 years. The reduction have been passed on to our District. Premera's BlueCard provides significant saving to Premera enrollees traveling or residing outside the Premera service area.</p>
<b>Waitsburg School District</b>	<b>Cost Savings</b>	<p>Districts provider Premera provided a plan that has the highest number of providers "in network" in the state. Providers' volume of enrollment assists in negotiating high discounts locally and nationally. Provider has negotiated discounts that are at the highest level within the state and provides significant savings to Premera enrollees who travel or reside outside the Premera service area. Provider has evidence-based medical initiatives that allow them to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Provider has advisory groups for medical and pharmacy that continually monitor its policy and procedures and make changes to formularies to ensure they are appropriate, and cost and care-efficient. Premera's member 360 dashboard, a proprietary tool that uses more than claims to identify enrollees with specific healthcare needs. Premera provides plans that include copayments for Emergency Room service waived if admitted, copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Premera's has programs that monitor controlled medication substances to provide protection for enrollees. Premera has an open drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p>
<b>Waitsburg School District</b>	<b>Customer Service</b>	<p>Premera offers a website with access to information about the employee's benefits which includes a cost estimator which helps them determine which providers require less-out-of-pocket costs. The website provides educational information about wellness programs and their plan benefits. Premera does independent surveys to measure enrollee satisfaction and then puts a focus on making changes to improve enrollees satisfaction. Premera's Sales team provides year-round servicing and is available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from education about benefits and plan choices to when a plan can be made. Working to help resolve claim issues. Carrier provides a semi-annual newsletters to enrollees to educate them on their plans and provide access</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		to information to help support decision making and healthier lifestyle decisions.
<b>Waitsburg School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Select Medical Plans offered through Premera provided access to coverage for part-time employees working 17.5 hours a week. Added lower cost options, such as the EasyChoice Plan, that have lower premiums and many first dollar benefits and also added the HDHP Plan.
<b>Waitsburg School District</b>	<b>Premium Differential Reduction</b>	District provider gave lower increases to dependents than to employee only tiers for the past three years. Added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and also added HDHP Plan.
<b>Walla Walla Public Schools</b>	<b>Administrative Cost Reduction</b>	Working with United Health Care we have explicit control over this in our plan agreement and any costs/fees are clearly defined and known
<b>Walla Walla Public Schools</b>	<b>Cost Savings</b>	Implementing a stronger education at open enrollment so employees make educated plan choice based on actual need and not just based on the dollars available to them, structing plan design with higher deductible, copay amounts and better prescription tier design to encourage thoughtful engagement with employees
<b>Walla Walla Public Schools</b>	<b>Customer Service</b>	With UHC we have a direct vendor contact who quickly resolves billing, service and prescription issues for our employees. Employees have online access to health professionals, counselors, educational tools
<b>Walla Walla Public Schools</b>	<b>Part-Time Employee Coverage Protection</b>	Health insurance is offered to all our employees - however for less than 20 hour a week staff they currently can't afford the premium to be taken from their paycheck even though the cost is considered affordable
<b>Walla Walla Public Schools</b>	<b>Premium Differential Reduction</b>	UHC is aware of our need to address this differential and are helping guide us in our plan design to become more aligned to achieving this goal
<b>Wapato</b>	<b>Administrative</b>	Premera has been a leader in implementing "lean" thinking since 2005. The goal is to be able to improve quality, improve

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Cost Reduction</b>	enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses.
<b>Wapato School District</b>	<b>Cost Savings</b>	The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. Premera has the highest number of providers "in network" in the state (resulting in 98% + of all paid claims are "in network").
<b>Wapato School District</b>	<b>Customer Service</b>	Premera provides a website with access to information about the employee's benefits, including a cost estimator.
<b>Wapato School District</b>	<b>Part-Time Employee Coverage Protection</b>	The District offers insurance coverage to employees working four or more hours. This covers the majority of our employees.
<b>Wapato School District</b>	<b>Premium Differential Reduction</b>	Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as easy choice plans.
<b>Warden School District</b>	<b>Administrative Cost Reduction</b>	Using a FTE based system reduces some administrative costs as employees with a lower FTE could possible pay for for some benefits.
<b>Warden School District</b>	<b>Cost Savings</b>	PEBB offers a Health Savings Account which employer as well as employees contribute to. Ths HAS has a high deductible and contributions can be banked for when they are needed. This account can build over time since you do not have to spend all of it out each year like a flex plan. PEBB had lower rates than some of the other insurance plans that are available and make lower costs for our employees. Many providers in network available for our employees to choose from lowering out of pocket costs to them.
<b>Warden School District</b>	<b>Customer Service</b>	We are the go between for our employees insurance company. HR can help employees if there are any issues that come up with their insurance, uploading and sending documents, and/or talking to representatives for them if needed.
<b>Warden</b>	<b>Part-Time</b>	Employees working part time have the option of taking our insurance based on their FTE. The FTE gives us a percentage of what

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Employee Coverage Protection</b>	their out of pocket expense will be on the premium.
<b>Warden School District</b>	<b>Premium Differential Reduction</b>	Our district uses Health Care Authority and we chose PEBB as our insurance provider. For a full time employee their premium is only 135.00 for full family coverage as the district/state pays up to a set amount to offset full coverage to employees
<b>Washougal School District</b>	<b>Administrative Cost Reduction</b>	By working with our employee benefits consultant, we've negotiated with both fully-insured and self-insured plans to reduce administrative expenses wherever possible. Worked with our employee benefits consultant to evaluate alternative carriers for all benefit plans that could result in either lower administrative expenses or simply reduce total premiums.
<b>Washougal School District</b>	<b>Cost Savings</b>	We have implemented the following steps: Consumer Driven High Deductible Health Plan with an optional Health Savings Account offered as of 10/01/2012, worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums.
<b>Washougal School District</b>	<b>Customer Service</b>	We have worked to provide improved customer service by: providing comprehensive employee benefits handbook that encompasses all benefit summaries, rates, and vendor contact information; hosting an employee benefits fair with hours allowing for all employees to learn the most efficient way to access their benefits; ensuring that all health plans offered provide comprehensive nurse line and telephonic customer service and support for all members; having regular Benefits Advisory Committee meetings with representation from all bargaining groups.
<b>Washougal School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have continued to work with all purchasing/bargaining groups to determine the appropriate eligibility requirements to meet their specific group's benefits needs, and provided all existing and new employees with required notifications regarding availability of health coverage through Washington Health Plan Finder as of January 1, 2014.
<b>Washougal School District</b>	<b>Premium Differential Reduction</b>	We have done the following: implemented minimum premium contribution for all employees, effectively increasing the employee only cost and reducing the cost for covering dependents; encouraged employees that do not need health plan coverage to waive off of the district offered plan, resulting in an increase to pooling dollars.; established HSA employer

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>contribution of \$125 per employee per month, resulting in increase to pooling dollars. (If applicable); worked with employee benefits consultant to evaluate alternative carriers for all benefit plans that could reduce premiums, which would increase pooling dollars available to those covering dependents.</p>
<p><b>Washtucna School District</b></p>	<p><b>Administrative Cost Reduction</b></p>	<p>WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<p><b>Washtucna School District</b></p>	<p><b>Cost Savings</b></p>	<p>WEA Select Medical Plans through Premera: The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. A. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. J. The premium rate for dependent children is the same whether there is one or more enrolled. K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Washtucna School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.
<b>Washtucna School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.
<b>Washtucna School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>Waterville School District</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve member experience while eliminating wasted time and work effort, and improving efficiency while lowering expenses.
<b>Waterville School District</b>	<b>Cost Savings</b>	Premera has the highest number of providers "in network" in the state (98%+ of all claims are paid "in network").
<b>Waterville School District</b>	<b>Customer Service</b>	Premera provides a website with access to information about the employee benefits- this includes a cost estimator which helps them determine what provider may require less out-of-pocket costs for the enrollee or their family.
<b>Waterville School District</b>	<b>Part-Time Employee Coverage Protection</b>	When a full time employee's hours are decreased, Premera works with the enrollee to review other plan options that allow the individual to remain covered on a medical program.
<b>Waterville School District</b>	<b>Premium Differential Reduction</b>	WEA Select Plans added lower cost options, such as the EasyChoice plan that have lower premiums and many first dollar benefits and the HDHP Plan.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Wellpinit School District</b>	<b>Administrative Cost Reduction</b>	<p>WEA Select Medical Plans through Premera: A. Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera's "Lean" workshops so they can incorporate them in their own business - including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Permera service area. C. Ther percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Wellpinit School District</b>	<b>Cost Savings</b>	<p>WEA Select Medical Plans through Premera: A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA's over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. a. Provider contracting - Premera has the highest number of providers "in networ" in the state (resulting in 98% + of all paid claims are "in-network"). Substantial provider discounts result in lower claims cost for the plan and lower out-of-pocket costs for enrollees on a WEA Plan. b. BlueCard - (Premera's national "Blue" network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. D. Provider advisory groups continually monitor Premera's medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. E. member 360 dashboard - Proprietary tool used by Preemera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensure the drugs are cost and care-effective. I. Child COBRA Rate - Overage dependents apy the lower child rate rather than a subscriber rate. J. The premium</p>

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>rate for dependent children is the same whether there is one or more enrolled. K. Prior Authorization - Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. L. Choice - 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cose decision off the table. This plan has copays for office visits and generic drugs are covered in full. M. Waiver - employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Wellpinit School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera's WEA claims, customer service and field service teams are all dedicated to the WEA account asn are based in Washington, These teams: A. Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The webiste provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. C. Use "Ulysess Learning" - leading to first call resolution and a higher level of satisfaction from enrollees. D. Conduct "Lean" workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premear places a high value on continuing to enhance the enrollee experience. E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. G. Work with enrollees or their provider to address escalated or complex issues. H. Accept input from enrollees or school districts which as led to making modifications to processes or benefit changes to the Plans.</p>
<p><b>Wellpinit School District</b></p>	<p><b>Part-Time Employee Coverage</b></p>	<p>WEA Select Medical Plans through Premera: A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choos to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. B. Offer lower cost options, such as the EasyChoice</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	plan that has lower premium and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.
<b>Wellpinit School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera: A. Lower increases were applied to dependents than to employee only tiers for the past four years. B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. C. Dependent children electin COBRA coverage pay a child rate and not a subscriber rate. D. Each child does not pay a separate premium is a composite rate.
<b>Wenatchee School District</b>	<b>Administrative Cost Reduction</b>	<p>RFP 07-2012, WEA Select Medical Plans through Premera:</p> <p>A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.</p>
<b>Wenatchee School District</b>	<b>Cost Savings</b>	<p>Pooling, District paid HCA, minimum payment for all employees on medical,; WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
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- a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.
- b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.
- B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.
- C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.
- D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.
- E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.
- F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
- G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.
- H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.
- I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p> <p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Wenatchee School District</b>	<b>Customer Service</b>	<p>Information on District website and links to insurance information and AON online enrollment, Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysses Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Wenatchee School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>Negotiated agreements, WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Wenatchee School District</b>	<b>Premium Differential Reduction</b>	<p>Pooling, District paid HCA, WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		D. Each child does not pay a separate premium, as the child premium is a composite rate.
<b>West Valley School District (Spokane)</b>	<b>Administrative Cost Reduction</b>	Again, looking at and seeing where health benefit dollars can be saved. Still want to make sure we receive service for the costs expended.
<b>West Valley School District (Spokane)</b>	<b>Cost Savings</b>	The District is working continually looking at plans that offer good coverage but are affordable for employees of all groups.
<b>West Valley School District (Spokane)</b>	<b>Customer Service</b>	The District works closely with all collective bargaining groups. We hold an annual benefit fair (attendance is not mandatory) with our medical vendors present to answer questions and explain coverages in detail. Our bargaining groups may also ask a vendor to come to a union meeting to answer questions from their group. We supply each employee with a folder containing information on all plans offered to their group. We are available for questions also.
<b>West Valley School District (Spokane)</b>	<b>Part-Time Employee Coverage Protection</b>	We offer medical to all of our employees. Whether they are 1.5 hours a day up to 8 hours. They understand that their position may not generate a lot of benefit dollars and that their out of pocket will be higher.
<b>West Valley School District (Spokane)</b>	<b>Premium Differential Reduction</b>	This is ongoing and we have employees who are only working for benefits for their family. Generally it is due to a spouse being self employed, etc. Some of our groups have pooling (left over \$\$ if another employee doesn't take medical benefits) and those \$\$ help those who have a higher out of pocket.
<b>West Valley School District</b>	<b>Administrative Cost Reduction</b>	Going out for quotes to minimize costs

**Washington State Office of the Insurance Commissioner**  
**K-12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>(Yakima)</b>		
<b>West Valley School District (Yakima)</b>	<b>Cost Savings</b>	Working on getting quotes on other health care providers
<b>West Valley School District (Yakima)</b>	<b>Customer Service</b>	Employees have access to view coverage and benefits on line.
<b>West Valley School District (Yakima)</b>	<b>Part-Time Employee Coverage Protection</b>	Employees with .50 are eligible for benefits and have the same benefits offered.
<b>West Valley School District (Yakima)</b>	<b>Premium Differential Reduction</b>	Employees only coverage (not paying) are paying a % towards their medical coverage. (District Staff)
<b>White Pass School District</b>	<b>Administrative Cost Reduction</b>	DNK
<b>White Pass School District</b>	<b>Cost Savings</b>	DNK
<b>White Pass School District</b>	<b>Customer Service</b>	DEDICATED STAFF IN CUSTOMER SERVICE AND IN SALES WHO WORK TO ADDRESS ESCULATED OR COMPLEX ISSUESWITH THE ENROLLEES.
<b>White Pass School District</b>	<b>Part-Time Employee Coverage</b>	ADDED LOWER COST OPTIONS, SUCH AS THE EASYCHOICE PLAN THAT HAVE LOWER PREMIUMS AND MANY FIRST DOLLAR BENEFITS AND ALSO ADDED THE HDHP

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
	<b>Protection</b>	
<b>White Pass School District</b>	<b>Premium Differential Reduction</b>	ADDED LOWER COST OPTIONS, SUCH AS THE EASYCHOICE PLAN THAT HAVE LOWER PREMIUMS AND MANY FIRST DOLLAR BENEFITS AND ALSO ADDED THE HDHP
<b>White River School District</b>	<b>Administrative Cost Reduction</b>	We have no additional administrative costs.
<b>White River School District</b>	<b>Cost Savings</b>	Each year we ask our broker to go out to bid on insurance packages to compare cost.
<b>White River School District</b>	<b>Customer Service</b>	We have an annual benefit fair for all employees to meet with benefit providers. Employees have access to online enrollment, as well as a intranet site with links to benefit plan information. Payroll staff is readily available to assist and answer questions Monday-Friday from 7:30a-4:30p.
<b>White River School District</b>	<b>Part-Time Employee Coverage Protection</b>	The bargaining units have written language in their agreements addressing the rights of their members to medical coverage. The district also runs reports to see if there are employees at year end that need to be offered medical insurance under the Federal guidelines.
<b>White River School District</b>	<b>Premium Differential Reduction</b>	The district has imposed a 5% minimum employee paid cost for all medical plans. The 5% goes into a pool to reduce the out of pocket cost for employees on family plans.
<b>White Salmon Valley School District</b>	<b>Administrative Cost Reduction</b>	Providence Health Plan has significantly reduced administrative costs over the last few years. We have targeted cost increases closer to CPI, rather than associating administrative cost with medical cost inflation. This has resulted in reduced percentage of premium administrative cost. As such, as much as 90%-91% of premium dollars go towards claims expense costs. PHP is also not required to refund any premiums due to not meeting the MLR (medical loss ratio) requirements of PPACA.

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>White Salmon Valley School District</b>	<b>Cost Savings</b>	Providence Health Plan has invested in preventive care and chronic Case and Disease Management Programs to improve on heath care outcomes, implementation of inteventions to prevent inpatient hospital readmissions, early adoption of voluntary patient safety reporting, ininitatives in place to reduce complaints and potential medical errors, the Health Plan includes a comprehensive array of health and wellness promotion and preventive services through our Fit Together program and a best-in-class pharmacy management program.
<b>White Salmon Valley School District</b>	<b>Customer Service</b>	Providence Health Plan Customer Service and Claims are located in Beaverton, Oregon, hours of operation 8:00 am to 5:00 pm PST, toll free 800 number for members. Customer Service Representatives are trained to answer all calls with 92% of calls answered at the point of service. Translation services available, automated voice response systement and call tracking software for real time an historical activty. The Health Plan has invested heavily in web based tools for members for outside of standard business hours which includes a variety of self service options and tools.
<b>White Salmon Valley School District</b>	<b>Part-Time Employee Coverage Protection</b>	We have kept our part time employees benefit eligibility unchanged, so they have access to our benefit package.
<b>White Salmon Valley School District</b>	<b>Premium Differential Reduction</b>	We complete market surveys of other carriers and options and use that data to negotiate with our current health plan carrier, which results in lower rates for our members.
<b>Wilbur School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera:  A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve t
<b>Wilbur School District</b>	<b>Cost Savings</b>	WEA Select Medical Plans through Premera:  A. Provider contracting - Premera has the highest number of providers “in network” in the state (98% + of all claims paid are
<b>Wilbur School</b>	<b>Customer</b>	WEA Select Medical Plans through Premera:

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>District</b>	<b>Service</b>	A. Provides a website with access to information about the employee’s benefits which includes a cost estimator which helps the
<b>Wilbur School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Select Medical Plans through Premera:  A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts
<b>Wilbur School District</b>	<b>Premium Differential Reduction</b>	WEA Select Medical Plans through Premera:  A. Gave lower increases to dependents than to employee only tiers for the past three years.  B. Added lower cost options, such
<b>Willapa Valley School District</b>	<b>Administrative Cost Reduction</b>	Premera implements a "Lean" thinking program to avoid wasted time and work effort. This results in improving efficiency while lowering expenses to members.
<b>Willapa Valley School District</b>	<b>Cost Savings</b>	Plans include copayments for Emergency room services (waived if admitted) copayments for inpatient hospital admissions and higher copayments for brand name and specialty drugs.
<b>Willapa Valley School District</b>	<b>Customer Service</b>	Premera does independent surveys to measure member satisfaction and then puts a focus on making changes to improve satisfaction
<b>Willapa Valley School District</b>	<b>Part-Time Employee Coverage Protection</b>	WEA Select Plans when a full time employee's hours are decreased Premera works with the enrollee to review other plan options that allow the individual to remain covered on a medical plan
<b>Willapa Valley</b>	<b>Premium Differential</b>	WEA Select Plans offers lower cost options such as EasyChoice plan that have lower premiums and many first dollar benefits

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Reduction</b>	and the HSHP Plan.
<b>Wilson Creek School District</b>	<b>Administrative Cost Reduction</b>	2
<b>Wilson Creek School District</b>	<b>Cost Savings</b>	2
<b>Wilson Creek School District</b>	<b>Customer Service</b>	2
<b>Wilson Creek School District</b>	<b>Part-Time Employee Coverage Protection</b>	2
<b>Wilson Creek School District</b>	<b>Premium Differential Reduction</b>	2
<b>Winlock School District</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing "Lean" thinking since 2005. The goal is to be able to improve quality. Improve the enrollee experience, and improve efficiency while eliminating wasted time and lower expenses.
<b>Winlock School District</b>	<b>Cost Savings</b>	Plans that include copayments for Emergency Room service waived if admitted, copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.
<b>Winlock School District</b>	<b>Customer Service</b>	Provide a website with access to information about the employee's benefits, including a cost estimator. This tool helps them determine which providers require less out of pocket costs.
<b>Winlock</b>	<b>Part-Time Employee</b>	Offer lower cost options such as the EasyChoice plan that has lower premiums and many first dollar benefits and additionally a

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

<b>District</b>	<b>Category</b>	<b>Efforts and Achievements</b>
<b>School District</b>	<b>Coverage Protection</b>	High Deductible Health Plan is available.
<b>Winlock School District</b>	<b>Premium Differential Reduction</b>	Added lower cost options, such as the EasyChoice plans which have many first dollar benefits and a HDHP.
<b>Wishkah Valley School District</b>	<b>Administrative Cost Reduction</b>	Our administrators receive the same amount of employer contributions as all other employees
<b>Wishkah Valley School District</b>	<b>Cost Savings</b>	We are continuing to offer the most cost effective coverage to our employees
<b>Wishkah Valley School District</b>	<b>Customer Service</b>	They have more accessibility to their plan through the Aon Hewitt website which includes more service from their carrier.
<b>Wishkah Valley School District</b>	<b>Part-Time Employee Coverage Protection</b>	Employees are offered several choices of low cost low premium coverage
<b>Wishkah Valley School District</b>	<b>Premium Differential Reduction</b>	Employees are offered the choice of several plans that include low cost and low premium for either employee only or family
<b>Wishram School District</b>	<b>Administrative Cost Reduction</b>	WEA Select Medical Plans through Premera:  A. Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years.</p> <p>B. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area.</p> <p>C. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs</p>
<p><b>Wishram School District</b></p>	<p><b>Cost Savings</b></p>	<p>WEA Select Medical Plans through Premera:</p> <p>A. The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc.</p> <p>a. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan.</p> <p>b. BlueCard – (Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area.</p> <p>B. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>C. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs.</p> <p>D. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient.</p> <p>E. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services.</p> <p>F. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs.</p> <p>G. Programs that monitor controlled medication substances to ensure appropriate use for enrollees.</p> <p>H. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective.</p> <p>I. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate.</p> <p>J. The premium rate for dependent children is the same whether there is one or more enrolled</p> <p>K. Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services.</p> <p>L. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full.</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

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		<p>M. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<p><b>Wishram School District</b></p>	<p><b>Customer Service</b></p>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams:</p> <p>A. Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of-pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees.</p> <p>B. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction.</p> <p>C. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees.</p> <p>D. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience.</p> <p>E. Through Field Service staff, provide year-round servicing and are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees.</p> <p>F. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes.</p> <p>G. Work with enrollees or their provider to address escalated or complex issues.</p> <p>H. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		Plans.
<b>Wishram School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan.</p> <p>B. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Wishram School District</b>	<b>Premium Differential Reduction</b>	<p>WEA Select Medical Plans through Premera:</p> <p>A. Lower increases were applied to dependents than to employee only tiers for the past four years.</p> <p>B. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP.</p> <p>C. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate.</p> <p>D. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Woodland School District</b>	<b>Administrative Cost Reduction</b>	<p>We conducted a full market RFP. As a result, we changed carriers, lowering costs.</p>
<b>Woodland School District</b>	<b>Cost Savings</b>	<p>We offer an array of benefit plan options that intend to meet all employees needs related to both cost and benefits. We changed our PPO insurance provider and added an additional HMO plan from our HMO provider. The result has been an overall decrease i</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
<b>Woodland School District</b>	<b>Customer Service</b>	Our benefits committee features representatives from each employee group at the district, along with administration and the district's benefit consultant. This group acts as a sounding board for employee needs, and allows for educational communication to
<b>Woodland School District</b>	<b>Part-Time Employee Coverage Protection</b>	We continue to provide coverage to part time employees, with eligibility requirements of .5 FTE for Certificated, Admin, or Non-represented employees, and 20 hours per week for classified staff. This eligibility requirement is lower than the federal requi
<b>Woodland School District</b>	<b>Premium Differential Reduction</b>	See above under Affordability. Carriers are working to shift costs from families to employee only enrollees as well.
<b>Yakima School District</b>	<b>Administrative Cost Reduction</b>	Premera has been a leader in implementing “Lean” thinking since 2005. The goal is to be able to improve quality, improve the enrollee experience, and improve efficiency while eliminating wasted time and work effort and lowering expenses. Premera uses this method to continue to evaluate and improve internal/external processes. Other organizations participate in Premera’s “Lean” workshops so they can incorporate them in their own business – including the State of Washington, various provider groups, etc. Through Lean Premera has reduced overall administrative costs from 8.8% in 2005 to 6.6% in 2014. The administrative costs specific to the WEA Plans are approximately 5% of premium and have been under 6% for over 12 years. BlueCard provides significant savings to WEA/Premera enrollees traveling or residing outside the Premera service area. The percentage of WEA claims paid through auto adjudication remain some of the highest within Premera, which reduces the need for manual intervention. This provides peace of mind for providers as well as for enrollees with quick turnaround on payments for services and lower administrative costs.
<b>Yakima School District</b>	<b>Cost Savings</b>	The high number of Premera members, currently over 2 million, helps Premera negotiate greater discounts locally and nationally. In addition to WEA’s over 110,000 enrollees, Premera also provides coverage to enrollees on the state Exchange, Individual, small and large group accounts. Furthermore, Premera provides coverage for many large, national accounts, including: Microsoft, Amazon, Starbucks, Weyerhaeuser, Alaska Air Group, etc. Provider contracting - Premera has the highest number of providers “in network” in the state (resulting in 98% + of all paid claims are “in-network”). Substantial provider discounts result in lower claims cost for the plan and lower out-of-of pocket costs for enrollees on a WEA Plan. BlueCard –

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

District	Category	Efforts and Achievements
		<p>(Premera’s national “Blue” network) has negotiated significant discounts which are passed on to WEA Premera enrollees who travel or reside outside the Premera service area. Evidence-based medical initiatives that allow Premera to provide efficient and cost-effective care as well as to identify appropriate alternative care based on the enrollees needs. Real-time access to consumer decision-support resources to help enrollees understand and direct their health care needs. Provider advisory groups continually monitor Premera’s medical and pharmacy policies and procedures, and make changes to formularies to ensure they are appropriate level/tier, and cost and care-efficient. Member 360 dashboard - Proprietary tool used by Premera Case Managers to identify enrollees with specific healthcare needs and ensure they are receiving the appropriate services. Plans that include copayments for Emergency Room service (waived if admitted), copayments for inpatient hospital admissions, and higher copayments for brand, non-preferred and specialty drugs. Programs that monitor controlled medication substances to ensure appropriate use for enrollees. An open 3-tiered drug formulary that provides choice for enrollees and their physicians while being prudent and ensuring the drugs are cost and care-effective. Child COBRA Rate – Overage dependents pay the lower child rate rather than a subscriber rate. The premium rate for dependent children is the same whether there is one or more enrolled Prior Authorization – Some services require an approval for coverage from Premera before a planned medical service or procedure occurs, which provides financial protection and prevents unnecessary services. Choice – 7 freestanding medical plans available statewide with a broad range of benefits and rate levels to meet the diverse needs of school district employees and their families. Lower cost plans are available such as the HDHP or the EasyChoice Plan. The EasyChoice Plan provides three options all at the same rate. It was developed so employees could pick the plan most appropriate for their needs, and take the cost decision off the table. This plan has copays for office visits and generic drugs are covered in full. Waiver – employees can waive medical coverage under WEA. Any left-over state allocation is put back into the insurance pool to reduce the cost for those with monthly co-premiums.</p>
<b>Yakima School District</b>	<b>Customer Service</b>	<p>Premera’s WEA claims, customer service and field service teams are all dedicated to the WEA account and are based in Washington. These teams: Provide a website with access to information about the employee’s benefits, including a cost estimator. This tool helps them determine which providers require less out-of pocket costs. The website provides educational information about wellness programs, plan benefits, and houses forms commonly used by employers and enrollees. Conduct independent surveys to measure enrollee satisfaction and then put a focus on making changes to improve satisfaction. Use “Ulysess Learning™” – leading to first call resolution and a higher level of satisfaction from enrollees. Conduct “Lean” workshops which improve policies and processes for all areas within the company that support WEA enrollees. Premera places a high value on continuing to enhance the enrollee experience. Through Field Service staff, provide year-round servicing and</p>

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**K–12 School District Data Collection Project**  
**Exhibit A19b**  
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**Calendar Year 2014**

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		<p>are available to work directly with enrollees or family members who may need additional assistance with their plans. Premera provides an array of services from providing education about the benefits and the plan choices to when a plan change can be made. Premera also works to resolve claim issues for enrollees. This provides additional support to the district as well as direct support to their employees. Create the newsletters for WEA enrollees, which are published twice a year and provide information on a variety of topics including how to maximize their benefits, wellness resources, provider updates, and benefit and rate changes. Work with enrollees or their provider to address escalated or complex issues. Accept input from enrollees or school districts which has led to making modifications to processes or benefit changes to the Plans.</p>
<b>Yakima School District</b>	<b>Part-Time Employee Coverage Protection</b>	<p>Have provided access to coverage for part-time employees working 17.5 hours a week for over 30 years. Individual districts can choose to allow participation for employees working fewer hours, providing that the employer is contributing towards the cost of the medical plan. Offer lower cost options, such as the EasyChoice plan that has lower premiums and many first dollar benefits (such as generic drugs paid in full). Additionally, a High Deductible Health Plan (HDHP) is available.</p>
<b>Yakima School District</b>	<b>Premium Differential Reduction</b>	<p>Lower increases were applied to dependents than to employee only tiers for the past four years. Added lower cost options, such as the EasyChoice plans (which have many first dollar benefits) and a HDHP. Dependent children electing COBRA coverage pay a child rate and not a subscriber rate. Each child does not pay a separate premium, as the child premium is a composite rate.</p>
<b>Yelm School District</b>	<b>Administrative Cost Reduction</b>	<p>None</p>
<b>Yelm School District</b>	<b>Cost Savings</b>	<p>None</p>
<b>Yelm School District</b>	<b>Customer Service</b>	<p>None</p>
<b>Yelm School District</b>	<b>Part-Time Employee Coverage</b>	<p>Offer coverage to employees over 20 hours per week</p>

**Washington State Office of the Insurance Commissioner**  
**K–12 School District Data Collection Project**  
**Exhibit A19b**  
**Efforts and Achievements by District**  
**Calendar Year 2014**

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	<b>Protection</b>	
<b>Yelm School District</b>	<b>Premium Differential Reduction</b>	Use pooling to offset cost for employee vs. family
<b>Zillah School District</b>	<b>Administrative Cost Reduction</b>	Unpaid Overtime - The same method used to complete this report.
<b>Zillah School District</b>	<b>Cost Savings</b>	None
<b>Zillah School District</b>	<b>Customer Service</b>	None
<b>Zillah School District</b>	<b>Part-Time Employee Coverage Protection</b>	None
<b>Zillah School District</b>	<b>Premium Differential Reduction</b>	None