



# EDC Insight May 14, 2019

Sally J Duran



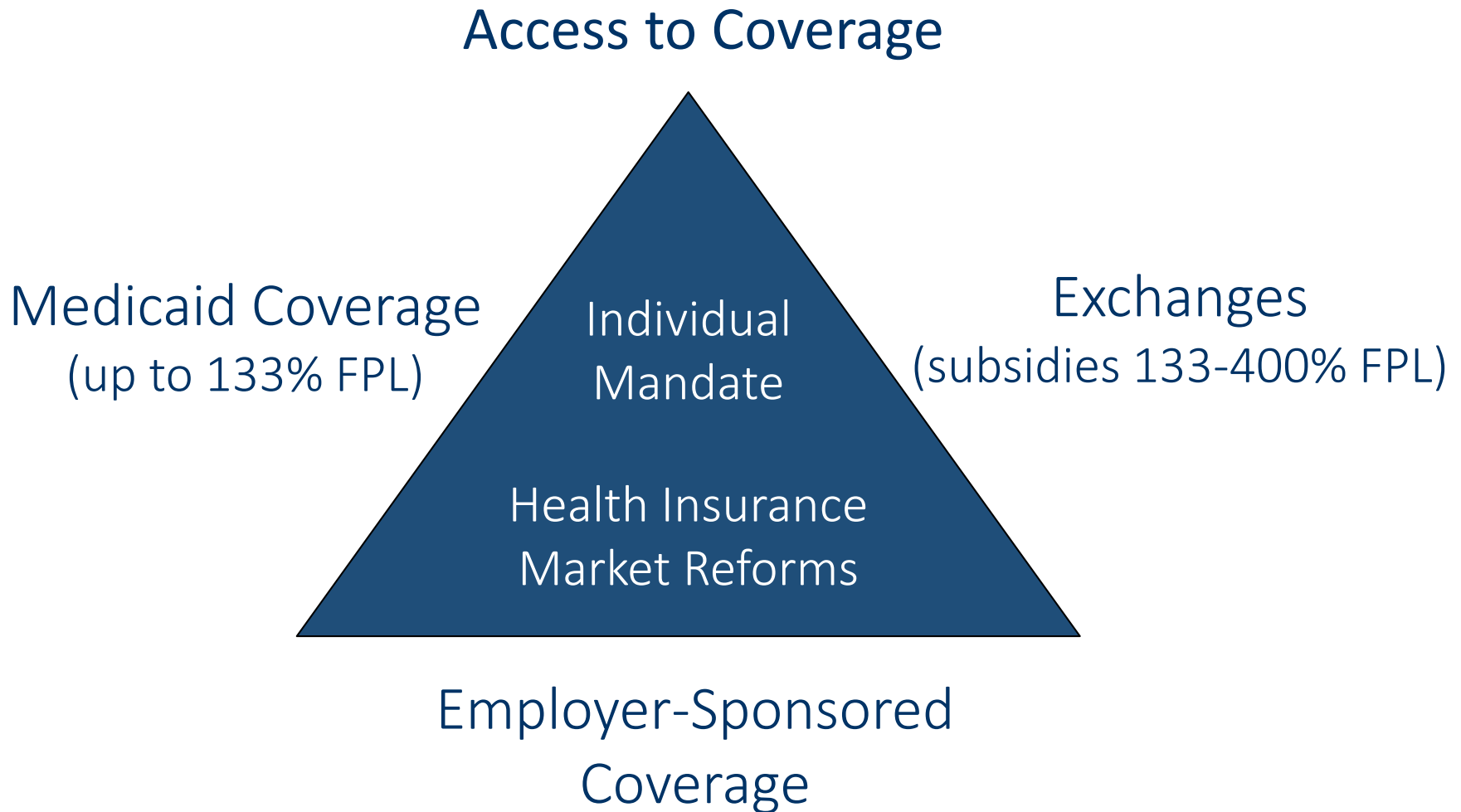


# EDC Insight

- 1. Take risks...***You will land in a totally unexpected places, jobs and situations that will change the rest of your life.*
- 2. Choose opportunities in new industries or companies that have a bad reputation...***More opportunities to grow, particularly, if you help turn around the company.*
- 3. Books are your friend...***Almost everything you need to know to manage office politics is in a book or the internet.*
- 4. Minnesota Nice to Southern Ways...***Civility and Good manners go a long way, particularly, in difficult situations.*

- 5. It is Okay to go part-time. However, it is critical to have a re-entry plan...*Family obligations or health issues are going to happen and when they do it is your responsibility to figure out a strategy... not the company.***
- 6. Sometimes what you choose not to do is as important as what you choose to do...*Successful execution is about simplicity in design, eliminating extra processes and CQI.***
- 7. Values and purpose: Always do the right thing... *If the federal government and Washington Post are following the company, it is not good.***

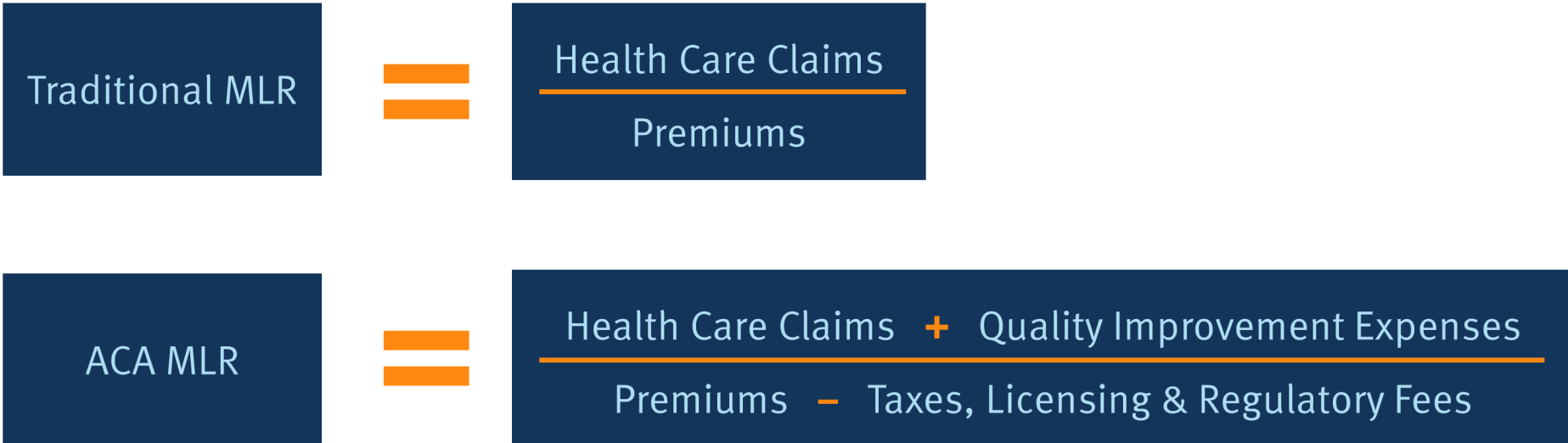
# ACA – Big Picture – What did it DO?



8. **What happened with “single payer” in the ACA ?....***Live in Arlington long enough and you too will be an insider.*
9. **Instructions for filling out the Medical Loss Ratio (MLR) Annual Reporting Form for the 2017 MLR Reporting Year.....** *Lessons learned for Arlington County and the EDC.*

“.....as required by 45 CFR Part 158 ...The insurer must still report, in the detail provided by the MLR Form, the amounts for **premiums** and unearned premium reserves, taxes and fees, **claims and claims-related reserves, quality improving activities, and non-claims costs**, in both the 12/31 and the 3/31 columns ...Columns 1, 6, 11, 16, 19, 22, 25, 30, 35, 40, 41, 42, 43 – Business as of 12/31 of the MLR reporting year....”

# Medical Loss Ratio (MLR) Formulas: Traditional MLR and Affordable Care Act (ACA) MLR





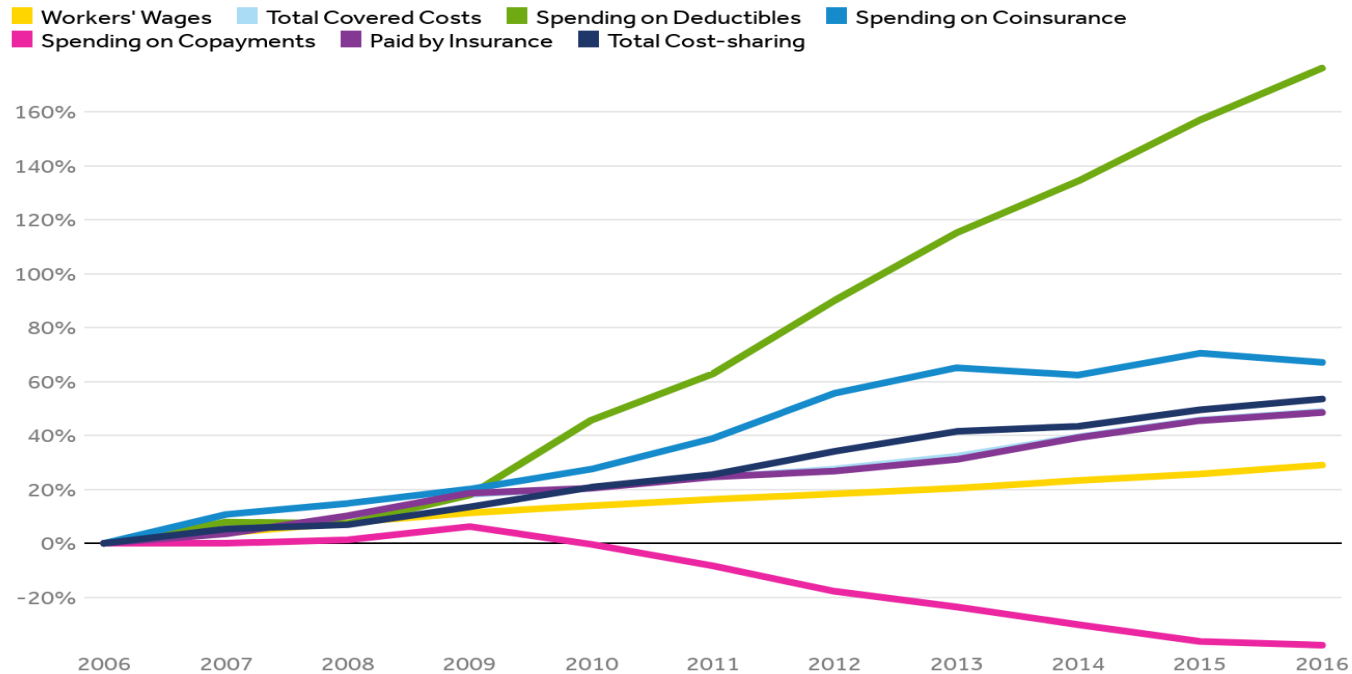
- 10. One person can have a significant impact on federal health policy, if you focus on definitions...** *Every health insurance law, regulation, NAIC model act or policy has definitions. So does every Arlington county law, regulation or policy.*
- 11. Understanding your health insurance and filling out paperwork correctly is an essential life skill.** *Teach your family and friends the importance of following instructions and paperwork. Clear, concise policies and directions will make the County an easier place to do business.*

## **12. Why should the EDC care about the ACA and health insurance?... *Health care and insurance costs have a significant impact on the economic health and prosperity of Arlington.***

- Health Care spending is now 17.9% of the Economy\*
- Health insurance costs for businesses, workers, residents and the County, as both a purchaser of health insurance and a provider of health care services will continue to increase.
- Over the past 20 years, health care costs rose at a significantly greater rate than wages.
- Virginia Hospital Center is a non-profit solo hospital that is a critical asset to Arlington and the region.



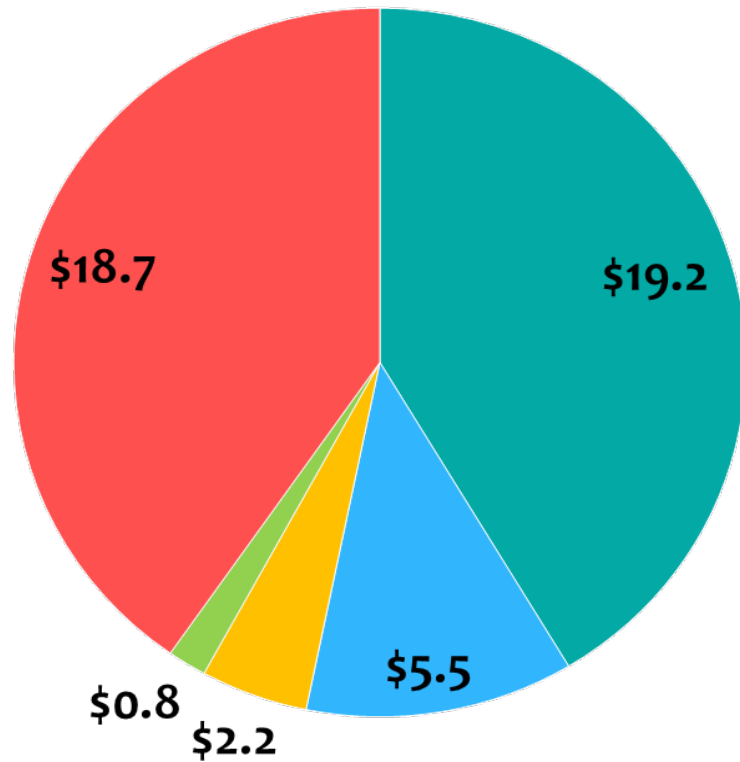
## Cumulative increases in health costs, amounts paid by large employer insurance coverage, amounts paid for cost sharing and workers wages, 2006-2016



Source: Kaiser Family Foundation analysis of Truven Health Analytics MarketScan Commercial Claims and Encounters Database, 2006-2016; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey (April to April) 2006-2016. • [Get the data](#) • [PNG](#)

Peterson-Kaiser  
**Health System Tracker**





## 2017 Community Benefit \$46.4 Million

- Charities
- Uncompensated Government-Sponsored Care
- Health Professions and Medical Education
- Screenings and Community Health Education
- Other - APC, Arlington Free Clinic, etc.

**13. The EDC will need to monitor the delivery and cost of the County's health services and programs...** *The county needs to stay focused and serious about combining school and county functions and facilities and streamlining processes to increase efficiencies for long term sustainability.*

- **County-wide approaches and solutions**, not separate for schools, parks and county government.
- **Streamlining Processes** and functions and duplication of work.
- Re-evaluating how services are **defined** and delivered -telehealth, social determinants of health and special needs, single family residence.
- Fair and transparent allocation of budget funding though **ratios or percentage** budget allocations.

**14. Most important lesson learned. Always begin EDC activities in the community with shared values...*Translate the EDC positions into memorable messages that are easy for the County Board and the community to remember.***

“Being a community where Residents and Businesses together work to preserve Arlington’s community values, success and prosperity.

**For Businesses:** Creative, educated, global workforce and innovative business environment

**For Residents:** Small Town Charm with Big City Amenities: great neighborhoods, schools and parks”