

Administrator

Important news and updates from your benefits professionals

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Trends In Today's World

More Physicians Coming

The Association for Advancing Physician and Provider Recruitment reports that for the first time in 5 years, the percentage of filled physician searches has risen. The greatest demand indicated by organizations in need of physicians was for family medicine, followed by hospital medicine, OB-GYN, general practice, and Internal Medicine. While physician and advanced practice provider turnover fell from 2022 to 2023, the 2024 AAPPR Benchmarking report shows it was still higher than in 2019 and 2020.

More Male Nurses

Paramedics, firefighters, and military veterans are among the men returning to school to become registered nurses, leading to an increase in male nurses from about 140,000 to roughly 400,000 over the last two decades. Currently, approximately 14% of U.S. nurses are male. Registered nurses have an average salary of about \$95,000, compared to the overall average of \$65,000. Additionally, nearly half of nurse anesthetists who administer anesthesia are men, with a master's degree required and typical annual earnings exceeding \$200,000.

Harnessing the Power of Healthcare Literacy

Whether GenZ, GenX, or beyond, the ability to understand healthcare information and use it effectively is critical, especially with costs rising and so many individuals forced to navigate a complex healthcare system on their own.

For years, studies have shown a lack of health literacy to be a prescription for higher medical costs and lower health outcomes. Without the information or resources to understand and compare treatment options, people are less likely to make informed decisions.

Begin with Preventive Care – Even though health conditions and treatment options change, people of all ages must use their health benefits to their advantage. Empowering employees requires personalized communication and ongoing support on important topics such as preventive care, proactive health screenings, immunizations, mental healthcare services, and more.

Navigating a Complex System – Helping employees navigate the healthcare system can go a long way, especially when it comes to accessing high-quality, in-network providers. Whether care is provided virtually or in an office setting, having someone act as a navigator will result in fewer emergency room visits and hospital admissions. If hypertension, diabetes, or another chronic condition is involved, helping members utilize their prescription drug benefit more efficiently can have a dramatic impact on overall drug spending.



Keep It Simple – While people are overloaded with information on healthcare and prescription drugs, their attention spans have shrunk dramatically. Today, it's essential that any messaging involving health benefits be as targeted and personalized as possible. Tools designed to educate and encourage employees will help simplify a complex and confusing world. Communicating consistently will reinforce the value and importance of your health plan and position your organization as a trusted resource for employees and dependents.

"No Embarrassment" Benefits – The time has come to establish an environment where no healthcare or health benefit question is overlooked or discouraged. Designate a week every month as "No Embarrassment" Benefits Week by encouraging employees to ask any question that comes to mind about their health plan, treatment options, claims, providers, etc. Outside-the-box thinking might just be what you need to take the mystery out of health benefits and boost health literacy in the New Year.



New Bill Would End PBM/Payor Conflicts

Bipartisan lawmakers are preparing to take their fight with PBMs to a new level in the next Congress. A group led by Sens. Elizabeth Warren (D., Mass.) and Josh Hawley (R., Mo.) has introduced legislation that would force all organizations that own health insurers to divest any interest in a pharmacy business within three years. While the first objective of the bill is to eliminate conflicts of interest that many believe have enabled these companies to earn huge profits at the expense of patients, another goal is to prevent insurance companies and PBMs from controlling more of America's healthcare expenditures. Senators sponsoring the bill have cited the Volcker rule, part of the 2010 Dodd-Frank financial law, as a law that prohibits joint ownership within industries.

Time for HSA Expansion

Republicans in Congress have introduced the Simplify and Expand Health Savings Accounts Act that would increase the maximum annual HSA contribution limit to \$10,000 for individuals and \$20,000 for family coverage. Under the bill, employers would also be allowed to contribute to an employee's HSA, with those funds being eligible for the purchase of individual health coverage to satisfy the employer's mandate under the Affordable Care Act. Should the legislation continue to move forward, direct primary care arrangements could also be purchased with HSA funds.

Regulating Self-Funded Health Plans

Despite the U.S. Supreme Court's long-standing support for ERISA preemption, some lawmakers argue that ERISA has strayed from its original purpose of creating uniform federal standards to protect private employee pension plans from fraud and mismanagement. In response, New York state legislators seek to regulate the increasing number of self-funded health plans using Stop-Loss insurance. They propose requiring these plans to submit data to the federal agencies overseeing group health plans, such as the U.S. Departments of Labor and Health and Human Services.

Where Do Your Healthcare Dollars Go?

According to findings by America's Health Insurance Plans, more than 40 cents of every healthcare dollar goes to hospitals, with nearly half covering outpatient costs for physicians, facilities, and non-drug related treatment. Inpatient costs for administration of prescription drugs and payments to physicians account for more than 17 cents and ER costs including payments to physicians, facility costs, and non-drug related payments for ER visits and ambulance transport total more than 3 of the 40+ cents going to hospitals.

A Quarter for Prescription Drugs

Outpatient prescription drugs and those drugs administered in physician's offices or clinics total nearly 25 cents of each healthcare dollar or one fourth of our overall healthcare spend.

The remaining 35 percent of every healthcare dollar is used to cover non-drug related outpatient services, administrative expenses, and other overhead. A small portion of this amount is used to cover claim adjustment appeals, detection and prevention of fraud and abuse, case management, and management of provider and prescription drug networks.

Only a penny is currently aimed at reducing hospital readmissions, promoting wellness, improving patient safety, and enhancing health information technology – areas with the potential to improve patient outcomes, increase consumer engagement, and lower overall costs.

Trends continued

Joints Go Younger

In contrast to many adults who delayed hip and knee replacements because implants didn't last too long, half of those undergoing the procedures are now under the age of 65. With life expectancy rising, many people choose a joint replacement to remain active into old age. The Centers for Disease Control and Prevention cites obesity as the underlying cause for the rise in replacements by adults age 45 to 64, saying that one extra pound of weight puts 4 more pounds of pressure on our joints. Surgeons are also quick to point out that recovery from replacement surgery is shorter than ever and implants can now last 20 to 30 years.

Building for the Blind

A new apartment building located in Chicago's medical district contains 76 apartments designed and built exclusively for the blind or visually impaired. Appliances in the apartments feature oven knobs with little orange bumps to signify temperature. Jet black electrical outlets are easily seen on neutral-toned walls and Alexa voice-activated assistants are included in every apartment. Ropes can be easily tied to all closet door pulls to help service dogs open the doors. Adjacent to the Chicago Lighthouse complex that has employed blind and visually impaired people since the mid-1950s, the building is heralded as a showcase for accessibility.

Count on GenX

Surveys by Sidehustles.com reveal that GenX employees are most likely to be the workhorses in the office. Unlike younger GenZ workers, Millennials and even Baby Boomers, employees between the ages of 44 and 59 are most inclined to take on extra tasks and manage extra duties, whether any additional pay is available or not. While many workhorses say that career advancements they've hoped for haven't yet come, statistics show that taking on more responsibility is enabling them to earn at least 10% more annually, on average, than non-workhorses.

It's Where You Say It



In today's digital world, it's easy to fall into the habit of distributing information over a number of channels, from a secure portal to blogs, social media platforms, and more. After years of searching for ways to reach employees

with benefit and wellness-related information, many experts are recommending the use of one all-inclusive "hub" where employees and dependents can easily find the information they need when they need it.

Developing a central hub for health benefits can be as easy as creating a website that's branded for your organization and accessed easily from any device. While some hubs are password protected, others are open to the public, requiring a secure member login only when accessing sensitive, personal information. Having one easily accessible, central location for health benefits will help employees save time. A positive experience will generate positive feedback, not only within your organization but out in the marketplace as well.

Making Hearing Affordable



Audiologists and those with an eye on technology say a recent software update made Apple's AirPods Pro 2 earbuds into low-cost hearing aids for millions of adults with mild to moderate hearing loss. While

research shows that some 30 million Americans could benefit from hearing aids, many ignore the problem. An Apple Hearing Study showed that 75% of people with hearing loss let it go untreated.



Smalls Loving Level Funding

Small business owners are itching to learn more about an approach that combines the stability of insurance with the potential for savings. According to the Kaiser Family Foundation, more than a third of small and mid-size firms have turned to level funding – a ten-fold increase in just the past 3 years.

A level funded plan resembles a fully insured plan by offering a fixed monthly payment that the employer can budget for. Similar to an insurance premium, this payment covers anticipated claims, administrative expenses, and stop-loss insurance coverage. When claims exceed the estimated level, stop-loss insurance covers the excess. If claims are less than anticipated, the surplus can be refunded to the employer.

Claims Data = Cost Transparency

The ability to receive information on claims enables employers to understand where their health plan dollars are going. In contrast to many fully insured plans that are reluctant to share claims data, level funded plans gain the insight needed to make annual adjustments based on plan utilization.

Flexibility is another reason why 40% of employers with under 100 employees have transitioned to level funding. Like larger self-funded groups, level funding gives small groups flexibility to avoid state mandates and offer benefits that are more in line with employee needs.

Caring for Caregivers

Statistics show that today, more than 1 in 5 Americans are caregivers. And whether they're caring for loved ones or young children, balancing job responsibilities with caregiving duties can be extremely stressful. While employers cannot reverse the growing demand for caregivers, they can consider benefits solutions designed to ease the burden so many workers are facing.

- *Flexible work schedules can give workers the freedom needed to balance the responsibilities*

associated with work and family. While remote work is one highly debated option, educational offerings and employee resource teams can give caregivers the added support needed to cope.

- *From lifestyle spending accounts (LSAs) that can help employees pay for caregiving-related expenses not covered by their benefit plan to expanded leave programs that provide the time so many caregivers need, there are many ways*

organizations can respond to today's wide range of caregiving needs.

According to the U.S. Bureau of Labor Statistics, more than half of non-government workers have access to personal leave. Surveys show that the number of U.S. employers planning to make changes to their leave programs is continuing to rise.

Did You Know? New Ideas for Healthy Consumers

Is BMI Enough?

The popularity of GLP-1 drugs has many people questioning the value of the ratio of height to weight that has long been used to determine if we're at a healthy weight, overweight or obese. Physicians say the problem with body mass index (BMI) is that it doesn't identify the type of fat one may be carrying or where the fat is located. Visceral fat, usually located deep in the abdominal region around important internal organs, is the type of fat that can increase the chances of heart disease and type 2 diabetes. Subcutaneous fat, which can usually be pinched under the skin, does not carry the same health risks.

While BMI also fails to distinguish between muscle and fat, it can be useful when evaluated along with other health metrics such as waist circumference. Referring to this ratio of waist circumference to height as a body-roundness index, researchers in England believe a greater risk of health problems exists when this index exceeds 0.5.

Vacations are Important

Even though a vast majority of workers would like to see unlimited vacation time or a requirement that a minimum number of vacation days be used, nearly half of those participating in recent studies listed their workload, other pressures or rising vacation costs as reasons why they fail to use much of their vacation time.

The need for rest and relaxation has been echoed by other studies showing that those who take two or more vacations a year were far less likely to have heart disease or a heart attack than others who only vacation occasionally. Studies involving working women point out planning a vacation is also important. Trying to pack too many activities into a trip can add stress rather than creating an opportunity for rest and relaxation.



How Helpful is Vitamin C?

Family medicine physicians are quick to point out that while vitamin C helps form blood vessels, cartilage, muscle tissue, and collagen in bones, it will not keep you from catching a cold. It may shorten the course of the cold slightly and is more helpful when consumed in vitamin-rich foods rather than in a supplement. Good sources of vitamin C include:



- Citrus fruits
- Berries
- Potatoes
- Tomatoes
- Peppers
- Cabbage
- Brussels sprouts
- Broccoli
- Spinach

Physicians remind us that there is no cure for the common cold or other viral illnesses. Colds are best avoided by washing your hands carefully and disinfecting high touch surfaces like phones, keyboards, and door handles. If you are feeling cold symptoms, avoid close contact, including handshakes and stay home if possible.

Note: This newsletter is not intended as a substitute for personal medical or employee benefits advice. Please consult your physician before making decisions that may impact your personal health. Talk to your benefits administrator before implementing strategies that may impact your organization's employee benefit objectives.



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Let's Talk 