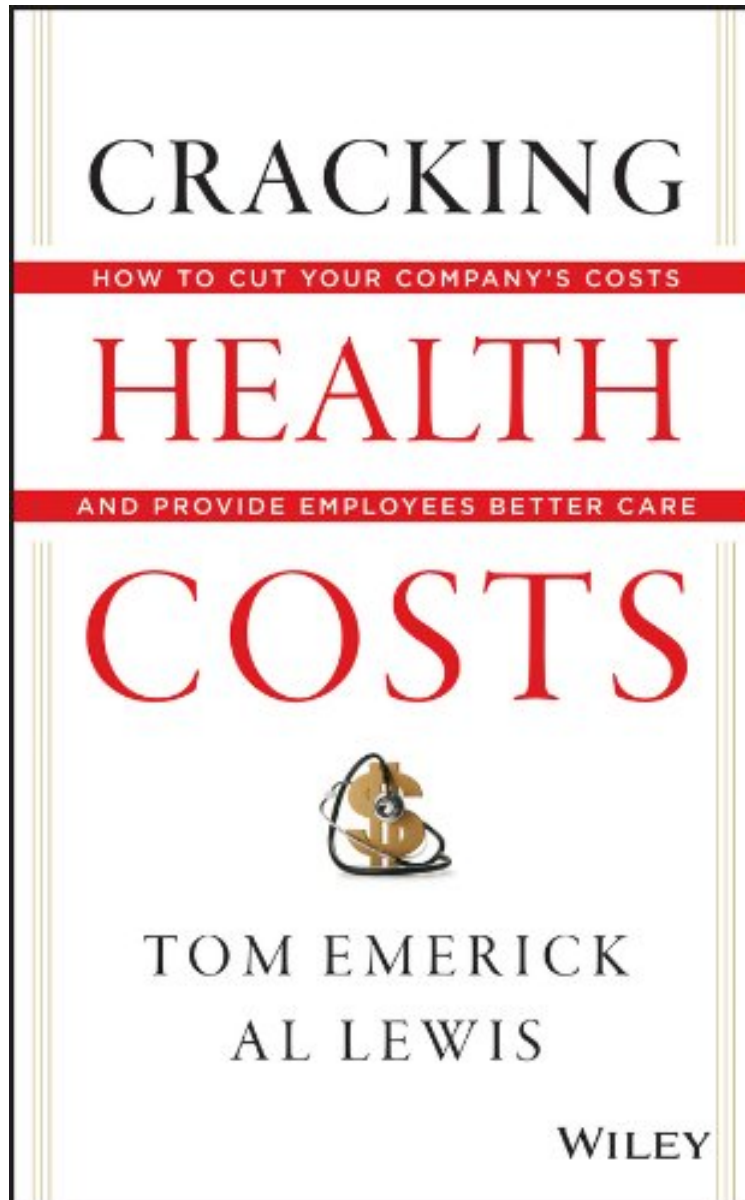


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# Cracking Health Costs: How to Cut Your Company's Health Costs and Provide Employees Better Care

*Tom Emerick, Al Lewis*

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**Tom Emerick, Al Lewis : Cracking Health Costs: How to Cut Your Company's Health Costs and Provide Employees Better Care** before purchasing it in order to gage whether or not it would be worth my time, and all praised Cracking Health Costs: How to Cut Your Company's Health Costs and Provide Employees Better Care:

7 of 7 people found the following review helpful. Utilizing Cracking Health Costs By William McPeck The current trend seen over the past several years is for employers to drop employee health insurance as a benefit as healthcare and health insurance costs have soared. In the face of the Affordable Care Act (ACA), many employers will be now be faced with the decision of providing health insurance or paying a fine to the federal government. If the decision is made to provide insurance coverage, then employers need to make delivering the benefit as effectively and as cost consciously as possible. And this is where this book can help. The book's eleven chapters are divided into three parts. In Part 1, Emerick and Lewis look at the myths and facts associated with employee healthcare delivery and costs. Having identified the facts and myths, Part 2 is about strategies and solutions for the employer to consider. The strategies and solutions offered are based on Emerick's experience in employee benefits and Lewis' experience in disease management and wellness programs. In Part 3, the authors specifically address employer strategies in response to the ACA law. If you own a company, are a CEO, or involved in health benefits management, this book should be on your 2013 must read list. Even if you choose not to implement any of the solutions and strategies put forth, getting a clearer understanding of today's healthcare and health insurance playing field, by reading Part 1, will be time and energy well spent.

6 of 6 people found the following review helpful. Required Reading By Mitch If you are involved in the purchase, selection or approval of health care and related programs READ THIS BOOK NOW BEFORE YOU FINALIZE YOUR 2014 PROGRAM. This book should be required reading for anyone involved in the purchase, selection or approval of health care, "wellness", disease management and related programs. Especially those not in HR; with this book you will be well armed to challenge your well meaning but likely overmatched HR department. A remarkably easy but fact-filled, powerful and to-the-point read. Mr. Emerick and Mr. Lewis cite the relevant data, and Mr. Emerick brings the practical experience of having designed benefits programs for major corporations. He's developed and implemented a number of innovations and knows what he's talking about. Mr. Lewis is the best (and funniest) at debunking bogus ROI claims from wellness and related vendors and consultants.

0 of 0 people found the following review helpful. Learning what doesn't work frees you up to focus on what does... By John Bourland I am an employer healthcare consultant. Everyone agrees that healthcare is broken. Tom Emerick and Al Lewis are like the sober Zen Master delivering a slap to the face to help us achieve awakening: population health management is full of phony positive statistics and we need to stop kidding ourselves and soberly look at real data, not marketing data... Employers understand that healthcare is broken. But, probably too few understand how broken is the advice that they may be receiving from consultants to pursue population health management as the solution to control healthcare cost. An area that I look forward to learning more about is: can some particularly committed and effective employers succeed in it? (John Torinus, Serigraph comes to mind.) But, this would not change the authors' point that my industry regrettably and without basis sells wellness as ROI from heaven. Because population health management is not commonly led by passionate top managers who infuse its objectives into the organization. Rather, it more commonly gets tepid commitment from the C suite, and exists essentially as a feel-good initiative burdening HR and employees. However, as hard hitting as the book is on population health management, I actually found it to be progressive and positive. Please liberate me from myths for the sake of my clients, plan members and my own sanity in trying to be a part of the fix for healthcare! And there are tangible, actionable campaigns detailed in this book that employers should adopt. In fact, it has helped focus me on those initiatives. Regardless of the methods employed to fix employer healthcare, Tom Emerick and Al Lewis clearly are passionate about holding them up to incisive, realistic analysis. Which they demonstrate convincingly is not the status quo approach in the consultancy industry.

Cracking Health Costs reveals the best ways for companies and small businesses to fight back, right now, against rising health care costs. This book proposes multiple, practical steps that you can take to control costs and increase the effectiveness of the health benefit. The book is all about rolling back health care costs to save companies and employees money. Working hand-in-hand with their employees, businesses need to ensure that, whenever feasible, employees with the most expensive diagnoses get optimal treatment at hospitals not practicing "volume-driven" medicine for higher profits. Less than 10% of employees incur 80% of costs. About 20% of patients have been completely misdiagnosed, while many others are simply the victims of surgeons who are either practicing bad medicine or overtreating for profit. For example, some companies, such as Walmart and Lowers' are turning to the "Centers of Excellence" approach author Tom Emerick helped to pioneer while running benefits for Walmart. By determining which hospitals are adopting the highest standards of care, benefits managers can reduce the number of unnecessary high-cost surgeries and improve employees' overall health. The solution-based approach offered by the book is unique, because it can be implemented by businesses today.

Praise for Cracking Health Costs "This book is a roadmap for how some private equity companies already spend their money wisely on health benefits in their portfolio companies, rather than chase every fad that, as Emerick and Lewis point out, can and do harm your employees as well as your bottom line." — Tom Scully, Administrator, Centers for Medicare and Medicaid Services (2001–2003); Senior Counsel, Alston Bird; Partner, Welsh Carson, Anderson Stowe "Tom Emerick and Al Lewis have crafted a work that should, and hopefully will,

become required reading in America's boardrooms and executive suites, as well as the dysfunctional mess we refer to as Congress. — John J. Nance, Author of *Why Hospitals Should Fly*; co-author of *Charting the Course* — *Cracking Health Costs* debunks the fads in corporate health benefit management and provides a road map for executives who want their employees to have top-quality care at an affordable price. — Rosemary Gibson, Author of *The Treatment Trap: How Overuse of Medical Care is Wrecking Your Health and What You Can Do to Prevent It* — *Cracking Health Costs* is a myth-shattering book that opens Pandora's box! While many administrators, patients, and healthcare workers are caught in the cultural web of unnecessary procedures, accidents, waste, and poor quality, Emerick and Lewis empower health benefits managers to call the shots by debunking common myths and illuminating a clear, practical road map for change. Knowledge is power, and power is within these pages. This book will transform healthcare. — Kathleen Bartholomew, RN, MN, Co-Author of *Charting the Course* and *Nurse Leader* — Tom Emerick is one of the nation's most experienced and successful benefits managers. He is offering guideposts to avoiding overpricing and overtreatment in health plans. The need for such guideposts is a reproach to the American healthcare system. Nonetheless, the insights are profound for benefits managers and beneficial for employees. — Nortin M. Hadler, MD, MACP, MACR, FACOEM, Professor of Medicine and Microbiology/Immunology, University of North Carolina at Chapel Hill, Author of *Worried Sick: A Prescription for Health in an Overtreated America* — In their new book, *Cracking Health Costs*, Tom Emerick and Al Lewis manage to gore everyone's ox in such a delightful way that you will laugh out loud even while you are cringing at some of the ways you too have fallen into the traps they so vividly describe. They blow up myths about the benefits of wellness, prevention, screening, PBMs, and much more. And they name names and provide links and references to support their suppositions, and, most important, they do the math. Even if you don't agree with everything they posit, you will want to read this book at least a couple of times not only to mine the nuggets, but also to enjoy the humor. — Patricia Salber, MD, MBA, Host, *The Doctor Weighs In* and CEO of Health Tech Hatch [This] new book by two of America's most respected health care experts, Tom Emerick and Al Lewis, shows small and large business how to fight against rising health care costs and gain more effective treatments for employees. The book proposes multiple, practical steps that executives and small business owners can take to control costs and increase the effectiveness of the health benefit. For finance, human resources, and all executives concerned with health care spend, the book will show everything benefits consultants didn't want their clients to know about where their money is really going. (Insurance News) The authors offer the following description: "Cracking Health Costs reveals the best ways for companies and small businesses to fight back, right now, against rising health care costs. This book proposes multiple, practical steps that you can take to control costs and increase the effectiveness of the health benefit." Remarkably, the book does as they say. It casts aside fads, shibboleths, misconceptions, and just plain lies often offered by those many participants in the health care field who have collectively helped our country spend almost a fifth of our economy on a system that produces inferior results. It reminds us that those participants view that level of national spending as success: After all, your costs are their income. Oh, and did I mention that the book is funny and engaging? It is. You will have trouble putting it down. — Paul Levy, *Not Running a Hospital* It's been 70 years since Kaiser opened its first free medical clinic for employees. Since then, employers have spent over \$20 trillion on providing health benefits. Yet despite all those years and all that money, no one has ever thought to write a book advising employers how to spend that money wisely. Until now. *Cracking Health Costs: How to Cut Your Company's Health Costs and Provide Employees Better Care* is that book. For the most part, it succeeds: authors Tom Emerick and Al Lewis combine a wealth of experience with a healthy -- and, if the book's convincing arguments are to be believed, well-deserved -- skepticism of all the panaceas sold to employers by vendors, provider, brokers and consultants to allegedly reduce their health spending. Although this is a how-to book, the good news is that it is far from a dull read. The Click and Clack of health care writing, Emerick and Lewis pepper their prose with one-liners like "the wellness industry needs to admit to doping" and chapter headings like the one about PBMs rip-offs: "This Is Your Health Benefit on Drugs." They also claim "no animals were harmed in the writing of this book," but that seems to be the one thing their convincing arguments can't prove. — Jonathan Field, Managing Editor, Institute for Healthcare Consumerism From the Back Cover A simple solution exists for reducing your company's healthcare costs: spend less money. Until now, we've been taught the reverse: spend more money today for the promise of an ROI later, one that is usually made up. Hence your costs keep rising — due to massive overspending on diagnosis, testing, medication, procedures, and even prevention that in some cases actually harms your employees. *Cracking Health Costs* explains what you, as the executive responsible for your company's healthcare spending, can do to slow this epidemic of healthcare-gone-wild, by spending less freely — but more wisely — on vendors, consultants, and providers. You'll learn: How businesses can help employees avoid specialists and hospitals driving volume for profit How benefits consultants and brokers inflate your healthcare spending How wellness actually increases your costs . . . and can even harm your employees Why PBMs are so profitable — at your expense Why strategies emphasizing coordinated care and employee well-being succeed where wellness fails And much more *Cracking Health Costs* offers unique solutions that your businesses can implement immediately, mostly at no cost.

Start fighting back against healthcare costs, and start improving your employees' health today. About the Author TOM EMERICK is a leading expert in health benefits design, global healthcare challenges, healthcare economics, evidence-based medicine, and process improvement. Currently, he is the President of Emerick Consulting LLC. Tom spent fifteen years at Walmart, designing and managing benefits for over 1.6 million employees. He has held positions with Burger King Corporation, British Petroleum, and American Fidelity Assurance Company. AL LEWIS, President of the Disease Management Purchasing Consortium, is widely credited with inventing disease management. Lewis is also the author of the award-winning *Why Nobody Believes the Numbers* (Wiley). He provides procurement and outcomes consulting to health plans and human resources/benefits departments, and administers the industry certification program in Critical Outcomes Report Analysis. He holds undergraduate and graduate degrees from Harvard, where he also taught economics.