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## Proven Health Care Cost Reduction Through Strength in Numbers



# KEEP ERISA STRONG

## Legislators Need to Know Where Labor Stands

Every PHC member plan benefits from ERISA, the federal law that governs the administration of private sector group health plans consistently across all 50 states.

The PHC and other coalitions are lobbying against state attacks on ERISA. “As we in the labor community know, there is strength in numbers. We need our member plans to make your voices heard in state capitals. Legislators listen to their constituents’ voices,” said the PHC Executive Director Bonnie Payson.

As we wrote in the last [2023 PHC](#) newsletter, state legislatures are attempting to weaken ERISA’s preemption powers. It started with *Rutledge v. PCMA*, a case decided by the U.S. Supreme Court that allowed the state of Arkansas to regulate the relationship between pharmacy benefit managers and pharmacies. Now, the majority of states—including Alaska, Oregon, and Washington—are considering laws that would directly restrict a plan

fiduciary’s ability to design plans in the best interest of their beneficiaries.

These bills variously impact plan design by mandating “any willing provider” network requirements; imposing restrictions on mail-order pharmacy design; requiring consumer “point of sale” share of prescription rebates; disrupting specialty pharmacy network design; and expanding control of the self-insured health plan market by state regulation.

The Coalition’s attorney, Mary Stoll, has created a presentation about the threat, as well as talking points for member plans to use when you write to or speak with your elected state representatives.

Among other things, the talking points emphasize:

- The potential for conflicts of interests among state provisions and the threat to the principles of ERISA preemption.

- The negative impact of state-by-state regulation of employee benefits, including higher costs and administrative burdens for the plans and diminished benefit quality.
- The importance of retaining flexibility for unions and employers to design plans.
- The exclusive right of self-insured plans to implement benefit plan designs to suit the needs of the plan participants.

“We encourage every PHC member plan to write, phone or visit their elected state representatives to urge them to oppose any state regulation of ERISA-covered health plans,” Bonnie said.

Watch the presentation: <https://phcoalition.org/initiatives/>.

Read, print and use the talking points: <https://phcoalition.org/wp-content/uploads/2023/12/PHC-ERISA-Preemption-Protection-Talking-Points-11.17.23.pdf>.

Dear Members,

As we move forward in 2024, my primary focus is two-fold. I plan to:

1. Continue meeting with all current member plans to ensure we are meeting your needs and delivering the services you need, with no gaps.
2. Grow the Coalition by adding new member plans. We now have 48 member plans in five states, representing 250,000 covered lives.

From our initial base in Alaska, we have successfully expanded into Washington and Oregon, and more recently, into Nevada, and Colorado.

Our core message is this: The Pacific Health Coalition helps member health plans control health care costs, by negotiating master contracts for health benefits and services better than these plans could achieve on their own.

The value of our tiered pricing structure underlies all of my conversations with current and prospective member plans. Making sure people understand the value of tiered pricing—in both price and quality—is essential, and fundamentally simple: The more member plans that utilize any product offering, the lower the price goes for all once we hit the next tier level.

I am only a phone call away. If you would like to discuss the Pacific Health Coalition's offerings, discuss new service offerings, or know of a group that may benefit by participating in the Coalition, please call me at 702.460.4134.

/s/

Bonnie Payson  
Executive Director



## Stroke Care at ARH Saves Lives— and it's Part of the PHC PPO Agreement

Experts estimate that in the United States a stroke occurs every 40 seconds; 140,000 people die as a result. Those who survive are often left with serious long-term disabilities, including mobility and speech disabilities. The toll is especially heavy for people aged 65 and older.

A stroke occurs when the blood supply to part of the brain is blocked, or when a blood vessel in the brain bursts. The resulting damage can take just minutes. The care an individual receives immediately after a stroke is crucial to minimizing the damage and improving the likelihood of recovery.

Fortunately, Alaska Regional Hospital (ARH), a member of the PHC's [PPO network](#), provides the full spectrum of stroke care. In 2021, its [Stroke Center](#) was certified as a comprehensive stroke center by DNV, a hospital accreditation organization. This means ARH has demonstrated its competency in the full spectrum of stroke care—diagnosis, treatment, rehabilitation, and education—and has established clear metrics to evaluate outcomes.

“Comprehensive stroke centers are typically the best-equipped hospitals for treating stroke,” said

Holly Zachman, Alaska Regional Hospital's Business Development Director. “We are proud to be the first hospital in Alaska to receive DNV certification and to be able to offer care that saves—and improves—the lives of people who have a stroke.”

If your health & welfare plan participates in the Coalition's ARH PPO Agreement, think about promoting ARH's Stroke Care Center to your plan participants. And if your plan isn't currently participating, contact the PHC to learn more about how doing so can save your plan money and may help save your participants their lives: 702.460.4134.

# THERE'S NO COST TO YOU!

Notice how that headline caught your eye? Those words are music to the ears of most of us—including your plan participants when it comes to their benefits. Fortunately, your plan participants can enjoy many healthcare services at little or no cost to them through programs offered by the PHC.

Here are examples of no or low-cost health care services offered through the PHC:

## Annual Health Fairs:

The Coalition covers the costs of organizing the health fairs and pays for free flu shots. Participating plans cover the cost of lab tests for individual participants. The screenings offered at the fairs can detect problems early when they can be treated more effectively and at less cost.

## Coalition Health Centers (CHCs):

Individual participants get high quality health care from experienced health care providers at no or very low cost for routine, urgent, preventive, and diagnostic care, and health management services. With plans underway for two new CHCs in Eastern Washington, it's not too soon for member plans in that region to consider adding this service.

## Chronic Kidney Disease Management (Renalogic):

Most plans offer this confidential, voluntary benefit at no cost to their plan participants, secure in the knowledge that the access fee will be offset by the dialysis cost containment savings. Participating member plans saved \$13 million in the first nine months of 2023.

## Disease Management (Optum):

Help individuals manage chronic diseases like asthma, diabetes, and congestive heart failure with access to health care professionals trained to help them stay on track. There is no cost to individual participants and their participation is voluntary and confidential.

## Teladoc (Aetna):

Provide your plan participants with the convenience and quality of this virtual service for access to board-certified and licensed providers for non-urgent and behavioral health care, 24/7.

## Travel Surgery Program (Transarent):

Your plan participants can have access to surgical teams for non-urgent and elective surgeries at "surgical Centers of Excellence" throughout the U.S., typically at lower cost than local facilities and at no cost to them for their travel expenses.

## Virtual Physical Therapy (Transarent):

Individual participants can get virtual physical therapy care from anywhere with PT specialists who create and monitor customized care through a digital tablet and motion sensors to track activity. No referral is needed.

## Next Steps

If your member plan already participates in these services, be sure to communicate their value to your participants. It's a wise investment in the financial and physical health of both your plan and your individual participants.

If your plan doesn't participate, it is FREE to find out more, from pricing to how they work. Get in touch with the Coalition today and start saving: 702-460-4134 or [info@phcoalition.org](mailto:info@phcoalition.org). □



## CALENDAR

### **PHC Quarterly Meeting:**

June 19, 2024

Laborers Local 341 Hall,  
Anchorage

### **PHC and National Cooperative Rx Annual Education Session and Quarterly Board Meeting:**

August 21, 2024

UA Local 32 Hall, Renton  
Board meeting follows the  
Education Session

### **PHC Quarterly Board Meeting:**

November 20, 2024

Laborers Local 341 Hall,  
Anchorage

IFEBP Annual Conference  
November 10-13, 2024

San Diego, California □

111 West 16th Avenue, Suite 203  
Anchorage, AK 99501

## READ ABOUT STATE THREATS TO ERISA, P. 1.

*Since 1994, the Pacific Health Coalition (aka HCCMCA) has been helping member health plans control health care costs by negotiating better pricing on health benefits and services than these same plans could achieve on their own. Currently, there are more than 50 health plans participating throughout the United States.*

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## The Pacific Health Coalition Programs



The services offered by the Pacific Health Coalition to its member plans are selected, negotiated and designed to achieve the best price and value for labor. For more information on these services, click on the links below, contact [info@phcoalition.org](mailto:info@phcoalition.org) or call 888-474-4226.

- [Annual Health Fairs](#)
- [Coalition Health Centers](#)
- Dental Care (Delta Dental)
- [Dialysis Cost Containment](#) (Renalogic)
- [Disease Management](#) (Optum)
- Joint Claims Administration (Aetna)
- Oncology Care (Transcarent)
- [Pharmacy Benefits Management](#)
- [PPO Contracts](#)
  - Alaska Regional Hospital
  - [Geneva Woods Birthing Center](#)
  - Inpatient and Outpatient Services
  - [Aetna Nationwide Provider Network](#)
  - [Orthopedic PPO](#)
  - [Physical Therapy PPO](#)
- [Surgery Benefit Program](#) (Transcarent)
- Virtual Physical Therapy (Transcarent)
- [Vision Care](#) (VSP)