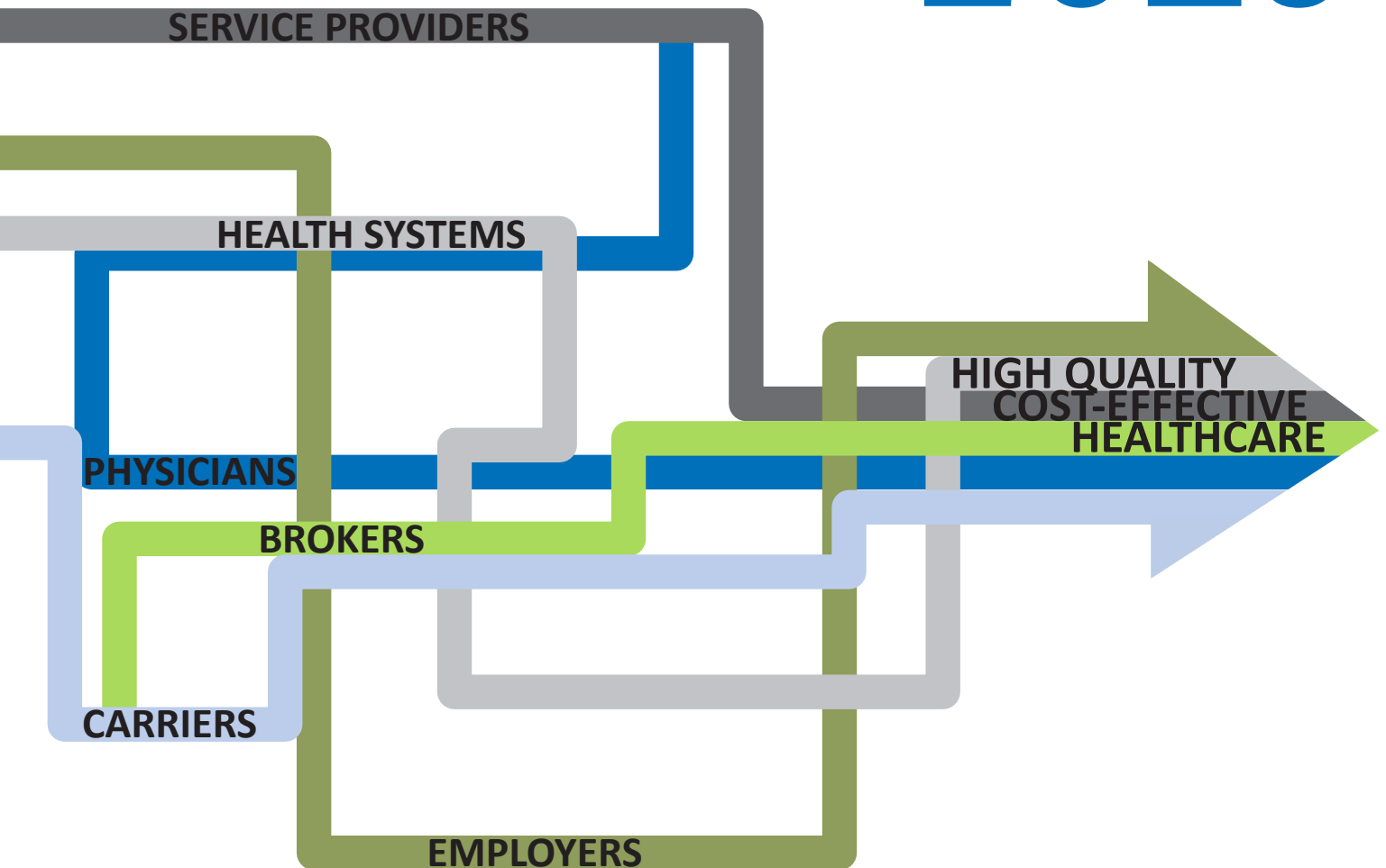


ANNUAL REPORT 2019



Collaboration Among Stakeholders to Deliver

High Quality, Reasonable Cost, Healthcare Solutions



Supporting Employers in
Central Pennsylvania



ABOUT CPBGH



Collaboration created the Central Penn Business Group on Health and continues to be the basis for our success. The organization was founded in 1984 as the Lancaster County Business Group on Health by a group on employers concerned about the cost and quality of healthcare benefits. The organization changed our name and expanded our reach in 2017 in response to changes in healthcare delivery in the region. Today our primary focus is on employers based in Adams, Berks, Cumberland, Dauphin, Lancaster, Lebanon and York counties.



Promotion of the continuous improvement in the quality and cost of healthcare for its member companies, their employees and covered dependents continues to be the mission of CPBGH. In addition to employers, our membership represents all of the stakeholders in the healthcare delivery system. We encourage the development of partnerships between these organizations to ensure the delivery of high-quality, cost-effective care.



Benefits of membership in CPBGH include: the ability to participate in the CPBGH marketplace initiatives designed to provide access to tools and resources to help educate employees and positively impact the quality and cost of healthcare; access to networking, resource and educational programs including online events and events sponsored by the National Alliance of Healthcare Purchasing Coalitions; and the ability to participate in annual healthcare benefit surveys and to access benchmarking data about plan designs and costs in our region.



Gathered data has allowed CPBGH to become the independent aggregator of healthcare data for the Central Pennsylvania region. Through our partnership with Innovu, CPBGH has grown our data cohort to over 100,000 covered lives. This enables CPBGH to provide objective insights into what is going on in our region.



Healthcare is complex and expensive. At CPBGH we are focused not only on cost-effective changes to care delivery but also monitor legislative issues and advocate for reform on such topics as payment reform, the end of surprise medical billing and price transparency.

CONTENTS

Message from the Executive Director	2
Membership & Strategic Initiatives	3
Healthcare Trends	4 - 5
Event Recap	6 - 7
Resources & Solutions	8
Upcoming Events	9



MESSAGE FROM THE EXECUTIVE DIRECTOR



As we say goodbye to 2019 and welcome in 2020, I believe it is important to reflect on where we have been before focusing on the future. With healthcare continuing to be under a microscope due to the ever-increasing costs and concerns about accessibility, there is little doubt that there is a need for an independent community resource like the Central Penn Business Group on Health to play a role in shaping healthcare delivery in our region through collaboration among the stakeholders. Reflecting on our past does allow CPBGH to take stock of our successes and failures so we can be more effective in the future.

In 2019, CPBGH continued to offer our three signature events – the Legal Alert, the Health Summit and the Forecast Breakfast because their structure continues to enable us to provide you with the insights you need into what is changing in healthcare and what needs your attention. However, different than in the past, at this year's Legal Alert, instead of straight compliance, was also focused on some of the innovations being used by employers to improve quality and reduce costs and the legal implications of such innovations. At the Health Summit we focused on the

impact of the social determinants of health, which we now realize play a larger role than originally thought in the overall health of individuals in our community, and shared community resources available to combat these challenges. And finally, in October at the Forecast Breakfast we were educated on the concept of value based design by Lawton Robert Burns from the University of Pennsylvania and we learned what impact value based design can have on the plans you offer to your workforce. Although the structure will remain in 2020, we continue to modify them as appropriate to address the market trends and the concerns of our members. In addition to these 3 core events, we also hosted 2 data reveal events, 2 networking breakfasts, 8 online education events, a well workplace roundtable, and one employer roundtable event focused on prescription drug benefits. It was a busy year!

The data reveal events would not be possible without the support of the CPBGH membership. Through our partnership with Innovu, our data cohort continues to grow. Surpassing over 100,000 lives, the insights from the platform drive our data reveal events. In 2019, not only did we focus on sites of care, disease prevalence and the overall health of our region, we also did a deeper dive into pharmacy benefits and the opportunities that exist for employers to better manage these benefits. We are pleased that the platform continues to provide individual employers with the insights they need to make changes to the benefits they offer and we also appreciate that the insights have had an impact on the plans offered by our local carriers. This is important when you consider we have many small employers in our region who fully insure their healthcare benefits and therefore do not have the ability to make changes without plan modification options from the carriers.

New to CPBGH this year is our Employer Marketplace. In response to requests from our broker partners and employers, the marketplace is being developed to address shortfalls in the region, not to compete with effective offerings already available. We will rely heavily on insights from our broker partners to drive product offerings. More information will be available shortly.

In 2019, we were also happy to introduce and promote our relationship with AblePay to our members. AblePay is a healthcare consumer company that assists its members with discounts and flexible payment terms for deductibles and copayments at participating facilities. The initial reaction to this offering has been very positive and we are working to expand the number of participating health systems in our region.

In closing, as we enter our 36th year of operations, on behalf of the staff and Board of Directors, I want to thank you for all your continued support for the CPBGH mission of promoting the continuous improvement in the quality and cost of healthcare for our member companies, their employees and dependents. Whether the support is financial through sponsorship or a commitment of time to help with our events, we could not do it without you!

Best Wishes for a happy and healthy 2020!

Diane N. Hess, CLU CEBS
Executive Director

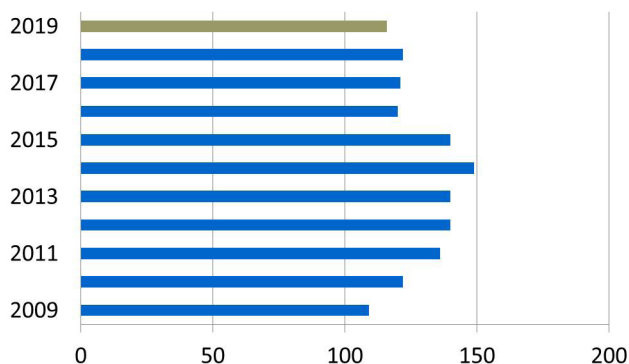
OUR MISSION

Balance between costs and quality

NUMBER OF MEMBERS

While the number of members in CPBGH decreased slightly in 2019, those who have maintained their membership or joined our coalition in 2019 are very engaged in the work we are doing to promote the continuous improvement in the cost and quality of Healthcare in our region. We do continue to make inroads into the broader region we serve and are confident that our initiatives, products and services and collaboration with the other stakeholders will lead to an increase in active members in the years to come.

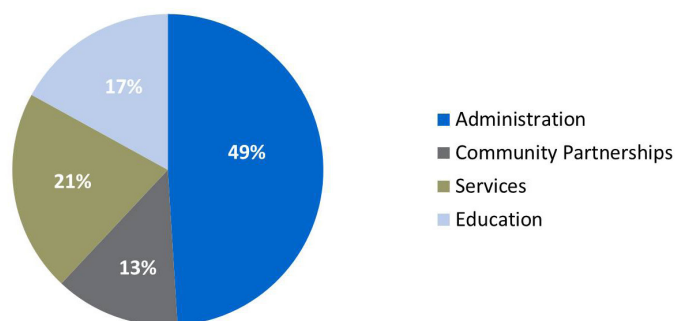
Number of Members



STAFF ACTIVITY

At the Central Penn Business Group on Health, we continue to track all of our activity so our membership knows exactly how we are spending our time. Although administration takes up a significant portion of our time, we continue to focus on delivering high quality educational events and innovative programs and services. Additionally, we value our relationships with our community partners and believe that continuing to grow these relationships will bear fruit in the future.

2019 Staff Activity



2019 STRATEGIC INITIATIVES



Collaboration & Partnerships

Promoting dialogue and partnerships among stakeholders — businesses, healthcare providers, insurers, payers, project funders, social service agencies, brokers, consultants, and government — helps keep healthcare effective and affordable. Working together, by utilizing individual organizational strengths, maximizes our impact which benefits the entire community.



Education & Advocacy

Providing educational events yields opportunities for the community to learn about leading trends in healthcare. Through formal events, member-only networking events, local surveys, newsletters, webinars, and strategic vendors, our members learn compelling strategies that directly impact their employee benefit plans. The Central Penn Business Group on Health continues to advocate for the appropriate balance between quality and cost of healthcare.



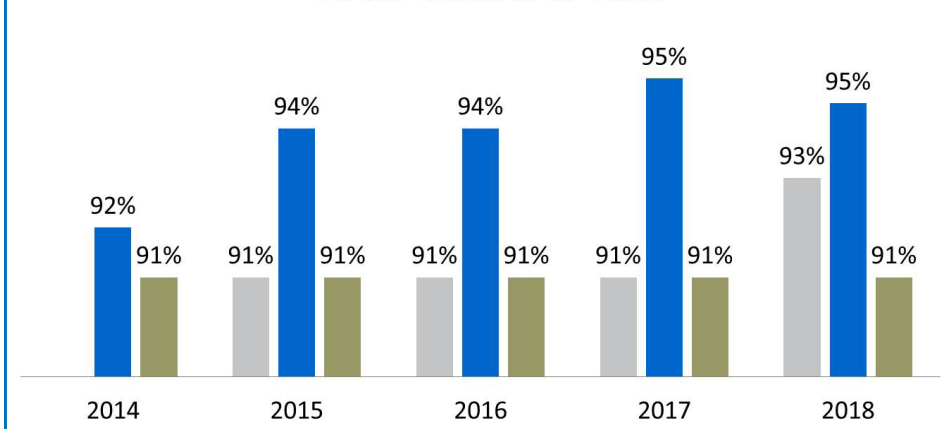
Products & Services

The Central Penn Business Group on Health seeks to find or develop unique cost-effective products and services that promote the optimal well-being of our membership. We will accomplish this by filling market voids where the Central Penn Business Group on Health can play a unique role without directly competing with existing services in the marketplace.

HEALTHCARE TRENDS

Percentage of Individuals with Health Insurance Coverage

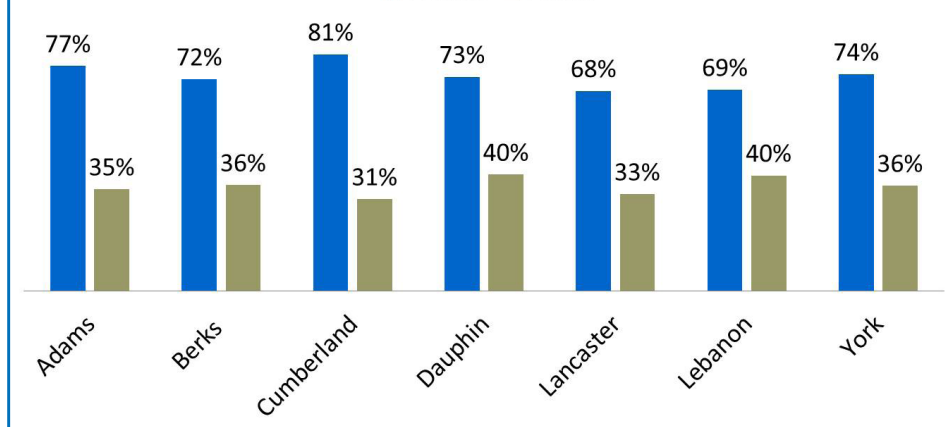
■ CPBGH ■ State of PA ■ USA



Data Source - US Census Bureau & Towncharts.com

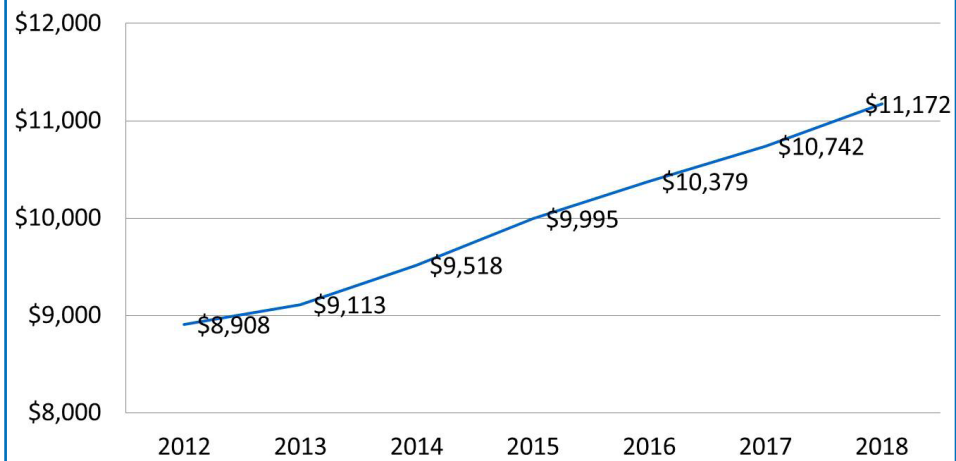
Health Insurance Coverage Type

■ Private ■ Public



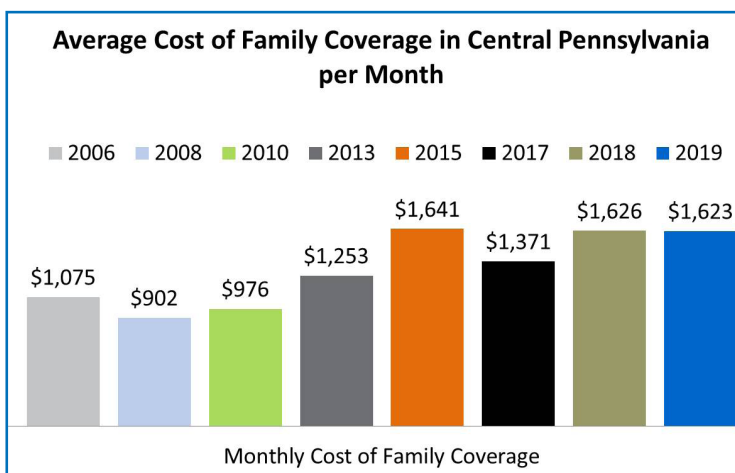
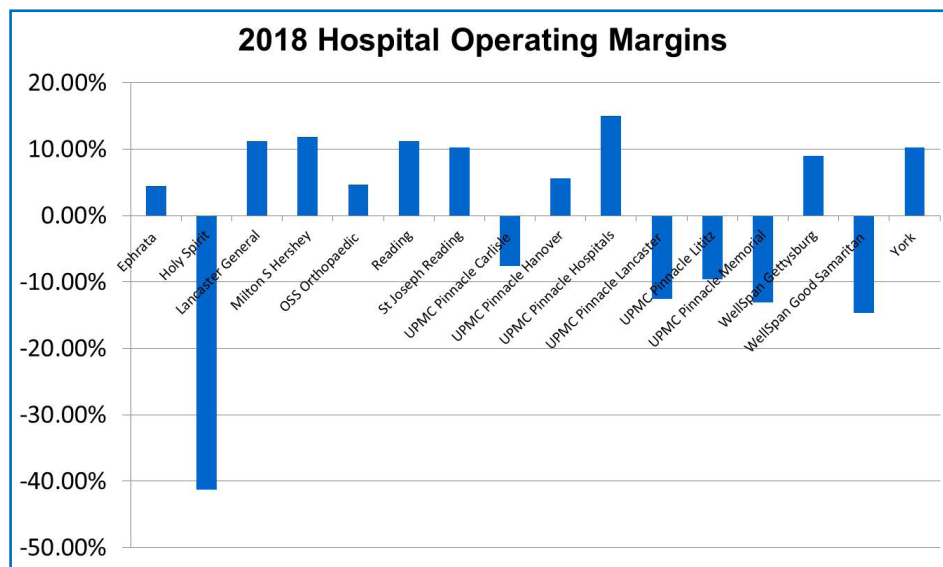
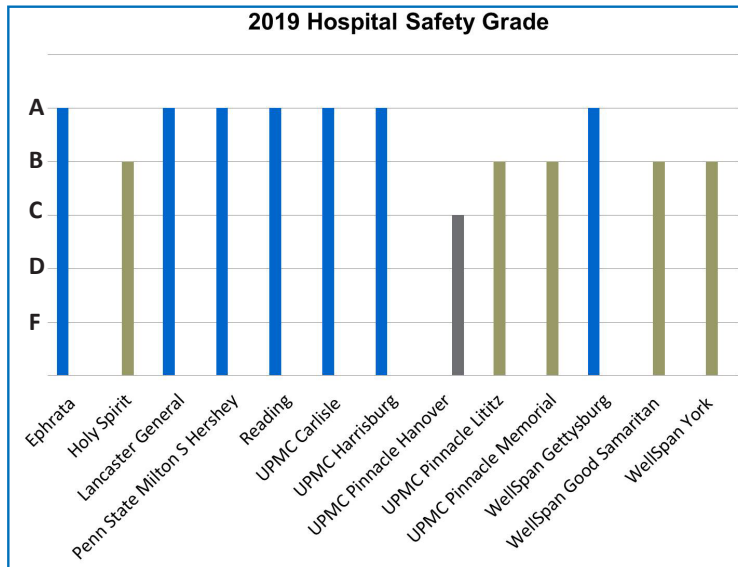
Data Source - Towncharts.com

National Health Expenditures per Capita

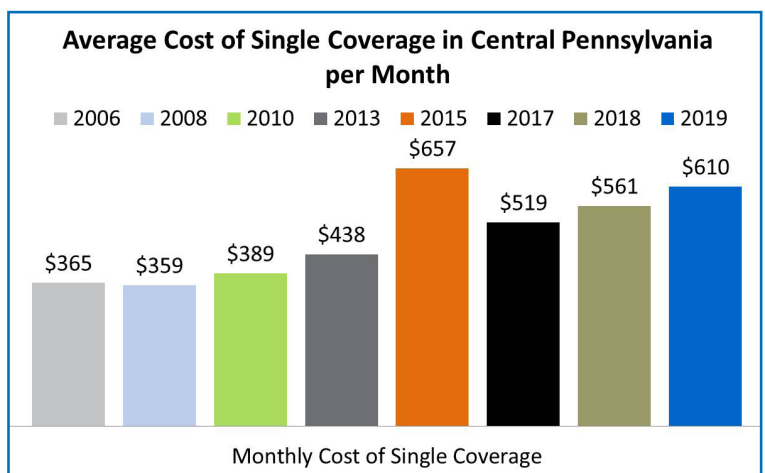


Peterson- Kaiser Health System Tracker

HEALTHCARE TRENDS



Note: Data from Central Penn Business Group on Health / Lancaster Chamber Survey. Prior to 2017 data was from employers in Lancaster County only.

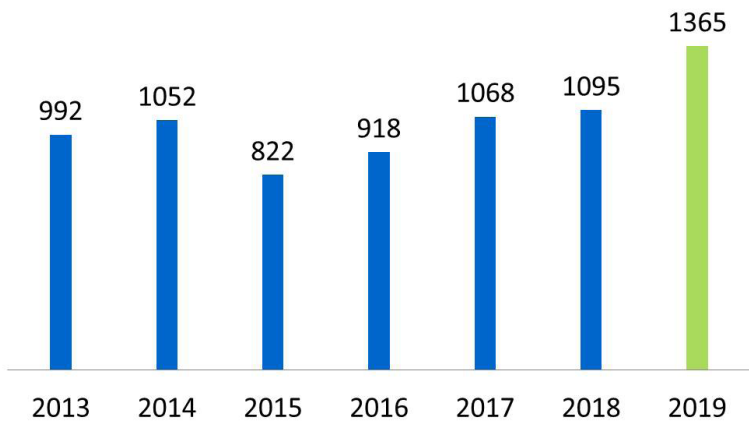


Note: Data from Central Penn Business Group on Health / Lancaster Chamber Survey. Prior to 2017 data was from employers in Lancaster County only.

2019 EVENT RECAP

2019 saw a 25% increase in attendance at our events; this includes our three signature events, our Data Reveal Events, our Online Education Events and our Networking Breakfasts. We began the year with our second semi-annual data reveal event, shared employer concerns with health system executives at our February networking breakfast, focused on plan compliance and plan design considerations with legal counsel Eric Athey, addressed the social determinants of health at the annual health summit, took a deeper dive into pharmacy trends and costs mid-summer and ended with a focus on value based plan design. We also brought employers together to learn from each other how to better provide workplace wellness, the shared the latest results of our annual healthcare benefit survey and through our online education process provided insights into the latest trends and solutions for providing high-quality, cost effective care!

Event Attendees

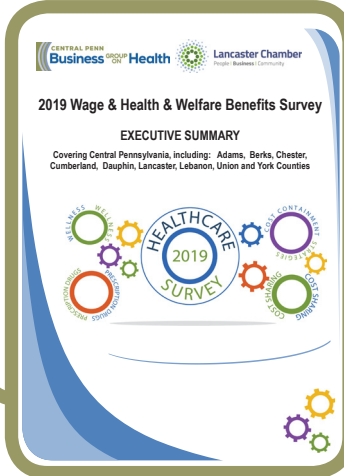


2019 ONLINE EVENTS

- Can we fix it? – Unique opportunity to positively impact your healthcare spend!
- Empowering People to Learn to Live Well
- Direct Contracting for Self-funded Employers
- The In's and Out's of the Family Medical Leave Act (FMLA)
- How consumerism, wellness & plan design can improve your health plan and how they can't
- Workers Compensation Bootcamp
- Telehealth: Awareness, Value and Building Engagement
- Announcing New Healthcare Financing Option for CPBGH Members!



2019 BENEFITS SURVEY



In collaboration with the Lancaster Chamber, the Central Penn Business Group on Health conducts an annual Policy and Benefits Survey. The survey is designed to provide employers in Central Pennsylvania with insights and benchmarks into plan design, costs and strategies for the healthcare benefits they offer.

CPBGH members can receive a free copy of the Executive Summary of Health Benefits and Policies by visiting the MEMBERS ONLY section of our website: www.cpbgh.org. A copy of our presentation on the topic from the Forecast Breakfast is also available. Employers who participated in the survey who are not members can receive a copy of the Executive Summary by emailing dhes@cpbgh.org. Survey participation begins in May of each year and the survey results are unveiled at the annual Forecast Breakfast.

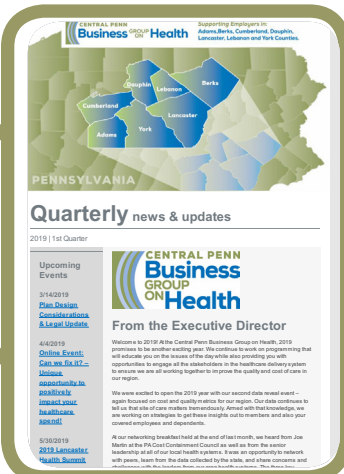
2019 BENCHMARKING REPORTS

An additional value-add service for employers who participated in the healthcare benefit survey is the ability to purchase a customized benchmarking report. These reports focused on all measurement benchmarks and compare the employer's data to our overall survey result and to the Kaiser Family Foundation findings. Reports are available for a nominal fee to members and for a slightly higher fee for non-members.



CENTRAL PENN BUSINESS GROUP ON HEALTH E-NEWSLETTERS

Quarterly "news you can use" is sent via email to our members. The newsletter also provides information about upcoming events and opportunities for engagement.



ACTION BRIEFS

Action Briefs are a bi-product of our membership in the National Alliance of Healthcare Purchasing Coalitions. Each Action Brief centers on a specific topic and highlights why employers should care about it. It also provides action steps and strategies employers can utilize to improve health and healthcare delivery. The documents make great educational pieces employer can share directly with employees so they have the knowledge they need to make educated decisions about their care.



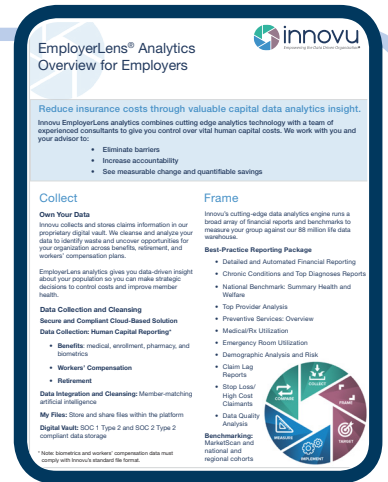
RESOURCES & SOLUTIONS

INNOVU

The Central Penn Business Group on Health's mission is to promote the continuous improvement in the quality and cost of healthcare in our region for our member companies, their employees and covered dependents. In order to accomplish this goal, the Board of Directors of the Central Penn Business Group on Health understood that we needed to have a better understanding of what we are paying for care and where there are opportunities for savings. In partnership with Innovu, CPBGH launched our data initiative in the fall of 2016.

Today, we have over 100,000 covered lives on the platform and the cohort is continuing to grow. In July of 2018, we hosted our first data reveal event sharing some benchmarks and initial findings with a crowd of over 75 interested employers, brokers and community leaders. These insights have already impacted the health plans offered in our region and we look forward to continuing the conversation with additional insights each January and July.

Although we have experienced good participation from our members and our region, we are still looking for employers interested in gaining insights into their own data and contributing to the regional cohort. Please call Diane Hess at (717) 239-6954 or email her at dhess@cpbgh.org if you are interested in participating or to learn more details about this initiative and its value.



ABLEPAY HEALTH

AblePay is a healthcare consumer company that assists its members with discounts and flexible payment terms on deductible and coinsurance expenses. We believe this product offering aligns with our organization's mission of promoting the continuous improvement in the quality and cost of healthcare in our region and are very excited to roll it out to the region. There is one additional benefit to the AblePay program for CPBGH member employees.

Any employee of a CPBGH member company will have \$10 put into their account when they sign up for AblePay.





UPCOMING EVENTS

SEMI ANNUAL DATA REVEAL

Date: January 24, 2020
Location: Lancaster Chamber, 115 East King Street, Lancaster, PA
Time: 8:00 a.m. to 11:00 a.m.
Cost: \$25 Members / \$45 Non-Members

EMPLOYER NETWORKING BREAKFAST

"Healthcare and the 2020 Election"

Date: February 21, 2020
Location: Lancaster Chamber, 115 East King Street, Lancaster, PA
Time: 8:00 a.m. to 10:30 a.m.
Cost: Free for Members / \$20 Non-Members

PLAN DESIGN CONSIDERATIONS AND LEGAL UPDATE

Date: March 19, 2020
Location: The Eden Resort, 222 Eden Road, Lancaster, PA
Time: 8:00 a.m. to 10:30 a.m.
Cost: \$35 Members / \$65 Non-Members

2020 HEALTH SUMMIT

"The Decline of Life Expectancy and What Can Be Done"

Date: May 2020
Location: PA College of Health Sciences, 850 Greenfield Road, Lancaster, PA
Time: 7:30 a.m. to 12:00 p.m.
Cost: \$20 Non-Profit Rate / \$45 Registration Fee

REGISTER ONLINE:

[HTTPS://WWW.CPBGH.ORG](https://www.cpbgh.org)

BOARD OF DIRECTORS 2020

Executive Committee:

Maureen Putnam, OSS Health, Chair
Jason Dennis, Trustmark, Vice Chair
James Maurer, R.W. Sauder, Inc., Treasurer
Tom Williams, InteriorsHome, Secretary
Joan Enoch, Lift-All Company, Inc., Immediate Past Chair

Departing 2019 Board Members:

Regina Deel, Conestoga Wood Specialties Corp.

New 2020 Board Members:

Ginger Miller, Utz Quality Foods

Directors

Eric Athey, McNees Wallace & Nurick, LLC
Eric Buck, Preferred Health Care & Eliance Health Solutions
Liz Ford, High Company LLC
Robert Glus, Conrad Siegel Actuaries
George Ioannidis, Spring Grove School District
David Kreider, WellSpan Health
Jessica Lilly, Capital BlueCross
Ginger Miller, Utz Quality Foods
Steve Progin, Lancaster Chamber
Jenna Roenne, Herr Foods, Inc.
Lora Regan, M.D., Lancaster City & County Medical Society
John Roda, Burnham Holdings, Inc.
Brooks Turkel, UPMC Pinnacle
Annette van Eeden, Highmark Blue Shield

CENTRAL PENN BUSINESS GROUP ON HEALTH

Diane N. Hess, CLU CEBS, Executive Director
Laura Mscisz, Marketing & Events Coordinator

115 East King Street
Lancaster, PA 17602
(717) 239-6954
<https://www.cpbgh.org>

SPONSORSHIP OPPORTUNITIES

Join others in getting your firm in front of 100's of key decision makers while supporting CPBGH in it's mission to hold cost down and create efficiency by working collaboratively with all sectors of the healthcare system.