



ANNUAL REPORT

2020



Collaboration Among Stakeholders to Deliver
High Quality, Reasonable Cost, Healthcare Solutions



MESSAGE FROM THE EXECUTIVE DIRECTOR LESLIE WIREBACK, MBA

As I start this message and reflect on 2020, it is amazing to think of where we were at this time last year and how none of us could have predicted what was yet to come in the year ahead. Healthcare has been in the forefront for many years focusing on cost, access and quality. With the pandemic due to the coronavirus, these factors remain top of mind. And add to it the concern for mental health and well-being and it reinforces why the Central Penn Business Group on Health exists. We are here to provide a forum and a voice for the business community on healthcare through collaboration among stakeholders. In 2020, that forum became virtual and we pivoted all of our educational sessions and events to meet that need. We postponed only one event, the Health

Summit, which was a collaborative decision with Live Well Lancaster. However, we also added numerous educational sessions to support employers responding to the pandemic. Because of that shift, we had record event attendance in 2020, and are proud of the content provided and the forum for discussions that were created!

The year also brought changes internally, as I started my role as the new Executive Director in November 2020 and Diane Hess retired December 31, 2020. We are grateful for Diane's dedication and contributions to continue to move healthcare education and advocacy forward during her tenure, and wish her all the best in retirement.

As we start 2021, we are excited to kick off a new series on Mental Health and Well-Being in addition to our other core offerings of Data Reveals, Legal Update, Healthcare Forecast Event, Member Networking Events, and Online Events. Our partnerships with Innovu and AblePay continue and enable CPBGH to provide members with additional value-added services and information. We would not be able to provide these events and services without you, whether you are a member or a sponsor, we appreciate your continued support! We wish everyone a great year ahead!

STRATEGIC INITIATIVES

Collaboration & Partnerships

- Partake in our annual Healthcare Benefits Survey and access to Benchmarking reports that provide insight into plan design and costs in our region
- Access to leading speakers on key industry topics
- Networking opportunities with other local employers/purchasers, providers, brokers and insurance industry representatives

Education & Advocacy

- Free registration for online education programs and webinars
- Discounted rates for educational events designed to help with plan compliance and understanding trends in our region
- SHRM and HRCI credits are available to those attending CPBGH educational events.
- Free attendance to employer only confidential roundtables on critical

Products & Services

- Ability to participate in CPBGH marketplace initiatives designed to provide insights in to plan costs and utilization as well as opportunities to reduce out of pocket expenses for both employers and employees.
- Access to Choosing Wisely tools and resources designed to help educate employees about the benefits they are offered through collaboration with the American Board of Internal Medicine, the ABIM Foundation
- Gain access to community based reporting on key healthcare metrics in our region through our data solution
- Access to networking, resources and educational programs from the National Alliance of Healthcare Purchaser Coalitions



MEMBER BENEFITS

CPBGH works to bring our community together to collaborate, share ideas and make a difference in the quality and cost of healthcare. We have the unique opportunity to facilitate the opportunity for our members to come together and learn from other employers and experts in the healthcare field. CPBGH is focused on delivering the insights you need to make educated decisions about the plans you offer and the healthcare options available. We aim to provide value through our three core strategies: Education & Advocacy, Collaboration & Partnerships, and Products & Services.

Members of our organization gain the following benefits:

- Access to products and services in our marketplace, which currently include partnerships with Innovu and AblePay
- Free registration to online educational events, such as Mental Health Series and Data Reveals
- Discounted registration at events, such as Legal Update, Health Summit and Healthcare Forecast
- Free attendance at employer only networking events
- SHRM and HRCI credits available for educational events
- Participation in our annual Healthcare Benefits Survey and access to benchmarking reports

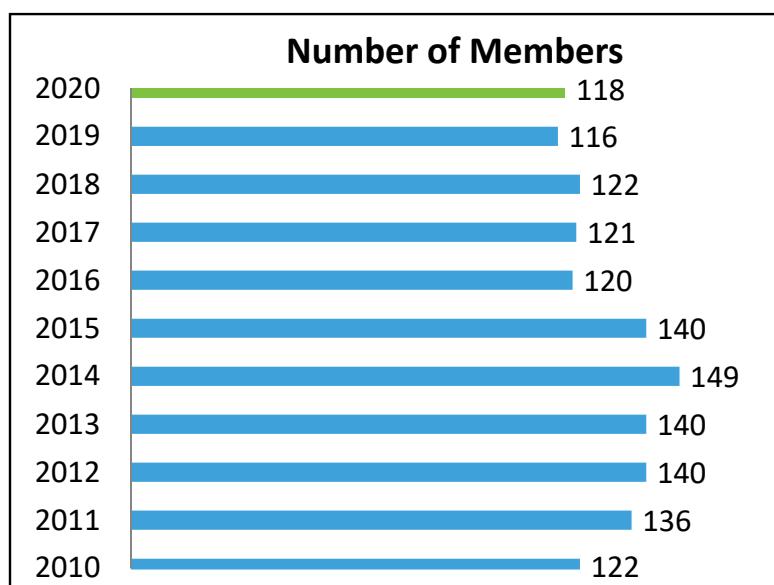
CPBGH is always seeking to ensure we provide a forum and a voice for the business community regarding healthcare and by creating the opportunity for collaboration among our stakeholders. Additionally, members can participate and impact healthcare is through our committees, which include Member Services, Professional Development, and Strategic Development. We welcome your input and participation; please reach out to us if you have interest in joining a committee or determining how else you can get involved.

OUR MISSION

Balance between costs and quality

NUMBER OF MEMBERS

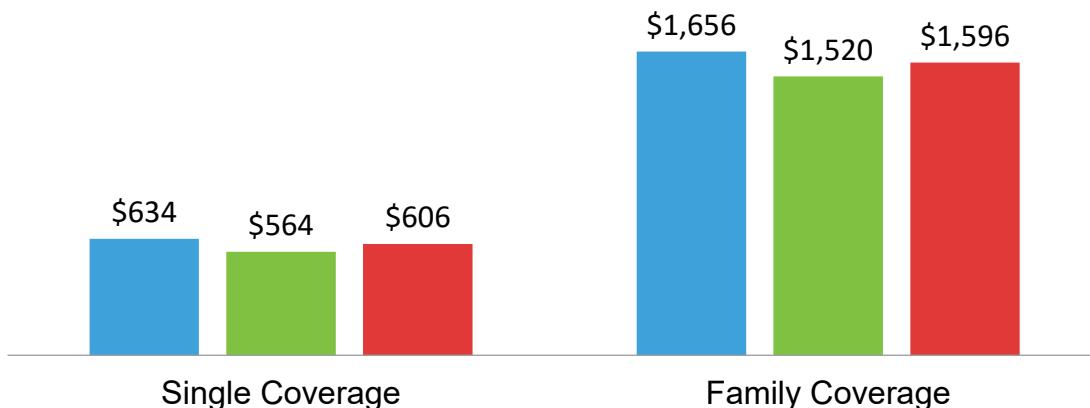
CPBGH membership has remained fairly consistent over the last five years, and we realized a slight increase in membership in 2020 as compared to 2019. The consistency in membership demonstrates that our members are realizing the value of their membership dues and the education, resources and collaboration that CPBGH offers.



Each year, CPBGH conducts a Healthcare Benefit Survey within the region to provide local data and analysis to our members. The data for the 2020 survey represents 94 employers and 52,455 employee lives.

2020 Cost of Coverage by Employer Size

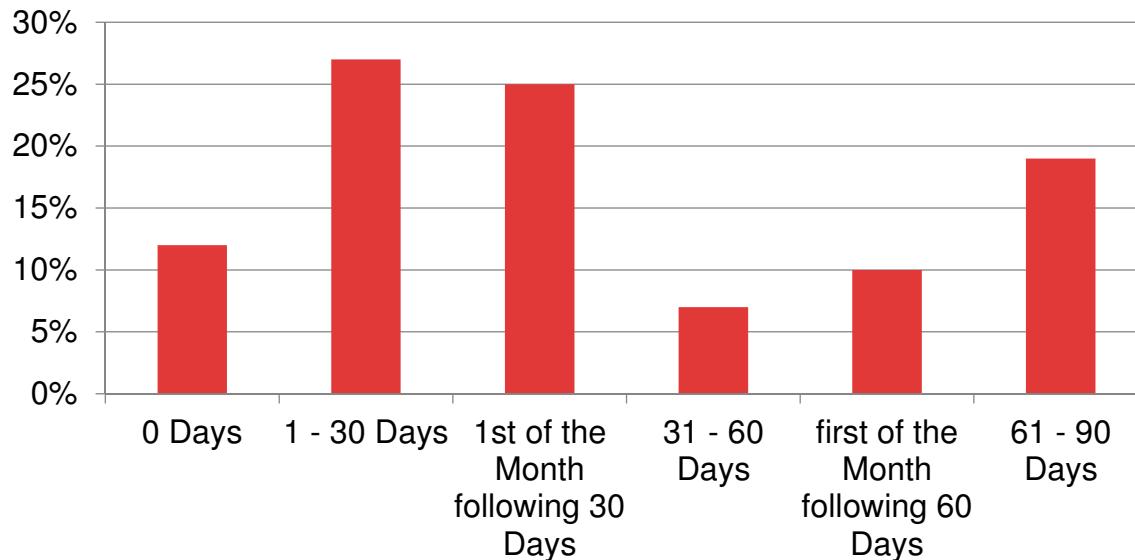
■ Small Employers ■ Large Employers ■ All Employers



Premium Rate and Contribution History

Tier	Rate	2010	2012	2014	2016	2018	2019	2020
Single	Premium	\$389	\$423	\$492	\$518	\$561	\$610	\$606
	Contribution	\$76	\$88	\$100	\$81	\$107	\$118	\$112
Family	Premium	\$976	\$1,169	\$1,329	\$1,445	\$1,626	\$1,623	\$1,596
	Contribution	\$307	\$368	\$399	\$349	\$518	\$425	\$439

Waiting Period for Healthcare Coverage



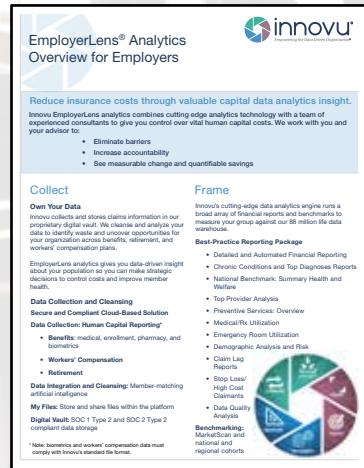
RESOURCES & SOLUTIONS

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 Leslie Wireback at (717) 239-6954 or email her at lwireback@cpbgh.org if you are interested in participating or to learn more details about this initiative and its value.



This brochure provides an overview of the EmployerLens® Analytics service. It highlights how the service reduces employer costs through valuable capital data analytics insight. The service combines cutting-edge analytics technology with a team of experienced consultants to give control over vital human capital costs. Key features include:

- Collect: Integrates data from various sources and stores claims information in a proprietary digital vault. Cleanses and analyzes your data to provide valuable insights for your organization across benefits, retirement, and workers' compensation plans.
- Own Your Data: Provides access to your data-driven insight, allowing you to make strategic decisions to control costs and improve member health.
- Data Collection and Cleaning: Secure and Compliant Cloud-Based Solution. Data Collection: Human Capital Reporting* includes Benefits, medical, enrollment, pharmacy, and insurance.
- Data Integration and Cleaning: Member-matching artificial intelligence.
- My File: Stores and shares files within the platform.
- Digital Vault: SOC 2 Type 2 and ISO 27001 compliant.

*Note: Insurance and workers' compensation data must comply with your state's mandated form.

Best-Practice Reporting Package

- Detailed and Automated Financial Reporting
- Chronic Conditions and Top Diagnoses Reports
- National Benchmarks: Summary Health and Wellness
- Top Provider Analysis
- Preventive Services: Overview
- Medical/Rx Utilization
- Emergency Room Utilization
- Demographic Analysis and Risk
- Claim Log Reports
- Stop Loss/High Cost Claims
- Data Quality Analysis

Benchmarking: MarketScan and National and Regional cohorts



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.



AblePay
SIMPLE HEALTH SAVINGS

A unique, **NO-COST**, voluntary benefit that provides discounts and flexible payment terms on deductibles and coinsurance!

Use Promo Code **CPBGH2020** to receive a \$10 credit on your account!

MEMBER BENEFITS

- Discounts**: AblePay members can immediately save money on deductibles and coinsurance.
- Advocacy**: Our claims experts are available to help with questions regarding payment prior to or after seeking medical care.
- Flexibility**: We offer a variety of savings and methods that make the most sense for your specific needs. We make it easy by accepting bank (ACH), credit/debit cards, HSA, IRA, and FSA.
- Convenience**: All medical bills are stored in the member portal, eliminating stacks of paper and providing easy access. Member bills are paid directly through their secure portal with one click.

PAYMENT TERMS AND DISCOUNTS

Payment Terms	Discounts
1 Pay	13% Bank ACH, 10% Card
3 Pays	10% Bank ACH, 7% Card
6 Pays	8% Bank ACH, 5% Card

Payment Terms up to 12 Months - No Discount/No Interest

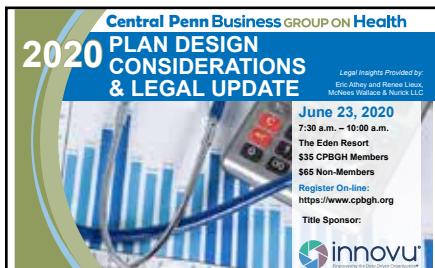
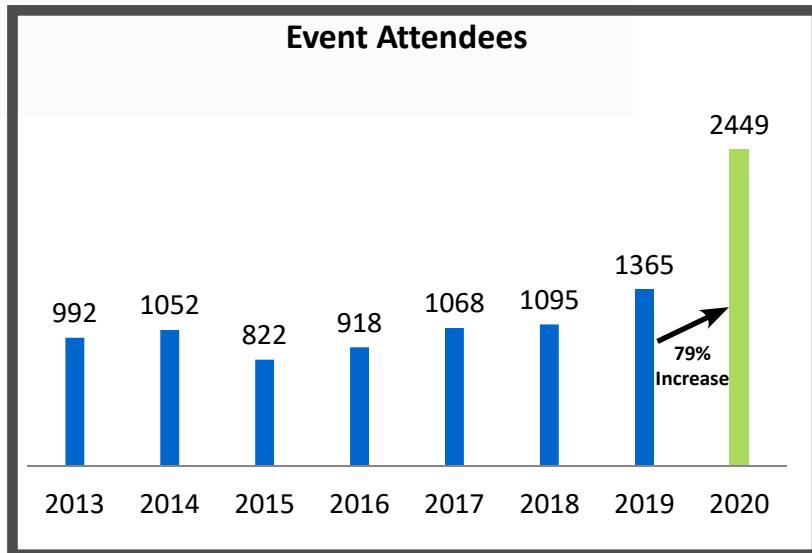
Provider Networks include Hospitals & Physician Groups
AblePayHealth.com

2020 EVENT RECAP

CARRYING ON WITH COVID

In spite of the COVID-19 pandemic CPBGH was able to carry on with educational events. The online events had more participants than ever before with 2,449 registrations in 2020. Although we hope to return to in-person events in the coming year we are committed to being there for our members in either capacity.



2020 ONLINE EVENTS

Cancer Care in a Pandemic Environment: People, Science & Protocols for Safe Treatment

Introduction to the New Pennsylvania Health Insurance Exchange

Self-Funding 101

Healthcare Delivery in a Post-Covid World

COVID-19 - The Provider Perspective and What is Next - Part II

Medicare vs. Employer Sponsored Coverage: Making Sense of Healthcare Coverage Options

Fiduciary Responsibility in a post COVID-19 Environment

Introduction to the new Pennsylvania State Health Insurance Exchange

The Provider Perspective on the Corona Virus and What is Next

The Corona Virus and Its Impact on our Mental Health

Coronavirus and its Legislative Impact

Ask the Attorney Part 1 & 2: Coronavirus Webinar

Health Savings Accounts - Identifying Effective Strategies

UPCOMING EVENTS

SEMI-ANNUAL DATA REVEAL

Date: January 20, 2021
Location: Virtual Event
Time: 11:00 a.m. - 12:30 p.m.
Cost: Free for Members / \$20 Non-Members



6-PART MENTAL HEALTH & WELL-BEING SERIES

Dates & Topics **January 21, 2021:** Mental Health Continuum - How to Unlock the Mental Health System
March 18, 2021: Mental Health Series - Mind
May 20, 2021: Mental Health Series - Body
July 22, 2021: Mental Health Series - Spirit
September 16, 2021: Mental Health Series - Connections
November 18, 2021: Mental Health Series - Conclusion

Location: Virtual Events
Time: Check event on the website for exact time
Cost: Free for Members / \$20 Non-Members - Full Series Discount \$100

2021 LEGAL UPDATE AND VACCINE CONFIDENCE

Date: February 11, 2021
Location: Virtual Event
Time: 8:30 a.m. to 10:30 a.m.
Cost: \$20 CPBGH Members / \$40 Non-Members

EMPLOYER NETWORKING EVENTS

Date: March 19, 2021 & August 26, 2021
Location: Online Event
Time: 8:30 a.m. to 10:00 a.m.
Cost: Free for Members / \$25 Non-Members

ONLINE EVENTS

Free to Members - Visit the Website for Updates

REGISTER ONLINE:

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

BOARD OF DIRECTORS 2021

Executive Committee:

Liz Ford, High Company LLC, Chair
Ginger Miller, Utz Quality Foods, Vice Chair
Jenna Roenne, Herr Foods, Inc., Secretary
Jason Dennis, LR Webber Associates, Inc., Treasurer
Maureen Putnam, OSS Health, Immediate Past Chair

Departing 2020 Board Members:

Eric Buck, Preferred Health Care & Eliance Health Solutions
David Kreider, WellSpan Health
James Maurer, R.W. Sauder, Inc.
Tom Williams, InteriorsHome

New 2021 Board Members:

Robert "Teke" Drummond, Penn Medicine / Lancaster General Health
Nicholas Frain, Orthopedic Associates of Lancaster
Amanda Manning, LCSWMA
Marissa Michaels, WellSpan Health
Jaan Sidorov, M.D., PA Clinical Network

Directors:

Eric Athey, McNees Wallace & Nurick, LLC
Robert "Teke" Drummond, Penn Medicine / Lancaster General Health
Joan Enoch, Lift-All Company, Inc.
Nicholas Frain, Orthopedic Associates of Lancaster
Robert Glus, Conrad Siegel Actuaries
George Ioannidis, Spring Grove School District
Jessica Lilly, Capital BlueCross
Amanda Manning, LCSWMA
Marissa Michaels, WellSpan Health
Emily Polett, Listrak
Steve Progin, Lancaster Chamber
Lora Regan, M.D., Lancaster City & County Medical Society
John Roda, Burnham Holdings, Inc.
Jaan Sidorov, M.D., PA Clinical Network
Annette van Eeden, Highmark Blue Shield

CENTRAL PENN BUSINESS GROUP ON HEALTH

Leslie D. Wireback, MBA, Executive Director
Laura Mscisz, Marketing & Events Coordinator

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<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.