

STATE OF NEVADA



OFFICE of CONSUMER HEALTH ASSISTANCE

Governor's Consumer Health Advocate

Bureau for Hospital Patients

Office of Minority Health

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INTERIM EXECUTIVE REPORT

SMALL BUSINESS HEALTH INFORMATION AND EDUCATION PROGRAM

INTRODUCTION

The Governor's Office for Consumer Health Assistance (GovCHA) is committed to providing accurate, timely, and unbiased information to health consumers. GovCHA has developed a productive and professional relationship with the health care community, including governmental, profit and non-profit agencies and providers. GovCHA data is available to policy makers, Legislators, community healthcare providers and government agencies to assure that shared information and knowledge will improve the health care delivery system in Nevada.

HISTORY

On September 8, 2008, an Agreement between the Nevada Attorney General's Office and GovCHA was implemented as a result of the merger of between United Health Group, Inc. and Sierra Health Services, Inc. The Agreement provided funding to GovCHA for a period of five years for the education of small business owners (businesses with 2-50 employees) statewide regarding the benefits of small group health insurance for their employees.

MISSION

The mission of the Small Business Health Information and Education Program (SBHIEP) is to inform and educate small business employers about health care benefit options to enable them to make informed decisions on behalf of their employees.

THE CURRENT ECONOMY

When this program began in the 3rd quarter of 2008, several events began to take place: the housing market in Southern Nevada began to spiral downward, unemployment began to rise, and the economies of both Northern and Southern Nevada began to suffer the consequences of failing financial institutions and insurance firms, as well as a decreasing tax base.

Few have been as impacted by these changes more than the small business owners of Nevada. Evidence of this has come out of contact with business owners at the various outreach events in which GovCHA participated in 2011. Small business owners indicated the desire to provide health care coverage for their employees, but unfortunately lower-than-average profit margins have not allowed for any additional expenses.

As the economy slowly begins to improve, and in spite of the lower unemployment numbers, employers are still faced with budget cuts and continue to lay-off employees rather than consider health care options.

Unemployment Rate		
Year to Date	NV %	US %
October 2010	14.9%	11.6%
June 2011	12.4%	9.2%

Data source: U.S. Bureau of Labor Statistics - Last updated July 6, 2011.

HEALTH CARE REFORM

In March, 2010, the Patient Protection and Affordable Health Care Act (PPACA) was signed into law by the President. While a majority of the provisions address insurance reform and access to affordable health care for the community at large, some of the provisions pertain directly to small business owners including:

- Tax credits for small business employers who provide health care coverage for their employees;
- Health coverage for young adults through age 26;
- Availability of health coverage for individuals with pre-existing conditions
- W-2 reporting requirements for business owners who provide health care coverage for their employees;
- New limits on Health Savings Accounts and Flexible Spending Accounts
- New Form 1099 reporting requirements for business owners

GovCHA applied for and has received a Federal Grant from the Office of Consumer Information and Insurance Oversight (OCIIO) to help Nevadans understand the new reform and to assist people as the various provisions are implemented.

Because of the importance of these business and individual-related provisions, GovCHA includes Health Care Reform information in all presentations, newsletters, and e-mails. As provisions are implemented, and as information on future provisions is released, GovCHA will provide updates to business owners on a regular basis utilizing various media avenues.

2011 PROGRAM ACTIVITIES

In order to facilitate more extensive outreach, GovCHA formed an Advisory Committee with representatives from various professions and areas of expertise in the health care industry. This Advisory committee will assist GovCHA with document review, program input, and to provide comments and suggestions on how to improve the program. The Committee is comprised of members from the Division of Insurance, Clark County Association of Health Underwriters, the Nevada Small Business Development Center (Southern NV), United Health Care, and the Small Business Administration. Collaborative partnerships were also created with these same entities to assist GovCHA with our education/outreach efforts. And in the interest of reaching out to the State's rural business communities, collaborative partnerships with the Nevada Small Business Development Center (Northern NV), the Northern Nevada Development Authority, and the Rural Nevada Development Corporation were created.

At the January 25, 2011 meeting of the Advisory committee, the details of outreach activities for 2011 and beyond were discussed. Another topic of discussion was the current economic status and its impact on business owners' ability to provide coverage. It was decided that SBHIEP will "step up" contacts with business owners during the rural outreach tour, and that employers be encouraged to contact GovCHA to discuss any matters related to group health insurance and/or health care reform.

GovCHA is now a participating member in the Las Vegas, Henderson, Northern Nevada, Reno/Sparks, and Asian Chambers of Commerce. All have agreed to assist GovCHA with the dissemination of information, brochures, provide opportunities for networking and to make presentations to their memberships.

GovCHA is utilizing the "Constant Contact" email marketing product, which allows the small business health care-related information to be "email-blasted" to all of the business community on GovCHA's quickly growing list of businesses and partners.

ADVOCACY ACTIVITIES 2011

- GovCHA has continued to receive and advocate for consumers who have had emergency room claims that have been denied as non-emergent. The GovCHA Director and BHP staff person are working directly with executive staff to review and discuss policy for this issue.
- GovCHA and CMS have both participated in discussions with consumers in Pahrump and Las Vegas concerning the discontinuance by UHC/Senior Dimensions of a number of primary care providers. UHC has held community meetings, well attended by their members, to discuss the issues and dispel concerns.

OUTREACH ACTIVITIES 2011

During the first and second quarters of 2011 the Small Business Health Information and Education Program participated alongside GovCHA, as they visited Pahrump, Beatty, Tonopah, Caliente, Mesquite, and Overton/Logandale in Southern Nevada. During the third quarter of 2011, the Program, again in partnership with GovCHA reached out to the Northern communities of Elko, Fallon, Virginia City, Winnemucca and Yerington, among many others (See chart below). GovCHA coordinated with facilities and the media to assure that information on scheduled visits would be well attended. During the Southern and Northern Nevada rural tours GovCHA partnered with local libraries, senior resource centers and Chambers of Commerce, when possible. Besides inviting local business owners to these outreach events, the SBHIEP Specialist canvassed the communities to assure the information on group health and healthcare reform was well distributed.

GovCHA anticipates continued participation in events including the Nevada Center for Entrepreneurship and Technology small business expos in Reno and Las Vegas, and the various Chamber of Commerce events throughout the year, and will continuously seek out outreach opportunities to provide current and updated information on small group health insurance, and health care reform provisions for Nevada’s small business employers.

To better facilitate immediate communication and feedback, GovCHA is investigating the implementation of an upgraded website to include social media such as Facebook and Twitter. As of July GovCHA became a part of the Nevada Department of Health and Human Services – we are hoping to implement supportive services such as web design and improved data collection. This will enhance GovCHA’s ability to track trends and issues related to health care and augment the information flow to our clients, partners and the business community.

Another change for GovCHA is the recent addition of the Nevada Office of Minority Health. With this expansion, services offered to both small businesses and consumers will be enhanced. For purposes of this grant, GovCHA will make information available to employers that will improve their employees overall health access – whether that access is to insurance products and/or other services such as chronic disease self-management programs which will allow them to live healthier lives.

Outreach Activities 2011			
SMALL BUSINESS HEALTH INFORMATION AND EDUCATION PROGRAM			
Strategic Objective: <i>THERE ARE APPROXIMATELY 50,000 SMALL BUSINESSES IN NEVADA THAT HAVE EMPLOYEES. GOAL IS TO INFORM SMALL BUSINESS OWNERS OF HEALTHCARE OPTIONS, MEASURED BY INCREASED REFERRALS TO ASSOCIATIONS OF HEALTH UNDERWRITERS</i>			
Action Steps:	Date:	Person Responsible:	Results:
Reno, NV – Reno/Sparks Chamber, Legislative Forum 2011	January 12, 2011	Charles Quintana	Exhibitor, Approx. 800 attendees
Las Vegas, NV – Health and Wellness Expo, Santa Fe Station	January 15, 2011	Charles Quintana	Exhibitor, Approx. 200 attendees
Washington, DC – Health Action 2011, Families USA healthcare conference	January 27-29, 2011	Charles Quintana	Attendee
Reno, NV – Reno/Sparks Chamber, Directions 2011 conference/expo	February 3, 2011	Charles Quintana	Exhibitor, Approx. 1000 attendees
Tonopah, NV- Tonopah Senior Center	March 1, 2011	Charles Quintana	Exhibitor and canvassed local businesses.
Goldfield, NV – Chamber of Commerce	March 1, 2011	Charles Quintana	Facility closed. Brochures left at kiosk.
Beatty, NV- Beatty Community Center	March 2, 2011	Charles Quintana	Exhibitor and canvassed local businesses
Pahrump, NV- Pahrump Community Library	March 3, 2011	Charles Quintana	N/A
Mesquite, NV Mesquite Senior Center	March 15, 2011	Charles Quintana	Exhibitor and canvassed local businesses, Chamber of Commerce.
Overton, NV- Moapa Valley Community Center	March 16, 2011	Charles Quintana	Exhibitor and canvassed local businesses, posted info. on community bulletin board.
Nevada Self-Insured Association Service Provider Fair – Las Vegas	March 18, 2011	Charles Quintana	Exhibitor, Approx. 300 attendees
Searchlight, NV- Searchlight Senior Center	April 5, 2011	Charles Quintana	Exhibitor and canvassed local businesses, posted info at public library.
Laughlin, NV- Spirit Mountain Community Center	April 6, 2011	Charles Quintana	N/A

Pioche, NV- Pioche Senior Center	April 19,2011	Charles Quintana	Exhibitor and canvassed local businesses, posted info at courthouse, public library
Caliente, NV- Olsen Senior Center	April 20, 2011	Charles Quintana	Exhibitor and canvassed local businesses, healthcare facilities.
Panaca, NV- Lincoln Senior Center	April 21, 2011	Charles Quintana	N/A
Sparks, NV - Northern Nevada Chamber – Annual Business Forum	May 18, 2011	Charles Quintana	Exhibitor, approximately 1,000 attendees
Henderson, NV – Henderson Chamber of Commerce 2011 Business Expo	May 26, 2011	Charles Quintana	Exhibitor, approximately 200 attendees
Yerington, NV- Yerington Senior Center	June 6, 2011	Charles Quintana	Exhibitor and canvassed local businesses, met w/Chamber of Commerce
Elko, NV- Elko Senior Center	June 7,2011	Charles Quintana	Exhibitor and canvassed local businesses, met with Chamber of Commerce, info posted at public library, City Hall.
Carlin, NV- Various locations	June 7, 2011	Charles Quintana	Info. posted at Community Center
Battle Mountain, NV- Various locations	June 7, 2011	Charles Quintana	Info posted at Community Center
Winnemucca, NV- Winnemucca Senior Center	June 8, 2011	Charles Quintana	Exhibitor; info left at Senior Center
Lovelock, NV- Various location	June 8, 2011	Charles Quintana	Info. left at Community Center
Fernley, NV- Various locations	June 8, 2011	Charles Quintana	N/A
Fallon, NV- Fallon Senior Center	June 9, 2011	Charles Quintana	Exhibitor and canvassed local businesses, met w/Chamber of Commerce, and Nevada Small Business Development Center
Virginia City, NV- Storey Senior Center	June 10, 2011	Charles Quintana	Exhibitor and canvassed local businesses, info posted at Senior Center, Courthouse, "Chamber of Commerce"
Las Vegas, NV – Las Vegas Chamber of Commerce 2011 Business Expo	June 22, 2011	Charles Quintana	Exhibitor, approximately 2,000 attendees
Las Vegas, NV – Large Vision Business Network Mixer – Health/Wellness Expo	June 28, 2011	Charles Quintana	Exhibitor, approximately 200 attendees
Henderson, NV – WEC Health and Wellness Fair	June 30, 2011	Charles Quintana	Exhibitor, approximately 500 attendees
Las Vegas, NV – Summer Health Fair, Spring Valley Hospital	July 16, 2011	Charles Quintana	Exhibitor, approximately 300 attendees
Las Vegas, NV – Nevada Worker’s Compensation Educational Conference	August 11-12, 2011	Charles Quintana	Exhibitor, approximately 800 attendees
Las Vegas, NV – La Oportunidad 2011, Latin Chamber of Commerce Business Expo	August 13, 2011	Charles Quintana	Exhibitor, Approximately 1,500 attendees
Reno, NV – NCET Small Business Expo	September 16, 2011	Charles Quintana	Exhibitor, Approximately 700 attendees
Las Vegas, NV – Laborer’s Local 872 Annual Health Fair	October 8, 2011	Charles Quintana	Exhibitor, Approximately 300 attendees, Union members and families
Hawthorne, NV – Rural outreach	October 10, 2011	Charles Quintana	Exhibitor, 33 attendees at Sernior Center; 2 attendees at Public Library

Schurz, NV - Walker Indian Reservation – Rural Outreach	October 11, 2011	Charles Quintana	Exhibitor, 8 attendees
Reno, NV – Reno-Sparks Chamber 2011 Healthcare Forum	October 12, 2011	Charles Quintana	Exhibitor, Approximately 800 attendees.
Las Vegas, NV – NCET Small Business Expo	October 14, 2011	Charles Quintana	Exhibitor, Approximately 300 attendees
Las Vegas, NV – Senior Dimensions Health Fair	October 20, 2011	Charles Quintana	Exhibitor, Approximately 800 attendees
Ely, NV – Rural outreach – White Pine County Library	November 8, 2011	Charles Quintana	Exhibitor, 6 attendees; canvassed area businesses.
Ely, NV – Rural Outreach – Ely Senior Center	November 9, 2011	Charles Quintana	Exhibitor, Approximaely 30 attendees.
Eureka, NV - Rural outreach	November 10, 2011	Charles Quintana, Jan Brizee	Exhibitor, Approximately 20 attendees; canvassed businesses, and presentation to Eureka County Commissioners healthcare policy committee