

Health Care Solutions

Tools that help employers manage and control health care costs from Deb Rice, Senior VP Regional Marketing, Highmark Blue Cross Blue Shield

Business health care costs are spiraling out of control and adding pressure on companies that are already struggling to meet payroll, provide benefits and keep employees productive and happy. The fact that national obesity and diabetes rates are on the rise doesn't help, nor does the fact that more than 60 percent of Americans lead a sedentary lifestyle that puts them at risk for even more health problems.

Health plans themselves haven't gotten any easier to navigate over the last few years, and neither have the costs associated with certain state-mandated requirements.

"These issues are out of the employer's control," says Deb Rice, senior vice president of regional marketing for Highmark Blue Cross Blue Shield in Pittsburgh. "What businesses can control is plan design, the types of programs being offered and lifestyle behavior of their employees."

In an interview with Smart Busi-

ness, Rice spoke about resources for CEOs.

How do employers reduce health care costs?

Typical approaches include employee contribution strategies toward premiums, employee opt-out incentives, working spouse opt-out incentives, local employers' participation strategies and strong policies surrounding these options. Other options include benefit plan design changes, such as benefit programs that are used to reduce premiums and increase cost to employees.

Are these good options for a CEO to Consider?

None of them are bad, but on their own, they won't have a long-term effect. A better option is a consumer-driven model that looks at the risk population and then tries to implement programs and drive communication with employees that address those risks.

What health conditions and lifestyle choices are identified for improvement that can have the most positive impact?



It depends on the employer and its employee population. Consider demographics, the industry that the business is in and just how ready a company is to implement change. Some employers are more ready and willing to implement, for example, worksite wellness programs that put more of the health care responsibility on the employee rather than the company.

With obesity rates up 57 percent in this country since 1991, and 60 percent of adults considered overweight or obese, prevalent disease is another area to focus on. It's not a cookie-cutter approach, however, because a construction firm may have employees who are being treated for lower-back pain due to their jobs.

The key is to look at employee population, and what it's exposed to, and make the right decisions that have the most impact on health care costs.

Insights Employee Benefits is brought to you by Chamber Choice
For more information call CCSC at 412-456-7731.

InSide North Side

A Publication of the North Side Chamber of Commerce, Pittsburgh, Pennsylvania
February 2006

Legislative Action Committee Update

Article by John Graf, NSCC Board Member

Legislative Action Committee Formed

NSCC has created a Legislative Action Committee. The purpose of this committee will be to identify political issues of interest to NSCC members on a local, state and national level, to research those issues, to report to the NSCC Board and membership for the purpose of creating an NSCC position on these issues, and then to advocate to the appropriate government officials the NSCC's position on these issues. This committee presents the Chamber with an opportunity to have its voice heard in City Hall, Harrisburg and Washington much more effectively than any single business person could. *The LAC is seeking committed members. Please contact Robin Miller at the Chamber if you have any interest in participating.*

NSCC Joins Regional Advocacy Council

NSCC has joined the Regional Advocacy Council, an amalgam of 27 Chambers of Commerce and other business service organizations from the 10 southwestern counties representing some 2.6 million residents. The RAC is operated under the auspices of the Greater Pittsburgh Chamber of Commerce. The RAC is tasked with identifying issues relating to business growth and development in Southwestern Pennsylvania and to communicate with federal, state and local elected and appointed officials regarding those issues. The RAC hosts frequent meetings and conference calls with legislators relating to these issues, and RAC often engages in direct lobbying in Harrisburg.

Current Issues of Interest

Small Group Health Reform: The RAC is currently advocating a Small Group Health Reform bill, the aim of which is to reduce the premiums for health insurance paid by small businesses. The legislation is aimed, among other things,

mandating the sharing of risks of high users of health care among a larger group while taking into account the characteristics of the individual employer. Also, the bill would eliminate the use of health status to set rates for small employers. This legislation is currently pending before the General Assembly. For more information:

www.pasmallgroupreform.org.

State Taxation: The RAC and other business groups successfully lobbied the General Assembly to roll back the Stock Franchise Tax, currently 9.99% (one of the highest in the nation) to 8.5%. Current legislation aims to reduce the CNI to 5.9%. The RAC estimated that Pennsylvania had lost 300,000 jobs since that tax was raised from 8.5%. Pennsylvania has been in the bottom 5 states in job creation during that time.

Unemployment Compensation Representation: The state General Assembly, through a new law passed in June, reversed a decision by the Commonwealth Court that employers must be represented by an attorney at unemployment compensation hearings. Employers can now again have managers or other non-attorney representatives appear for them at unemployment compensation proceedings. **CompetePA Website:** A new website, www.competepa.com, has been launched. The website focuses on how to improve Pennsylvania's economy and encourage job creation. It features informational graphs, links to latest news, and other data.

Celebration in the Park 2006

Attention.....Sponsors, Volunteers, Vendors, Entertainers, Artists, Service Providers, Neighborhood Groups, the planning is on for this year's Fourth Annual Celebration in the Park, Saturday, July 22, 2006. Call the NSCC at 412-231-6500 to find out how you can be part of the fun.

Networking Reception with Council members

Join fellow North Side Chamber of Commerce members Monday, February 27 at First National Bank at 100 Federal Street from 5:00 to 7:30 pm for an evening of networking and an opportunity to congratulate our new City Council President Luke Ravenstahl and Councilwoman Tonya Payne.

You can RSVP by calling the NSCC at 412-231-6500. Cost is \$5 for members and \$10 for non-members.

All Star Opportunity

Baseball Season is just around the corner and the NSCC has already scheduled this year's North Side Community Night with the Pirates which **Tuesday, June 13** with the tailgate party starting at 5:00 p.m. There are a couple of different things this year, first the game is on a Tuesday (we wanted to make sure our members take advantage of the cool All Star give-away collectable coin) and secondly, we increased the ticket price to \$25 which will automatically get you a raffle ticket for a chance to win two ALLSTAR tickets.

We are looking for companies that would like to sponsor food stations for the tailgate party. Look for more details and if you are interested in helping or purchasing tickets contact the NSCC at 412-231-6500

Upcoming Events

Networking Reception - February 27

Legislative Luncheon - March TBA

North Side Community Night with the Pirates - June 13

Celebration In the Park - July 22

Other events will be added as they are scheduled



809 Middle Street
Pittsburgh, PA 15212-4918
412-231-6500

Inside Chamber Business

New Business-New Beginning

Riverside Center for Innovation (RCI) is pleased to offer **FREE** training for displaced workers in southwestern Pennsylvania. Anyone interested in starting their own small business are invited to attend a series of training classes beginning in March 2006.

New Business-New Beginning is a 10-week training program teaching basic, intermediate and advanced business topics resulting in the creation of a complete business plan. This program is sponsored by the Riverside Center for Innovation, a non-profit business incubator located on Pittsburgh's North Shore. RCI is a leader in the transformation of southwestern Pennsylvania to an entrepreneurial spirit and culture.

Training classes will begin on Monday, March 6, 2006 at RCI's state-of-the-art conference room and computer lab. Space is limited to 15 people. Participants will be required to take an assessment test to determine suitability for operating a small business. The registration deadline is March 3, 2006. To register, call 412-322-3523 or apply online at www.riversidecenterforinnovation.com.

North Side Map Distribution

For those that took advantage of the advertising opportunity on the North Side Map, we are happy to report that we have shipped nearly 1,000 maps that will be distributed by the Greater Pittsburgh Visitor and Convention Bureau to four Welcome Centers throughout the state.

Line of Credit Secured by Investment

National City is offering a line of credit, up to \$500,000 secured by investment or owner occupied commercial real estate. According to National City, your investment property became more valuable. You can leverage the equity in your existing real estate to:

- Buy more real estate
- Make improvements to existing real estate
- Access working capital
- Purchase equipment

National City says you can use the money however you choose. With their Small Business Online Banking, you have access to your line 24/7, from your home, office or wherever. They have even made it possible to make advances from your line to your operating account, as well as pay down your line. This line of credit offers these advantages:

- Easy access-by check, telephone or online banking
- Borrow from \$50,000 to \$500,000
- No first year annual fee**
- Low, variable rates
- Secured by investment or owner occupied commercial real estate

To learn more about this offer, contact Small Business Banking Officer, Jada Grandy-Barnes at 412-665-4074.

Allegheny Commons Steering Committee

An Annual meeting of the Allegheny Commons Steering Committee will be held Tuesday, February 28 from 5:30 – 7:00 pm at the Allegheny Unitarian Universalist Church, 416 West North Avenue. The Meeting is open to stakeholder, users and supporters of Allegheny Commons.

The purpose is to re-connect since the master planning process of 2000-2002. It's also to ask questions and provide feedback to the steering committee and the City of Pittsburgh. For information call Christina Schmidlapp at 412-330-2569.

North Side Lions Club Update

North Side Lions Club has been making a difference on the North Side for over 75 years. Traditionally the Lions Club is geared toward helping individuals with vision impairments, the North Side Chapter has expanded beyond that and raises money for many North Side non-profit organizations.

By purchasing high quality trash bags at a participating Lion establishment, a portion of your purchase goes towards helping a number of organizations, including food pantries. The ESB Bank at 807 Middle Street offers three types of garbage bags that come on a 100 bag roll that range from 30 to 33 gallon and cost respectively \$13 to \$14.

If you would like to find out more about the Lions Club or are interested in membership, contact the Chamber office at 412-231-6500.

East Ohio Street Improvement Project State Route 28 Public Meeting Notice

The Pennsylvania Department of Transportation, in cooperation with the Federal Highway Administration, is planning a series of public meetings to discuss the status of the East Ohio Street Improvement Project (Traffic Route 28). The proposed project involves improvements to East Ohio Street from Chestnut Street in the City of Pittsburgh to the 40th Street Bridge in Millvale Borough. Last meeting is scheduled:

Wednesday, February 22, 4 pm to 7 pm
Holiday Inn, Salon C
RIDC Park
(Exit 10, Route 28—Allegheny Valley Expressway) Pittsburgh, 15238
Presentations 4:30 & 6 pm

The purpose of the public meeting is to discuss the project status and to seek comment on a new alternative.

Pedal Pittsburgh 2006

Pedal Pittsburgh 2006, an event of the Community Design Center of Pittsburgh, will be held on Sunday, May 21. A ride, not a race, Pedal Pittsburgh offers a variety of course options ranging from 15 to 60 miles to accommodate everyone from recreational riders to hard-core fitness enthusiasts. This fun, educational bicycle ride draws over 2,000 riders annually, and highlights the neighborhoods and design landmarks that make Pittsburgh unique.

Registrations received by May 1 are \$20 for individuals and \$45 for families (parents riding with children under the age of 18). After May 1 the registration fee is \$25 for individuals and \$50 for families. On-line registration is available by visiting www.pedalpittsburgh.org. Ride starts and finishes at the Chevrolet Amphitheatre at Station Square. For additional information, call 412-232-3545.

In the Dwelling-House

The Mattress Factory new exhibition, *In the Dwelling-House*, is opening April 29. Ruth Stanford, artist of *In the Dwelling-House*, is an archeological look at a historic working-class home that provides a glimpse into the lives of generations of former residents. Visitors will walk through the home, located at 516 Sampsonia Way, and view Stanford's careful excavation and presentation of what was left behind.

"The spaces we inhabit inevitably tell a story. The abandoned rooms of 516 Sampsonia are filled with information about people none of us knew, and a time we never experienced. My interest is in what we may learn about ourselves from considering what they left behind," according to Ruth Stanford.

The opening will feature: hands-on art activities, guided tours, and a talk given by Ruth Stanford. *In the Dwelling-House* will be on limited view. Check website for availability or call 412-231-3169. You can email: info@mattress.org.

Marilyn Landis - Basic Business Concepts

Congratulations to Marilyn Landis, Northeast Small Business Advocate of the Year finalist for 2006. Her company, Basic Business Concepts, serves as the chief financial officer for other small businesses that can't afford a full-time CFO. She has worked for three of the largest SBA lenders in the country and has 30 years' experience in financial services.

Five finalists will be profiled in MONEY magazine and the winner will be celebrated at the opening luncheon of the annual Washington National Small Business Association Presentation in May 2006.

To find out more about Basic Business Concepts call, 412-231-8441.

Sylvia - A Play by A. R. Gurney

Performances at the Western PA Humane Society

1100 Western Avenue
412-321-4675 • www.wpahumane.org
February 24, 25 at 8 PM

This wry comedy from A. R. Gurney opened off-Broadway at the Manhattan Theatre Club in 1995 and became the most produced play in the nation in 1996-1997. SYLVIA involves a love triangle between Greg, his wife Kate, and "the other woman" . . . however, in this case, that "other woman" is not a woman at all, but rather Greg's dog, Sylvia. Celebrating the wonderfulness of dogs, this quirky comedy will keep you howling while the characters plunge through the compromises we all must make in our relationships. This sassy, yet moving comedy is a must-see for all who have loved a man, woman, or dog.

During intermission meet some of the wonderful animals eagerly awaiting new homes at the Western Pennsylvania Humane Society-where your new best-friend is waiting. This project is supported in part by a Seed Award from the Sprout Fund. Benefits the W PA Humane Society.

Welcome New NSCC Members

Beleza
1501 Buena Vista
Pittsburgh, PA 15212
412-322-5541
Coffee Shop

DDA Insurance Markets
700 River Avenue
Pittsburgh, PA 15212
412-322-7099
Employee Benefits

Johanna's Garden
3001 Shadeland
Pittsburgh, PA 15212
412-761-6770
Full Service Floral Shop

Pittsburgh Metro Postal Workers
1414 Brighton Road
Pittsburgh, PA 15212
412-321-4700
Labor Organization

Savior Technology Solutions
800 Vinial Street
Pittsburgh, PA 15212
412-322-5541
Web-Based Consulting Services

20th International Pittsburgh Children's Festival

The fun filled International Children's Festival celebrates its 20th birthday this year, May 17-21, right here on Pittsburgh's North Side! Featuring seven different performance groups over 5 days, the Festival offers professional performing companies from around the world; hilarious and exciting roving performers; fun, hands-on activities; and the Target Kidstage, which offers free performances throughout the day by amateur and professional acts. Ticket packages will range from \$7-\$12, and school group rates are available.

For more information call 412-321-5520 or visit: www.pghkids.org.