

AUGUST 2015

Business Update

Marketplace subsidies upheld

The Supreme Court ruled on June 25 that subsidies used to purchase health insurance on the federally Marketplace are legal.

The nation's top court decided 6-3 in *King v. Burwell* that the Affordable Care Act (ACA) allows the government to provide nationwide tax subsidies to help eligible Americans buy health insurance in states with their own Marketplaces as well as in the 34 states that use the federal Marketplace (HealthCare.gov).

Challengers to the law argued that the federal government should not be allowed to continue giving subsidies to residents of states without their own health insurance Marketplaces, including Pennsylvania.

At issue was language in the health care law saying subsidies would be available only to people buying insurance on Marketplaces "established by the state."

Chief Justice John G. Roberts Jr. said while the phrase was ambiguous, its meaning in context of the law as a whole was clear, according to the *New York Times*.

Nearly 350,000 Pennsylvanians stood to lose an average subsidy of \$227 a month. The subsidies make health insurance more affordable and reduce the number of uninsured Americans.

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Click "Employers" or "Brokers" and enter your email address in the bottom right corner.



By the numbers

- 10.2 million Americans nationwide have paid their premiums as of March 31 to start the coverage they signed up for in 2015.
- 8.7 million Americans receive tax credits to help pay for their coverage.
- 6.4 million enrolled through the federal HealthCare.gov site.

Source: Department of Health and Human Services

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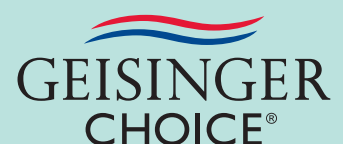
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The Business Update is published quarterly by Geisinger Health Plan and serves as an informational resource for employers and brokers. Comments are welcomed. Please email businessupdate@thehealthplan.com.

Geisinger Health Plan and Geisinger Choice are collectively referred to as "Geisinger Health Plan" or "GHP" unless otherwise noted.

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Business spotlight: **wild for salmon**

What began as an adventurous trip to Alaska in 2002 has become one of the best spots in central PA to purchase fresh and frozen wild Alaskan salmon. Wild For Salmon, owned by Steve and Jenn Kurian of Bloomsburg, has been serving individuals, buying clubs, farmers markets, restaurants and health food stores since 2004. The Kurians created the business to provide natural, high-quality and sustainable salmon products at a price everyone can afford.

Sockeye salmon, or red salmon, is the most popular and valuable salmon in the United States. Most of it comes from Bristol Bay, Alaska, which is where the Kurians do their fishing.

Salmon provides essential nutrients for a healthy mind and body, and Wild For Salmon promotes that through their business. Below are some of Steve and Jenn's best tips.

- Wild salmon is a high-quality, low-calorie protein and includes significant amounts of calcium, iron, zinc, magnesium and phosphorus.
- Fresh seafood is a great source of vitamins and nutrients like selenium and omega-3s, which are difficult to find in other natural sources.
- Omega-3s are great for brain and heart health. Expectant mothers and children should include fresh seafood in their diets regularly.
- Eat fresh salmon or seafood at least twice a week to benefit the most from the nutrients.
- Grilling is the best option for preparing salmon. The grill should be set at a medium-high heat.
- To maintain optimal texture and flavor, keep salmon frozen. Thaw right before use.

Wild For Salmon also carries a variety of sockeye options including fillets, fillet portions, smoked, and salmon burgers, as well as a full line of shellfish and whitefish, all caught in the United States. Read more about Wild For Salmon on our blog at <http://bit.ly/1T6SZrM>.

**Interested in being featured
as a business spotlight?**

Email us at
businessupdate@thehealthplan.com.



jenn's sockeye salmon salad

Ingredients

- 2 lb wild-caught sockeye salmon
- 1 medium onion, chopped fine
- 1 cup mayonnaise
- 1 medium tart apple, chopped into small pieces
- ½ cup raisins, craisins, or dried cranberries
- ½ cup of course, chopped nuts (walnuts or pecans)

Directions

1. Season salmon to taste with olive oil, pepper and salt. Broil skin side down for 8 minutes. Remove from oven and let cool.
2. While salmon is cooling- mix other ingredients together. Once salmon is cooled, flake salmon into a large mixing bowl and mix with the remaining ingredients.
3. Serve and enjoy!



Contact Wild For Salmon at
WildForSalmon.com or visit their
store at 521 Montour Blvd. in
Bloomsburg, PA.

GHP employee encourages the importance of screenings

"Get your screenings. It may save your life. It did mine."

— Lisa Newton of Elysburg, breast cancer survivor and GHP employee

Geisinger Health Plan (GHP) recently featured Lisa Newton, nurse manager in the wellness department, on a postcard to our members encouraging them to stay up-to-date with health screenings. Lisa didn't have any symptoms during a regularly scheduled mammogram in 2010. She was shocked when doctors diagnosed her with stage 1 invasive ductal carcinoma. With early detection and prompt treatment, Lisa is cancer-free and "heading to that magic five-year mark!"

Remind your employees

Screenings are the best tools for early detection.

Recognizing warning signs or symptoms in their early stages may lead to more treatment options and less invasive surgery, increasing the chance of successful results.

Schedule a mammogram or Pap test if you're overdue.

Regular mammograms and Pap tests (cervical screenings) are the most effective way of detecting early stages of pre-cancer and cancer. All women over the age of 50 are encouraged to have regular mammograms. If your employees have not had these tests in the past year, please encourage them to talk to their doctor. **This is a "no cost" preventive service.** For more information or assistance with scheduling, members can call 570-271-5108.

[Read Lisa's blog series about her journey through a breast cancer diagnosis at Facebook.com/TheHealthPlan.](#)



GHS wins **wellness award**

Geisinger Health System (GHS) has received the Platinum Award from the National Business Group on Health for its ongoing commitment to promoting healthy work environments and encouraging workers to live healthier lifestyles.

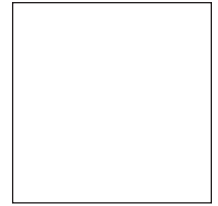
GHS received its honor at the *Best Employers for Healthy Lifestyles*® awards ceremony in Washington, D.C. in June. The ceremony was part of the Business Group's Institute on Innovation in Workforce Well-being Leadership Summit. Now in its 11th year, the *Best Employers for Healthy Lifestyles* awards recognizes employers that have responded to the urgent need to improve their employees' health, productivity and quality of life.

"This award is a result of various departments' hard work and passionate efforts to identify new ways to cultivate a workforce focused on health and well-being. We strive to meet our employees' needs by continuing to make their health, happiness and well-being our top priorities," said Diane Harlow, assistant director of wellness at GHS.

If your company is interested in learning more about bringing wellness to your workplace, please call our wellness team at 866-415-7138.



100 N. Academy Ave.
Danville, PA 17822-3240



Flu season is coming:

The flu spreads every year. So does the timing, severity and length of the season.

No worries. **Our members can get the flu shot for \$0.** More details to come soon.

4 reasons why we give you more

Thank you for choosing GHP. You made the right choice in health care coverage. Let us remind you why.

1. We're part of something special.

The unique relationship between GHS and GHP allows us to channel experience, knowledge and funds to improve health care. We call it the "sweet spot."

The synergy occurs when both companies collaborate to improve facilities and services, control costs, add financial stability, support research, and recruit residents and researchers.

2. Local and specially-trained customer service

Our customer service team is made up of local residents from the communities we serve. Each of our product lines have a specially-trained team available to answer member questions.

On average, our reps have been with GHP for 10 years, and most of our calls are answered in less than 14 seconds.

3. Dedicated pharmacy staff

Nationally, prescription drugs account for 10% (\$263 billion) in health care costs. We invest in the expert resources necessary to administer high-quality and affordable pharmacy benefits.

We have more than 50 pharmacy employees, including 14 pharmacists. All prior authorizations are done in-house, and we tightly manage specialty care drugs.

4. We improve our members' health.

We're proud of the commitment we demonstrate to help our members manage their health. Efforts range from health management programs for tobacco use and diabetes, to ProvenHealth Navigator® primary care sites which focus on team-based care for acute and chronic conditions.

We also employ a dedicated wellness team to help our business clients manage their employees' health.