

This is part of a continuing examination of ways to cut the costs of medical care while improving quality.

VOCABULARY FOCUS : verbs to express raising (increasing) and lowering (decreasing), Ups and Downs, saying the most and the least / curbing, maintaining low, controlling, reining in/ (adj) sluggish

The New York Times

The Opinion Pages

<http://www.nytimes.com/2012/09/03/opinion/health-care-where-you-work.html?src=me&ref=general>

Health Care Where You Work

Published: September 2, 2012

In the scramble* (*rush, competition*) to **find ways to slow rising health care costs, experts are finding good ideas from organizations** that are virtually unknown beyond their hometowns.

Editorial: A Formula for Cutting Health Costs (July 22, 2012)

Consider Bellin Health, a not-for-profit health care system based in Green Bay, Wis. It has **managed to rein in*** (*to keep a tight rein on, to control, to curb*) **costs while improving the availability and quality of care** — in large part by making it easier for patients to see nurses and primary care doctors. For employers, it builds clinics right at the workplace so workers can have minor ailments* (*disease, sickness*) treated before they become serious, as well as many kinds of preventive care.

Although it is relatively modest in size, with a 178-bed community hospital and a primary care practice staffed by 95 doctors, Bellin, in partnership with a neighboring health care system, has been **chosen by the federal government as one of 32 pioneering groups to test a new Medicare payment system** that rewards providers if they reduce spending but penalizes them if costs soar* (*increase*). **If successful, this program could be copied by private insurers.**

Bellin ranks in the top 4 percent of hospitals **in holding down costs** in the last two years of life, with its overall spending per **Medicare beneficiary*** (*those entitled to benefit from Medicare/ Medicare entitlement*) 20 percent below the national average, according to data compiled by the Dartmouth Atlas of Health Care. Bellin has also **cut health costs for**

its own employees. In 2002, its annual spending on health care had reached \$10 million and was projected to jump to \$13 million in 2003. With **a vigorous effort to improve efficiency**, between 2003 and 2011 it squeezed the growth of its annual health care spending per employee **to well below the national average.**

Yet despite **cost containment, Bellin ranks among the best in quality of care.** For the three years ending June 2011, Bellin was 16th in the nation in preventing deaths from heart attacks, ninth in preventing readmissions to the hospital within 30 days of a heart attack, and 23rd in preventing readmissions for heart failure patients, according to comparative data for thousands of hospitals compiled by the Centers for Medicare and Medicaid Services. Bellin's rates of catheter-related bloodstream infections and ventilator-associated pneumonia are a fraction of the national rates.

EMPLOYERS WHO SEE RESULTS A number of medium-size companies have contracted* (*to reach an agreement*) with Bellin to establish clinics at their work sites, staffed part-time by nurses, nurse practitioners or physician assistants, who handle* (*to deal with, to take care of*) minor injuries* (*wounds*) and illnesses (*diseases*), promote healthy living and conduct preventive screenings. On a recent visit to Bellin Health and several of these clinics, we found employers who said Bellin was slowing or even reducing their spending on health care. The Fincantieri Marine Group, which builds ships for the Navy at its facility in Marinette, Wis., was spending \$17 million on health care before Bellin set up a clinic in a trailer* (*mobile home*) at the plant in early 2011. By year's end, its total spending was down to \$15 million even though the work force had grown a bit.

Northeast Wisconsin Technical College estimates that Bellin has slowed the growth rate in its health care spending so much that it is saving about \$500,000 a year. The Foth Companies, an engineering and consulting firm, which spends about \$5.5 million a year on health care, estimates that Bellin has saved it about \$250,000 a year through its on-site clinic and other tactics, like **better disease management.** La Force Inc., a maker and distributor of metal frames, doors and hardware, says that with Bellin's help, its spending on health care has been growing by less than 2 percent a year on average over the last four years.

HOW DID BELLIN DO IT? Bellin's approach puts a lot of emphasis* (*importance*) on getting medical attention promptly. Patients are generally guaranteed access to whatever level of care they need on the day that they call. Nurse practitioners treat minor illnesses like sinus infections, prescribe medications and perform* (*provide, offer*) lab tests on blood and urine. Bellin **pays its doctors on a fee-for-service basis** (*rather than monthly*), which can provide financial incentives to increase the number of tests and procedures performed. But Bellin counters that problem by investing heavily in primary care and

adopting clinical guidelines* (*conventions, rules*) that deter* (*avoid, prevent, it's a deterrent for ≠ an incentive to*) unnecessary treatments.

Bellin's own employees are encouraged to use **FastCare clinics** that Bellin has established in local ShopKo retail stores. Bellin pays the entire \$56 cost of a clinic visit and charges its workers nothing, which gives them an incentive to* (*encouragement, enticement, impulse, spur, motive, stimulant, stimulus*) avoid making expensive emergency room visits. Bellin calculates that doing this has saved more than \$52 million over four years.

WORKPLACE CARE CATCHES ON* (*finds out, sees through*) A survey last year by Towers Watson and the National Business Group on Health found that 23 percent of midsize and large employers **offered on-site health services** and 12 percent more planned to in 2012. Health experts have published research in journals like the Harvard Business Review and Health Affairs showing that **every dollar invested in employee wellness programs saves multiple dollars by lowering a company's health care costs**, reducing absenteeism and increasing productivity. Wider use of workplace clinics, by improving access to care, could yield* (*produce, bring about*) substantial nationwide savings.

Vocabulary

Medicaid (US): a health assistance programme financed by federal state and local taxes to help pay hospital and medical costs for persons of low income

Medicare (US): a federally sponsored health insurance programme for persons of 65 and older.

In Canada : a similar programme covering all citizens

In Australia : a government-controlled general health-insurance scheme