

HEALTHCARE



Presented by





A Better Way to Grow Your Business

Health care costs continue to rise at well above the rate of inflation, and as a result, many employers are making changes to their benefit strategies. The bulk of these changes work by shifting more financial responsibility to employees. While this may lower short-term costs, it doesn't address the cause behind this upward trend — the health of employees.

Your employees power your business. So keeping them healthy is crucial to your success. Did you know that an effective workforce health program can significantly reduce employee medical costs? A recent study conducted by the Health Enhancement Research Organization found that companies with excellent workplace health initiatives outperformed the S&P 500 in 16 out of 24 (67%) quarters. Employees who are engaged in their health and satisfied with their health care tend to have better health outcomes and lower medical costs. This, in turn, can lead to higher engagement at work (productivity), higher employee morale, and higher retention (less likely to leave their job). As employees spend a good portion of their week at work, you have an opportunity to make a positive impact on their health right in the workplace.

Making wellness work for businesses of all sizes

But what if you feel like you don't have the time or resources to encourage health and wellness at the workplace? You're not alone. Most small business owners, say the health of their employees is important to their bottom line — yet only a fraction actually offer wellness resources.

In a small company, just one sick employee can have an immediate ripple effect on your operation. Other employees have to work harder to keep things on track — plus they're now at risk of getting sick, too. There's also the potential for short- or long-term disability and workers' compensation claims. Introducing workplace wellness not only shows employees that you care about their health and well-being, it also helps protect your business.

Lack of budget, little free time for staff support, and fear of intruding on the personal space of employees can all seem like barriers when it comes to workplace wellness. But to get started, all you really have to do is create a culture of health. What does that mean? Simply show your employees that you support their health and wellness needs — doing so can be as simple and informal as you want it to be. It doesn't take paid gym memberships and a full-scale wellness committee to create a healthy workplace. Businesses of any size can improve employee health with just a few easy-to-implement ideas and little to no investment.

► Increase engagement with healthy meetings

Integrating simple, healthy habits into your meetings is an incredibly powerful way to boost energy and help employees stay focused. With just a few small changes, you can take a big step toward supporting a culture of health in your workplace.

► Energizing meeting styles

Not every gathering needs to be held at a table. Why not shift the conversation? Taking to your feet can lead to new solutions. For your next one-on-one discussion, choose a simple route and have a walking meeting instead.

► Make it easier to walk at work

Walking isn't just good for physical fitness, it also improves mood and relieves

stress, which can be great for morale. Encourage employees to take walk breaks, form walking groups during their lunch hour.

► Swap doughnuts for fresh fruit

Skip the sugary treats and bring your employees healthier alternatives. Fruit baskets, yogurt cups, and trail mix packs can satisfy that sweet tooth in a healthy way.

► Put healthy choices in easy reach

Vending machines are usually stocked with sugary sodas and candy bars, which are linked to diabetes and obesity. Ask your supplier to include water and nutritious snack options such as granola bars or popcorn.

► Make your workplace bike-friendly

Biking to work isn't just a great form of exercise — it lowers stress, improves blood pressure, and can reduce the risk of heart disease. Encourage employees by installing a small bike rack or creating a space for them to park their bikes inside the workplace.

► Reach out to your employees for ideas

Ask employees if they have healthy habits they'd like to share with others. Making them part of the process will help you focus your workforce health efforts and encourage participation.

► Lead by example

Employees are also more likely to take part in wellness efforts when they see owners and managers walking, biking, or making healthy food choices. It fosters community and demonstrates a commitment to healthy lifestyles.

Start creating a culture of health with help from a trusted partner

Whether you're just starting out with workforce health or are ready to take it a step further, get help and support from a trusted partner in preventive health care. Preventive care and employee health and safety have been part of Kaiser Permanente's mission of total health for more than 70 years. With Kaiser Permanente, you have access to a number of tools and resources to promote employee health, many of which are open to both members and nonmembers. And with Kaiser Permanente as your health care partner, members get so much more — from compassionate care in a doctor's office to innovative preventive measures that can help keep them from getting sick in the first place to simple tools for managing their health online.

Members with or at risk for chronic conditions are automatically enrolled in nationally recognized disease management programs that are already built into their coverage. Physician-led teams coordinate comprehensive treatment plans that include clinical care, health education, and support tools for better outcomes and efficiency. And you get the peace of mind from giving your team high-quality care.

Visit Kaiser Permanente's Thrive at Work site at kp.org/workforcehealth to see how easy it is to start a workforce health program. You can find Kaiser Permanente's workforce health resources, which include step-by-step toolkits and communication tools. Then contact your broker or a Kaiser Permanente representative to learn more about improving the health of your employees and your bottom line.

For more information about Kaiser Permanente, visit kp.org/orangecounty.



Keep employees focused with healthier meetings

American workers attend more than 60 meetings a month on average.* Help your workforce get their energy back. Visit us online to download our healthy meetings guide, and help your employees stay more focused throughout the day.

Choose better. Choose Kaiser Permanente.

* "Meetings in America," Verizon white paper, 2013.



Customized Health Plan Option Offers Boeing Employees and Families Better Benefits and Lower Costs

The Boeing Company selected MemorialCare Health System for a first-of-its-kind customized health plan option in California for about 15,000 Boeing employees and 22,000 dependents in the Southern California region, mostly in the greater Long Beach area, South Bay, San Gabriel Valley and Orange County communities. The Preferred Partnership is designed to improve health, enhance the patient experience and make health care more affordable for Boeing and those employees who choose the Preferred Partnership option.

This transformational partnership added the MemorialCare Health Alliance to Boeing's annual enrollment options in November 2016 with services beginning January 2017. The new option centers on keeping people healthy and out of the hospital by focusing on best practice, evidence-based prevention, diagnosis and treatments to identify and treat underlying health problems before they become chronic conditions.



Locations Close to Home and Work

To further expand network choices and access across the broad geography where Boeing employees live and work, MemorialCare is partnering with other highly acclaimed health care providers that are also familiar to Boeing's workforce, including Torrance Memorial Health System, UC Irvine Health, PIH Health and affiliated physician groups.

Personalized Coordinated Care

Boeing employees choosing MemorialCare Health Alliance are offered enhanced health benefits and incentives. These include decreased paycheck deductions for health care coverage, no office-visit co-payments for network primary care physician visits, 100 percent coverage for generic-drug prescriptions and primary care visits (for high-deductible plans, benefits apply when deductible is met) and freedom to choose specialists within the network without a primary care physician referral. Other features are increased company contributions to a health savings account for eligible participants, quicker access to network primary care providers and specialists, additional after-hours care, more personalized and coordinated care, greater use of electronic messaging with providers and access to medical records. Emergency care is covered at in-network levels, even if received outside the MemorialCare network.

"MemorialCare and its partners have a long track record of health care leadership and innovation in Southern California, as well as a strong market presence," says Jeff White, Boeing's Director of Health Care Strategy.

"MemorialCare and Boeing aspire to deliver a health care experience as well-engineered and trustworthy as the aerospace products designed and built by Boeing employees," says Barry Arbuckle, Ph.D., MemorialCare President & CEO. "Every major initiative MemorialCare pursues is thoughtfully executed to prepare for transformative, value-based health care products for employers and health plans like the Boeing partnership."

Other Health Care Options for Employers

Learning from the Boeing model, MemorialCare is looking at other options for businesses of all sizes. "It's clear that innovative direct-to-employer plans like MemorialCare Health Alliance work well for large employers like Boeing," adds Arbuckle, "but we don't take a one-size fits all approach. Businesses of all sizes can choose from among several innovative health plan options designed to meet the needs of the employer and their employees." These include the Vivity HMO with Anthem Blue Cross, MemorialCare and six other leading Southern California health systems. Aetna Whole Health provides a PPO accountable care option that can deliver immediate and sustainable savings to employers. Like innovative direct-to-employee plans, success in these and other models is based on the ability to engage patients and impact the cost-of-care.

"Our 109-year history dedicated to pursuing the highest quality care uniquely positions MemorialCare to deliver positive results whether driven by employers or health plans seeking greater value from health systems," adds Dr. Arbuckle. "Creation of the MemorialCare Physician Society decades ago focusing on evidence-based medicine; implementing electronic medical records for seamless integration; embedding lean management throughout our culture; extensive community-based care; and strength in data and analytics, all allow us to offer employers an entire continuum of high quality, efficient services with predictable costs and impressive outcomes."

Employers can visit MemorialCare.org/works or call 714-377-2997 for a free evaluation of your company's health care needs.





TRANSFORMING THE FUTURE OF HEALTH CARE

Peruse any list of the fastest-growing professions and the results are clear: Healthcare jobs are in high demand. With an increased senior population, healthcare reform, and advances in medical technology, the industry is expanding and changing at a rate few can predict.

Chapman University's Harry and Diane Rinker Health Science Campus in Irvine was created to meet these demands for tomorrow's advanced healthcare professionals. Equipped with technologically sophisticated classrooms and laboratories, the Rinker campus is a place for education, research and treatment, all within a collaborative and inter-professional environment.

Chapman University's School of Pharmacy (CUSP) and **Crean College of Health and Behavioral Sciences**, both located on the Rinker campus, are shaping learners into leaders. Offering personalized, interdisciplinary approaches to understanding health, medication use, therapy research, disease and treatment, CUSP and Crean College are poised to transform the future of health care.

Graduate degrees offered in:

- MS Athletic Training^{†^}
- MS Communication Sciences and Disorders[†]
- MA Marriage and Family Therapy^{†^}
- Pharm.D.*
- MS Pharmaceutical Sciences*
- Doctor of Physical Therapy[†]
- MMS Physician Assistant[†]
- Ph.D. Pharmaceutical Sciences*

*School of Pharmacy
[†]Crean College of Health and Behavioral Sciences
[^]Classes taught at Chapman's main campus in Orange

chapman.edu/pharmacy
chapman.edu/crean





What the Repeal of ObamaCare Means for Your Business in 2017

by Jon Huckabay, Principal, ELLS CPAs

It seems like just yesterday that we were advising our clients on the impact to their businesses of the 2010 Affordable Care Act ("ACA"), otherwise known as "ObamaCare." The ACA mandated that employers with at least 50 full-time employees were required to provide those employees affordable health insurance. If they did not provide affordable health insurance, employers would be subject to a penalty, known as a "shared responsibility payment." This caused a large increase in health care costs for many employers, especially those that utilized part-time employees, since a full-time equivalent

was defined as an employee who worked at least 30 hours per week.

Insurance premiums have increased significantly in many states since the passage of the ACA, which has caused an even larger spike in health insurance costs to many businesses. Add on top of that, the additional reporting and compliance costs associated with the ACA and it is clear that the law was a very expensive one for employers, especially small and midsize businesses with limited resources.

President-elect Donald Trump and congressional Republicans have been adamant that the repeal of the ACA will be a top priority in 2017. Many business owners are anticipating lower health care costs if the ACA is repealed. While this may be true in the long-term, business owners are not likely to see much change in 2017. The ACA is very complex and unwinding; it will take some time. There are upwards of 20 million previously uninsured Americans who are insured under the ACA.

The President-elect and Republicans in Congress will need something to replace the ACA before it can be fully repealed. This could take several years to implement. Even with immediate action in Congress to repeal parts of the ACA through the budget reconciliation process, the provisions that most impact employers (i.e. the mandate to provide employees with affordable health care and reporting requirements under the ACA) most likely will not change in 2017. In fact, some employers may see costs increase if the health insurance exchanges are eliminated. Many would-be employees have been willing to work as independent contractors due to their ability to acquire health insurance through the health insurance exchanges that were created under the ACA. If this is no longer available, employers utilizing independent contractors could see the pool of available resources dry up as more people look for full employment status to be able to acquire health coverage.

Whatever your view of the Affordable Care Act, it is pretty clear that those businesses affected by the law will see a decrease in health insurance costs with its repeal, it just won't be in 2017.

Jon Huckabay

Jon Huckabay joined the ELLS team in 2014, bringing with him 15 years of tax and accounting experience. Jon's area of expertise includes tax compliance and consulting for corporations, partnerships and limited liability companies, trusts and high net worth individuals. Jon works with clients on complex tax issues including business acquisitions and dispositions, real estate acquisitions, 1031 exchanges and debt restructuring. He consults with clients on various tax minimization strategies to defer revenue and accelerate deductions. Jon's clients include those in the manufacturing, distribution and wholesale, healthcare, real estate and professional service industries. Contact Jon at 714.569.1000 or jhuckabay@ellscpas.com. Visit us at www.ellscpas.com.



ORANGE COUNTY BUSINESS JOURNAL

LAW FIRMS

SPECIAL REPORT



On March 20, 2017, the Orange County Business Journal will publish its Law Firms Special Report. This special report provides detailed information about OC law firms and the many practice areas they cover, and includes our annual **LAW FIRMS LIST**.

This is a tremendous opportunity to showcase your firm's expertise and legal services, as well as your attorneys and their various specialties. Our readership is comprised of affluent, educated business owners and executives who want to know the best sources for legal services.

Make your firm the one they remember!

Publication Date	Ad Materials Due	Space Reservation Date
March 20, 2017	March 13, 2017	March 6, 2017

For more information, contact Carol Fox at 949.833.8373 x 213 or fox@ocbj.com.

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your employee health partner

We partner with employers to enhance the quality of health care and reduce costs

At MemorialCare, our personalized employer health care plan solutions include:

- An expansive network of award-winning hospitals, urgent care, imaging, surgical and dialysis centers – close to work and home
- More than 350 primary care physicians and 2,200 specialists
- Direct-to-employer options that fit *your* business

MemorialCare was chosen by The Boeing Company to create the MemorialCare Health Alliance, a customized, first-of-its-kind health plan option in Southern California.

For solutions to your company's health care needs, visit MemorialCare.org/works or call **714-377-2997**.





Chapman University: Transforming the Future of Health Care

Chapman University's Harry and Diane Rinker Health Science Campus was designed to mark a new approach to 21st century health care. The facilities boast the latest high-tech learning and research tools, including: patient evaluation "simulation rooms;" anatomy lab; motion analysis lab and control room; 3D projection technology in classrooms; adapted exercise physiology lab; and a nuclear magnetic resonance spectrometer equipped with a CryoProbe.

Designed to embody a forward-thinking approach to educating tomorrow's advanced healthcare professionals, facilities also feature flexible, shared classroom and research spaces, which provide inter-professional education and interdisciplinary research. In addition, dean's suites, faculty offices and seminar rooms promote collaborations in research, teaching and clinical practice. *For more information about Chapman University, visit chapman.edu.*



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Exploring the Ins and Outs of Outsourcing the Billing Function

by Jay Wikum, CPA, CMPE, Partner, HMWC CPAs & Business Advisors

Physician practices wrestle frequently with the decision about whether to outsource their billing processes. It can be hard to balance the pros and cons. What's good for one practice might not work for another.

So, whether you want to improve the billing practices within your practice or are looking for a vendor who can raise the output of your revenue cycle management, the answers to certain questions can lead to a better decision about outsourcing those functions.

Key questions

How does your practice billing and collection metrics compare with industry standards? Do you believe your billing and collection procedures and systems would benefit from upgrades? Have you accepted the need for more investment in your revenue cycle technology, but lack the necessary capital? Do you know where to allocate your limited resources to maximize net revenue? Are your billing and collection operations keeping up with the practice's growth?

Reimbursement models and payer requirements are evolving constantly. So be sure your revenue cycle processes and technology are up to the challenge. For example, is your practice able to keep up with changing compliance and payer policies? Have you had difficulty recruiting and retaining qualified billing and collections staff? Do you have any concerns about misappropriation of funds or fraudulent billing?

If the answers to many of these questions are affirmative, consider subcontracting



Jay Wikum

billing and collection functions to an outside vendor.

You should prepare a complete financial analysis of the current cost of your billing operations (staff, space, supplies, management, etc.) in order to compare the current cost against potential alternative outsourcing costs.

Third-party billing

The options available for outsourcing the billing function vary widely. This is a complex decision, and will require a significant investment in time and expertise. Finding the right vendor can be one of the best decisions you make for your practice...and a bad decision can create devastating results.

The right partner will immediately improve all aspects of your billing and collecting processes. They should have a concentration of experienced coders, collectors, IT staff and process evaluators. All of these tools will be at your disposal. Areas that you have found to be annoying and bothersome simply become routine with an experienced vendor. As the business of maximizing reimbursements becomes more and more complex, having experts in your corner can be invaluable.

But, it is still not a fit for everyone. Many practices have retained and nurtured quality staff that are able to provide the level of expertise needed in the current environment. So, if you are keeping your billing process in-house, be sure you are providing effective continuing education for your team.

Always consider your options

Regardless of how comfortable you are with your current process, all practices should review this issue every few years. Simply being comfortable with your current process does not mean it is the best option for you.

Jay Wikum is a partner and supervises HMWC CPAs & Business Advisors' Healthcare department. Ph. 714.505.9000, www.hmwc CPA.com

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