

FUTURE OF NURSING™

Campaign for Action

AT THE CENTER TO CHAMPION NURSING IN AMERICA



Engaging Insurers

Webinar Summary
October 13, 2014

Presenters:

Susan B. Hassmiller, PhD, RN, FAAN

RWJF Senior Adviser for Nursing; Director, *Future of Nursing: Campaign for Action*

John Rowe, MD, FAAN

Professor, Columbia University Mailman School of Public Health; Member, *Campaign for Action* Strategic Advisory Committee; Former Chairman and CEO, Aetna, Inc.; Institute of Medicine Committee on the Future of Nursing

Alexia Green, RN, PhD, FAAN

Professor and Dean Emeritus, Texas Tech University Health Science Center

Webinar Goals

- To learn about opportunities for Action Coalitions to engage with the insurance industry
- To discuss successful strategies in approaching insurance companies

Overview

The number one imperative for the *Campaign for Action* is to **go beyond nursing**, says Susan Hassmiller of RWJF. As part of this strategy, we have several sets of stakeholders that we engage at the national level.

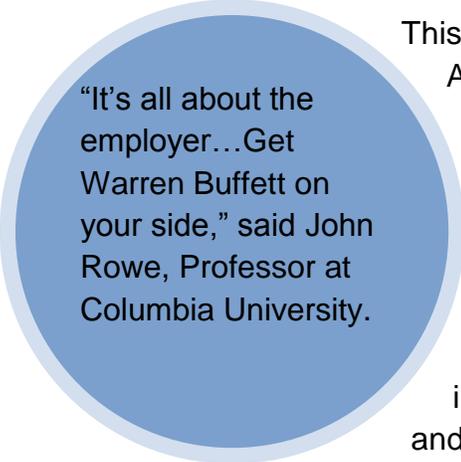
- Our **Strategic Advisory Committee** includes leaders from nursing, medicine, education, business, and policy.

Across the country, there is a movement to advance the field of nursing so that all Americans have access to high quality, patient-centered care in a health care system where nurses contribute as essential partners in achieving success. This national level [Future of Nursing: Campaign for Action](#) is a result of the Institute of Medicine's landmark 2010 report on the [Future of Nursing: Leading Change, Advancing Health](#).

The *Campaign for Action's* field-based teams, the [Action Coalitions](#) (ACs), are leading this movement and are equipping themselves with knowledge gained from technical assistance provided by the Center to Champion Nursing in America (CCNA), a joint initiative of AARP, the AARP Foundation, and the Robert Wood Johnson Foundation. Such technical assistance comes in the form of webinars, face to face interactions, and other facilitated engagements with public policy leaders, content experts, consultants, and Action Coalition peers across the country.

- Our **Diversity Steering Committee** supports the *Campaign's* work to ensure greater diversity in the nursing workforce and nursing faculty.
- **The Champion Nursing Council** includes all of the major national nursing groups.
- The **Champion Nursing Coalition** is made up of 54 non-nursing organizations representing consumers, education, businesses, and in particular retail clinics and insurers.

This webinar has been recorded and is archived at our web site www.campaignforaction.org/webinars. Also at the site is a written webinar summary.



"It's all about the employer...Get Warren Buffett on your side," said John Rowe, Professor at Columbia University.

This webinar specifically focuses on the insurance sector. The Action Coalitions and all nurses should engage with insurance leaders with the message that nurses are the ultimate key to help them achieve their goals of implementing innovative models of delivery and coverage.

John Rowe, a former insurance executive and current professor at Columbia University Mailman School of Public Health, gave a brief primer of the insurance industry. It is important, he said, to have an understanding of the industry and various players in order to "choose the company that would be most amenable to your cause."

The points Rowe covered were:

- Understanding the structure of the insurance market
- More companies choosing self-insurance
- Key Features of Insurance "Networks" (coverage, quality, cost)
- Commercial Accountable Care Organizations (ACOs) focus on quality, including timeliness, and on cost
- Insurer relationships with physicians and physician organizations

He said that more companies, large and mid-size, are choosing self-insurance where an insurance company enrolls clients and pay claims in return for a fee. The company pays the health costs.

The growing ACO market is not just for Medicare beneficiaries. They focus on quality, including timeliness and cost. Recognizing the shortage of primary care physicians, nurse practitioners can fill that void and schedule same day appointments for patients.

According to the Kaiser Family Foundation's 2014 Employer Health Benefits Survey:

- ✓ Sixty-one percent of covered workers are in a plan that is completely or partially self-funded, up from 49 percent in 2000.
- ✓ Among firms with 200 or more employees, 81 percent of covered workers are in a plan that is completely or partially self-funded.
- ✓ Among firms with 5,000 or more employees, 91 percent of covered workers are in a plan that is completely or partially self-funded.

Strategies for engaging insurers include considering:

- ✓ An Individual big company (e.g. Aetna, UnitedHealth)
- ✓ America's Health Insurance Plans (AHIP)
- ✓ Regional players (e.g. BlueCross BlueShield of Tennessee)
- ✓ Large employers (e.g. Walmart, IBM, Target)

Rowe said there are large employers in many states that are very influential. You need to think about these businesses in two ways:

1. Very large *high-cost* employers want generous benefits and good provider networks, but are not as worried about lowering the cost of health care. They want to make sure their health benefits are attractive to current and future employees. Examples of these companies include Goldman Sachs, J.P. Morgan Chase, and IBM.
2. Very large *low-cost* employers are very price-sensitive about employee health care. They are likely interested in narrow networks, ACOs, and making sure that their beneficiaries have access to advanced practice registered nurses in the places where they live and work.

Alexia Green, professor and Dean Emeritus at Texas Tech University Health Science Center, said the Action Coalition had great success in reaching out to BlueCross BlueShield of Texas, which became a co-lead of the coalition.

Personal relationships are key, she said. And communicating on a regular basis keeps the insurance company informed. Also keeping track of what is happening with executives and sending congratulatory messages when they win awards or have some form of recognition makes them feel involved with the coalition.

She said they meet with the executive team twice a year and Action Coalition leaders engaged in the *Campaign* meet with them four times a year, all in an effort to keep them informed.

Many nurses don't realize how many nurses are employed by BlueCross BlueShield.

"Engaging them to work with the *Campaign* can be very effective," **Green** said. There are 3,800 nurses who work for Aetna. A total of 24,960 nurses are employed by insurance companies.

Green said the "big strength" in Texas on this issue is the business lobby. She recommended that Action Coalitions look into their business lobbyists and see if there is an opportunity there to connect them to the *Campaign*.

A question was asked about the availability of data which compared the costs of APRNs and physicians.

Rowe said no insurers have done that analysis because "no one would believe" the results. Physicians and other parties would object and call it biased.

Rowe told the Action Coalitions that the only way to get that analysis of data is to engage an academic partner with independent financing. It can't be done by an insurance company or a nursing organization. The authors and sponsoring organization have to be perceived as impartial.

He suggested that Action Coalitions look at the [AHIP website](#), which has a [portfolio of lobbying activities](#). "It's worthwhile to engage AHIP to see what are the priorities in the states and whether nurses are included."

Susan Kosman, who is Aetna's chief nursing officer, is doing her DNP and her clinical work is to help the *Campaign*, including Action Coalitions, connect with the insurance industry. She said nurses are involved in the Case Management Society of America and

the American Association of Managed Care. **Hassmiller** of RWJF said those organizations are worthwhile to explore on behalf of the *Campaign*.

It is important to understand the employers in your state and get a good picture of the landscape, Kosman said.

It's not easy to approach insurance companies, said an audience person from Nebraska. "It's a tough sell even when you're prepared."

Rowe said, "It's all about the employer." Seek out the big companies who are clients of an insurance company as a way to get to the insurance company. Focus on state chambers, dominant business groups and big companies.

"Get Warren Buffett on your side," he said.

The IOM's recommendations include: the need for more advanced education of registered nurses; nurses leading innovations in health care and being appointed to decision making bodies; all nurses practicing to the full extent of their education and training; a more diverse nursing workforce and faculty; and more interprofessional collaboration among nurses, physicians, and other members of the health care team in the educational and clinical environments.

For more information from the Center to Champion Nursing in America about this webinar, technical assistance or other questions related to the Future of Nursing: *Campaign for Action*, contact Michael Pheulpin at MPheulpin@aarp.org or 202-434-3882 or Andrew Bianco at abianco@aarp.org

Visit us on the Web:

Visit us on our website

- www.campaignforaction.org

Follow us on twitter:

- <http://twitter.com/championnursing>
- @Campaign4Action
- @FutureofNursing
- #futureofnursing
- @susanpolicy (Dr. Susan Reinhard)

Join us on Facebook

- <http://www.facebook.com/championnursing>
- www.facebook.com/campaignforaction