

TAHOE FOREST HEALTH SYSTEM MAGAZINE

VOLUME 1, NUMBER 4 / 2014

The Price of Care at Tahoe Forest Hospital

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A photograph of a stethoscope resting on a \$100 bill. The stethoscope is black with a silver chest piece. The \$100 bill is partially visible, showing the portrait of Benjamin Franklin and the number '100'. The background is a light, neutral color.

SPECIAL EDITION

HEALTH CARE PRICING 101: The Facts About the Price of Care

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ON THE COVER

Understanding your hospital bill can be difficult.

Read our **Health Care Pricing 101** (page 3) feature to learn about the factors that influence health care pricing.

OUR HOSPITALS

TAHOE FOREST HOSPITAL

10121 Pine Avenue
PO Box 759
Truckee, CA 96160
Main phone line (530) 587-6011

INCLINE VILLAGE COMMUNITY HOSPITAL

880 Alder Avenue
Incline Village, NV 89451
Main phone line (775) 833-4100

ONLINE RESOURCES

**NEWS, EVENTS, BOARD MEETINGS & SERVICES
OF THE TAHOE FOREST HEALTH SYSTEM**
www.tfhd.com

TAHOE FOREST HEALTH SYSTEM
www.tfhd.com

GENE UPSHAW MEMORIAL GOLF CLASSIC
www.GU63.org

**GENE UPSHAW MEMORIAL TAHOE FOREST
CANCER CENTER**
www.tahoecancercenter.com

CANCER CARE ENDOWMENT
www.endowment4cancer.com

CITIZENS OVERSIGHT COMMITTEE
www.hospitalcoc.org

BEST OF TAHOE CHEFS
www.bestoftahoechefs.org

MEASURE C
www.measurecprojects.com

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PUBLISHING INFO

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To add your name to our mailing list, change your address, or for questions on any topic, please call **(530) 582-6290**, or email us at information@tfhd.com.

Prices Lower at Tahoe Forest Hospital than Reno and Comparable California Hospitals

It's true. For health care's most commonly used services, prices are lower at Tahoe Forest Hospital than Reno and Sparks hospitals and comparable California hospitals. This information is based on hospital charge-masters, and includes Emergency Room visits, laboratory testing and diagnostic imaging services.

These facts are a major revelation to anyone concerned about the price of local health care. When you also consider the high value patients receive from our caring and professional employees and physicians, it helps put the issue in clear perspective.

Inside this special edition, we break down hospital pricing, and set the record straight on how charges for our services stack up against Reno and other comparable-sized California hospitals, including close neighbor Barton Memorial in South Lake Tahoe.

The information presented here is objective and factual, comparing our pricing for the most commonly used types of service with six different hospitals.

So why do we hear so much about the health care pricing in the news? What factors influence hospital pricing? There are many—such as providing care for your unique needs and for those unable to pay, and programs that pay less than the cost of caring for patients, such as Medicare and Medicaid.

Another major factor of health care cost is simply being ready and able to take care of you and your family, with physicians and healthcare professionals, 24 hours a day,

7 days a week. Health care is a basic service, just like fire protection, utility services and schools. Every community needs them, and every community deserves the best.

This edition also includes an update on what's happening now with Health Care Reform and how it affects you and your family. The way health care is delivered is changing, so we've included important resource information about low-cost services, clinics and more.

We are committed to bringing the community factual information about our services, including pricing. We hope the information presented in this special section gives these issues proper context.

Above all, we place the highest emphasis on great patient care at a good value for everyone in the community. We'll continue to provide useful information to you, so you can make the best health care decisions for you and your family.



Bob Schapper
Chief Executive Officer



HEALTH CARE PRICING 101: The Facts About the Price of Care

A Patient's Bill from Tahoe Forest Hospital Says a Lot

For many services, Tahoe Forest Hospital (TFH) is less expensive than regional hospitals in both California and Nevada. The bill is based on a methodology to include the cost of the building, technology, equipment, furniture, fixtures, staff time and regulations imposed by the State of California. The hospital does not base its price on those of other regional care providers, instead electing to stick to its cost-based methodology. A bill is reflective of the hospital's relationship with a patient's insurance provider (if he or she has one) and is affected by the hospital's financial assistance and charity care and augmented by bad debt from other patients.

28.4% LESS

Tahoe Forest Hospital prices are **28.4 percent less** than Renown, St. Mary's and Northern Nevada Medical Center across the 20 most common outpatient procedures, according to publicly available data.

Some of the factors impacting each bill reflect the services required of Tahoe Forest Hospital—an emergency

department (which must see anyone who comes through the door regardless of the patient's ability to pay) staffed with at least one physician, with specialty physicians on call, and support staff 24/7. In addition, it also includes the demands of surgical services available 24/7, having a medical/surgical unit and an intensive care unit, and the associated support staff.

There are four key drivers of cost in health care, and they can vary greatly by geographic region: services available for your unique healthcare needs, providing care for people who are unable to pay, the effect of Medicare and MediCal underpayments—meaning these payments are less than the cost of caring for patients—and 24-hour 7-days-a-week readiness and access.

Your bill can appear complex without knowing the context for how it was generated, which we'll try to help you understand here.

TFH is Well Below Pricing of Reno/Sparks Hospitals

Tahoe Forest Hospital is well below median pricing compared to other California hospitals in a regional "cohort." Compared to its California peers, TFH is in the low 38th percentile ranking in pricing for all 25 of the most common outpatient procedures performed in a hospital. These procedures, as compiled by the California Office of Statewide Health Planning and Development, are things like ER visits, blood analyses, x-rays and CT scans.

Tahoe Forest's prices for patient care also stack up well in comparison to other regional hospitals, according to publicly

available data. In comparison to South Lake Tahoe's Barton Memorial Hospital, Sutter Auburn Faith Hospital in Auburn, and Marshall Medical in Placerville, Tahoe Forest Hospital is priced on average 38.2 percent less for these common procedures.

"The California hospitals are the most appropriate comparison as they are also subject to the same state regulations Tahoe Forest is held to, such as seismic and licensing requirements, nursing ratios and state reporting responsibilities, which command significant staff time," says Tahoe Forest Health System Chief Financial Officer Crystal Betts.

Even when comparing TFH to its counterparts in Nevada, which do not have to hold to the regulations required in California and their accompanying costs, Tahoe Forest Hospital prices are 28.4 percent less than Renown, St. Mary's and Northern Nevada Medical Center across the 20 most common outpatient procedures, according to publicly available data.

When directly compared Renown, Tahoe Forest Hospital was a whopping 26.6 percent less in price for the most common services in the survey and 24.4 percent lower than St. Mary's. In terms of pricing for high volume services such as cancer care, TFH pricing for oncology drugs is comparable with pricing in Reno hospitals.

"Tahoe Forest Health System is perhaps the highest value health care provider in the region."

Bob Schapper
Tahoe Forest Health System Chief Executive Officer

Some facilities, like stand-alone imaging centers, may have lower costs for some services, but they are not subject to 24/7 staffing demands and reporting standards required of a community hospital such as Tahoe Forest Hospital, which takes various types of insurance and must see every patient in its emergency department, regardless of his or her ability to pay.

No hospital in the region, including Reno hospitals, can price services comparable to independent imaging centers, simply because hospitals are required to provide access to

care for critical and life-saving emergency treatment around-the-clock. The need to have 24-hour emergency standby capacity and abide by the hefty regulatory requirements that go with it are factors that influence health care pricing.

The value of emergency department care is high: patients want their symptoms addressed immediately by a quality healthcare professional. ERs are a community safety net and must be prepared to treat minor and major injuries, including those as a result of major natural disasters. Basic services such as emergency care are no different from the value of law enforcement, fire service and schools in a community.

Do Patients Leave the Area for Health Care?

Tahoe Forest Health System's most recent market share report said 77 percent of residents of Truckee and 80.5 percent of North Lake Tahoe residents used Tahoe Forest Hospital for the types of health care services that are available. This is a very strong number that correlates with the wide variety of services that are offered at TFH, the convenience and availability of those services, and the location, hours and high customer service levels.

TFHS does not provide some services such as urology, which are only available outside the area.

Every Insurance Plan Is Different

"Why," a TFH patient may ask, "am I just getting my bill now, four months after I was in the hospital?"

Many factors determine the amount and timeliness of a patient's bill if he or she has insurance. At the time a procedure is rendered, a patient will receive a statement for services along with a notice from TFH that hospital staff is billing the insurance carrier, Betts says. "That bill is very rarely what the hospital is finally paid for a procedure. What hospitals charge and what they are paid is very different.

Continued on page 7



APPLES TO APPLES

A Comparison of CA and NV Hospital Costs

Tahoe Forest Hospital Pricing

[38% Lower] than Comparable California Hospitals

		Current TFHD	CALIFORNIA			3 Hospital Average	% TFHD is Higher or (Lower) than the 3 CA Hospital Average
			Barton Memorial (So. Lake Tahoe)	Auburn Faith (Auburn)	Marshall Medical (Placerville)		
Emergency Room	Visit - Level 2	\$ 540	\$ 598	\$ 795	\$ 1,119	\$ 837	-35.5%
	Visit - Level 3	\$ 825	\$ 957	\$ 1,323	\$ 1,985	\$ 1,422	-42.0%
	Visit - Level 4	\$ 1,332	\$ 1,972	\$ 2,027	\$ 2,785	\$ 2,261	-41.1%
Laboratory	Basic Metabolic Panel	\$ 97	\$ 239	\$ 197	\$ 112	\$ 183	-46.9%
	Blood Gas Analysis, including O ₂ saturation	\$ 208	\$ 476	\$ 509	\$ 88	\$ 358	-41.9%
	Complete Blood Count, automated	\$ 69	\$ 162	\$ 152	\$ 55	\$ 123	-44.0%
	Complete Blood Count, with differential WBC, automated	\$ 88	\$ 212	\$ 180	\$ 63	\$ 152	-42.0%
	Comprehensive Metabolic Panel	\$ 120	\$ 226	\$ 248	\$ 181	\$ 218	-45.0%
	Cratine Kinase (CK), (CPK), Total	\$ 80	\$ 178	\$ 152	\$ 68	\$ 133	-39.7%
	Lipid Panel	\$ 151	\$ 178	\$ 364	\$ 124	\$ 222	-32.0%
	Partial Thromboplastin Time	\$ 74	\$ 166	\$ 141	\$ 64	\$ 124	-40.1%
	Prothrombin Time	\$ 49	\$ 87	\$ 90	\$ 55	\$ 77	-36.6%
	Thyroid Stimulating Hormone (TSH)	\$ 190	\$ 180	\$ 394	\$ 136	\$ 237	-19.8%
	Troponin, Quantitative	\$ 174	\$ 266	\$ 231	\$ 149	\$ 215	-19.2%
Urinalysis, without microscopy	\$ 30	\$ 83	\$ 51	\$ 29	\$ 54	-44.8%	
Diagnostic Imaging	Xray - Chest two views	\$ 303	\$ 487	\$ 360	\$ 191	\$ 346	-12.5%
	Xray - Lower Back - four views	\$ 551	\$ 851	\$ 642	\$ 1,143	\$ 879	-37.3%
	MRI - Head or Brain without contrast followed by contrast	\$ 3,674	\$ 5,396	\$ 4,099	\$ 5,211	\$ 4,902	-25.0%
	Mammography - Screening, Bilateral	\$ 276	\$ 426	\$ 355	\$ 437	\$ 406	-32.0%
	US - OB, 14 weeks or more, transabdominal	\$ 695	\$ 989	\$ 630	\$ 813	\$ 811	-14.3%
	US - Abdomen complete	\$ 695	\$ 1,633	\$ 1,112	\$ 1,262	\$ 1,336	-48.0%
	CT Scan - Pelvis, with contrast	\$ 2,122	\$ 3,579	\$ 3,916	\$ 3,327	\$ 3,607	-41.2%
	CT Scan - Head or Brain without contrast	\$ 1,394	\$ 2,773	\$ 2,559	\$ 2,673	\$ 2,668	-47.8%
CT Scan - Abdomen with contrast	\$ 2,122	\$ 3,973	\$ 4,483	\$ 3,817	\$ 4,091	-48.1%	
Average of all 24 common outpatient procedures noted above		\$ 661	\$ 1,087	\$ 1,042	\$ 1,079	\$ 1,069	-38.2%

Note Reference:

Level 2 - low to moderate severity - minor illness with no lab or x-ray other than a simple strep screen or UTI, abrasions, small cuts with no suturing

Level 3 - moderate severity - labs, x-rays, medications simple lacerations with sutures, simple asthma that resolves, sprains

Level 4 - moderate to high severity - IV's for hydration, IV medications, splinting of fractures that are straight forward, simple chest pain, asthma that needs repeated breathing treatment or medications

A* Facility has different tiered pricing for Inpatient and Outpatient. Pricing for Laboratory reflects the Outpatient pricing.

B* Facility has different tiered pricing for Inpatient and Outpatient. Pricing for Laboratory and Diagnostic Imaging reflects the Outpatient pricing.

Charge is lower than TFH

Charge is higher than TFH

Source: Office of Statewide Health Planning and Development (OSHPD) Healthcare Information Division - Annual Financial Data - Hospital Chargemasters (<http://www.oshpd.ca.gov/Chargemaster>), charges effective 6/1/2013

For health care's most commonly used services, **prices are lower** at Tahoe Forest Hospital than Reno/Sparks hospitals and comparable California hospitals.

Tahoe Forest Hospital Pricing [28% Lower] than Reno/Sparks Hospitals

		Current TFHD	NEVADA				% TFHD is Higher or (Lower) than the 3 NV Hospital Average
			Renown	St. Mary's	Northern Nevada	3 Hospital Average	
Emergency Room	Visit - Level 2	\$ 540	\$ 685	\$ 654	\$ 224	\$ 521	3.6%
	Visit - Level 3	\$ 825	\$ 1,047	\$ 889	\$ 473	\$ 803	2.7%
	Visit - Level 4	\$ 1,332	\$ 1,698	\$ 1,166	\$ 715	\$ 1,193	11.7%
Laboratory	Basic Metabolic Panel	\$ 97	\$ 206	\$ 121	\$ 430	\$ 252	-61.6%
	Complete Blood Count, automated	\$ 69	\$ 105	\$ 94	\$ 121	\$ 106	-35.1%
	Complete Blood Count, with differential WBC, automated	\$ 88	\$ 130	\$ 112	\$ 195	\$ 146	-39.6%
	Comprehensive Metabolic Panel	\$ 120	\$ 219	\$ 152	\$ 374	\$ 248	-51.7%
	Cratine Kinase (CK), (CPK), Total	\$ 80	\$ 125	\$ 94	\$ 118	\$ 112	-28.8%
	Lipid Panel	\$ 151	\$ 141	\$ 191	\$ 183	\$ 172	-12.0%
	Partial Thromboplastin Time	\$ 74	\$ 147	\$ 87	\$ 217	\$ 150	-50.8%
	Prothrombin Time	\$ 49	\$ 62	\$ 50	\$ 155	\$ 89	-44.9%
	Thyroid Stimulating Hormone (TSH)	\$ 190	\$ 196	\$ 213	\$ 214	\$ 208	-8.5%
	Urinalysis, without microscopy	\$ 30	\$ 65	\$ 32	\$ 33	\$ 43	-31.0%
	Urinalysis, with microscopy	\$ 37	\$ 106	\$ 46	\$ 37	\$ 63	-41.3%
Diagnostic Imaging	Xray - Chest two views	\$ 303	\$ 440	\$ 366	\$ 489	\$ 432	-29.8%
	Xray - Lower Back - four views	\$ 551	\$ 722	\$ 1,023	\$ 963	\$ 903	-39.0%
	MRI - Head or Brain without contrast followed by contrast	\$ 3,674	\$ 4,475	\$ 4,844	\$ 5,342	\$ 4,887	-24.8%
	US - Abdomen complete	\$ 695	\$ 1,175	\$ 1,076	\$ 1,453	\$ 1,235	-43.7%
	CT Scan - Head or Brain without contrast	\$ 1,394	\$ 2,304	\$ 2,476	\$ 2,955	\$ 2,578	-45.9%
	CT Scan - Abdomen with contrast	\$ 2,122	\$ 3,023	\$ 2,734	\$ 3,893	\$ 3,217	-34.0%
Average of all 20 common outpatient procedures noted above		\$ 621	\$ 854	\$ 821	\$ 929	\$ 868	-28.4%

Note Reference:

Level 2 - low to moderate severity - minor illness with no lab or x-ray other than a simple strep screen or UTI, abrasions, small cuts with no suturing

Level 3 - moderate severity - labs, x-rays, medications simple lacerations with sutures, simple asthma that resolves, sprains

Level 4 - moderate to high severity - IV's for hydration, IV medications, splinting of fractures that are straight forward, simple chest pain, asthma that needs repeated breathing treatment or medications

Charge is lower than TFH

Charge is higher than TFH

Source: Nevada Hospitals - MedAssets, 2012 data



Hospitals are rarely paid what they charge.”

What happens next can be complicated. The hospital works with the insurance carrier to provide documentation that substantiates the care provided, which supports any pre-authorizations for care that may have been obtained, and then has to verify that the payment received is appropriate based upon the contract with the insurance carrier. The process can be quick or take months, depending on a number of factors, including whether or not a patient has multiple insurance carriers (a primary and secondary/supplementary plan).

\$5,663,679

The amount of **charity care** that Tahoe Forest Health System provided over the 2013 fiscal year.

The final amount due to a patient is also the result of negotiations between TFH and the patient’s insurance carrier, Betts adds. In a simplified hypothetical case of a \$1,000 price procedure, at TFH and a large-market hospital, each negotiates separately with a patient’s insurance carrier what that provider will end up being paid. If TFH negotiates a payment of \$700 and the large-market hospital only gets \$500 for the \$1,000 procedure, because it has a higher volume of patients, and if the patient has an 80/20 insurance plan, the TFH patient ends up paying 20 percent of \$700, while the large-market patient pays 20 percent of \$500. While TFH may have negotiated the better payment overall to ensure more of its costs are covered, a patient could perceive he’s on the short end of the stick due to a higher amount of money out of his pocket for the \$1,000 procedure.

Controlling Costs, Efficiency of Care

Controlling costs is a top priority for TFH. “We are always looking for ways to become more efficient,” says Betts. TFH has adopted the Malcom Baldrige National Quality Criteria and was recognized by the State of California in 2010 with

a gold-level CAPE (California Association for Performance Excellence) award. To receive a CAPE award, organizations must demonstrate a role-model organizational management system that ensures efficient and effective operations and continual improvement.

TFH is nationally recognized as one of the best small hospitals in the country, evidenced by exceptionally low infection rates, high patient satisfaction, a robust surgical care improvement program, low pneumonia rates, “Best OB” program and a UC Davis Rural Center of Excellence designation. “With this and many more designations that are unsolicited from outside sources, TFH is perhaps the highest value healthcare provider in the region,” said Tahoe Forest Health System Chief Executive Officer Bob Schapper.

Tahoe Forest Hospital pricing comparisons also apply for Incline Village Community Hospital, located in Incline Village, Nevada, as pricing is set the same as TFH, making it an exceptional value compared to Reno hospitals.

\$8,110,057

The amount of **bad debt** that Tahoe Forest Health System accrued over the 2013 fiscal year. Bad debt is written off due to non-payment by the patient.

Financial Assistance Programs Available

Patients can always seek help for a bill they may have a difficult time paying, Betts says. And, they may be surprised to know just how able Tahoe Forest is to help, she adds.

TFH offers financial assistance for families making up to 350 percent of the federal poverty guidelines. A family of four may qualify for help even if they collectively make \$83,475 annually. Financial counselors are available to any TFH patient.

TFH provided \$5,663,679 in charity care and absorbed

Stable and Financially Strong, Efficient Operations

Hospitals must, without exception, care for everyone who comes through their doors, regardless of a patient's ability to pay. Every person must be served, yet no one is "forced" to pay. Hospitals employ highly skilled workers and care for thousands of patients with fewer and fewer resources. These are national issues, and there is no denying the cost of health care is high.

Decades of regulations have made a complex billing system even more frustrating. Hospitals have a uniform set of charges, so sharing meaningful information to consumers about hospital pricing is challenging because hospital care is tailored to each patient's needs. For example, while the price for a gall bladder operation for one patient may be relatively simple, for another patient it could include unforeseen complications, which would affect the final billing. Hospital charges also don't include physician or other costs and don't take into account differences in payment by individual insurance plans.

Tahoe Forest Health System has a very conservative fiscal management practice. The District's cash position is very strong. A pre-audit report predicts TFHS earnings to exceed budgeted amounts for 2013/2014 despite a weak winter season.

\$8,110,057 in bad debt in the 2013 fiscal year (7.74% of gross revenue), and \$2,995,454 charity care and \$6,074,298 bad debt in the 2014 fiscal year (4.81% of gross revenue). Charity care is any dollar written off that is connected to an individual qualified under the Financial Assistance Program. Bad debt is written off due to non-payment by the patient.

For uninsured or "self-pay" patients, discounts are available for paying cash at the time of services or shortly thereafter. Additionally, hospital staff will work with patients to create manageable payment plans.

Some patients never take advantage of these plans and don't address their bill at all—which, unfortunately, gets sent to collections. If they don't pay, their services become "bad debt." That bad debt is a huge cost to the hospital. In the 2013 fiscal year it totaled \$8,110,057, and in 2014 it totaled \$6,074,298. Combined with charity care in 2013, the hospital wrote off 7.74 percent of its gross revenue on those two groups of patients, and 4.81 percent in 2014.

For more information or to talk to a financial counselor about your bill call **(530) 582-6256** or contact the Billing Office at **(530) 582-3598**.



Affordable Community Health Screenings

TFHS offers a variety of affordable lab tests and screenings each month at two convenient locations, the Tahoe Forest Laboratory Draw Station in Truckee, California, and Incline Village Community Hospital in Incline Village, Nevada.

No appointment is necessary. Regular physical exams by your healthcare provider and screening tests are an important part of preventive health care.

TRUCKEE

Tahoe Forest Laboratory Draw Station

10956 Donner Pass Road, Suite 230, Truckee
(Inside the Medical Office Building)

Services available the second Wednesday of the month, 7 a.m. to 9 a.m. For more information, please call **(530) 582-3277**

INCLINE VILLAGE

Incline Village Community Hospital

880 Alder Avenue, Incline Village

Services available the second Friday of the month, 8 a.m. to 9 a.m. For more information, please call **(775) 833-4100**

This service is a low cost-laboratory screening that is not necessarily reimbursable by your insurance company. **Photo ID is required.** Cash, checks and credit cards are accepted. Tests are available to individuals 18 years or older.



Low-Cost Screening Mammogram

Affordable Screening Mammogram Program

If you're a woman over 40, you know an annual screening mammogram is the best way to detect breast cancer in its early stages as recommended by the American Cancer Society and American College of Radiology. But not every woman has insurance to cover this vital test. That's why we are offering special cash-only mammograms. No referral is needed from your physician. This cost is \$225.

This screening offer is available for individuals without insurance or with health plans that do not provide a mammogram screening benefit. No other discounts

apply. Screening mammograms are recommended for women over age 40, or under age 40 with a strong family history of breast cancer. The price is inclusive of radiologist supervision, interpretation and mammogram fee.

To make an appointment, or for more information, please call **(530) 582-6510**.

Funding is also available for a limited number of screenings through a special grant made available by the Safeway Foundation. Call **(530) 582-3277** for eligibility details.

Health Clinics

TRUCKEE

Tahoe Forest Health Clinic

10956 Donner Pass Road, Suite 230, Truckee
(Inside the Medical Office Building)

(530) 582-3277

Monday, Tuesday, Wednesday and Friday, 8 a.m.
to 5 p.m., Thursday 9 a.m. to 5 p.m.

The Tahoe Forest Health Clinic accepts all insurance including MediCal, as well as self-pay, and has financial assistance available based on Health System policies for individuals without insurance. Appointments available and walk-ins accepted.

Every Woman Counts – Cervical and breast cancer screening program for California residents only. Every Woman Counts covers a pap smear every two years and an annual clinical breast exam and mammogram. Call the Tahoe Forest Health Clinic for an appointment **(530) 582-3277**.

Family Pact – STD screening, pap smear and birth control visits covered for California residents only. Call the Tahoe Forest Health Clinic for an appointment **(530) 582-3277**.

INCLINE VILLAGE

Incline Village Health Clinic

880 Alder Avenue
2nd Floor, Incline Village Community Hospital

(775) 831-6200

Monday, Wednesday, Friday, 10 a.m. to 6 p.m.

Staffed by a Nurse Practitioner/Physician Assistant, the Incline Village Health Clinic provides primary care services and preventive health programs to the community. Appointments available and walk-ins accepted.

Free Patient and Family Programs at Cancer Center

Gene Upshaw Memorial Tahoe Forest Cancer Center offers a variety of supportive care programs. Cancer-specific support programs have been shown to play an important role in a patient's overall treatment program.

We offer an integrated approach to psychosocial needs before, during and after treatment. This whole-person approach to cancer care addresses the social, psychological, emotional and functional aspects of the journey to improve the quality of life for the patient,

family and caregiver. Each of these programs is offered at no cost to patients through generous philanthropic support. One hundred percent of donations to Tahoe Forest Health System is given where the donor has intended.

Gene Upshaw Memorial Tahoe Forest Cancer Center

10121 Pine Avenue, Truckee, CA 96161

For more information, please call **(530) 582-6450**.

Flu Shots

Incline Community Hospital Emergency Room

880 Alder, Avenue, Incline Village

No appointment necessary. Monday - Friday
9 a.m.-5 p.m. **\$25 per shot**

Shots available for ages 3 years and older. For more information, please call **(775) 833-4100**.

Incline Village Health Clinic

2nd Floor - Incline Village Community Hospital
880 Alder, Avenue, Incline Village

Monday, Wednesday, Friday, 10 a.m. - 6 p.m.

Available only to children who are uninsured or enrolled in Medicaid or Nevada Check-Up. Shots available for ages 6 months to age 18.

For more information, please call **(775) 831-6200**.

Free Children's Dental Screenings

INCLINE VILLAGE

November 8, 10 a.m - 12 p.m.

Incline Village Health Clinic

2nd Floor - Incline Village Community Hospital
880 Alder Drive, Incline Village

(775) 833-4100

For children 1 to 14 years old. A second dental clinic will be offered in April.

We know you have a heart.

We checked.

The caregivers at Tahoe Forest Health System put their hearts into making a difference.

If a nurse, physician or other caregiver made a difference to you, let them know. They'll receive special Guardian Angel recognition from us, and your tax-deductible gift will help ensure the future of outstanding health care in our community.

To honor a special caregiver, please visit:
tfhd.com/guardianangel.asp



Grand Opening



Stop by and see the new Gift Tree gift shop at Tahoe Forest Hospital. Featuring a beautiful selection of unique gifts and cards, including luxury soaps, artisan jewelry, charming baby items and much more.

- Let us create a special gift basket for you
- Schedule a girls' night champagne shopping party
- Kid's Treasure Chest gift with purchase



Monday - Friday, 10 am to 6 pm
10121 Pine Avenue, Truckee
(530) 582-3570
thegifttree@tfhd.com

Find the perfect gift for any occasion.





Financial Assistance Programs

Tahoe Forest Hospital strives to meet the healthcare needs of all patients who seek inpatient, outpatient and emergency services. TFH is committed to providing access to financial assistance programs when patients are uninsured or underinsured and may need help paying their hospital bills. These programs include government-sponsored coverage programs, charity care and partial charity care as defined in hospital policy.

Depending upon individual patient eligibility, financial assistance may be granted for full charity care or partial charity care.

The TFH Financial Assistance Program allows patients to receive medically necessary services at no charge, or at a reduced charge when they meet certain eligibility requirements. Financial assistance program participants must meet certain income and resource requirements. If your family income is below 200% of the Federal Poverty Income Guidelines, for example, you may qualify for a full charity care discount of your bill. If your family income is between 201% and 350% of the Federal Poverty Level Income Guidelines, you may qualify for a partial charity care discount.

For self-paying, uninsured patients, TFHS offers a 30% discount at the time of service if paid in full. If payments cannot be paid in full, TFHS offers payment plans.

TFH financial counselors are available to assist patients in exploring options to pay their medical bills, including the

potential for discounted payment plans.

To apply for financial assistance, you must complete a Financial Assistance Application, including furnishing required income verification documents. Financial Assistance Applications are available through our Financial Counseling Department, or on our website at www.tfhhd.com (under Billing Information). If you need help completing an application, call our Financial Counseling Department at **(530) 582-6256**.

Depending upon individual patient eligibility, financial assistance may be granted for **full charity care** or **partial charity care**.

Once the eligibility process is complete, you will receive a notification letter by mail. The letter will indicate if you are eligible for full or partial charity care. You will also receive written notification if you are determined to be ineligible for financial assistance, or if additional information is required to make a determination.



HEALTH CARE REFORM UPDATE

WHAT YOU NEED TO KNOW

Health Care Reform under the Affordable Care Act (ACA), for all of its merits—letting young adults stay on their parents’ health plans through age 26, eliminating lifetime limits on coverage—and its faults—decreasing reimbursements to hospitals, potentially forcing some patients into using unaffordable high-deductible plans—is vitally important for Tahoe Forest Hospital patients and care providers alike to be familiar with.

With more changes in how patients pay for medical care coming down the line in 2015, the ACA continues to change in its second year of implementation.

Tahoe/Truckee area served by Tahoe Forest Hospital. With a disproportionately high number of small employers and self-employed residents, Tahoe Forest could see some of its patients switching to Covered California plans. Those plans could threaten to reduce reimbursement to TFH for certain procedures.

Statewide estimates say there will be a 38 percent decline in patients using commercial insurance plans in the next four years, partially due to the ACA. The commercial payer percentage—the share of patients paying for care with commercial plans—at Tahoe Forest was already at its lowest rate in 11 years prior to the beginning of the Covered California exchange earlier this year. Tahoe Forest Hospital officials predict small businesses will begin to shift the cost of health insurance to their employees, directing them into Covered California plans and away from commercial plans. Frequently, due to the cost of the plans, employees end up selecting plans with unaffordable deductibles, placing a big burden on both the hospital and patients.

Remaining commercial plans, such as the plan covering those insured by CalPers, which covers the vast amount of California’s public employees, have begun to bargain for bundled payments for episodes of hospital care rather than pay providers separately for services. That means they pay a projected fee for what a procedure generally costs for a certain type of patient. Those projections could fall below the cost of providing a procedure to a patient for TFH. In some cases, such as with CalPers, the plan will not authorize payment to Tahoe Forest for joint replacement procedures, instead referring the entire employee base to designated

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Estimated **percentage decline** in patients using commercial insurance plans in the next four years

Covered California vs. Commercial Insurance

Starting in January 2015, small employers will begin enrolling with the state insurance exchanges. In California, that’s Covered California, the public exchange where state residents, not insured either through their employer or a personal commercial plan, can turn to find an insurance plan that’s right for them.

It’s especially important to know about Covered California if you live in Northern California and specifically the North

“Centers of Excellence” for orthopedics services in an effort to control costs, regardless of how good Tahoe Forest’s outcome data show the hospital performs those procedures.

Shifting Costs

Under the ACA, the California-sponsored MediCal program is reducing its payments for skilled care by at least 10 percent, maybe as much as 25 percent. That resulted in a \$1.1 million drop in payments to TFH for skilled care services in the 2013-2014 fiscal years.

California also implemented a new program to determine what MediCal will pay for certain procedures based on expected costs rather than actual costs. Those payments are likely to be below the actual costs of providing those services for Tahoe Forest Hospital. It’s an example of government shifting the cost of patient care from insurance plans to care providers.

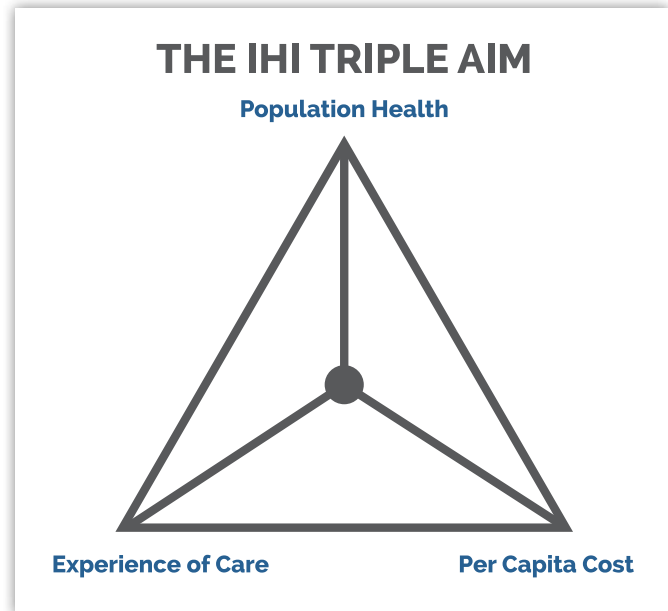
The shift can have disastrous consequences, as was recently the case with Carson City, Nevada-based Carson Tahoe Health.

Carson Tahoe Health handles care for a majority of northern Nevada’s prison population. Recently, the state’s prison system switched to Medicaid to pay for prisoner care, which shifted the hospital’s reimbursement from slightly above cost to roughly a dime on the dollar, according to a *Nevada Appeal* report.

“Policymakers have simply taken the position that they have no obligation to pay for the true cost of providing health care to their Medicaid/MediCal populations.”

Bob Schapper
Tahoe Forest Health System CEO

“Policymakers have simply taken the position that they have no obligation to pay for the true cost of providing health care to their Medicaid/MediCal populations,” says TFHS CEO Bob Schapper. “They are taking the position that the burden of providing the care and paying for it should somehow fall on the backs of medical providers. The Carson hospital situation is a perfect example of how the growing number of medically indigent, combined with changing reimbursements, are negatively impacting hospitals.”



Above: The IHI Triple Aim Initiative: The Institute for Healthcare Improvement (IHI) believes that focusing on 3 critical objectives simultaneously will lead to a better model for providing health care.

“This *cost shift*, along with reduced payments from commercial-insured and exchange-insured individuals and groups, will create increases in bad debt,” adds Schapper.

When combined with reductions from government payers, as in the Carson Tahoe Health example, hospitals will be forced to redesign how current levels of healthcare services can remain viable, especially in smaller communities like Truckee/North Lake Tahoe,” concludes Schapper.

Improving Care, Quality and Cost – The Triple Aim of Health Reform

The key goal of the Affordable Care Act and Health Care Reform is a concept called The Triple Aim. This concept states that improving health care requires a simultaneous pursuit of three key areas: improving the experience of health care, reducing the cost of health care, and improving the health of populations.

TFH completed a comprehensive community health needs assessment in 2010, and an update of the assessment is in progress. The assessment gathers feedback about health priorities in the hospital district service area.

Continued on next page

Prevention

One focus of the ACA is to increase coverage for preventive care and prescription drugs.

National spending on prescription drugs is expected to tick up by 6.4 percent in 2015 and 5.4 percent annually from 2016-2019, according to a report in HealthLeaders Media. That's partly because exchange-covered and Medicaid-covered patients will have greater access to low-cost and no-cost drugs as mandated under the ACA, and begin to take those drugs earlier and with more frequency to avoid long-term health issues.

In 2013 alone, 358,862 individuals in California saved over \$333,964,377, or an average of \$931 per beneficiary. In 2014, people with Medicare received a 53 percent discount on covered brand-name drugs and a 28 percent discount on generic drugs.

Additionally, the health care law requires many insurance plans to provide coverage without cost-sharing to enrollees for a variety of preventive health services, such as colonoscopy screening for colon cancer, pap smears and mammograms for women, well-child visits, and flu shots for all children and adults.

The ACA is also increasing funding in California for preventive programs such as tobacco cessation, obesity prevention, health coverage enrollment assistance, and increasing the primary care and public health workforce so patients have greater access to health care before problems become chronic.

For more information on the ACA and its impacts on you, check out www.hhs.gov/healthcare/facts.

HEALTH INSURANCE EXCHANGE COVERAGE

Enrollment in California and Nevada state insurance exchanges is now available.

FOR CALIFORNIA RESIDENTS:

Visit www.coveredca.com, or call (888) 975-1142 to learn about plan options or become enrolled. MediCal benefits have expanded. Visit the Covered California website to see if you qualify.

FOR NEVADA RESIDENTS:

Visit www.nevadahealthlink.com, or call (855) 768-5465 to learn about plan options or become enrolled.

FAMILY RESOURCE CENTERS

The Truckee and North Tahoe Family Resource Centers (FRCs) each provide social and financial support information to individuals and families. Tahoe Forest Health System has partnered with each FRC to reach out to provide information and answer questions about local and regional resources, and to provide assistance on learning more about the Covered California programs.

For assistance and information please call:

TRUCKEE

Truckee Family Resource Center

11695 Donner Pass Road
Truckee, CA 96161

(530) 587-2513

www.truckeeffc.org

KINGS BEACH

North Tahoe Family Resource Center

8321 Steelhead Avenue
Kings Beach, CA 96143

(530) 546-0952

www.northtahoefrc.org

For Outpatient Medical Care To Qualifying Adults And Children:

Placer County Medical Clinic Tahoe

Providers: Liana Bailey, NP, and Sheila Raumer, MD

8665 Salmon Avenue
Kings Beach, CA 96143

(530) 546-1970

For Family Planning, Maternal, Child and Adolescent Health Services to Qualified Individuals:

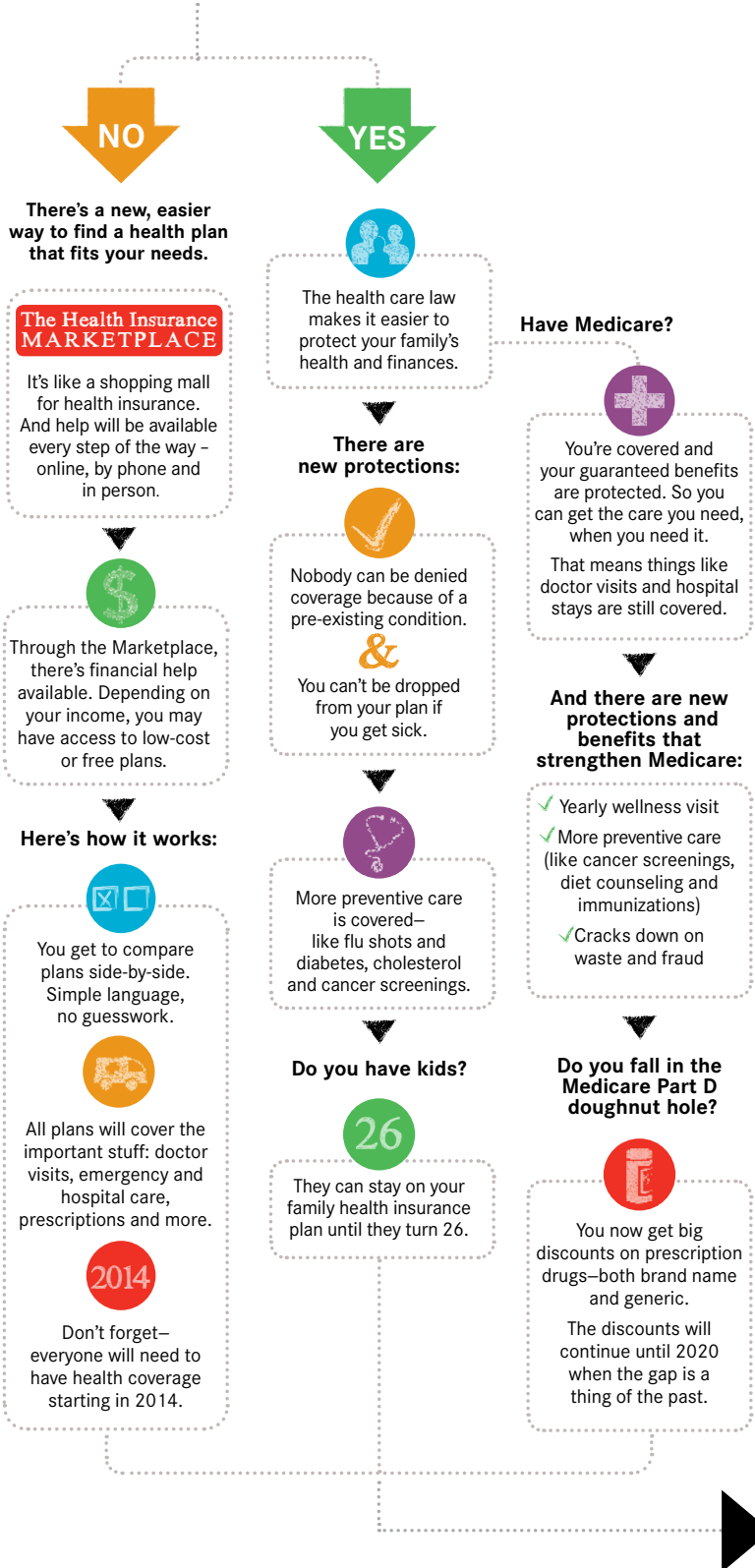
Nevada County Joseph Center

10075 Levon Avenue, Suite 202
Truckee, CA 96161

(530) 582-7814

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inside the Medical Office Building
10 am - 6 pm, M-F
10 am - 4 pm, Sat
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WELLNESS NEIGHBORHOOD

A Framework for Community Health



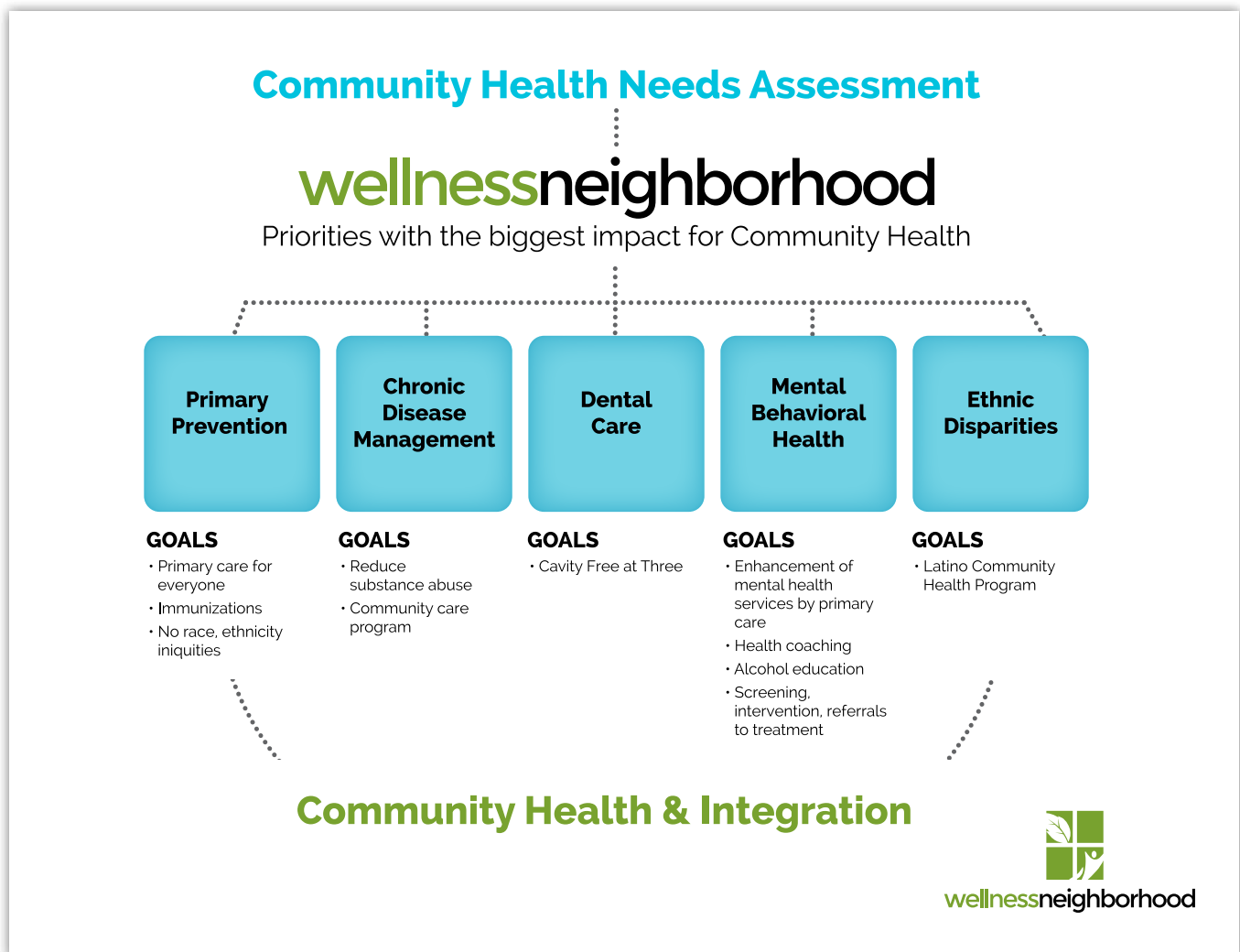
In December 2010, Tahoe Forest Health System initiated a comprehensive community health needs assessment to gather current statistics and feedback on the key health issues facing full-time residents living within the hospital district.

Five strategic issues were identified as health priorities:

- All residents will be able to identify and access a primary care provider
- Improve immunization rates and aim to reduce vaccine-preventable diseases
- There should be no inequities in health status with regard to race or ethnicity
- Residents will enjoy good mental health and those in need will have access to prevention and treatment
- Reduce substance abuse in our community

The Wellness Neighborhood was created to provide the framework to identify, develop and prioritize health programs that have the most impact on the health of our community. Five working groups, with a total of over 70 volunteers, were created to address the key health issues. The wellness issues were grouped into the following categories: Primary Prevention, Chronic Disease Management, Behavioral/Mental Health, Dental, and Disparities.

The Wellness Neighborhood is now working in our community to improve health for everyone. You can contact Caroline Ford, Executive Director of the Wellness Neighborhood for Tahoe Forest Health System, at (530) 582-7425 or cford@tfhd.com.





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