

**Focus Macomb: A Partnership for Economic Development**  
Health Committee Meeting  
August 14, 2007 – Mount Clemens Regional Medical Center  
*Summary*

**Members Present:**

Alisha Maria Baker (Dupont Auto Systems)  
Mark Brady (St. John Health)  
Bryan Cain (Henry Ford Bi-County Hospital – representing Margaret Dimond)  
Phillis DeSaele (Macomb County Board of Commissioners)  
Bryant Goodreau (First Independent Financial Group)  
Michael Kaszubski (Extensive Horizons, Inc.)  
Anne MacIntyre (Central Wealth Management – Community Central Bank)  
Susan Murphy (United Way for Southeastern Michigan)  
Mark O'Halla (Mount Clemens Regional Medical Center)  
Roy Rose (Anderson, Eckstein & Westrick)  
Joie West (Wayne State University – School of Medicine))

**Members Missed:**

Andrea Cook (Plante & Moran)  
Michail Curro (Interfaith Center for Racial Justice)  
Margaret Dimond (Henry Ford Bi-County Hospital)  
James Gillespie (Goodman Factors, Ltd.)  
Bill Posios (University of Michigan – Department of Psychiatry)  
Thomas Reed (Catholic Services of Macomb)  
Thomas Scott (International Union of Operating Engineers, Local 324)  
Patricia Walford (Sacred Heart Rehabilitation Center)

**Guests:**

Patricia Kukula (Macomb Health Plan)  
John Crusse (Humana, Inc.)

**Staff:** Camille Silda, Kate Doyle

**Opening:** Co-Chair Joie West opened the meeting at approximately 3:05 p.m.

Roy Rose, Co-Chair of Focus Macomb, made an announcement by saying Focus Macomb is very interested in having new people involved and if any member is aware of someone who would like to be a part of Focus Macomb, please have them call the Planning Department for applications. There is a timeframe of bringing in new members hopefully by the first of the year. There will be an orientation process for new members.

***Presentation: John Crusse (Humana, Inc.)***

One member commented that since coming to these meetings, one thing that keeps popping up, and although we have had some definition of it at the last meeting from Mr. Beauboeuf, Regulation Specialist with the State of Michigan from Lansing, the question is how can we get a reason to negotiate for lower health care costs to bring new businesses and spur economic growth in Macomb County.

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In the State of Michigan we have one very large player and every one else, when it comes to networks, when it comes to the smaller players, are dealing with the same network of doctors as their competition is. They have very little room to negotiate rights because the only other large PPO network within the State of Michigan that is substantial is PPOM.

The Small Group Reform needs to get a program established that would allow businesses to come into the county. Thus, we would work with a company by bringing in new business, managing health care costs and keeping costs low.

Mr. Crusse spoke about Humana being a Fortune 150 company with annual revenues of approximately \$21.4 billion with total assets of \$10.1 billion. Medical membership consists of more than 11 million with a diverse portfolio of health benefits products and related services.

- Humana provides a broad spectrum of products and networks to meet customers where they are today and allow for adaptation and flexibility for years to come.
- Humana offers innovation, products, and services that work together to keep company costs in line and educate members about their health and healthcare costs.

Discussion ensued regarding type of plans for employees, changing the wage ceiling to include those making more than \$14-\$15 per hour, whether there are 2 people or above 50 people.

More wellness programs need to be addressed for small businesses. Committee members would like to bring this issue to the Board of Commissioners at a future meeting date.

*Highlight Wrap-up:*

Our role is to provide small businesses in Macomb County accessibility to affordable basic health care coverage.

One recommendation addressed the issue of finding a way for the County to promote healthy lifestyles – an overall healthier community gives an overall healthier workforce.

***Presentation: Patty Kukula (Macomb Health Plan)***

Ms. Kukula stated there are other ways to offer plans the State has endorsed through County Health Plans. She had Blue Care Network and Blue Cross look into developing something that was very inexpensive, focus on the major items that people needed (minimally), and it couldn't be done.

Mr. Crusse stated this has to be looked at in the context as one of the barriers that we have to find a solution to as opposed to it being the limiting factor.

Macomb Health Plan, an independent nonprofit organization not affiliated with Macomb County government, offers health plans for small businesses that do not currently offer health benefits to employees. The health plans are not services of Macomb County government.

Basically, in 2004 there were two programs started for the low income and underinsured. The first was a takeover of the administration of the former Medical Services which is now called the Adult Benefit Waivers (people who make \$250 per month). The second program called Macomb Care Connect (Plan B) is for people who are above the Adult Benefit Waivers (people who make up to \$800 per month).

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Ms. Kukula talked about the Employer Program (1/3 Share Program) where an employee contributes a monthly amount, an employer contributes a monthly amount, and Macomb Health Plan contributes the other third monthly contribution. Since 1998, there have been only 5 counties that are actually taking advantage of this Program.

In 2004, Macomb County brought in the Macomb Health Plan – Plan B (people making over \$800 per month) and also Macomb Blue. As of November 1, 2006 Macomb County businesses that, in the past, could not afford health care benefits for employees can now provide them with Blue Care Network, thanks to Macomb Blue. The new programs makes health care coverage available to groups and individuals who, otherwise, would not be able to afford it.

Macomb Health Plan has been with Macomb County programs that are general funded. There are many programs in Macomb County under this Plan thanks to the Board of Commissioners involvement.

The Macomb County Board of Commissioners has requested a rider (Dental) for Macomb Health Plan that will support the 1/3 Share Program.

Macomb Blue is now looking into competitive costs.

The committee co-chairs thanked the representatives from the insurance industry for briefing them on the health care options currently available to both business and the community at large. They also expressed their gratitude to Mark O'Halla and the other committee members representing hospitals in our area, for explaining the issues and challenges faced by health care providers in today's economy.

Staff liaison, Camille Silda, reminded the committee that in order to fulfill the goals of Focus Macomb: Business attraction, retention and expansion – affordable, quality health care is a universal concern of both small businesses and mega corporations. If Macomb County is to become *the* place a small business start-up or international corporation selects as it's next location, we must work together to provide attractive and affordable health care to all.

#### **Next Meeting:**

The meeting was adjourned at 5:20 p.m. following an announcement the next meeting will be held on September 11<sup>th</sup> from 3:00 – 5:00 p.m. at a location to be determined.

