Employer Playbook Overview
A Guide for Employers

Employers play a vital role in improving the quality, affordability and safety of health care in our community. You provide health insurance to your workers and their families. You want them to be healthy and productive. That means getting the right care at the right time in the right setting. Anything less could be harmful and unnecessarily expensive.

Your employees put themselves at risk when they go to an emergency department (ED) for care that could more safely and affordably be provided in a doctor’s office. They also waste money. EDs are designed to treat major trauma and severe medical illness. People who go there for routine care are more likely to receive unnecessary tests and treatments. Care provided in an ED can be 3 to 5 times as expensive as the same care provided in urgent care centers.

Unnecessary ED visits exacerbate health care’s affordability problem. A study from the University of Maryland found that EDs contributed to about 48 percent of the medical care provided in the United States. ED volume increased steadily over the study’s 14-year period. Fueling that rise have been patients seeking care for conditions that could have been treated in a doctor’s office. Those are often referred to as “avoidable ED visits.”

An analysis by the Midwest Health Initiative (MHI) found that upper respiratory infections, ear infections in children, low back pain, urinary tract infections, and severe headaches are among the most common reasons for avoidable ED visits. To address this challenge, MHI has partnered with local physicians, hospitals, health plans and community organizations to encourage appropriate use of emergency services.

As part of the collaboration, MHI and its partners developed this Employer Playbook. It will help you communicate about avoidable ED use to your employees and share actions they can take to get the best care in the right setting. The sample tools encourage employees to establish a relationship with a primary care physician (PCP) and advocate for their own care. Sample talking points are included that encourage employees to have a conversation with their PCP about what to do when an acute medical need arises. Employees with chronic conditions are encouraged to ask their PCP for a personal care plan to manage their treatment and provide a “rescue plan kit” as needed. If employees don’t have a PCP, they can visit www.choosewellstl.org to start their search.

We believe the challenges with health care are too complex for any one stakeholder to solve alone. All of those who provide, pay for and receive health care have a responsibility to improve quality and affordability. It will take the work of everyone supporting each other to realize the health system we all want and deserve.

For any questions or concerns regarding information provided in the Employer Playbook, please contact us at 314.721.7800.
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The Problem:
Kaiser Family Foundation’s (KFF) State Health Facts reports that ED utilizations grew in Missouri from 21st to 11th highest among states over ten years. From 2014 to 2016 Emergency Department (ED) utilization rates were 13% higher than national rates for commercially-insured patients in the St. Louis region. Approximately 15% of visits to St. Louis emergency departments were avoidable. The care in an ED can be three to five times the cost of care provided in an urgent care setting for the same diagnosis and even higher than care provided in a primary care or convenient care setting.

What’s Driving Emergency Department Utilization?

The Opportunity:
As an employer, we are asking you to talk to your employees about establishing a relationship with a primary care physician (PCP) and having a conversation regarding who to contact and where to visit when an acute medical need arises. Midwest Health Initiative (MHI) has found upper respiratory infections, ear infections in children, low back pain, urinary tract infections and severe headaches as some of the most common reasons for avoidable ED visits. For employees with chronic conditions, encourage them to see their PCP about a personal care plan, which can include information pertaining to possible symptoms, lifestyle recommendations, medications and problem signs. If they don’t have a PCP and are looking, tell them to visit www.ChooseWellSTL.org to start their search.
1. Provide playbook information and handouts during new **employee orientations** or **open enrollment meetings** to inform your employees on the best health care setting for their health care needs.

2. Include **link** to this playbook on your organization’s **intranet** or **employee benefits webpage**.

3. Keep **fliers** on hand in your Human Resources or Benefits Department (See flyers on pages 4-12).

4. Place our **Where To Go For Care?** health care flier in your employee breakrooms or cafeterias. (See flyer on page 8).

5. Promote the playbook in your communication pathways, via wellness or benefit **newsletter**, **email**, etc. (See sample newsletter article on page 10.)

6. Include our playbook **PowerPoint slide** on any upcoming presentations or as a rotating screensaver on company computers or onsite televisions (See slide on page 12).

7. Utilize your company’s social media platforms, such as **Facebook** and **Twitter** to post information about this playbook (See sample media postings on page 11).

8. Encourage your employees to have and maintain a relationship with a primary care doctor. Employees can access quality information to compare PCPs at **ChooseWellSTL.org** or they can check out our Facebook and Twitter page (See flyer on page 5).

9. Share the playbook with your employees by word of mouth during casual or work related conversations.

10. Invite the Midwest Health Initiative to provide an **information session** on our playbook during health and wellness fairs.
Reasons to Establish a Relationship with a Primary Care Physician (PCP)

1. **Important Partner** – Make sure you are positioned to get the best possible care. Your PCP is an important partner in providing and improving the quality of your medical care. Make an appointment and establish a relationship with a PCP right away, if you don’t already have one. Then be sure to visit at least once every 12-18 months, otherwise you may end up dropped from his or her roster of patients. The time to find a PCP is now and not when you need one.

2. **First Point of Contact** – Your PCP is your initial point of contact when you need care. He/she understands you, your health history and conditions and your best treatment options.

3. **Coordination of Care** – There are times where a health situation requires additional specialized care. Your physician can coordinate and refer you to the most appropriate specialists that will provide the advanced care you need. Be sure to request that the specialist keep your PCP up-to-date on additional care received.

4. **Advocate for Healthcare** – Navigating the healthcare system can be tricky. Your PCP and his/her care team can assist you in meeting your health needs in a time-saving, high quality and cost-effective way.

5. **Health Promotion & Prevention** – Primary care includes more than just a visit when sick. Your PCP is there to provide routine wellness exams, health education, up-to-date vaccinations and chronic care management. If you have a chronic condition, have a conversation with your physician and request that he/she develop a personal care plan for you. Ask your PCP what is the best choice when you have an acute health care concern.

6. **Affordability** – Depending on your benefit plan design, your out-of-pocket expense may be less than a visit to the Emergency Department (ED).

7. **Decrease Use of Hospital or ED** – With regular visits to your PCP, signs and symptoms can be addressed before serious medical attention is needed. Check with your PCP about alternatives to the ED and getting care in the right setting.

8. **High Level of Comfort** – Your PCP is someone you can feel safe with voicing any concerns or questions. Be sure to tell your PCP everything that you’re doing that could affect your health. Don’t be embarrassed—your doctor has heard it all.

9. **Access to Extended Care Team** – Your PCP’s office may have a team-based approach to care. With this approach, you may have access to additional healthcare providers, such as a nurse practitioner, who is available to care for your needs when your primary doctor is unavailable.

10. **Your Health in Your Hands** – Ultimately, you have a hand in your own care. Your PCP is your partner in health and works with you directly to ensure you are receiving the care most personalized and preferred by you. Be an advocate for your health care.

Don’t have a PCP? Visit www.ChooseWellSTL.org for information about St. Louis physicians and hospitals.
Searching for a Primary Care Doctor?

ChooseWellSTL.org is a free online tool that allows you to take control of your health care. Log on to access an easy-to-navigate website that allows you to search for primary care physicians or hospitals near your zip code and compare quality rankings for safety, patient satisfaction, and other measures of appropriate medical care.
It’s important to have a relationship with a primary care team. Here’s why. Sometimes you get sick when you least expect it. A provider who knows you and your body can think about how today’s illness fits into your overall health.

Here’s another reason. Sometimes you need to talk with your provider about private topics like your weight, your mood or your relationships. It’s easier to have those talks with someone you know and trust. Understanding your life helps your provider know the best way to treat your health.

One more thing. It’s ok to ask questions and make suggestions about your care. In fact, it’s the right thing to do. Your doctor knows medicine. You know your own body.

Need a primary care team? Visit www.choosewellstl.org. It has contact information and physician lists for primary care practices and it shows how often their patients received recommended care compared to other practices.

The time to find a primary care doctor is now, and not when you need one. Be sure to visit at least once every 12-18 months, otherwise you may end up dropped from his or her roster of patients.

Questions for Conversations with Your Primary Care Team

Stay prepared. During your annual wellness visit, consider having one of following conversations with your primary care provider.

Help Me Manage My Chronic or Frequent Condition (high blood pressure, diabetes, migraines, low back pain):

1. Can we work together to develop a personal care plan to manage my condition? I’ll do my best to follow it.
2. Can you give me instructions for when I’m not feeling well, particularly during evening and weekend hours? If possible, I want to stay out of the emergency room. Its expensive, takes forever to be seen and I could end up with the flu or more care than I need.
3. I’d like us to create a “rescue plan kit” to use if my condition flares up. What do you think? This kit might include medications, a phone number to call if the office is closed and suggestions for staying comfortable.
4. Do you offer online access to medical records or appointment scheduling? If you did, I’d consider using it. I’d also like a way to add information from specialists or telemedicine providers.
5. Is there a nurse practitioner or other colleague that works most closely with you? I know there may be times you will be on vacation or sick yourself and with my luck, that’s when I’ll get sick!

What Should I Do if I Need Care in the Next 24 Hours? (cold, sore throat, rash, ear infection):

1. Do you set aside time each day for same-day visits? Anything special I should say to your office staff if I need a same-day or next-day appointment?
2. Do you offer evening or weekend hours? What about “e-visits” through a patient portal or an “app” on my phone?
3. I’ll try to make appointments far in advance. But, I know there will be times you are not available. When this occurs, is there a nurse practitioner or other colleague I should ask for?
4. I will try my best to see you but sometimes I may need care more quickly. Do you partner with a convenience clinic or urgent care? Do they have access to my records to lower my risk of receiving unnecessary care?
5. I know that viral illnesses like colds and coughs don’t get better with antibiotics. At what point should I come see you? If I don’t need to see you, what should I do? I know to rest, stay hydrated and use over-the-counter pain relievers and cold medicine.
Conversation Guide – Getting Your Child the Right Care

It’s important to find the right pediatrician or family practice doctor for your child. As you look for a primary care team that meets your family’s needs, don’t forget to ask about the office’s policies for when your child is sick and needs to be seen quickly.

You’ll want to avoid emergency departments and urgent care centers whenever possible. There’s a chance your child may pick up an illness from another patient, especially during cold and flu season. This is a real and serious risk, particularly for young children.

Also, emergency departments and urgent care centers don’t know your child’s medical history and they don’t always share information back with your child’s primary care team. This makes it more difficult for your child’s providers to know when a minor illness like an ear infection or cough may benefit from a different approach or the opinion of a specialist. Emergency departments and urgent care centers can also have long wait times and higher costs than a convenient care or office visit.

Consider asking the following questions about how you will access care quickly from your child’s primary care team and avoid the emergency department or urgent care center.

What Should I Do if My Child Needs Care in the Next 24 Hours? (cold, sore throat, rash, ear infection):

1. Do you set aside time each day for same-day visits? Anything special I should say to your office staff if I need a same-day or next-day appointment?
2. Do you offer evening or weekend hours? What about “e-visits” through a patient portal or an “app” on my phone?
3. How do I reach your office if I need to talk with someone and the office is closed? Do you have an answering service or a nurse line?
4. If my child is sick and you are not available, is there a nurse practitioner or other colleague I should ask for?
5. I will try my best to have my child see someone in your office but sometimes she may need care more quickly. Do you partner with a convenient care clinic or urgent care? Do they have access to my child’s records? Will you receive information on her visit from them?
6. Do you have any guidelines about when you would like me to call the office for an appointment, such as a fever lasting several days or over a certain degree? Are these guidelines different for a baby? Are they written down?
7. I know that viral illnesses like colds and coughs don’t get better with antibiotics. What can I do to keep my child as comfortable as possible?
8. I’d like us to create a “rescue plan kit” to use if my child’s condition flares up. What do you think? This kit might include medications, a phone number to call if the office is closed and suggestions for keeping her staying comfortable.

Need a pediatrician or family practice physician for your child? Visit www.choosewellstl.org. It has contact information and names of physicians for primary care practices and it shows how often their patients received recommended care compared to other practices.
Where To Go For Care?

WHEN SHOULD I CALL 911?

 Do not operate a vehicle if you are experiencing severe bleeding, chest pains, vision impairment or stroke-like symptoms. Wait for an ambulance and emergency responders.

To find more information and examples of these facilities, visit the links below:


UnitedHealthcare - https://www.uhc.com/checkchoosego

Primary Care Physician

Convenient Care

Urgent Care

Emergency Department

 Runny nose
 Fever/cold/sore throat
 Sore throat
 Allergies
 Earaches
 Rashes and insect bites
 Urinary discomfort
 Checkups/vaccinations
 Preventive care

 Minor cuts and wounds
 Minor burns
 Minor head trauma
 Mild skin conditions
 Minor bumps
 Poisoning or drug overdose
 Chest pain
 Uncontrolled bleeding
 Severe allergic reactions
 Trouble breathing

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 Runny nose
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 Rashes and insect bites
 Urinary discomfort
 Minor cuts and wounds
 Allergic reactions
 Sprains and strains
 Minor bone breakages (no bone penetration)
 Minor burns
 Mild skin conditions
 Minor head trauma

Where To Go For Care?

Start by contacting your primary care physician. He/she knows you and your health history.

Your health history is the key to being able to treat you effectively. You can get in to see your PCP, can be instructed on how to handle your condition or referred to a specialist for further evaluation.

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Your health history is the key to being able to treat you effectively. You can get in to see your PCP, can be instructed on how to handle your condition or referred to a specialist for further evaluation.
Seeking medical care at the ED might seem like the best option when there are unexpected illnesses and injuries, but in reality, it can lead to unnecessary treatment and costs.

Primary care providers are your partners in health care. In addition to being a low-cost treatment option, primary care doctors can help you in tracking your health history, screening for disease, obtaining needed prescriptions, and managing chronic conditions.


DID YOU KNOW?

A visit to the emergency department can cost you 3 to 5 times the cost of care provided in an urgent care setting for the same diagnosis.
PCP or ED?

*Tips for Getting the Right Care at the Right Place*

Did you know that over two-thirds of emergency department (ED) visits each year aren't true emergencies? Seeking medical care at the ED might seem like the best option when unexpected illnesses and injuries pop up, but in reality, it can end up resulting in unnecessary and costly treatments for many patients. In fact, a normal ED visit is estimated to be eight times more expensive than a visit with your primary care physician (PCP). So how can you make sure that you are getting the right care at the right place every time? See below for some helpful tips:

(1) **Find a Doctor:** Primary care providers are important partners in providing day-to-day medical care for patients. In addition to being a high-quality, more affordable option, primary care doctors can help you in tracking your health history, screening for disease risks, obtaining needed prescriptions, and managing chronic conditions over time. Looking for a high-quality doctor near you? Visit [www.ChooseWellSTL.org](http://www.ChooseWellSTL.org) to start your search. When the need arises, don’t get caught without one.

(2) **Assess Options for Care:** Once you find a PCP, make note of their regular office hours and inquire about extended hours, after-hours phone lines, as well as same-day and next-day appointment availability. Your PCP may also have tech-friendly options for care, including phone apps, virtual telehealth visits using a computer or mobile device, or an online portal where you can schedule appointments and see your medical records.

(3) **Be Prepared:** Have an action plan for acute health concerns. If you have a chronic condition, ask your PCP to develop a personal care plan for you that includes information about possible symptoms, lifestyle recommendations, medications, and problem signs. Have an action plan ready to ensure that you know how to react if your condition becomes more serious, such as whom to call for help. You might also request a “rescue plan kit” with key items to treat your condition during a crisis.

(4) **Seek Alternatives:** If your PCP is unavailable and you cannot wait until the next day to get care, look for nearby convenience clinics and urgent care centers that can provide treatment for common illnesses and injuries. These settings will cost less than an ED visit and are often open on evenings, weekends, and holidays.*

*Always use your best judgment when deciding where to obtain medical care. If you are experiencing a life-threatening or serious health event, please call 911 to get emergency assistance.*
Sample Social Media Posts

Messages:

16.2% of emergency department (ED) visits by commercially-insured patients could have been avoided. The Midwest Health Initiative ED Collaborative is taking action to change this: http://bit.ly/2Is3bMz #PCPbeforeED

New scorecard from the Midwest Health Initiative shows that women used the emergency department (ED) 25% more frequently than men in 2017. https://bit.ly/2HEpJJH #PCPbeforeED

Did you know? Urgent care visits among commercially-insured patients in Missouri increased between 2014 to 2017, while primary care visits decreased. See trends here: https://bit.ly/2HEpJJH #PCPbeforeED

New scorecard from the Midwest Health Initiative shows that people with an established primary care physician relationship use the emergency department (ED) less. https://bit.ly/2HEpJJH #PCPbeforeED

Did you know? The number of Emergency Department (ED) visits varied by 90% between the highest (Lincoln) and lowest (Monroe) Missouri counties in 2017. See county rankings here: https://bit.ly/2HEpJJH #PCPbeforeED

Did you know that emergency department (ED) visits can be 5X more expensive than an urgent care visit? Find tips for getting the right care at the right time at the right place by clicking here: https://bit.ly/2vif84A #PCPbeforeED

Looking for a high-quality doctor near you? Visit www.ChooseWellSTL.org to start your search. #PCPbeforeED


Inappropriate emergency department (ED) use can result in unnecessary and costly treatments. Find tips for getting the right care at the right time at the right place by clicking here: https://bit.ly/2vif84A #PCPbeforeED

Emergency department (ED) visits aren’t fun for anyone. If you have a chronic condition, follow these tips to be prepared. https://bit.ly/2vif84A #PCPbeforeED

Emergency department visits can be 5X more expensive than urgent care visits.

**DID YOU KNOW?**

Know your options. Talk to your PCP.

Who is MHI?

Overview:
Founded in 2010 by the St. Louis Area Business Health Coalition and local health plan leaders, the Midwest Health Initiative is St. Louis’ regional health improvement collaborative. It brings together health care providers, purchasers and consumers to identify and share commitment toward priorities in our region related to improving health and creating a high-quality, high-value health care system. MHI stewards the region’s largest multi-payer, commercial claims dataset housing more than 1.6 million lives. MHI data is used to support physicians’ and hospitals’ quality improvement efforts, assist in research to improve the health of our citizens and provide the St. Louis community an unprecedented view of how we spend our collective health care resources.

Mission:
To provide a forum where trusted information and shared responsibility are used to improve health and the quality and affordability of health care.

Vision:
A transparent health care community that leads our nation in health, care quality and affordability.

Values:
- Our community’s interest comes first.
- Progress cannot be achieved without active engagement and collaboration.
- Transparency is the foundation of accountability.
- Learning from others is the basis of all advancement.
- Resources are limited.