



KHSC Newsletter
April 2020

Pandemic Shows Need for Emergency Transportation Solution

[MASA Medical Transportation Solutions](#) is proud to serve tens of thousands of essential service employees including health care workers; paramedics and EMS personnel; firefighters and police officers; municipal, state and federal government employees; utility workers; and educational staff. We applaud their commitment and self-sacrifice as they stand on the frontlines and continue to serve the nation. MASA MTS continues to support these selfless men and women by providing best-in-class medical transportation solutions should the need arise.

As you well know, the health care systems across the nation has been forced to rapidly and continually adapt due to this unprecedented event, and this adaptation is just as prevalent in the medical transportation field. As this pandemic continues to spread across the United States and strain the medical system's resources, many medical facilities may be forced to redirect or relocate patients to neighboring medical facilities. In some regions, we are beginning to see some patients being transported to medical facilities outside of virus "hot zones" for necessary, non-emergent procedures.

These medical transports would result in increased financial exposure to the patient, due to additional or prolonged transports or the need to utilize air ambulance services due to the limited availability of ground ambulance services in a particular region. While private insurers may be responsible for some of these costs, the patient may be faced with increased cost sharing (i.e., co-payment, deductible).

This current situation has highlighted the importance of being prepared for such potential financial exposure. MASA MTS provides our members with financial peace of mind for these and other medical transportation needs. Be a part of the solution, allow the MASA MTS member program to become available for your hospital employees and their families. We look forward to serving you! To learn more, contact Andrew Zink at (314)-540-5729.

Documentation and Decision Support Platform Simplifies Code Blue Response

Working to save a patient experiencing cardiac arrest is one of the most intense and stressful situations a hospital staff encounters. For smaller hospitals that see cardiac arrest cases less frequently, it can be even more chaotic. The adrenaline rush can lead even the most experienced clinician to blank on the next step of the ACLS guidelines.

The task of accurately documenting a code is equally daunting. Critical documentation is often scribbled on whatever paper is handy, and transcribing notes into the electronic medical record after the code ends takes time. Haphazard notetaking can lead to errors in the patient record. A number of hospitals in Kansas are managing this dual challenge with a single tool. The [Redivus Health Code Blue](#) application provides evidence-based guidance for responding to cardiac arrest

and real-time documentation that records every intervention to the second. The mobile app works on any device and can sync with any hospital EMR.

A recent [study](#) by Paul S. Chan, MD, and others published in the *AHA Journals*, reported these results from medical residents using the Redivus Code Blue app during cardiac arrest simulations – "Use of the app increased correct interventions by 22 percent and decreased incorrect interventions by 66 percent."

HaysMed, part of The University of Kansas Health System, has a dedicated code team that sees an average of 80 cardiac arrest cases each year. HaysMed began using Redivus Code Blue in 2016 to augment their code team's decision making and documentation.

Sarah Powers, HaysMed ICU supervisor, said, "Being able to document in real time is a huge time saver. The Redivus app adds calm to a high-stress situation, and I believe it helps us deliver the best patient care that we can."

When asked if the app would be useful for smaller hospitals, Brian Pfannenstiel, HaysMed director of Critical Care, replied, "In small hospitals, code blue is a high-risk, low-frequency event, so the app would be even more important."

With real-time documentation and clinical decision support, Redivus Code Blue saves time, increases accuracy and improves outcomes. To see if your hospital would be a good fit for Redivus Code Blue, contact info@redivus.com.

Consider Adding a Prepaid Legal and Identity Theft Benefit to Your Portfolio

Current statistics show that six of ten employees are currently facing an ongoing legal issue.

- Seventy percent of U.S. employees take at least one day off work annually to deal with a legal matter. That's a lot of money!
- Identity theft and legal protection are among the top sought after benefits for employers in the U.S.

By working with Lawton Benefits Group, Kansas hospitals can assure exceptional service and provide the best available rates for you and your employees. As a strategic business owner and innovative benefit provider, Rachael Lawton has been able to fulfill her life-long passion of serving others, while building meaningful relationships and improving the lives of those around her. To learn more, contact [Rachael Lawton](#) at (651) 353-6568.

Record Class Action Settlement Will Soon Be Ready for Claims

The Payment Card Interchange Fee Class Action Settlement received final approval on Dec. 13, 2019. This settlement resolves allegations that VISA, MasterCard and their issuing banks violated the law by charging excessive interchange fees to merchants. The settlement fund will be approximately \$5.54 billion and applies to all merchants who accepted VISA or MasterCard branded credit or debit cards between Jan. 1, 2004 – Jan. 25, 2019.

So far, an official claim form has not been released and a claim filing deadline has not been set. However, those are due to come out soon. No-cost assistance will be provided by Class Counsel and the Court Administrator during any claims filing period. While claimants do not need to sign up with any third-party service in order to participate in monetary relief, the difficulty may be understanding the data provided by the defendants, how it applies to your organization, as well as what additional information may be provided to ensure a complete claim.

Class Action Capital, a partner of the Kansas Health Service Corporation, specializes in the research data collection and filing of these complex class action settlement claims. Class Action Capital can assist in preparing and managing your claim and operates on a contingency fee basis.

For more information, please visit the [official settlement website](#) or [Class Action Capital's website](#). For questions about this settlement and their services, please contact [Joshua Kerstein](#) at (914) 200-0066.

Recovering Missed Revenue Opportunities

Today, every collected dollar counts! Would it surprise you to learn that a typical hospital may miss collecting hundreds of thousands of dollars of Medicaid and managed care Medicaid payments annually? No matter how good your systems are, there are significant claims that simply fall through the cracks and are written-off to bad debt.

Consider a few lost revenue examples:

- A patient who changes managed care organizations without your facility's knowledge.
- A Medicaid patient who identifies as self-insured and later becomes eligible.
- A patient who weeks after an emergency room visit enrolls in Medicaid.

RetroPay™ is a proven method of identifying, usually within one week, self-pay patients with encounters that are qualified for Medicaid and managed care reimbursements retroactively, so payments will be properly processed. These are dollars your facility is currently writing-off.

Whether the patient was eligible at the time of service and did not present the insurance information or became eligible after the visit, we are able to find these encounters and ensure proper reimbursement. These Medicaid and MCO visits can then be counted toward your disproportionate share hospital payment and qualify your organization for additional dollars beyond the straight reimbursement.

In the first month of using RetroPay™, a facility received an additional \$500,000 of revenue. Working with Altruis™, this facility continues to realize \$100,000 per month in increased revenue using RetroPay™.

In addition to RetroPay revenue, once the patient's eligibility is updated, the medical record reflects the correct payors. This allows future encounters billed by the facility to get paid properly with no Altruis fees. A study of 18 facilities showed an average increase of 38 percent in Medicaid collections from these patients.

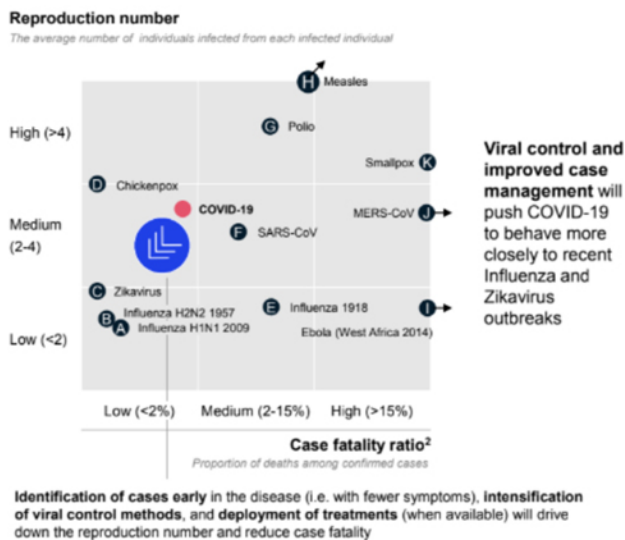
RetroPay™ requires no set-up or integration fees and no software installation, making implementation fast, easy and cost-effective. Within 30 days, increased revenue can occur.

As a KHA member, you qualify for a no-cost analysis that will demonstrate projected revenue increases. Learn more at <https://altruism.com/retropay>, or contact [Chris Miller](#) at (816) 588-4650.

Coronavirus and My Retirement Plan – Should I Do Something?

Most of us know that eventually what goes up, must come down. Nov. 14, 2019, officially marked the "[best bull market ever](#)," capping a 468 percent gain for the S&P500 that began on March 9, 2009. However, the markets have taken a hit since then. The S&P500 suffered its worst quarterly decline since 1987. What is causing the recent drop? News of the deadly coronavirus (COVID-19) spreading rapidly across the globe have created fear and concerns for investors.

The chart below plots the fatality of viruses against the reproductivity rate, and while COVID-19 is relatively new, the fatality rates are skewed heavily towards older people and those with pre-existing conditions. Infection rates, inside of China, have been slowing – a positive sign. Perspective is important.



Source: World Health Organization

There is no doubt that the COVID-19 virus has had an economic impact on global supply chains, especially given the heavy reliance on Chinese production. However domestically, the impact has been relatively manageable. Markets have been pricing in large earnings declines of about 20-25 percent for Chinese companies, and about 10-15 percent for U.S. companies.

As with any financial downturn, it is wise to review your investment plan, including your retirement investments. A good investment plan should have already been stress-tested for just this type of market event and should be reviewed and updated at least annually. That said, it is never too late to review your strategy with a professional and ask some timely, relevant questions. These questions might include:

- Should I move out of stocks now and move into cash?
- What affect will this recent volatility have on my retirement readiness?
- Has my timeline for retirement changed?
- Has my tolerance for risk changed?

For those of you in a Target Date investment – congratulations- those investments typically scale back your exposure to market volatility over time, automatically. For those of you that choose to allocate your own investments, now may be a good time to revisit those allocations and ensure you're properly positioned for the inevitable return of the bull market.

Kansas and Our Unique Weather Awes

Kansas is known for its unique and turbulent weather. It is even memorialized in our literature in books such as *The Wizard of Oz*. Most of the country looks forward to spring with its warming weather, soft rains and colorful flowers. In Kansas, we hold our breath because our spring weather can include violent tornados, damaging hail and powerful winds. None of this is new, but many property insurance underwriters are experiencing increased claim activity. As a result, they are increasing prices and changing coverage terms.



*First known photograph of a tornado.
Taken in Kansas in 1884*

Second only to Texas, Kansas produces more tornados than any other state – even more than Oklahoma. On average, Kansas will experience about 96 tornados a year. A hailstone of 8 inches fell near Vivian, SD, in July of 2010, setting the record as the largest hailstone. However, Kansas is second, having produced a hailstone of 7.75 inches.



*KHA staff members holding
large Kansas hailstones.*

To be fair, Kansas weather is not the sole reason for the disruption in our property insurance markets. Other forces also are contributing to this problem:

- Insurance companies buy insurance to spread their own risk. This type of insurance is known as reinsurance. Reinsurance companies have experienced greater than normal losses. The recent hurricanes Harvey, Irma and Maria appeared to be small. However together, they created more losses than the record Katrina hurricane of 2005.
- Wildfires in California and elsewhere have resulted in nearly \$50 billion of insured losses.
- New computerized risk modeling technology has shown that Kansas storm activity is more volatile and damaging than was previously thought.
- Insurance companies must hold their investments in low risk bonds. Those returns have been at record lows. Insurance carriers have turned to higher premiums to make up for the lost revenue from their investment portfolios.
- When insurance carriers experience higher losses than expected, they will often withdraw from certain lines of business. This has certainly happened in Kansas, as we have seen long-term property writers simply leave the state. This creates a seller's market.

How might these changes be impacting your coverage? What pitfalls might you experience?

- Insurance underwriters are imposing larger wind/hail deductibles. These may come in the form of a percentage or dollar amount. Pay special attention to the percentage deductibles. They are based upon your property values, not your claim amount. They may be much larger than you think. Wind/hail deductible buyback policies are now commonplace. These policies are being made available from various underwriters at Lloyds of London. These policies can be structured to apply per building or across a schedule of buildings. Make sure your wind/hail deductible policy aligns with your primary coverage.
- Be aware of the age of your roof surface. Underwriters know that older roofs become brittle over time. If you have an older roof, you are likely to have some significant surcharges applied to your premium. Consider updating your roof and placing protective screening around your rooftop mechanical systems.
- As an organization, it has taken decades to build and equip your hospital. Your community relies on your facility's existence to meet their health care needs. View your insurance carrier as a partner in protecting your assets. Make sure this partner has expertise in handling the specialty needs of health care providers. It can be very frustrating to discover the adjuster assigned to your claim has no experience or understanding of a hospital's exposures. Ask around and find out which carriers have a good track record. A few dollars of savings on the premium can quickly be erased if you have a delayed or difficult claims experience. Ask your broker to demonstrate that they understand your industry and have placed your coverage with carriers that are prepared to meet your needs.

KHA members have enjoyed a special arrangement. KHSC and Chubb Insurance Group have been working together for a number of years. This agreement has brought group pricing and broader terms to the participating hospitals. If you have not taken advantage of this program, you should consider it. Contact [Steve Poage](#) at (785) 233-7436 to learn about the details and how you can benefit from it.