

# CoreSource REPORT

**CORESOURCE**  
*A Trustmark Company*  
PERSONAL. FLEXIBLE. TRUSTED.

## FALL 2013

Tell us what you think about  
the [CoreSource Report](#)

Questions? Comments?  
Ideas for future articles?  
Contact [Kate Kessler](#).

### Notes from Nancy

---



#### **Tremendous Change, Solid Financial Results**

During a period of tremendous change for our organization and our industry, I'm proud to report that CoreSource is delivering solid financial results. As we continue our aggressive transition schedule to the Integrated Client Environment (ICE) and prepare for enrollment activity for a potentially large new client, Evergreen Health Cooperative, third-quarter financial results show us ending the year solidly ahead of plan for revenue and margin.

### Evergreen Health

---

#### **With CoreSource support, Evergreen Health launched health plans on Maryland exchange**

CoreSource provided months of support and enrollment preparation to Evergreen Health Co-op so that our new client was ready to sell individual health insurance when the new online marketplace for Maryland opened for business on Oct. 1. The online marketplace or health benefit exchange, called the Maryland Health Connection, was established in accordance with the Patient Protection and Affordable Care Act (PPACA).

### BMW Championship

---

#### **CoreSource strengthens relationships with clients, brokers at premier golf event**

To reinforce and strengthen business relationships, members of the CoreSource executive team and sales staff were hosts for three clients and three brokers at the BMW Championship golf tournament, the penultimate event in the PGA TOUR's FedExCup Playoffs. The September event – featuring golfers like Tiger Woods, Phil Mickelson and tournament winner Zach Johnson – was held at Conway Farms Golf Club, near CoreSource headquarters in Lake Forest, Ill.

### Health Concierge & Teladoc

---

#### **CoreSource Introduces Health Concierge<sup>MS</sup> and Teladoc<sup>®</sup> Services**

In late August and early September, CoreSource introduced two, new cost-saving services that can greatly help group members avoid needless emergency room visits, get professional help in a timely manner, compare hospital out-of-pocket costs and better understand commonly prescribed medications. These services, Health Concierge and Teladoc, are currently available to employer groups.

# CoreSource REPORT

**CORESOURCE**  
*A Trustmark Company*  
PERSONAL. FLEXIBLE. TRUSTED.

## Notes from Nancy

---

### **Tremendous Change, Solid Financial Results**

During a period of tremendous change for our organization and our industry, I'm proud to report that CoreSource is delivering solid financial results. As we continue our aggressive transition schedule to the Integrated Client Environment (ICE) and prepare for enrollment activity for a potentially large new client, Evergreen Health Cooperative, third-quarter financial results show us ending the year solidly ahead of plan for revenue and margin.

### **Healthy financial results**

Driven by strong repricing, runout and partner revenue, 2013 revenue is now expected to reach \$123 million against a plan of \$121 million, and margin is expected to hit \$7 million against a plan of \$6.5 million. We're off to a great start for next year with already \$7 million in sales for January, and we're expecting to wrap up 2014 with sales ahead of this year.



**Nancy Eckrich**  
President, CoreSource

### **Tremendous progress in ICE migrations**

We've made tremendous progress in migrating our clients to ICE, the single largest business and technology project that CoreSource has ever undertaken. ICE enables CoreSource to maximize efficiency and implement best practices across our entire organization, qualities that are critical for our future success. We've steadfastly attacked the monumental project through hard work, determination, strong collaboration and creative solutions to multi-faceted issues. A total of 200 of 242 eCams groups, or 83 percent, have already migrated to ICE, with the last eCams groups scheduled for completion in early December. Meanwhile, 71 of 172 NGS CoreSource groups, or 41 percent, have migrated, with a schedule for completion in the second quarter of 2014.

### **Serving a new client: Evergreen Health**

ICE allows us to better serve all our clients including one of our newest – Evergreen Health, a new nonprofit health insurance company established in Baltimore as a result of the Patient Protection and Affordable Care Act (PPACA). Evergreen Health's individual health plans are now being sold on and off the Maryland health exchange, with group plans soon to follow. It took an incredible team of people across several offices to collaborate and work together to implement what we had to do for Evergreen Health. I'm so proud of their dedication and commitment to do what was needed in the short timeframes we had.

Thank you for your contributions toward another successful year. We've faced many challenges this year on several fronts, and remain a competitive force because of our true CoreSource teamwork, a core tenant of our culture that will serve us well into the future.

Best Regards,  
Nancy Eckrich  
President, CoreSource

# CoreSource REPORT

**CORESOURCE**  
*A Trustmark Company*  
PERSONAL. FLEXIBLE. TRUSTED.

## Evergreen Health

### With CoreSource support, Evergreen Health launched health plans on Maryland exchange

CoreSource provided months of support and enrollment preparation to Evergreen Health Co-op so that our new client was ready to sell individual health insurance when the new online marketplace for Maryland opened for business on Oct. 1. The online marketplace or health benefit exchange, called the Maryland Health Connection, was established in accordance with the Patient Protection and Affordable Care Act (PPACA).

"I am extremely proud of everyone who jumped in to understand the issues and who rolled up their sleeves to get the job done," said Chip Semyak, Regional President, CoreSource Northeast. "It was an incredible team effort. CoreSource staff from Baltimore, Lancaster, Detroit, Kansas City and Lake Forest worked with key Trustmark departments and Evergreen Health to meet the Oct. 1 deadline. It was amazing for me to see how much we accomplished in such a short time to meet the needs of our new client."

In February, CoreSource won the administrative services contract for Evergreen Health, a nonprofit health insurance cooperative based in Baltimore and a recipient of a \$65 million loan from the U.S. Department of Health and Human Services (HHS). Through no- or low-interest HHS loans, PPACA encourages the establishment of co-ops to expand access to healthcare. Evergreen Health's health plans are designed for low- to middle-income Maryland residents who earn too much to qualify for Medicaid, yet not enough to afford private insurance.

In addition to selling individual health insurance on and off the Maryland Health Connection, Evergreen Health is:

- Planning to sell group health insurance off the exchange, and
- Preparing to sell health insurance on the exchange to Maryland employers with fewer than 50 employee lives when open enrollment begins Jan. 1, 2014.

During October, CoreSource provided customer service assistance to new Evergreen Health members, answering general questions about benefits. Our services will expand by the end of the fourth quarter of 2013, when the Maryland Health Connection begins providing Evergreen Health member enrollment information.

"Partnering with Evergreen Health has been great for CoreSource," said Clare Smith, Vice President and Chief Financial Officer, CoreSource. "We gained a lot of experience with a start-up company, and we added a lot of functionality to the client and member portal that will benefit our entire block of business."

### ICE Enhancements to Support Evergreen Health

There were many extensive enhancements made throughout ICE to fit Evergreen Health. Examples include:

- Upgrades that allow for new electronic data interchange (EDI) requirements;
- Development of WebEnroll, the online tool that enables individuals to sign up off-exchange;
- Full branding of the portal to the Evergreen Health color scheme;
- Addition of online member billing; and
- Portal viewing on mobile devices and tablets.



*First Evergreen Health customer call conducted by Chris Herzog, Claims Analyst, CoreSource, Baltimore.*

# CoreSource REPORT

**CORESOURCE**  
*A Trustmark Company*  
PERSONAL. FLEXIBLE. TRUSTED.

## BMW Championship

### CoreSource strengthens relationships with clients, brokers at premier golf event

To reinforce and strengthen business relationships, members of the CoreSource executive team and sales staff were hosts for three clients and three brokers at the BMW Championship golf tournament, the penultimate event in the PGA TOUR's FedExCup Playoffs. The September event – featuring golfers like Tiger Woods, Phil Mickelson and tournament winner Zach Johnson – was held at Conway Farms Golf Club, near CoreSource headquarters in Lake Forest, Ill.

“We’re always looking for good ways to demonstrate to our clients and brokers how much we value their relationships,” said Steve Horvath, Vice President, Product Development and Marketing, CoreSource. “The BMW Championship provided a unique opportunity because the premier golfing event was held close to our home office. Based on the positive feedback from our guests, we accomplished our goal. Our clients and brokers appreciated our invitation and hospitality. More than one said, ‘The way you went about this reflects how you feel about our relationship.’”

Board member and former Trustmark CEO Dave McDonough, who also has served as the golf club's president for the past two years, was instrumental in persuading TOUR planners to hold the tournament at Conway Farms. With nearly 250 brokers, clients, producers and enrollment firm representatives invited by Trustmark divisions, the event became an enterprise-wide event focused on being a learning forum and networking opportunity among all business units.

Like other Trustmark divisions, CoreSource leveraged the opportunity so that guests attended a reception and dinner, had a tour of Trustmark headquarters and enjoyed Trustmark's hospitality tent on the golf course's 16th hole. CoreSource guests also learned how Trustmark became the perfect foursome of complementary companies (CoreSource, HealthFitness, Trustmark Voluntary Benefit Solutions and Starmark) and gained a greater appreciation of how other business units, particularly HealthFitness and TVBS, could deliver value to their organization or clients.

Before an audience of guests invited by all business units, Trustmark President Joe Pray presented the company's “100 Years of Trust” video celebrating the company's history and current mission. “It was great to share the history of the entire enterprise with guests who may not have been familiar with our story,” Horvath said. “The video must have struck a chord because afterward a number of guests from other divisions came up to me and asked questions about CoreSource.”

#### CoreSource guests

Clients who attended the event were:

- **Gary McDonald**, Associate Administrator, Human Resources, for the White River Health System of Batesville, Ark. The health system, with 1,100 employees, has been a client of the Little Rock office for 11 years.
- **Chuck Ricks**, Chief Financial Officer, of J.L. Hendrick Management, of Charlotte, N.C. Hendrick Management is a division of Hendrick Automotive Group, which has 5,000 employees covered through CoreSource. Hendrick Management has been client of the Charlotte office for 10 years.
- **Paul Wong**, Manager, Compensation and Benefits, for St. Rita's Medical Center, which is part of Catholic Health Partners, CoreSource's second largest client with more than 16,000 lives.

Brokers who attended the event were:

- **Geoff Brieden**, owner, of Kane Atwood Group Services, of Gross Pointe Farms, Mich. Brieden has supported the Detroit office in the Midwest marketplace for years and is the broker for Oakwood Healthcare, one of CoreSource's largest clients with more than 5,000 covered employees.
- **Benner Crigler**, principal of Crigler, Wiseman and Associates, of Charlotte, N.C. Crigler has served as a broker for the Charlotte office for 20 years, and has had more than a dozen clients with CoreSource.
- **Glenn Spiking**, Vice President/Producer, Lockton Companies, of Kansas City, Mo., which has 14 clients with the Kansas City office.



Tiger Woods (right) preparing to putt.

# CoreSource REPORT

**CORESOURCE**  
*A Trustmark Company*  
PERSONAL. FLEXIBLE. TRUSTED.

## Health Concierge & Teladoc

---

### **CoreSource Introduces Health Concierge<sup>SM</sup> and Teladoc<sup>®</sup> Services**

In late August and early September, CoreSource introduced two new cost-saving services that can greatly help group members avoid needless emergency room visits, get professional help in a timely manner, compare hospital out-of-pocket costs and better understand commonly prescribed medications. These services, Health Concierge and Teladoc at [www.teladoc.com](http://www.teladoc.com), are currently available to employer groups.

#### **Health Concierge online ‘Consumer Guidance Tools’**

Health Concierge is a member’s personal online guide to smart healthcare decisions and is now available to every plan for new and renewal groups. Powered by WebMD, this application gives members health guidance from one of the most trusted sources of medical information on the web.

The Health Concierge information is authoritative and its guidance is personal. Results are automatically based on a person’s age, gender, location and health plan to create decision paths specific to the individual and topic searched. Health Concierge is available to be placed in the client and member portal, and members can access it through the “Consumer Guidance Tools” link.

- Some of the Health Concierge interactive features provide information on:
- Out-of-pocket costs for a procedure, test or visit based on hospital providers
- Hospital quality reports for various services and treatments
- What questions to ask the doctor if diagnosed with a certain condition
- Which medical services to expect when diagnosed with a particular condition
- The most commonly prescribed medications and their costs for specific conditions
- Drug comparisons and interactions with other drugs
- WebMD’s news, articles and research results

Health Concierge helps members by offering the personalized support helpful to making wise healthcare decisions, improving their health and spending their healthcare dollars more wisely—all of which means more cost control for employer clients.

#### **Medical doctor visits available online or over the phone through Teladoc**

Workplace telemedicine is on the rise, and CoreSource now offers employer clients a chance to elect to purchase such telehealth services for their members via Teladoc. Sometimes it’s difficult for a member to see his or her primary care physician, and may have a condition that doesn’t really warrant an urgent care or emergency room visit. Note that 85 percent of ER visits are the result of someone not being able to wait to see a regular medical provider, and that 80 percent of ER visits are due to lack of access to other providers.

When using Teladoc, members receive a telephone or videoconference\* visit (available on most computers and smartphones) with a board-certified medical doctor, discuss their symptoms, and can even have the doctor call-in a prescription\*\* at the member’s local pharmacy, if necessary. Teladoc automatically files the doctor’s visit claim with CoreSource. A member’s copay for such a visit will be dependent on their specific employee-sponsored plan, but net pricing is \$38 per exam, with pricing at \$40 starting in 2014. Once an employer elects to cover group members with the Teladoc service, access to Teladoc will be available to those members through Teledoc’s client and member online portal at [www.teladoc.com](http://www.teladoc.com).

# CoreSource REPORT

**CORESOURCE**  
*A Trustmark Company*  
PERSONAL. FLEXIBLE. TRUSTED.

## Health Concierge & Teledoc

---

### **CoreSource Introduces Health Concierge<sup>SM</sup> and Teladoc<sup>®</sup> Services** *(continued)*

Teladoc comprises a national network of U.S. board-certified doctors available on-demand 24/7. Teladoc is there when a member needs care right away, and also when on vacation, a business trip, or for children away at college, saving them money by avoiding expensive urgent care or ER visits. Common reasons for a member to access Teladoc may be for conditions or diseases such as sinus problems, urinary tract infections, pink eye, bronchitis, colds, flu, cough and ear infections.

Here's a testimony from a member named Ann: "I was at work not feeling well but didn't want to leave work. So I decided to call Teladoc. The doctor called me back in 30 minutes. I spoke with him for about 15 minutes, and he wrote me a prescription that I was able to pick up on my way home from work at my local pharmacy! It was very convenient. Teladoc saved me money, and I didn't have to miss time from work."

For more information on how Teledoc works, visit the Teledoc page under the Brokers/Clients ice cube on the Igloo: <https://intra.trustmarkins.com/intranet/CoreStar/LiteratureCatalog/120.htm>

\*Not available in all states.

\*\*Not all types of medications can be prescribed.