



Due to demand, we are using a different link today than originally planned for the AIC & Apex Benefits Cost Plus Presentation scheduled for today at 2:00 PM EDT.

The new link is <https://attendee.gotowebinar.com/register/7984630704790441217> After going to this site, you will be allowed to register. You will receive a confirmation from "Apex Academy" with the dial in information and website link.

The Association of Indiana Counties in conjunction with Apex Benefits Group hopes you can join us on Thursday October 10 as we roll out a new program to help counties reduce their health insurance costs.

Initial information about the program will be available on a webinar Thursday October 10th at 2:00 p.m. EDT or you can contact Shawna Schwegman anytime to set up an appointment with your county to review this new option.

The new program, called Cost Plus, is an aggressive plan that reimburses health care facilities a reasonable cost but ensures the consumer reimburses an amount related to actual cost of the service.

Most insurance plans offer discounts off of prices that have been increased exorbitant amounts over actual cost. You the consumer never get to see the "mark-up" over actual cost of health care.

Read this *Indianapolis Star* article <http://www.indystar.com/apps/pbcs.dll/article?AID=2013309140045> to better understand how hospital charges vary widely for the same services.

Cost Plus "negotiates up" from the amount the facility actually incurred to perform a service. Most insurance companies "negotiate discounts down" after a facility has increased its fees hundreds of times above actual cost.

The AIC has been reviewing plans for years on how to help counties reduce their health care cost. We believe we have found a plan that "breaks the mold" on health care reimbursements and puts you, the consumer and health insurance provider, in better control of reimbursement cost.

Cass County has been using the plan for 18 months with great success and great savings. Please join the October 10 webinar or contact Shawna Schwegman at sschwegman@apexbg.com or 317 254-1600. For more information on the plan, visit the AIC's website.