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UNION FUND TODAY

Industry Insights for Trade Unions

Issue #312

Does the Traditional On-Site Health Clinic Model Work for Today's Trade Unions?

Tom has been with his union for a little over 10 years, and loves it. Today, he needs a physical for a new job he's starting. And while his local has thoughtfully provided health clinic services as part of the fund's health plan, the clinic is located near the local headquarters - almost 40 miles from his current job site, and even farther from his house.

So instead of spending an entire work day travelling to and from his clinic appointment, he decides to go to a clinic a mile down the road and submit an insurance claim.

That's the problem with the traditional on-site clinic model. One or two fixed locations serving a union base of 1,100 members who are geographically spread out over several counties or states.



Easy, convenient access to primary care has proven to increase members' health and productivity dramatically



Trade union members benefit greatly from having a health clinic as a benefit, but only if it is convenient - and union memberships tend to be quite dispersed.

Union workers typically move from job site to job site. And because they have no single, central location, they also tend to live in homes that are geographically dispersed. The result is that members tend to skip regular and necessary health appointments, because it simply isn't convenient. Or they continue to use other sources that cost the fund substantially more money.

Why Should Union Funds Care?

First and foremost, locals truly care about the health of their members.

So it's only reasonable that health and welfare funds are looking for more ways to keep their members happy and healthy.

For Productivity Reasons - Union funds have a vested interest in the productivity of their membership. Healthy workers are more productive workers. Occupational Health & Safety cites clinics being responsible for reducing workplace injuries by over 60%.

But again, those are on-site clinics where all the employees are centralized, unlike most trade unions.

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Recruiting New Members

5 Simple Strategies

One local business manager shares what his organizer and local are doing to successfully find and recruit new members.

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Addressing Addiction/Suicide How your local can help.

How to create a crisis plan to recognize and help members suffering from chronic pain, depression, opioid addiction, and other drivers of suicide.

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Disneyworld Wish Granted Ironworkers local comes up BIG.

Stiller Walken has a terminal blood disease and a dream of visiting the "Happiest Place on Earth." With help from one ironworkers local, he did.

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On-Site Clinic Model

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For Financial Reasons - When employees have easy access to cost-free primary care, they are more willing to see a health care practitioner before a small problem becomes worse... and more expensive. Example - it is much easier and less expensive to treat a worker with a mild shoulder strain than the cost of surgical repair for a torn rotator cuff. Proactive and preventative treatment increase productivity and reduces overall costs to a health plan.

Is A Clinic Really Worth the Investment?

The simple answer is YES according to the Kaiser Family Foundation, who analyzed 22 different studies that looked at health and wellness programs and how they affected health care costs. The average return on investment was 3.27, which means, for every dollar an organization spent on health clinic programs, they realized \$3.27 in savings - through lower absenteeism, higher productivity, reduced insurance premiums and claims, etc. Most clinics, including traditional on-site, offer solid savings on things like prescription meds, lab work, etc.

A Better Solution

In 2016, the Tennessee Valley Iron Workers (TVIW) were looking for a way to stem rapidly rising healthcare costs. They were very interested in a clinic, but since their members live all over Tennessee, and north Alabama, they knew a single-location clinic wouldn't serve their membership well.

They found Bravura Health & Wellness, a company that was selling a new, unique clinic model called MetaClinic – a model that was perfectly suited to trade unions with geographically separated memberships.

Within a year, the TVIW had three clinics strategically located where the majority of their members lived. Utilization of the clinics by the union members grew consistently and their overall health improved.

In the first 18 months, the TVIW health fund had saved over \$200,000 and five years later, they have realized savings of \$1.2M.

The TVIW soon realized that not only were they saving a dramatic amount of money, but the MetaClinic benefit was proving to be an excellent tool for recruiting new members.

Currently, TVIW members are served by nine clinics in Alabama and Tennessee, with 54% of all primary care health visits for members and their dependents occurring at a MetaClinic. "The big reason our H&W fund signed on with Bravura was to help offset the rising healthcare costs. While they guaranteed cost savings, we still had our doubts. I can tell you that after five years with the MetaClinic program in place, we've realized significant direct and indirect savings and members are much healthier and ready to work, said the local's business manager.

The bottom line

While traditional, on-site clinic models don't work for trade unions, there are other options that can deliver all the benefits that union health funds are looking for – healthier members, increased productivity, and significant savings in an economy where health care costs are crippling many organizations.



We knew the traditional, single-location clinic model wouldn't work for our union. But the multi-location model is amazing! Members who would just not go to the doctor before are now making appointments through this program. One of those members was diagnosed with a life-threatening disease and is currently under treatment. This visit may just have saved his life!... Members win. And the Fund saves a lot of money! It's a win-win!"

- Terrianna Crawford, Fund Administrator, Iron Workers District Council of Tennessee Valley & Vicinity Benefit Office