Five questions for Tony DeCrosta[1]
[2]

For many, health care benefits may seldom come to mind until they are in demand: an illness you can't shake, family planning or your child's broken arm.

This is not the case for CU Health Plan Chief Administrator Tony DeCrosta, who joined CU to manage the University of Colorado Health and Welfare Trust in 2014. The trust exists to moderate health care costs for university employees and their families, without reduction of valuable benefits. The CU Health Plan is composed of DeCrosta and his team of CU staff who manage the Trust.

"It's a fascinating industry," DeCrosta said. "Health care remains as much, if not more, of a commodity today as it was for humans hundreds of years ago. We'll always have a need for it."

True, health care is an evergreen, ever-relevant institution. A regular platform for political campaigns, every politician who has ever run for public office holds a position on health care. The hot-button issue withstands the test of time, and yet, health care is a dynamic, changing service.
[3]

DeCrosta is responsible for the overall administration of a $500 million-plus integrated health and wellness plan that encompasses over 85,000 members spanning multiple employers, including the University of Colorado, UCHealth and University of Colorado Medicine. His optimistic and broad business perspective helped lead his team to create and develop innovative products, including the nation's only employer-sponsored dependent children's program. In his six years with CU, DeCrosta and the CU Health Plan team have "bent the cost curve," resulting in health plan savings specific to CU of over $70 million.

2020 marks 10 years of self-funded health plans for the University of Colorado. Self-funded health coverage means the health plan absorbs 100% of the health care claims' risk, as opposed to insured plans, where the insurance company bears the risk in exchange for profit.

"Most employees aren't concerned with whether employer health plans are self-funded or fully insured. What matters is the quality care available to them and its cost," DeCrosta said. "But maintaining self-funded health care demonstrates our employers' investment in the wellness of this community. A self-funded plan saves both the employee and employer health care costs."

Before joining CU, DeCrosta was the Chief Human Resource Officer at Colorado State University, overseeing all aspects of human resources including all of CSU's self-funded health and welfare plans. He spent over 10 years in Fortune 500 companies where he held various senior-level positions overseeing health and welfare plans, pension trusts, operations, labor/employee relations and recruiting, before pivoting to higher education.

First in his family to go to college, DeCrosta served in the U.S. Coast Guard for eight years in order to finance a college degree. He holds a bachelor's degree in business administration and a master's of business administration (MBA).

1. The CU Health Plan is celebrating its 10th anniversary in 2020. Can you share more about the team and the importance of this anniversary?

The CU Health Plan is a team of health benefits professionals rallied around a common vision – creating a world where living healthily is seamless and easy. We use that shared vision as motivation to constantly improve the health insurance plans and wellness programs we offer to employees at the organizations we work with.

Our mission to create healthy workforces started in 2010 when the University of Colorado launched the CU Health and Welfare Trust in order to mitigate rising health care costs by self-funding employee health insurance. Since then, we have served hundreds of thousands of employees, and their dependents, at the University of Colorado, UCHealth and CU Medicine. As of December 2019, the CU Health Plan provides benefits for 87,875 members, 40,709 subscribers.

From a personnel standpoint, the trust has grown and evolved, attracting professional, credentialed experts of industry over the last 10 years. At its onset, the CU Health Plan relied on the sheer size of its buying power, but now we have cultivated a skilled team to act as an in-house health benefits consulting and brokerage arm. We are determined to make sure living healthily is easy for our current members and employees at any organization who want better health benefit solutions. We want everyone in Colorado to know what it is like to have health benefits they can afford and still want to use.

I see the significance of this anniversary in the evolution of the university's reputation as an employer. After 10 years, CU has a reputation in the health care marketplace of not only being a large employer with world-class provider resources and the buying power to compensate its size. CU also represents a sophisticated buying power that invests in valued, quality health care options catered to CU employees and their families.

2. What sets the plans offered by CU apart from other major universities?

We have found that many institutions provide plan benefits through the respective university's state health care options, which are often managed by Public Employee Benefits Boards (PEBB). Other schools offer a mix benefits plans directly through the university without the assistance of state programs. Oftentimes when universities provide employee health benefits through state programs, the universities won't work directly with the insurance and wellness program vendors. The CU Health Plan team manages vendor relationships directly, allowing for health care options designed to fit the specific needs of CU employees. Our plans are tailor-made, rather than the 'one size fits all' approach to health care that state programs may offer.

3. How has the CU Health Plan helped employees and the CU community at large?
[4]

The CU Health Plan creates health insurance plans and wellness programs designed specifically to meet the needs of the people we serve. We're a self-funded health plan funded by a 501(c)(9) Voluntary Employee Beneficiary Association Trust. We partner with HR department leaders to determine the needs of their employees and collaborate on solutions – from education to creative enhancements of benefits. We save employers money because we do not operate for profit and we essentially remove insurance companies' profit margins from the equation.

In the world of health benefits, when people think of cost-containment or reduction, it often goes hand-in-hand with the reduction of benefits or increase in cost, such as a higher copay or deductible. It is a very quick way to save a lot of money, but it doesn't prioritize the needs of the employees eligible for health benefits.

One of the greatest successes of the CU Health Plan over the last 10 years is how we have been able to grow and enhance the benefits we offer, while keeping costs well below normal annual industry increases. Where many employers opt to save money by shrinking employees' options, we do the opposite.

4. Why is it important for CU employees to understand the benefits available to them?
[5]

Approximately 17.7% of our GDP is spent on health care[6]. That is an annual spend of about $3.6 trillion, more than twice the average among developed countries. These numbers will continue to rise over time and are already eclipsing the growth of the greater economy. When U.S. health spending outperforms the growth of our economy, more money is taken out of people's paychecks to pay for a health care system that is unsustainable long-term.

We have seen an especially dramatic increase in the cost of health care over the last 15 years. From a total rewards perspective, the value of being an employee of the University of Colorado exceeds beyond the monetary value of your salary. We tend to focus on our day-to-day lives and paying the bills, but what is often overlooked is the value of benefits, the largest being health care. If you or a loved one fall ill or need dental or vision services, the health benefit options available to you under the CU Health Plan offer protection for minimal disruption in your daily life.

5. This year has presented unique, unprecedented health care challenges because of the coronavirus pandemic. How is CU Health Plan responding to the challenges of COVID-19?

[7]

In times like this, when circumstances regarding the virus are rapidly evolving and health care resources are strained, it is important for CU Health Plan members to put the care of themselves and their families first, without the burden of worrying about cost. The savings earned from consistently maintaining cost-effective health plans for university employees has enabled us to elect to waive cost shares and deductibles for COVID-19 testing.

In addition to waiving cost shares and deductibles, the CU Health Plan team is in frequent and consistent communication with our plan carriers and wellness program vendors to share with our members the most up-to-date information on various telehealth resources available. These updates are distributed through CU's Employee Services communications as we receive them and they are also posted on our website at BeColorado.org[8]. Additional information on telehealth available to CU Health Plan members is also available to download online[9].

As leadership takes pay cuts, budget questions remain[10]

In a communication to the CU community on Wednesday, President Mark Kennedy announced pay cuts for himself and other university leaders. The university is forecasting that state revenue will be down about $3 billion from the governor's budget request of last fall; the state's revenue forecasts show a similar trend.

"During unprecedented times it is important that the leadership team and I do our parts," Kennedy wrote. "I am taking a 10% pay reduction through a furlough, along with members of my executive team and campus chancellors."

CU leadership continues to plan for multiple scenarios that might play out depending on how the coronavirus pandemic unfolds, all while waiting on more information at the state level that will determine budgetary ramifications. That message was delivered April 16 to the Board of Regents during a special meeting, the third remotely held meeting of the board in just over two weeks. Regents have asked university leadership for updates related to COVID-19 every two weeks.

"We've led through the triage period and now we're in the stabilization period," Kennedy told the board, whose members and other attendees gathered via Zoom. "Yes, we expect state revenue to be down. We continue to be working hard on federal stimulus and relief funds that we hope will help fill those holes."

At last week's Board of Regents meeting, Todd Saliman, vice president of budget and finance and chief financial officer, said the state's Joint Budget Committee awaits a new revenue and expenditure forecast due May 11 or 12.

"By then, we hope to have new information on what federal funding is available and what it can be spent on," Saliman said.

Earlier this month, the Board of Regents agreed to delay votes[11] on tuition, fees and compensation because of uncertainty over state and federal funding.

In the meantime, CU budget models are being built based on multiple scenarios, Saliman said, including the possibility of students returning to campuses in the fall, remote-only learning in fall 2020, or remote-only learning in fall 2020 and spring 2021.

"We're not going to do anything that puts anyone at risk," Kennedy said. Among the considerations being discussed are the use of oversized classrooms, limiting class sizes, staggering the use of laboratories and other facilities and availability of material such as masks and hand sanitizer, based on whatever public health guidelines might be in place at the time.

As far as a return of staff to campuses and system offices, Kennedy said some who are working remotely will be able to continue working off-site; for others, staggered schedules will likely be considered. Small pockets of furloughs may

be considered in auxiliary units – those areas such as athletics and book stores that operate on revenue they generate.

“We are also focused beyond actions in the immediate future,” Kennedy said. He wants to seek ways that CU can emerge from the crisis even stronger than it was before. “I’m confident we will get through this and will see sunnier days ahead.”

The Board of Regents also heard from Don Elliman, chancellor of the CU Anschutz Medical Campus, and Jon Samet, dean of the Colorado School of Public Health at CU Anschutz, who described the epidemiology modeling[12] the school has been providing for state use.

A video recording of Thursday’s meeting is posted here[13].

Staff Council focused on pandemic’s effect on jobs[14]

With the university facing challenges because of COVID-19 and an uncertain financial future, the University of Colorado Staff Council (UCSC) on April 16 discussed constituent concerns about working from home and potential budget cuts.

The council met the same day as the Board of Regents, who were told by President Mark Kennedy that the university’s financial picture will become clearer in mid-May, when decisions will be made on how much money the university will receive from Colorado. He also expects to understand more fully how federal relief funds can be used.

While it is too early to predict budget-balancing options for the campuses, Kennedy told the regents that furloughs may be considered in some auxiliary areas, which are funded directly from money paid for the services they provide.

Because of an unpredictable financial outlook, UCSC Chair Ryan Untisz told council members that discussions to implement a more standard tuition benefit across the campuses will be on hold for the near future. Instead, he said, “efforts will be pivoted to working with administration to find ways to prevent job loss, if that is the direction the university moves toward.”

The pandemic’s potential impact on university jobs is just one issue that concerns council members and the staff they represent. Council also discussed other issues staff are facing during this unprecedented shut-down directive, including:
Working remotely and balancing family needs when daycare is not available. Video meetings that are less productive than short, in-office discussions. Work duties that cannot be completed from home and the impact that might have on jobs in the future. Lagging moral and micromanaging supervisors. Creative ways to stay engaged with colleagues and the university. Being an essential worker doing more jobs because fewer staff members are allowed on campuses. Anxiety about how safe it will be to move back into the office environment, especially in labs or work areas with open seating.
In other business, council will soon call for nominations for open officer positions. The council’s next meeting is scheduled for May 21.

CU Faculty Voices: CU system libraries support open access[15]

Editor’s note: This is one in a series of commentaries[16] by CU faculty, presented by the Faculty Council Communications Committee and CU Connections. Learn more here[17] and submit your own column pitch.[18] [19]

By Danielle Ostendorf, Melissa Cantrell, Jane Thompson, Rhonda Glazier, Susan Vandagriff, Kelly McCusker, Sommer

Browning and Katy DiVittorio
[20]

The University of Colorado Libraries at Anschutz, Boulder, Colorado Springs and Denver were excited to see the CU Faculty Voices article by Christopher Bell about knowledge democracy and scholarly publishing[21]. Advocating for, publishing in, and supporting open-access knowledge is at the forefront of libraries' work.

As academic librarians, we promote open access (OA) – the free and immediate availability of scholarly literature – in order to provide for a more equitable and sustainable distribution of research and data. Having faculty voice their opinions and experiences with scholarly publishing is an important step in reshaping the enterprise of scholarly journal publishing.

Dr. Bell makes many vital points about the role faculty play in the "for-profit academic journal system." Among them, he cites their crucial role in drafting policies and framing criteria for reappointment and tenure, which form the bedrock of their scholarly incentives.

Dr. Bell also writes about the importance of "knowledge democracy" and how for-profit publishers take advantage of this concept. Academic libraries support the tenets of knowledge democracy: that knowledge is relational and represented in diverse forms, knowledge from often excluded or marginalized epistemologies should be recognized, and knowledge can make a difference in our lives and be shared with others to mobilize for social change (Coghlan & Brydon-Miller, 2014).

Dr. Bell described the landscape of scholarly publishing accurately when he stated that "people (are) asked to volunteer the products of their labor, which are then distributed by a volunteer to other volunteers for critique, then returned to the originator for more labor, which is then taken – for free – by a corporate entity that packages said labor product for distribution behind paywalls and subscriptions." The status quo is unfair to the unpaid contributors, reviewers and editors, but is especially unfortunate for knowledge-seekers who are constantly frustrated by these paywalls.

The CU Libraries are the negotiators for access to research — articles, books, media, historical images, data and more. The Libraries work together to negotiate deals with scholarly publishers that are not only fiscally sustainable but also permit others to access CU research freely. However, negotiating and facilitating seamless user access with for-profit companies comes at an enormous cost to the Libraries, and in turn to our Universities.

The cost of basic access to scholarly research has been rising dramatically since the 1990s. In addition to a rapid increase in the volume of new research being published each year, the cost of subscription access to databases and journals rises at around twice the rate of inflation, usually around 6% per year. (Bosch, Albee, & Romaine, 2020).

The true cost of these subscriptions is difficult to communicate because libraries are often made to sign non-disclosure agreements (NDA) with individual publishers preventing them from sharing what libraries are paying. The CU libraries always push back against agreeing to an NDA, but in some cases if the library does not agree to an NDA then the library cannot subscribe to the publisher's content. The libraries have to balance the need for the content versus the need for transparency over costs to the public. However, many libraries have been able to communicate their costs when they cancel their subscriptions and more libraries are canceling due to unsustainable publishing and acquisition models (SPARC, n.d.).

So, while we cannot tell you how much the CU System Libraries pay to many specific publishers, we can tell you approximately how much each of our libraries pay every year just to maintain basic access to subscription resources: University of Colorado Anschutz Medical Campus Strauss Health Sciences Library: over $3.1 million University of Colorado Boulder Libraries: Over $10 million University of Colorado Boulder Wise Law Library: Over $725,000 University of Colorado Colorado Springs Kraemer Family Library: Over $1.6 million University of Colorado Denver, Auraria Library: Over $3.1 million Total: Over $18 million every year
Compounding this problem is the fact that U.S. libraries have generally faced flat, and sometimes declining, budgets in recent years. Growing demand for subscription databases has led to difficult decisions about which resources to cut and which to keep. As Dr. Bell notes, this problem – which is impacting large and relatively well-funded institutions –

says nothing of the underfunded communities and countries in which scholars (as well as the public) may find themselves permanently locked out of the paywall gates of powerful corporate publishers. The libraries that make up the CU system have long recognized the unsustainability of this publication model and have worked to advance open access publishing, as well as to support scholar-led and nonprofit initiatives.

In addition to negotiating access to research with publishers, CU Libraries, as a system and individually, support open access and advance knowledge democracy through a multitude of ways. This includes providing financial support to publish in open access journals, hosting workshops and consultations with researchers to educate them about their author's rights and publishing options, negotiating better open access options for CU-created works with publishers, assisting with the development of student-created OA peer-reviewed journals, and building institutional repositories that host and disseminate OA articles and other creative and scholarly works. We can also help faculty add language that supports OA publishing in new Reappointment, Promotion and Tenure (RPT) criteria.

To learn more about OA and ways CU Libraries can help you publish in OA journals, contact your campus representative(s) below.

CU Libraries Open Access Resources and Support:
CU Anschutz Strauss Health Sciences Library: Danielle Ostendorf, Electronic Resources Librarian, danielle.2.ostendorf@cuanschutz.edu[22]; CU Anschutz institutional repository Mountain Scholar: https://library.cuanschutz.edu/mountain-scholar[23]; Strauss Health Sciences Collection Development Policy: https://library.cuanschutz.edu/policies/collection[24] CU Boulder Libraries: Melissa Cantrell, Scholarly Communication Librarian, melissa.cantrell@colorado.edu[25]; CU Boulder institutional repository CU Scholar: https://scholar.colorado.edu/[26]; CU Boulder Open Access Policy: https://www.colorado.edu/policies/campus-open-access-policy[27] CU Boulder Wise Law Library: Jane Thompson, Associate Director of Faculty Services and Research, jane.thompson@colorado.edu[28]; Colorado Law Faculty Scholarship institutional repository: https://scholar.law.colorado.edu/articles/[29]. UCCS Kraemer Family Library: Rhonda Glazier, Director of Collections Management, rglazier@uccs.edu[30]; Susan Vandagriff, Instruction Librarian, svandagr@uccs.edu[31]; UCCS Digital Collections: https://www.uccs.edu/library/services/repository[32]; CU Denver Auraria Library: Kelly McCusker, Researcher Support Librarian, kelly.mccusker@ucdenver.edu[33]; Sommer Browning, Associate Director of Technical Services, sommer.browning@ucdenver.edu[34]; Katy DiVittorio, Collections Strategies, Department Head, katy.divittorio@ucdenver.edu[35]; Auraria Library Institutional Repository: http://digital.auraria.edu/air[36]

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Open Enrollment: What Anthem's pharmacy change means for you[39]
[40]

CVS Caremark will manage pharmacy benefits for select CU Health Plans for the coming plan year, beginning July 1. It's the biggest change this Open Enrollment[41], meaning University of Colorado faculty and staff may have questions about what it means for them.

This change is poised to improve CU Health Plan members' pharmacy benefits coverage by adding efficiency and convenience, keeping drug prices at current levels and easing administration of member benefits.

What's changing?

On July 1, the CU Health Plan will use CVS Caremark to manage Anthem plan members' pharmacy benefits and

discontinue pharmacy benefit services with Anthem's IngenioRx.

Anthem-administered CU Health Plans include Exclusive, Extended, High Deductible and Medicare.

UCHealth Pharmacy Services will continue to fill mail-order prescriptions for Anthem plan members. Medicare members can use either UCHealth Pharmacy Services or CVS Caremark mail order services.

What's staying the same?

The switch to CVS Caremark will not affect member copays or deductibles.

Will I need to change my pharmacy?

No. The CVS network encompasses a total of 68,000 locations, including CVS and Target pharmacies as well as the pharmacies you've used during the current plan year.

The locator tool online at Caremark.com[42] or in the CVS Caremark mobile app will help you find nearby pharmacies within your plan. The locator tool allows members to limit search results based on distance, store name, language spoken and services offered.

How will the transition work?

CU Health Plan members enrolled in an Anthem plan will be kept updated on how their pharmacy benefits coverage may be affected by 2020-21 plan year developments throughout the transition.

The current formulary will have some slight adjustments for covered drugs. The CVS Caremark team will contact your doctor to collect information required by your benefit plan to determine if the prescription is covered. You and your doctor will be notified of the status of your prior authorizations (PA) as soon as possible – usually within a few days.

CVS Caremark will complete all prior authorizations (PA) and appeals as of July 1. Any active authorizations will remain on file (some exclusions apply), and they will extend specialty authorizations for 180 days.

How will I know if my medication is still covered?

If you or your dependents have a current medication not on the CVS Caremark formulary, you will receive a letter(s) by June 2020 to help you transition to your new pharmacy benefits plan.

In addition to a welcome kit, you will be sent a specific mailing outlining the change and alternatives to discuss with your prescriber.

Until you receive your welcome kit, visit info.caremark.com/acsdruglist[43] to check the formulary for prescription drug coverage. Make selections based on your drug to search this site. This site also includes specialty prescription coverage information.

Will I get a new Medical ID card?

If you're enrolled in the Exclusive, Extended, High Deductible or Medicare CU Health Plans, you'll receive separate identification cards for your medical and pharmacy benefits – one from Anthem and one from CVS Caremark.

The CVS Caremark card and welcome kit should arrive no later than June 30, 2020.

Members still have the option to use digital identification cards. For more information on using digital ID cards, check out these resources from Anthem[44] and CVS Caremark[45].

How do I contact CVS Caremark with questions about my pharmacy benefits?

Call the CVS Caremark Customer Care phone line for CU Health Plan at **1-888-964-0121.** The line is open 24 hours a day, seven days a week.

More Open Enrollment details

Open Enrollment is your annual opportunity to keep, waive or enroll in the University of Colorado's medical, dental, vision, flexible spending accounts, life and disability insurance. Use this period to examine your current health and wellness options, then adjust your benefits accordingly by 5 p.m. May 8.

Changes to health benefits for the 2020-21 plan year were made with member satisfaction, process improvement and efficiency in mind. If you would like to keep the same benefit plans, no action is required and you will be automatically re-enrolled. There's one exception: If you have a Health Care Flexible Spending Account and a Dependent Care Flexible Spending Account, you must re-enroll.

For more information, check out what's changing for the 2020-21 plan year[46].

Questions about your benefits? CU's benefits counselors are here to help

As always, CU Employee Services benefits counselors are available to answer questions and to direct you to resources to inform your health care decisions. Benefits office hours are 8 a.m.-5 p.m. Monday through Friday. Please don't hesitate to reach out.
Visit the Open Enrollment website[41] Email benefits@cu.edu[47] Contact a benefits professional at 303-860-4200, option 3. Para Español, escoja 4.

As CU plans for next fiscal year, AD George's top priority still student-athletes[48]

Plati-'tudes: Jack Swigert's CU career remembered (Yes, that Jack Swigert) [49]

UCCS launches virtual tours[50]

College of Arts and Media makes masks, music and movies[51]

Mind the Brain: New series considers mental health in the time of COVID-19 [52]

Video: CU Anschutz experts share campus response to COVID-19 crisis [53]

Bradley wins 2020 Hazel Barnes Prize[54]

Gibbes earns Fulbright award to study innovation, sustainability in Taiwan[55]

Taylor, Gabriele honored with Equity and Excellence Awards [56]

Links
[1] https://connections.cu.edu/spotlights/five-questions-tony-decrosta[2]
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