



Patient Financial Services News

What's Happening?

Father's Day
June 19th

Summer Begins June 21st

New PFS Staff

Megan Peyton HMO Dept.
Megan Griest Self Pay Dept.

Quote of the month

For many, negative thinking is a habit, which over time, becomes an addiction. A lot of people suffer from this disease because negative thinking is addictive to each of the Big Three—the mind, the body, and the emotions. If one doesn't get you, the others are waiting in the wings.



Peter

Catch A Shining Star

Sharon Tumminello
Mahisha Winkler
Norma Milchling
Yvette Astwood
Katina Heinlein
Carrie Jennings
Amanda Blose
Ellen Capecci
Rodney Davis
Vickie Parker
Dipika Patel
Robin Clark
Kathy Cole
Mae Diggs
Lisa Terry
Janet King
Tia Penn

Two Time Nominee
Robin Clark

The nomination form is located at:

<http://www.hopkinsmedicine.org/service/recognition/nominationform.html>

News to Know

The History of Health Insurance in the United States

The concept of private health insurance is unique to the United States. Back in 1920, most European countries had some type of national health insurance, which would provide for medical care and income loss due to illness. In the U.S., a system of private, employment-based insurance began to develop. At the beginning of the last century, health insurance was almost unheard of. The reason for this was that an individual's medical expenses were small. Medical technology was nowhere near the advanced stage it is in today. Most patients were treated at home. Hospitals were mainly charity facilities with high incidence of cross-infection, places that were to be avoided. Families would use savings to pay for medical bills, as they were not high. The insurance offered was to make up for lost income due to illness or accident, not actual health costs. By 1920, the scenario began to change. Medicine began to make significant advances, which moved the focus of treatment from the home to the hospital. Surgery, X-ray and lab tests became more commonplace. Higher standards were developed for medical education. The licensing of physicians also began around this time period. This modernization created a higher demand for healthcare services and an increased cost for those services.

One of the first types of health insurance available was through hospitals. Hospitals would market plans to employers. The early plans were in the form of a pre-payment plan. For example, the hospital would offer a fixed number of days of hospitalization per year for a set price per employee. Blue Cross was the first company to offer a plan where the beneficiary had a choice of hospitals. Blue Cross being a non-profit organization did not need to abide by rigid insurance regulations and required reserves.

Private companies soon began to get into the healthcare insurance business. They would offer lower policy rates to healthy persons, higher ones to sicker people. This enabled them to offer better rates to employers than Blue Cross which as a non-profit had to charge the same price to all, sick or healthy.

During World War II, government policy limiting wage increases helped fuel insurance growth. While employers could not offer higher wages, they could offer paid health insurance as an enticement to prospective employees. After the war, the government offered tax subsidies to employers who offered health insurance. Due to this, the number of Americans who were covered by health insurance rose to 75% by 1958.

Today health insurance is big business. It has taken on many forms, indemnity and managed care. We now have limited national health care in the form of Medicare and Medicaid. Most Americans are currently covered by either employee-sponsored health insurance, Medicare or Medicaid.

Government Can Create Incentives for Healthy Behavior

"We can't mandate the size of a cheeseburger to curb obesity or fine people for not exercising to cure heart disease, but we can set policies that create incentives for people to change their own behavior and lead healthier lives". So says Governor Mike Huckabee (R) of Arkansas when he delivered the 2005 J. Douglas Colman lecture at the **Johns Hopkins Bloomberg School of Public Health**, titled, "**Can Government Force Changes in Behavior?**" "It doesn't work when government becomes the grease police," he said. "That's why he advocates creating ways to make a healthy lifestyle an **attractive option**. Arkansas is now giving state employees **30 minutes a day to exercise, and Medicaid will pay for tools for people to quit smoking**. "We have to change the health paradigm in America from treating diseases to preventing them," he said. At **Alpha Commons**, a committed group of walkers are doing their share by walking at a moderate pace for 30-45 minutes burning stored fat and building muscle to speed up their metabolism. Walking is also associated with cutting your risk of heart disease, breast/colon cancers, diabetes/stroke and is a known stress reliever. Spring has sprung! Purchase a Pedometer. Get a walking buddy as support. Isn't it time to work walks into your busy lifestyle?

Excel Pop Quiz

- Q.** How many arguments can a Function have?
A. 2 or more separated by a comma or parentheses
- Q.** How can you forecast in Excel?
A. By using Goal Seek
- Q.** Can you track changes in a worksheet?
A. Yes. Excel will track and highlight changes while editing. In addition, share your workbook.
- Q.** Can a comment be made in a specific cell?
A. Yes. Right click in the cell and select Insert Comment. You can also create a leader line specifying the cell.
- Q.** Can you change a chart's location?
A. Yes. Right click in a blank area of the chart, and choose location. New sheet or Object In.

If you had any difficulty in answering these questions, please call the training department.

Birthdays

Jill Hutchinson	06/01
Michaëlle Neisfort	06/02
Wilhelmina Chester	06/03
Joann Whitting	06/06
Pat Kowalczyk	06/08
Barbara Peterson	06/16
Katina Heinlein	06/20
Sherrie Basl	06/21
Kim Krause	06/21
Peggy Warner	06/28
Carrie Jennings	06/30
Lyuda Nakhshunov	06/30

American Cancer Society Relay For Life

Kim Dillow, Susan Davis & Debbie Davis' family would like to thank all those who supported them in Relay for Life. Team Long Legs raised \$2,500.00

PFS Website Information

The web address is:
<http://finance.jhmi.edu/finance.pfsMain.html>, you can find the following information.

- ~ Mission
- ~ Training and Development
- ~ Policies and Procedures
- ~ Department Phone Listing
- ~ Newsletters
- ~ Link to other JHHS sites

Got News?

If you would like to contribute news or information send it to Pat Degenkold @ pstokes@jhmi.edu. The deadline is the 20th of the month preceding the publication month. Submissions may be edited due to space limitations.



The following PFS staff passed the CPAT exam in May: Eric Coulson, Dorothy Nolan, Myra Turner, and Terah Overby at Howard County General. Mary Walker, Deana Ruby, Aletha Jones, Lyudmila Nakhshunov, Yvette Astwood, Ellen Pecora, Ellen Capecci, Karen Lombardi and Amanda Blöse.

Any employee who passed two of the three-part exam will have the opportunity to take the makeup exam in August. The full exam will be offered again in November.

Congratulations!

HR Corner

Hopkins is committed to the education and development of its employees. The Department of Human Resources provides learning opportunities that respond to the needs of the organization and enhance job performance and further professional growth. Training and education opportunities include:

- Job training programs (e.g., STEP, LINC) to support employees preparing for career advancement opportunities
- Skills Enhancement classes, such as GED/college preparation and medical terminology
- Certification and degree programs, many of which are supported by affiliations with community colleges, such as the workplace-based Baltimore City Community College (BCCC) 2-year Associates Arts degree in General Studies, providing employees interested in other health-related degrees the opportunity to take pre-requisite courses on-site in preparation for health-related degrees they would finish at BCCC
- Educational benefits, including tuition assistance
- Service Excellence and team development classes

Government Can Create Incentives for Healthy Behavior

Breakfast		Calories	Carbs	Fat
	BK Enormous Omelet	730	43	47
	McD's Egg McMuffin	290	30	11
	Kripsy Crème	200	22	12
Beverages	Starbucks	420	61	16
	Coffee	80	12	1
	OJ	140	30	0
Lunch/Dinner	BK Whopper w/cheese	800	53	50
	Subway turkey breast	220	36	3

For healthy alternatives, visit www.walking.about.com

Credit and Collections Word Search

T T P A X X Y F E O V G E X B	Care	Lien
P F N I E T C K X C V A T W G	Dismissal	Tort
N F U E I I O M N O T N U O F	Charity	FDCPA
U K A C Q I G E E W W L A E S	Skip	Debtor
R H H W P X D E B T O R T P K	Indigent	Statute
C S L C U A G N Z G T Y S N I		
H E A W V Y V Q I E F R Y L P		
N R N E I L F D R S F U O D D		
E O A P L A S S I M S I D T K		