

In 2018, ESHCA began offering a \$200 Annual Physical Incentive with the following objectives:

- 1) *Increase the use of preventative medical services* to lower the risk of high-cost claims that have “battered” our insurance premiums over the past 4 years.
- 2) *Encourage ESHCA members to have a Primary Care Physician* and meet with that PCP on an annual basis. Early diagnosis and intervention are key to preventing high-cost claims and managing chronic diseases (high blood pressure, heart disease, type 2 diabetes, cancer, etc.).
- 3) *Encourage ESHCA members to "Know Their Numbers"* – blood pressure, blood glucose, cholesterol, and body weight. The more knowledge we have about our health, the more likely we are to make positive decisions.

Objective: Save money on health premiums so more money can be placed in retirement accounts.

Submit the following 3 documents to complete the \$200 Annual Physical Incentive:

- 1) [General Health Assessment](#)
  - a. This questionnaire allows the user to reflect on their personal health habits. Ideally, it is “an eye-opening” exercise to identify you are doing well and what you could do better.
- 2) [MD Biometric Form](#)
  - a. Take this form to the PCP and have them fill it out. Often, they will fax it to me, my contact information is on the back.
- 3) [Explanation of Benefits](#) (receipt from MVP)
  - a. Send me the first page (front and back) verifying that you had a physical (review the attached sample).

All documents can be emailed (good cell phone picture), mailed or faxed. Contact me with any questions.

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