



HUB Charter School Practice Study Hall

June 2019

Welcome June!

WHEW! I think we are all putting the finishing touches on the 18-19 school year and thinking about what lies ahead. For you, hopefully that is some time away to recharge. For HUB, we are off to the [National Charter School Conference in Las Vegas](#) at the beginning of July. We are supporting BuyQ in the presentation of their 2018 National CMO Health Benefits Survey. You can request a full copy of the report [here](#). We will be around...give us a shout if you will be there!

As always, thank you for your trust and partnership. If you need assistance or want to learn more, contact us at the info below. Thanks!



Employment Practice Liability Trends

Managing employees brings risk. From physical injury and safety to allegations of sexual harassment, race and gender discrimination. Even if you follow the law to the letter, EPLI claims can impact your business. And it's not necessarily a public company issue. Up to 41% of EPLI lawsuits are brought against private companies with less than 100 employees.

Download [this guide](#) to understand the leading EPLI claims and what you can do to address them head on.

Inflated hospital charges & their role in the cost of healthcare

Please take a minute to review this [article from the New York Times](#). The article highlights an important fact about the way most employers traditionally buy healthcare—employers have had no way of knowing what specific price the employer pays for a specific procedure at a specific hospital. Without going into an economics lesson, suffice it to say that this lack of transparency has a negative impact on the competitiveness of the hospital services market. Employers are left to trust the insurance network being used has gone to the negotiating table with the hospitals and have negotiated the best possible deal for employers to pay for hospital services. From the article, the reader can see they have some work to do in this area. Hospital costs, including outpatient surgical costs, continue to be a primary factor in the rising cost of healthcare for charter schools. Achieving greater transparency on hospital claims and acting on that data will be key to future decision-makers that are serious about managing health plan costs. Want to learn more about transparency?

Many Hospitals Charge Double or Even Triple What Medicare Would Pay



Insurance Considerations for Youth Sports

If kids and sports are a common pairing, so, unfortunately, are kids and sports injuries: Some 3.5 million injuries are sustained by U.S. youth ages 14 and younger each year. In fact, nearly a third of all injuries incurred in childhood are sports related.

With injuries a fact of life for our sports-minded kids, the challenge is to make sure parents and league administrators alike have the right types of policies in place to cover medical and legal costs that can arise. [Click here to keep reading.](#)



Meet your Charter School Practice Team

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