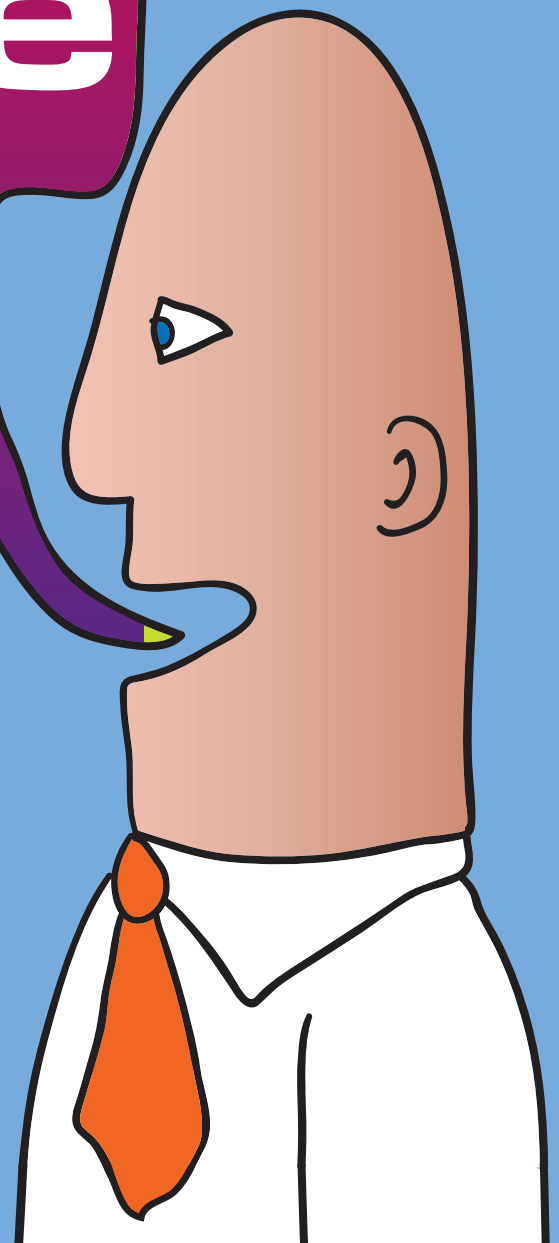
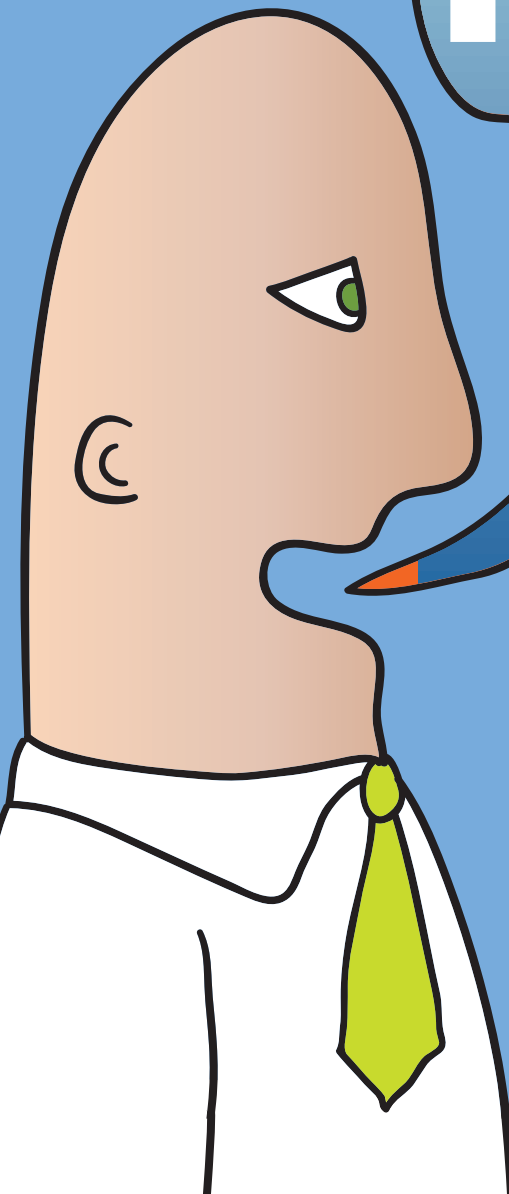


# Continuing the



## Central Columbia successfully contains health care costs

Teamwork often saves time and money.

In Central Columbia SD, working together saves millions.

Since 2005, the Columbia County district has taken a page from private sector companies for securing its health insurance coverage and kept more than \$2.5 million in its coffers, said Harry Mathias, Central Columbia superintendent.

“The district had received three years of increases averaging over 30% per year,” he said. “Instead of funding going toward the education of children, facility maintenance and teacher compensation, it was all going to the insurance carrier.”

Left with few options and no relief in sight, district administration and school directors sought advice from Central Columbia alumnus Tony DaRe, a licensed insurance consultant with BSI Corporate Benefits of Bethlehem.

Following his recommendation, the district decided to actively seek bids for health insurance coverage from all viable carriers and, after negotiations by DaRe, was rewarded with a 2006 insurance contract that undercut 2005's costs by .15%. This decrease came with no reduction in benefits or coverage and offered coverage essentially equal to that offered by Central Susquehanna Trust where many nearby school districts acquire coverage.

The plan changed from an antiquated indemnity or fee for service format with little or no preventive care to a PPO model that offers richer benefits and more managed care, DaRe said.

“It's better to have due to preventive care as it is less expensive to catch problems before they become larger issues,” he said. “But it's very difficult to find your way out of a fee for service plan, and at some point, it involves a union making that decision.”

Through 2009, Central Columbia was able to negotiate renewals with one carrier, but in 2010 a challenge

arrived as a proposed increase was too high, Mathias said. A carrier change after a competitive bid process, offering the same benefits, hospitals and doctors, secured the district a 7% cost reduction.

More impressive than cost savings was the cooperative way in which the entire deal passed. For five years, the district has formed an insurance committee comprised of equal representation of teachers, support staff, administrators and school directors. The committee reviews all things related to insurance coverage and communicates correct, timely information to their counterparts fostering an informed environment characterized by teamwork and dedication, Mathias said. DaRe also made himself available to answer all questions and clarify confusing points.

“This is where our district has succeeded, while others have failed. Without our union and insurance committee working together and presenting a unified front, we would never have been able to change carriers and, therefore, would have been forced to absorb the increase,” he said.

“Other districts may express a desire to change providers, but typically because they are not working together with their (union members) they are unable to complete a carrier change,” DaRe said. “Because of their willingness to support our aggressive approach to negotiating with insurance companies the teachers were rewarded with largest pay increases in the area. All of this was done without raising taxes one cent.”

Teacher's salaries in the district jumped 3.62% this school year and will average \$60,387 next school year, the contract's final year. They also agreed to pay 11% of health insurance costs in 2010-11 and 12% in 2011-12. These contributions are generally less than surrounding districts as Central Columbia's negotiated rates are 25 to 30% lower.

All of these savings only were possible due to the district's unified front that is now evident in a 75% participation rate in Central Columbia's newly implemented wellness program, Mathias said.

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Central  
Columbia  
SD

“Regardless of whether or not a district is in a trust, the key to controlling costs exists internally,” he said. “Getting school boards, administrators and unions on the same page is much more important than where a district secures insurance.”

Efforts like these do save money, but it takes a lot of time to advance change, Mathias said.

## Southern York County focuses on 21st century skills

**Southern  
York  
County  
SD**

Spending a day at the ballpark involves more than eating hot dogs and cheering home runs for Southern York County SD students enrolled in the high school’s sports and entertainment marketing course.

Instead of enjoying box seats along the third-base line at a York Revolution game,

Susquehannock High School students took over the minor league baseball team’s marketing office. As part of the collaborative project, students sold tickets, gained sponsorships, developed an advertising plan and created game promotions.

The sports and entertainment marketing course is one of seven new classes added to the district’s business education department last school year in a curriculum overhaul aimed at better preparing students for a competitive 21st century marketplace, said Julie K. Szymaszek, Southern York County assistant superintendent.

“Many of the courses previously offered were aligned to outdated technology and skills leaving gaps in students’ course work and experience. We redesigned the flow and curricular content of our existing computer applications courses. We removed courses that didn’t focus on preparing kids for the future,” she said. “By adding several new courses to our current curriculum, we have provided students with the opportunity to learn first-hand marketing, entrepreneurial and other busi-

ness concepts to better prepare them for their future as either a citizen or a future businessman or woman.”

For more information, contact Harry Mathias, superintendent, at (570) 784-2850 or [hmathias@ccsd.cc](mailto:hmathias@ccsd.cc).

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In retail and fashion and sports and entertainment marketing classes students are exposed to advertising, promotion, market research, business math and pricing and distribution, while an entrepreneurship course allows students to delve into different types of businesses and marketing finance functions that aid them in developing a business plan for their own business.

A pair of tiered computer application courses teaches students how to utilize various software packages such as Microsoft Office and Apple iWork and iLife and implement them to enhance their projects now and in the future.

The classes have garnered a positive reaction from students, said Kellin McCullough, a business education teacher. In the second year of implementation, course enrollment is up and many students who took one of the courses last year signed up for another.

“Students were excited to see classes that perked their interest. We don’t use outdated textbooks or computer programs. I am constantly trying to find new current events that students can relate to,” McCullough said. As well, the new software in a new Mac computer lab attracted tech-savvy teenagers.

“Students enjoy working on the programs on the Mac computer including GarageBand and iMovie. Because of these new labs, the caliber of student work has risen as well,” he said.

Utilizing new technology and revamping the courses allowed students to explore core concepts such as recognizing opportunities, analyzing risk and reward, budgeting and financial planning and management, Szymaszek said.

“Students begin making connections between entrepreneurial and marketing concepts and everyday life