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Program to offer healthcare options

Of all the requests that businesses direct to the Blair County Chamber, perhaps the most persistent one involves healthcare. The petitioners generally fall in one of two camps. Either they offer healthcare coverage to employees that they have difficulty continuing to fund or they've never offered coverage and would like to explore the possibility of at least offering something.

The Chamber's membership includes a number of providers who deal directly with employee health, feature health insurance or do a little bit of both. While the Chamber doesn't openly endorse one over another, it feels a sense of responsibility to at least provide some information on all of them.

"Many of the larger businesses have a fairly comprehensive understanding of what's out there, at least from the standpoint of the major providers," acknowledged Chamber President/CEO Joe Hurd. "The smaller businesses, which make up nearly 85% of our membership, have more limited experience and often don't know which direction to turn. We're hoping to help."

The Chamber has scheduled three Information Sessions for June and will probably do more as additional options emerge.

"The reality is that we want to provide opportunities for any of our member-providers to help other members to save money, increase benefits to employees or offer coverage where it hadn't existed previously," Hurd pointed out. "I have to admit though I'm not completely sure who all we should be extending opportunities to. I guess I'll find out when people read this story."

The first of the Information Sessions starts this Wednesday at 11:00 a.m. when Dr. Zane Gates and Jordan TaraDash do a presentation on Empower360's Small Business Plan. That plan, featuring an ICHRA (Individual Coverage HRA), can save up to 20% on healthcare coverage.

On June 22nd at 11:00 a.m., Dr. Sean Hampton of Hampton Medical will explain the Direct Primary Care model which eliminates third parties to provide affordable, convenient, high-quality medical care directly to patients.

On June 30th at 11:00 a.m., Craig Pritts of My Benefit Advisor (a Cham-



Being able to help Chamber businesses offer healthcare benefits to their employees is the motivation for upcoming Information Sessions.

berChoice program), will talk about the wide variety of benefits and resources that are available to employers including discounted insurance products and HR assistance. The Chamber has partnered with ChamberChoice for nearly three decades on health insurance, most notably through Highmark Blue Cross Blue Shield.

All three Information Sessions will be held at the Devorris Center for Business Development. There

is no cost to attend and no session will run longer than an hour. It's important that employers or employees interested in attending register on the Chamber Website at www.blairchamber.com.

"We're hoping that businesses attend some or all of the sessions," Hurd disclosed. "All of the options make it easier for a business to come up with a solution that fits its budget and helps it to recruit and retain employees. That's a higher priority than it's ever been."

INFORMATION SESSIONS

WED., JUNE 16
11 a.m. - Noon
Empower360

TUES., JUNE 22
11 a.m. - Noon
Hampton Medical
Direct Primary Care

WED., JUNE 30
11 a.m. - Noon
My Benefits Advisor



Serious stuff

Last Tuesday, the Altoona Mirror ran a story on its front page by Bill Kibler announcing "County Health Survey coming." The headline itself was prominent and even had a bit of an ominous feel to it. Health, it seems, has developed connotations of more than one kind.

The Healthy Blair County Coalition, headed by Coleen Heim, was created to fulfill a requirement of the Affordable Care Act. This project

began in 2007 with the first Community Health Needs Assessment. In 2012, all non-profit hospitals were not only mandated to conduct a similar assessment but also to develop an intervention plan to meet those community health needs.

They had a big job ahead of them. The Robert Wood Johnson Foundation, which does health rankings of every county in the country, ranked Blair County as the 63rd healthiest county in Pennsylvania.

In a state with 67 counties, we had little to brag about.

The survey results spit-out the details. We had considerable problems with alcohol and drug use, obesity, poverty, mental health issues, smoking and even bad teeth. Otherwise, as the old joke goes, we were nearly perfect.

Coleen Heim didn't despair. Through her efforts, which included assembling committees, task forces, and focus groups, meaningful discussions took place that ultimately led to initiatives that systematically addressed each of the health-related challenges. One of those committees - Workplace Wellness - was started by the Chamber at Heim's urging and continues to direct attention to the importance of employers encouraging their employees to pursue healthy lifestyles.

From 63rd, Blair County is now ranked 39th, which Heim admitted might be slightly misleading. "There are a number of factors that change some of the indicators," she noted. "But the reality is that we're doing better in most categories and it's great that so many people are spreading the message and so many others are getting it."

There are still some outliers. I passed a man in the hallway at the Blair Regional YMCA a few days ago who was wearing a t-shirt that on one side said, "I'm into fitness" and on the other side said, "Fit'ness whole burrito in my mouth."

The struggle continues. In addition, surveys will be emailed to key leaders, service providers and associations. Anyone wanting to complete the survey can do so on the HBCC Website.

Baltimore Life insures solid future for clients



Maria Fowler (right), Agency Manager, and Tammy Keith, Keystone Office support staff, discuss upcoming client meetings.

One of the many lessons that people learned from Covid-19 was the need to be flexible. And one of the many industry sectors where flexibility was a must was insurance.

"It has been a time of both uncertainty and opportunity," admitted Maria Fowler, Agency Manager for Baltimore Life Companies in Duncansville and Dubois. "Our strategy was to continue to advance and change with the times. The companies that took that approach are well-positioned for growth. We feel good about where we are."

Baltimore Life is a strong company that has taken care of clients for more than six generations.

"We have a proud community presence with local agents that serve clients in a variety of important ways," Fowler pointed out. "We offer a lot more than just life insurance. We have multiple products and services that include

health, dental, disability, long term care, Medicare as well as P&C products through our brokerage. We've evolved into being a one-stop shop."

Fowler has been in the insurance industry for twenty years and at Baltimore Life since 2016. She currently has ten active fulltime agents, multiple independent agents along with a sales manager and an administrator. The depth of her staff, she believes, will help the company to better accommodate the challenges ahead.

"The future looks very bright in our industry," Fowler explained. "People are starting to realize, through this pandemic, just how important the products and services that we offer really are. We'll continue to change our product portfolio to adapt to the needs of our clientele."

(Baltimore Life has been a Blair County Chamber member since 1997.)

Scott Boyer has always believed there really is no place like home

Scott Boyer is not one to brag so it's just a matter-of-fact exaggeration when he says, "I've worked for Boyer (Refrigeration, Heating & Air Conditioning) all my life." The 50-year old president of the company actually started traveling with his dad on customer calls when he was nine-years-old. Aside from the four years in the early 1990's when he left to earn a B.S. in Business Administration and Marketing at California University, Scott has happily lived in his native Bellwood with his wife Jennifer and children: Jackson, Lincoln, Maddison and Reagan.



Scott Boyer is a successful business owner who has invested heavily in his community - both in time and talent.

The Chamber: What has the past year been like for you and your company?

Scott: We were an essential business, however the past year certainly has had many challenges. Keeping the customer safe as well as our staff safe has been our first priority. Many standard items have been delayed or not available due to other business challenges from providers.

The Chamber: What would people in Blair County be surprised to know about Scott Boyer?

Scott: I have a real interest in music and the arts. I truly enjoy a musical or theatrical presentation. I was involved in the musical productions as a high school student both in several musicals and one as a student director.

Chamber Q&A

The Chamber: What have been the major challenges that face your industry? What are the major opportunities?

Scott: Among the major challenges have been the regulations. Changes in the refrigerant have been simply hard to keep up with. Technology is fast approaching HVAC/R and changes seem to be daily in product and options. One manufacturer is always looking to follow or lead the advancements. As far as opportunities, technology has also added some unique opportunities to address the COVID-19 concerns with air purification devices and duct cleaning. Other technology approaches

have made monitoring your system and being able to control it from the phone / tablet or PC are standard today. We have a host of options that can accompany this as well such as lighting, door lock control and cameras.

The Chamber: Who are your personal and professional role models and what makes them special?

Scott: My father, who started the company in 1971, would be my absolute role model. His dedication to his Faith, Family and his work ethic have made a lasting impact in my life.

The Chamber: What's still on Scott Boyer's "bucket list"?

Scott: I would like to travel to The Holy Land. I think to walk where Jesus did would be absolutely wonderful.



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