Businesses seen as key to health care reform

By Christopher Reardon

As the Affordable Care Act (ACA) inches closer to implementation businesses throughout the nation remain concerned about the ramifications of the law – on everything from the cost of premiums and impact on growth to employee retention and recruitment. Business organizations such as the Morris County Chamber of Commerce have objected to the lack of clarity the law has imposed on the business community and opposed its onerous regulations.

Meanwhile hospitals, physicians and health care organizations believe the ACA is here to stay and are taking steps to implement the law and capture potential efficiencies and enhanced patient care. Business Edge recently spoke with a leader in the health care sector, Dr. Poonam Alaigh, president and CEO of Alaigh Care Associates LLC and a former commissioner of Health and Senior Services for New Jersey.

The year 2014 is crucial in the roll out of the Affordable Care Act, with expansion of Medicaid and the opening of the health insurance exchanges coming January 1, according to Alaigh.

“The nation’s health care system cannot sustain itself in a status quo situation,” she said, citing the $2.5 trillion spent annually on health care, or 18 percent of the U.S. gross domestic product. “The ACA is an attempt to get us where we need to be,” she added.

To reach that point, employers will need to lead, according to Alaigh.

Businesses – particularly larger employers – have a unique opportunity to shape the impact the ACA will have on both their operations and the lives of their employees, Alaigh said.

The goal of health care reform is to fix flaws in the system and bend the cost-curve, she said. That can only be achieved when employers change the way they look at and provide health care benefits for employees, she maintained.

For example, larger businesses are investing more in wellness efforts, recognizing that every $1 spent on wellness programs translates into $3 in medical costs savings, according to Alaigh.

“It’s an investment in the growth of the company,” she said. “They know they can’t succeed unless they have a healthy employee population.”

Employers also are looking to shift costs to employees and move from defined benefit plans to defined contribution plans. She noted that IBM has moved retirees into a private exchange with defined contributions while UPS has dropped coverage for spouses.

Smaller employers initially will play less of a role in driving outcomes of the ACA as they learn more about the law and their options, according to Alaigh. She noted that 70 percent of small businesses are looking for ways to better manage employee populations, such as by redefining hours, as a result of the ACA.

“(It) is going to be a very interesting journey…It’s going to be about identifying in a very clear manner what are (a business’s) pros and cons,” such as the expanded small business tax credit, she said.

Some small employers may find the best option is to pay the fine for not providing coverage to employees while others will determine it is more worthwhile to invest in the health of employees, she said.

Yet implementation of the ACA does not rest solely on the business community, according to Alaigh. The law is driving innovation and new technologies that will result in more efficient and cost effective health care and better experiences and outcomes for patients, she said.

Alaigh also said the health insurance exchanges will provide consumers with more information about their options and the ability to compare plans. Greater transparency will help drive health care system improvements, she said.

(Continued on page 4)

Redevelopment will strengthen county’s economy

By Michael Daigle

The 1980s filled New Jersey’s economic sails with the construction of millions of square feet of new office space that brought thousands of jobs.

In 2013 those office parks – some vacant and all more than three decades old – are an anchor dragging on New Jersey’s economic recovery, according to Gil Medina, an executive vice president with CBRE, the real estate developer.

Medina, a former New Jersey commerce secretary, told the audience at the Ninth Annual Business Growth Luncheon of the Morris County Economic Development Corp. (MCEDC), held recently at the Birchwood Manor, that Morris County is the poster child for the change in office use. The county has a significant inventory of
Health and Wellness

Ready...call...go!

By David Cunic

So, let me ask you: Have you had your annual physical yet? Seriously, have you — yes, you — gone for your regular check-up?

If yes, great. If not, please stop reading this column and book your appointment now. (I’ll wait for you to get back.)

Okay, so if you’re still reading this, either (A) you’ve already seen your doctor; (B) you just made an appointment; or (C) you promise to make that call after the final word below.

Why is your annual physical so vital? For many reasons, some that are obvious and some that are not.

The number one reason is to be sure you’re healthy and start treating any threatening conditions before they get worse. Think of it as your own yearly preventative maintenance — just like your car. Would you neglect your vehicle all year without an oil change, tune-up and brake check? The answer likely is hell no! Why? Because you don’t want any minor problems to develop into major and more costly damage to one of your most valuable possessions (which you rely on to go to work and earn a living). Plus, you wouldn’t want to endanger your own physical health driving an unsafe vehicle.

Are you beginning to see the connection?

There is lots of research turning up different statistics but essentially they all say the same thing: Having an annual check-up catches the majority of hidden warning signs for serious medical conditions, allowing you to get treatment before they become more damaging and more costly to your health, wellness and wallet.

I know you agree with me but I’m still not sure you’re going to make that appointment. So here’s another example to motivate you. How many times have you said to yourself, “Man, I know I need to see my dentist for X-rays and a check-up”? But you put it off and off and off until a tooth starts to hurt…maybe gets infected…or even requires a nasty root canal. You wound up kicking yourself for not taking care of that tiny cavity beginning to form months or years earlier.

The point is that you must take charge of your health and wellness and act before any conditions grow more ugly and costly.

In addition to getting an annual check-up from your medical doctor, you also need to stay on top of your physical condition. You don’t have to wait for the results of your check-up or get a prescription to see a physical therapist, personal trainer or chiropractor for preventative maintenance or for dealing with the aches and pains.

All I’m trying to say to you is: take care of yourself! Get a physical every year to help prevent and/or detect anything going wrong inside your body. And contact your local chiropractor or physical therapist to prevent/treat other physical issues.

If you don’t and something breaks down that could’ve been avoided, who will you blame for not making that appointment right now?

David Cunic is the owner and manager of DMC Athletics and Rehabilitation. He has designed his own philosophy of complete therapy, taking techniques that integrate the personal training and physical therapy regimen in order to achieve a complete therapy. Visit DMC Athletics and Rehabilitation at www.dmcrehab.com or call 973.984.0200.

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Redevelopment will strengthen county’s economy (Continued from page 1)

old, vacant space, but also is home to projects that demonstrate the benefits of redevelopment.

Overall, the state’s economy is recovering despite strong headwinds from the recession, tangled state economic and tax policies that are now becoming unraveled and significant shifts in one of the state’s largest industries, pharmaceuticals, according to Medina. He cited the creation of 28,800 jobs through July as an example of the state’s recovery. If that rate continues, New Jersey will achieve an average of 59,000 new jobs annually, he said.

The pharmaceutical landscape is changing due to mergers and acquisitions, which have left unwanted research facilities and offices, Medina said.

Fortunately, “there are a lot of visionary developers” willing to tackle the problem of these stranded assets, he added.

He cited the redevelopment of the former Lucent-Alcatel site in Hanover as an example of this visionary thinking. The abandoned site, which once contributed more than 1 million square feet to Morris County’s office vacancy rate of 26 percent, is being developed into a multi-use site with the East Coast headquarters of Bayer Healthcare as the centerpiece.

The key challenge for such redevelopment is a shift that is changing the concept of “location” as the real estate industry standby, according to Medina. Businesses are no longer seeking suburban locations but rather want to be in urban centers.

For a suburban county like Morris that means redeveloping the empty office parks in ways that make them “vibrant spaces, with retail, restaurants, Wi-Fi hotspots and activities 24/7,” Medina said.

“You may still drive to the office park to work, but once there, you’ll not leave” because all the necessary services will be located there, he said.

Another obstacle to such redevelopment are local attitudes toward change and the resistance of local elected officials to promote governmental rule changes that could ease redevelopment, Medina said.

Jim Jones, MCEDC executive director, said Morristown is an example of a town that faced this challenge and generated new housing and businesses around the Morristown Green.

While business owners and developers seek to include housing in redeveloped sites, local officials are wary of potential increased school costs, Jones said.

Morris Township Mayor Peter Mancuso, who championed a zoning change to allow Honeywell Corp. to redevelop its headquarters in his town, understands how difficult those changes can be.

Mancuso said the township helped create a plan that would have been beneficial: a smaller footprint for Honeywell, more open space and the elimination of some contentious commercial buildings. Still, Honeywell announced a move to Morris Plains, in part because of local opposition.

For Medina, it is the visionary approach that will chase the ghosts of the 1980s from Morris County.

Businesses seen as key (Continued from page 1)

In the end, one recurring question is whether all this will lead to end-users paying more or less for health coverage.

“The verdict is still out on that,” Alaigh said.

Yet as the ACA continues to roll out, it will bring enhanced technology, innovation and transparency, according to Alaigh. That will move the nation’s health care system in the right direction, she maintains.

“What it looks like today is very different than what it’s going to look like three years from now,” she said.

Key in defining that evolution will be the business community, she believes.

“Employers have a unique opportunity to lead the change and be a real nexus,” she said.
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Transportation systems provide a network of modalities that power the movement of people and goods to drive our economy. Across the New York/New Jersey region we are seeing significant projects that will make our economy stronger in the years ahead.

Contrary to public opinion, the various state and federal agencies responsible for pieces of our system are working together to get the biggest bang for the bucks they have at their disposal for ground and air systems that will meet our needs over the next 30-50 years.

Technology has become a huge driver in the effort to increase efficiency and safety and create a more environmentally friendly transportation system.

Our three major airports, Newark, Laguardia and Kennedy, help support more than 140,000 jobs, according to the Federal Aviation Administration. The FAA will be implementing a number of new technologies through their Next-Gen Program to create a more efficient, effective and safer air traffic system.

Satellite-based navigation will soon replace our radar-based system, allowing for shorter separation between aircraft, instantaneous aircraft tracking and the resolution of conflicting airspace issues. By 2020 we could see a 41 percent reduction in delays and close to 1.6 billion gallons of fuel savings from current consumption.

The New Jersey Department of Transportation is working to build sustainable projects that provide clear benefits to moving goods and people effectively. Congestion is a huge hidden tax and DOT awarded $1.15 billion in contracts for capital projects in 2012 and will spend close to $800 million this year. The reconstruction of the Pulaski Skyway at $1 billion is currently one of the biggest. Bridge improvements around the state are ongoing, with a recent study indicating that just 9.6 percent of our 6,500 bridges are deficient, better than in most states that surround us.

The Port Authority of New York/New Jersey will spend $12 billion in 2013 and 2014 on a number of key projects, including raising the Bayonne Bridge to accommodate larger ships coming to our port; replacing the Goethals Bridge; a $1 billion dollar maintenance project on the George Washington Bridge; new work on a Port of Newark Container Terminal; and a new passenger cruise terminal in Bayonne. The Lincoln Tunnel helix project will come in at $100 million.

The New Jersey Turnpike Authority has a capital program of $1 billion in 2013, which includes widening the Parkway and allocating dollars to their Reinvigoring Safety 365 program. Ninety percent of tolls are now collected via technology, EZ Pass, and new Variable Message Signs are increasingly utilized to provide drivers with current road conditions across the state. The authority is working with IBM on predictive traffic analysis that provides more information to drivers to reduce their commutes and increase safety.

Amtrak, an organization that for year’s politicians across the country have loved to hate, is seeing a renaissance in passenger interest that has finally also recruited new political support for passenger train service. The feds have put billions into Amtrak and 31 million passengers answered the “all aboard” call in 2012, a 50 percent increase in a decade. As a result, Northeast Corridor revenue for the company grew from $590 million to more than $1 billion last year. Revenue for this portion of the system is now 130 percent of the cost so we might see less reliance on Washington in the years ahead.

Amtrak is planning for a new two-track tunnel into Manhattan and an expansion of Penn Station. The company recently purchased 70 new efficient locomotives and a number of new sleeper cars and rolling stock.

These new and improved transportation systems will save time and money for all of us for many years to come and give us the opportunity to compete with other regions of the country for investment and jobs.

Paul Boudreau -
President Morris County Chamber of Commerce

Vince Egan joined Benjamin F. Edwards & Co. in 2013 and helped facilitate the opening of the Morristown office. With a tagline of Investments for Generations and a company logo anchored by the Edwards crest, Benjamin F. Edwards & Co. is headquartered in St. Louis, Mo. The firm was founded in 2008 by Benjamin F. (Tad) Edwards IV, the great-great-grandson of Albert Gallatin Edwards, the founder of brokerage firm A.G. Edwards. Currently, with the Morristown addition, the firm has 34 branches in 17 states and nearly 300 employees. A subsidiary of Benjamin Edwards, Inc., Benjamin F. Edwards & Co. is a full-service brokerage and a Registered Investment Adviser, which offers a wide array of financial products and advisory services to its clients and financial consultants.

Matthew Tresslar has been named vice president of health care financial services at Provident Bank. He is based in the bank’s Morristown office and will be responsible for providing financial services to health care professionals and organizations. Tresslar comes to Provident with more than 12 years of banking and health care experience. Most recently he worked for Capital One Bank. He earned a bachelor’s degree in business administration with a double major in business management and marketing.

Ana Cruz of Jersey City has joined Beacon Trust Company, a subsidiary of Provident Bank, as a vice president and trust officer working with the client services team to manage relationships and administer trusts for Beacon’s trust and estate clients. Before joining Beacon Trust, Cruz spent two years at Morgan Stanley Private Bank, N.A. Prior to that, she worked for 10 years at U.S. Trust/Bank of America. Cruz graduated from New Jersey City University with a bachelor’s degree in business.

In addition, Project Literacy of Greater Bergen County has named The Provident Bank Foundation as Corporation of the Year for recognizing and supporting adult literacy in Bergen County. Project Literacy is one of the Provident Bank Foundation’s grant recipients and has received funding for several years. This past year, the foundation awarded Project Literacy with a $1,000 grant to help with their One-to-One Tutoring program. Project Literacy provides opportunities for adults who struggle with reading, writing, math and the English language.

Riker Danzig partner Dennis Krumholz, head of the firm’s environmental practice, has been elected a Fellow of the American College of Environmental Lawyers. Krumholz was named one of 20 Fellows nationwide in the College’s 2013 class. He was selected for his “distinguished experience and high standards in the practice of environmental law,” joining the ranks of the top environmental lawyers in government service, academia, the non-government organization sector and private practice from around the country.

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In the Trenches

Leadership Morris leads to new business and long relationships

By Rod Hirsch

Dena Moscola has lived in Morris County most of her life and thought she knew all there was to know about her neighbors, business opportunities and the community.

At first she dismissed the idea of enrolling in Leadership Morris, the community education program of the Morris County Chamber of Commerce, convinced she did not have the time to devote to the curriculum. She relented when friends and associates who had participated and benefited from the program convinced her otherwise.

They told her she could grow personally and her business would reap benefits, as well. They were right.

Leadership Morris brings together a class of approximately 30 individuals of diverse backgrounds and experiences who are preparing for or who have demonstrated leadership ability through community involvement. They receive an unprecedented opportunity to learn more about the opportunities, challenges, institutions and people of Morris County as they assemble monthly to visit various county venues and directly interact with key county players.

Founder and CEO of Resolutions Coaching and Training, a leadership, coaching, training and consulting firm based in Denville, Moscola credits Leadership Morris for growing her business and enriching her personal life.

“It was a great education, interesting and fun,” Moscola said. “But most importantly it was a profitable investment. Through the program I established very high-quality business relationships.”

The paybacks started immediately, according to Moscola.

“It’s still working for me,” she said. “I’m still working with clients that came from the program and continue to receive leads. I’m also developing additional clients and sources of revenue from the relationships built through the program.”

Moscola listed several additional benefits:

• Creating and participating in multiple networking events and activities, all of which have proven beneficial
• Establishing professional relationships with high-quality business and community leaders that continue to grow stronger
• Access to a growing network of Leadership Morris alumni eager to assist and connect with other businesses and potential clients

• An enhanced revenue stream, including new clients and repeat business from those clients
• Greater dedication to charities and nonprofit organizations

“One top of all that, I’ve learned a tremendous amount about Morris County, from an educational standpoint – politics, budgets, government and community service organizations,” she said. “It is endless.”

Under the direction of Joseph Nazzaro, a doctor of education, Leadership Morris begins with participants coming together for a retreat, during which they start the process of team building.

Each month they gather for a day at various venues to learn about: economic development, criminal justice, education, human needs and services, the environment, media relations, health care and county and state government. The seminars include lectures, panel discussions and small study groups.

The program concludes with a graduation dinner in November and the opportunity to remain active in the organization through participation in the Leadership Morris Alumni Association.

Moscola, a 2012 graduate of the program, is most proud of her increased involvement with charitable causes.

“After Super Storm Sandy our class was on a mission to give back,” choosing to raise funds for the Salvation Army, she said. Last month she and a few of her fellow graduates hosted a fundraiser and they will also sponsor a food drive.

“It’s just a great opportunity to stay connected with the community and to be able to give back,” she said.

“My best advice to those considering participating – take it seriously,” Moscola added. “The quality of the relationships is genuine and professional. There are solid business opportunities and you’ll have a good time while you are learning about your neighbors.”
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SAVE THE DATE
32ND ANNUAL AWARDS DINNER

This Year’s Honorees:

John C. Parry - CEO & Member of the Board, Solix, Inc.
Mr. Parry announced he will retire at the end of the year after a career of more than 40 years which included leading Parsippany-based Solix, Inc. Under Parry’s leadership, the company increased its revenue nearly 250 percent to $100 million and created hundreds of jobs in the state.

Sister Francis Raifery, S.C. - College of St. Elizabeth, Convent Station, NJ
Sr. Francis has recently completed a sixteen year term as President of the College of Saint Elizabeth.

Mr. & Mrs. Walter and Irene Crum - Oratory Preparatory School, Summit, NJ
Together, the Crum’s have taught Science, Religion and Math for more than 50 years. Currently, Irene is a Science teacher and Walter serves as the Director of Development and Alumni Relations.

Tri-County Scholarship Fund

When:
Monday, October 28, 2013
Reception: 6:00 PM
Dinner: 7:00 PM

Where:
Hanover Marriott
Route 10 East
Whippany, NJ 07981

Attire:
Business Attire

RSVP by:
September 30, 2013

Contact:
Tri-County Scholarship Fund
Four Century Drive
Parsippany, NJ 07054

Phone: 973-984-9600
Fax: 973-984-6300
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