

June 2016

For Your Benefit

Public Employees Benefits Board (PEBB) Program

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Health Care Authority
Public Employees Benefits Board

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www.hca.wa.gov/pebb

Four things that would surprise you about health care

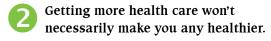
Health care is anything but predictable. These four facts about your health and the care you receive may surprise you.

A long, caring, and respectful relationship with your doctor is more beneficial to your health than you think.

Forming a long-term relationship with your primary care physician is the most important thing you can do for your health, according to a Consumer Reports survey of 660 physicians.

But having that strong relationship isn't a guarantee. You'll need to invest some energy—and make sure you find doctors who will do the same. Find out more about why the relationship with your physician is crucial in the article "What doctors wish their patients knew" (http://consumerhealthchoices.org/wp-content/uploads/2012/06/Doctor, Patient

(http://consumerneaithchoices.org/wpcontent/uploads/2012/06/Doctor_Patient_ Wish_lowres.pdf).



Nearly half of primary care physicians say their own patients get too much medical care, according to a survey published in 2011 by researchers at Dartmouth College. And all that care is not helping people live better or longer.

Researchers at Dartmouth found that "patients with serious conditions who are treated in regions that provide the most aggressive medical care—have the most tests and procedures, see the most specialists, and spend the most days in hospitals—don't live longer or enjoy a better quality of life than those who receive more conservative treatment."

Read more about why getting more health care isn't better (http://consumerhealthchoices.org/wp-content/uploads/2012/01/40-44CRENDOFLIFE072K8.pdf).



One-third of all health care isn't necessary.

According to the Institute of Medicine, as much as 30 percent of health care in the U.S. is just not needed. There are several reasons why this happens. Doctors have little information on what constitutes the "right" amount of health care; most doctors are paid per test, visit or procedure; and...you, the patient, request it.

Every unnecessary test or procedure is doing two things: exposing you to harmful side effects and racking up your medical bills.

You can learn it's okay to say "Whoa!" to your doctor (http://consumerhealthchoices. org/wp-content/uploads/2012/05/
ChoosingWiselyWhoaPkg.pdf) whenever a recommended test or procedure feels unwarranted.

You're paying different prices—for the same treatment.

Not all health care is created equal—in dollars especially. There are significant price differences in the health care you receive.

Consumer Reports writes, the "contracted prices that health plans negotiate with

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Share your SmartHealth success

We've heard so many inspirational stories about what many of you have accomplished with SmartHealth in 2015. To celebrate, we're sharing one story each month on **www.smarthealth.hca.wa.gov** from May to September.

Kim Mask of the Washington State Military Department recently shared her success story with us.

Kim had been a smoker for 30-plus years. She and her husband decided to quit together after finding resources through SmartHealth. Her Well-being Assessment recommended activity tiles under Smoke-Free Living. Through the activity tiles she got connected with the Quit for Life program from the Uniform Medical Plan. (Note: All PEBB medical plans offer free smoking cessation programs.)

The couple quit on January 20, 2016.

Kim has enjoyed the many benefits of smoke-free living so far. "Before I would take the elevator, but now I can take the stairs because I can breathe easier," she said. She's also sleeping better, which has led to her having more energy throughout the day. There's the cost savings as well. Not only are they not spending money on cigarettes, but they also don't have to pay the tobacco use premium surcharge anymore.



Kim Mask and granddaughter, Harlow

The biggest motivator for Kim has been her granddaughter, Harlow, who was born last year. Kim and her husband recently went to visit Harlow and her parents in California and took them to Disneyland.

Read the full story about how Kim achieved her success at www.smarthealth.hca.wa.gov.

Do you have your own success story to share?

Are you eating healthier? Has your energy level increased? Are you getting outside and exercising more? Did you quit smoking? Whatever it may be, log in at **www.smarthealth.hca.wa.gov** to join the *Share Your Success Story* activity and share the details of your success. You'll earn 200 points and could be featured in SmartHealth promotional materials in the future.

Keeping up with SmartHealth





You have until September 30, 2016, to qualify for a \$125 wellness incentive in 2017

If you haven't yet reached your 2,000 points to qualify for a wellness incentive in 2017, there's still time.

How it works:

- 1. Go to www.smarthealth.hca. wa.gov and select *Get started*.
- 2. Take the SmartHealth Wellbeing Assessment.
 - The assessment can help you understand your strengths and areas of improvement, and suggest SmartHealth activities to help you reach your well-being goals—and it's worth 800 points.
- 3. Join activities that interest you to earn more points.

 There are a variety of activities to choose from. Reach 2,000 total points by September 30, 2016, to qualify for the \$125 wellness incentive in 2017.

To receive the incentive in 2017, the subscriber must still meet SmartHealth wellness incentive eligibility requirements in January 2017.





What should you expect during a visit to your primary care provider?

Having a good experience when you visit your provider's office can lead to better health. There are specific things you should expect when you visit your health care provider. Next time you go to the provider's office, use these tips to see how your experience stacks up.

Communication

- Your provider should answer your questions to your satisfaction.
- Your provider should explain things in a way you understand.
- Your provider should give you clear, written instructions for anything you need to do after your office visit.
- You should feel your provider cares about you as a person.
- You should feel your provider tells you the truth about your health, even if there is bad news.

Timeliness

- You should be able to make an appointment as soon as you think is needed.
- You should feel your provider spends enough time with you to address your most important concerns.

Helpfulness

- You should feel that office staff is helpful.
- Clerks and receptionists at your provider's office should treat you with courtesy and respect.

Coordination of your care

- Your provider knows important information about your medical history.
- Your provider is up to date about care you've received from specialists you've been referred to.
- Your provider talks with you about all the prescription medicines you are taking.
- Someone should follow up with you about your test results.

Get the resources you need to be an empowered health care consumer at www.wacommunitycheckup.org/your-voice-matters.

This article is from the "Your Voice Matters" campaign, provided by the Washington Health Alliance, to empower consumers to become active participants in evaluating their health care experiences.

Four things that would surprise you about health care (continued from page 1)

providers in their networks have little or nothing to do with the actual quality of services provided and everything to do with the relative bargaining power of the providers."

A little legwork can often go a long way. Read more about the cost differences and what you can do about them.

For more information, visit the Choosing Wisely® resources from Consumer Reports

(http://consumerhealthchoices.org/for-employees/).

This article is part of a toolkit that supports the Choosing Wisely® campaign, an initiative of the ABIM Foundation in partnership with Consumer Reports to help patients and physicians have conversations about health. The articles, tip sheets, and links in the series will provide helpful information on everything from coping with serious illness, to preventive care, to the do's and don'ts of common tests. For more information, see the rest of the series

(http://consumerhealthchoices.org/for-employees/) and all the Choosing Wisely resources from Consumer Reports.

News briefs

Group Health members vote to support Kaiser Permanente acquisition

In March, Group Health Cooperative members approved the sale of Group Health to Kaiser Permanente.

The proposed sale must be reviewed and approved by the Washington State Office of the Insurance Commissioner. This review will include public forums throughout the state. For more about the review process, including how you can participate, go to www.insurance.wa.gov. If approved by state regulators, in the future Group Health will do business as the Washington Region of Kaiser Permanente.

Kaiser Permanente plans to invest \$1 billion in clinics, medical equipment, and technology to increase member access and services. In addition, Kaiser will contribute \$800 million to local community initiatives and programs such as Medicaid.

The PEBB Program is committed to bringing you the information you need to make informed health care decisions. Look for updates as more becomes available. Group Health also has the latest on their website at www.ghc.org/pebb.

Vitamin D: The sunshine vitamin

Vitamin D is your health ally. It supports your immune system and heart and brings calcium to your bones and teeth.

In the Pacific Northwest, it can be hard to get enough vitamin D. We also hear we should avoid too much sun exposure. So what is a person to do?

Sun exposure is still the easiest way to get vitamin D. Aim for 10 to 15 minutes on your arms and legs every day.

Vitamin D is found naturally in foods such as fish, like tuna and salmon. Some foods have added vitamin D, including milk, breakfast cereals, margarine, orange juice, yogurt, cheese, bread, soy drinks, and tofu.

Blood tests for vitamin D are not recommended unless you have specific health concerns. Your health care provider may measure your vitamin D level if you are at risk for low levels. This includes people who:

- Spend most or all of their time indoors (such as those living in nursing homes).
- Have medical conditions (such as Crohn's or celiac disease) that make it hard to absorb vitamin D.
- Have dark skin, such as people of African descent.
- Have osteoporosis, a condition that weakens bones.

If you aren't getting enough vitamin D, your health care provider may recommend taking daily supplements. Next time you see your health care provider, ask about vitamin D.

What should I do with unused medications?

- A. Flush them down the toilet.
- B. Throw them in the trash.
- C. Store them in my medicine cabinet.
- D. Drop them off at my pharmacy, National Prescription Drug Take-Back event, or with local law enforcement.



If you said D, you're correct! Properly disposing of unused medications keeps our earth cleaner and our families safer by keeping medications out of the water supply and the ground.

Many pharmacies, hospitals, and local law enforcement agencies accept medications for safe disposal. This includes prescription and over-the-counter drugs, vitamins, medicated ointments and lotions, and pet medications.

Call your pharmacy or visit the U.S. Department of Justice's Drug Enforcement Administration website at

www.deadiversion.usdoj.gov to learn about drug disposal programs in your area. Your pharmacist may also have special directions for certain medications.

Survey results: What PEBB members know about the new 2016 medical plans

We surveyed PEBB members in December 2015 to ask why they did or did not enroll in the new 2016 medical plans, and what messages they heard about them.

The new 2016 medical plans are:

- Group Health SoundChoice
- UMP Plus—Puget Sound High Value Network
- UMP Plus—UW Medicine Accountable Care Network

More than 4,100 of you completed the survey, which asked slightly different questions depending on whether you responded that you were:

- Eligible to enroll in one of the new medical plans (2,909 respondents) and either:
 - Enrolled (575 members), OR
 - Didn't enroll (2,334 members).
- Not eligible to enroll in one of the new medical plans (1,249 members).

Why members enrolled in one of the new medical plans

PEBB members who switched to one of the new medical plans consistently rated cost, good benefits, value, and whether their providers participate in the network as top reasons for doing so.

Why members didn't enroll in one of the new medical plans

Many who were eligible to enroll in one of the new plans stated they were satisfied with their current medical plan. Comments also indicated that members were confused about their plan options, or felt they didn't have enough information to make a change. Many wanted access to in-person help, stating that they didn't have a benefits fair in their area, or that they couldn't attend a webinar during work hours.

Top reasons why members chose **not** to enroll in one of the new medical plans

- "Satisfied with the plan I have"
- "I'm loyal to providers who are not included in the new medical plans' networks" (Puget Sound High Value Network or UW Medicine Accountable Care Network)
- "Wasn't a good fit for me"
- "Worried about unknown consequences"

Messages members heard about the new medical plan options

Eighty-nine percent of respondents saw or heard information about the new plan options, and went online to learn more. Messages including "free primary care office visits" and "lower premiums and deductibles" were most effective. Of the 2,409 respondents who rated the messaging, 58 percent found it "effective" or "very effective" in helping to understand the new plan options. However, members also said they were confused by certain new terms, including "Accountable Care Program," "value-based purchasing," "paying for value," and "Healthier Washington."

Where can I learn more about Accountable Care Program, value-based purchasing, paying for value, and Healthier Washington? These terms are part of the Health Care Authority's goals to achieve better health and better care at a lower cost. Find out more at www.hca.wa.gov/hw.

How you can learn more about the new medical plan options

The PEBB Program will continue to use its three most popular channels—its website, emails (available to members who sign up via My Account; see below), and the For Your Benefit newsletter—to communicate plan options to members. We will also take your suggestions for different communication methods into consideration as we plan for the next open enrollment.

Did you enroll in UMP Plus for 2016?

If so, the PEBB Program wants to hear how the plan is working for you so far. Visit the PEBB Program's website at www.hca.wa.gov/pebb for a survey in early summer 2016. We want to learn about your experiences, so we can better communicate about these plan options.



Want to receive PEBB communications by email?

Survey respondents said that one of their preferred ways of receiving information from the PEBB Program is by email. To get these emails, you need to sign up by going to www.hca.wa.gov/pebb and choosing My Account. If you are a new member, your employer or the PEBB Program must enter your enrollment in the system before you can access My Account.

Once you sign up, most general PEBB communications will be sent by email, though a few accountspecific communications may still be sent by mail. This saves money on printing and mailing costs.



P.O. Box 42684 Olympia, WA 98504 HCA 50-688 (6/16)

RETURN SERVICE REQUESTED

Coming soon: HCA's new website

In August, the Health Care Authority will launch a fully redesigned website (**www.hca.wa.gov**). When it goes live, you'll notice improvements like:

- A clean, bright visual design.
- Content that is easier to read and understand.
- Better organization.
- Enhanced search capabilities.
- Audience-based navigation.
- Greater accessibility for those using screen readers.
- Better design for use on cell phones and tablets.

You'll also find these improvements on the PEBB Program's web pages at **www.hca.wa.gov/pebb**.

Used to visiting the UMP web pages (www.hca.wa.gov/ump)? They are included in the redesign as well. View the screen shots to the right to see the changes coming soon!

