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August 2011 Newsletter

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When Money Talks, People Listen

In our last newsletter, we talked about the reasons for increases in health care costs – the main one being increases in the “COST PER UNIT” or the amount paid to hospitals, physicians, and other health care providers. Let’s dive a little deeper into the issues around cost per unit.

The Health Care and Benefits Division (HCBD) contracts with Blue Cross Blue Shield (BCBS) and New West Health Services (collectively “Administrators”) to administer our self-funded health plan. Having a self-funded health plan means we pay all costs directly; BCBS and New West simply administer our plans. We assume more risk this way, but our potential for savings is much greater.

Because we are self-funded, our choices as health care consumers have a direct impact on our costs.

Both BCBS and New West have contracted with networks of hospitals and physicians for a set fee schedule or some other negotiated fee structure. The state plan receives those negotiated rates for services.

As the fee schedule or the negotiated fees are changed, the cost to the member (you) and the cost to the plan change.

Below is an example of how a change in a contract with a hospital would impact costs for the member and the plan.

In this example the member will pay \$187.50 more out of their pocket and the plan will pay an extra \$562.50. The hospital receives an additional \$750.

Knowing what drives the cost of the state health plan will help you understand changes to the 2012 benefits and rates.

Effective January 1, 2011, St. Peter’s Hospital and Benefis Health System of Great Falls reduced their discounts with our Administrators. As a result, our overall health care costs have gone up in 2011 and will increase more in 2012.

To cover these higher charges, the out of pocket costs and monthly contributions by employees and retirees will be increasing.

As of right now St Peter’s and Benefis are the only hospitals to reduce their discounts. However, it is possible that other hospitals will do the same, and our costs would increase even more.

What can you do to save money and still get good health care? Be an involved consumer. “Go ahead, make my day.”

Ask questions about the cost of procedures and alternative treatment options.

Our goal is for you to get quality health care without breaking the bank – your personal bank or the state self-funded plan (the one funded by our shared tax dollars).

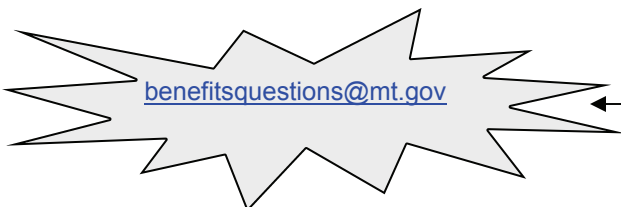
The staff at HCBD is looking at ways to help you be a better consumer. Look for more information from HCBD on this topic in the future.



Example: Hospital A changed its contract from a 25% discount to a 10% discount effective January 1, 2011. Payments for a \$5,000 procedure before and after the change would be:

	Amount charged by the Hospital (A)	Discount amount (B)	Allowable amount (A)– (B) = (C)	Amount paid by member (see note) (D)	Amount paid by the plan (C) – (D)
Before 1/1/11	\$5,000	\$1,250	\$3,750	\$1,256.25	\$2,493.75
After 1/1/11	\$5,000	\$500	\$4,500	\$1,443.75	\$3,056.25
Additional costs	\$0	(\$750)	\$750	\$187.50	\$562.50

Note: The member portion was calculated assuming a deductible of \$425 and a coinsurance of 25%.



benefitsquestions@mt.gov

The first SIX people to email us with the FIVE Clint Eastwood quotes in this newsletter will receive a prize!

The Heart of the Matter

Heart disease is a real problem for those of us on the State of Montana health plan. In 2010 in the United States, 29 out of 10,000 people had heart attacks or strokes. Looking at our State of Montana health plan, **71 out of 10,000** people had heart attacks or strokes.

Last month we learned that high blood pressure, or hypertension, impacts over 3,400 state members—*that we know of*. And there are many other members with **undiagnosed** high blood pressure. Uncontrolled high blood pressure greatly increases the risk of heart attack or stroke. In Montana high blood pressure is not a silent killer. It's knocking loudly at the door.

So we know we're a high risk group. State of Montana employees are older than private sector employees. We carry a few extra pounds. What can we do?

Identifying high blood pressure is the first step to a healthier heart. The health screenings are a great place to have your blood pressure checked. If you have uncontrolled high blood pressure, you may qualify for the \$0 copay **Blood Pressure Management** program.

Keeping your heart strong requires eating well, exercising, getting a handle on stress, and monitoring your heart health. Heart health cannot be left to chance. "You've got to ask yourself: Do I feel lucky?" Do you want to leave your heart health to chance?

Changing your lifestyle is one of the best ways to prevent and control high blood pressure and many other chronic diseases. "Sometimes, if you want to see a change for the better, you have to take things into your own hands."

More and more of us are making the choice to eat a healthful diet, stay active, reduce stress, and get enough sleep so we can live a healthier, fuller life.



If you are interested in making healthier choices but need a little help, here is a great place to start:

<http://benefits.mt.gov/wellness.mcp>

To learn more about blood pressure, visit these credible websites or contact the Montana Cardiovascular Health Program at (406) 444-5508.

Centers for Disease Control and Prevention:

<http://www.cdc.gov/bloodpressure/>

National Heart, Lung, and Blood Institute:

<http://www.nhlbi.nih.gov/hbp/>

American Heart Association:

http://www.heart.org/HEARTORG/Conditions/HighBloodPressure/High-Blood-Pressure_UCM_002020_SubHomePage.jsp

Montana Cardiovascular Health Program:

<http://montanacardiovascular.mt.gov>
Montana Worksite Health Promotion:
<http://montanaworksitewellness.org/resources.shtml>

To help our members deal with the threat of uncontrolled hypertension, Health Care & Benefits Division has teamed up with the Department of Public Health & Human Services Cardiovascular Health program to promote a new **Blood Pressure Management** program for cardiovascular health.

Blood Pressure Management Program

The program reaches out to two main groups of members: those who have **Stage ONE†** or **Stage TWO†** uncontrolled hypertension—most likely identified at a health screening.

Remember! One high blood pressure reading is not proof of hypertension. Many things can affect a person's blood pressure reading such as stress, caffeine, over-the-counter meds, or smoking.

If you have uncontrolled high blood pressure discovered in a health screening or by your doctor, this program may be for you.



To enroll contact Linda Krantz with the Montana Cardiovascular Health Program at lkrantz@mt.gov or call (406) 444-4105. Have your It Starts With Me lab report from your health screening handy during the call.

†**Stage ONE**—If your systolic (the first number) blood pressure reading is **140 mmHG or higher** **OR** your diastolic (the second number) pressure is **90 mmHG or higher**

†**Stage TWO**—If your systolic (the first number) blood pressure reading is **160 mmHg or higher** **OR** your diastolic (second number) is **100 mmHG or higher**

Ask Health Care and Benefits!

Question: How can I know for sure that a certain medical procedure or service won't be denied?

Answer: Contact your claims administrator (BCBS or New West) *before* having the procedure or receiving services to make sure benefits are available and covered.

Ask if pre-authorization is needed.

Ask if the health care provider is a preferred in-network provider.



Do you have a question for HCBD? Send yours to Health Care and Benefits by e-mailing benefitsquestions@mt.gov or calling 444-7462 or 800-287-8266.

We want to hear from you!

The face of a child can say it all, especially the mouth part of the face. -Jack Handy



Healthy for Life: Success Story from one of Your Co-workers



My name is Cynthia Davenport. I am just a girl who is on a journey to wellness, step by step, sometimes going back to the start or taking u-turns.

OK, so I am not a girl. I am 52 years old, a wife, mother of three, and a 15 year state employee at the Montana State Prison. I've never been good at putting my health first. This changed the day before my 40th birthday. I was with some friends who were 5-10 years older than I was. The conversation at the table was on all their aches and pains and the meds they took. As I looked around the table I saw that, like me, most were overweight and led sedentary lives. Were we all destined to be miserable the second half of our lives?

I was 40-50 pounds overweight. On my 40th birthday I asked myself, "Do you want to spend the next forty years of your life feeling like this? Or do you want something better?" I decided to change. It was easier than being miserable.

I put on my tennis shoes and launched my 40th birthday with a walk. I added exercise into my daily routine, first cardio, then weight lifting and yoga. In my 50's I added balancing exercises. I've participated in the state's Spring Fitness program for 12 years and have been the team captain for five years.

I like to mix up my exercise routine. I buy and rent exercise DVD's and love mastering DVD's labeled advanced.

I started watching what I ate and made slow changes in my eating. I helped bring Weight Watchers to the Montana State Prison and read extensively on good nutrition. My eating mantra is, "I eat mindfully, real food, mostly plants, not too much ... showing love and respect for my body through what I eat."

I started exercising my brain—reading more, doing puzzles, playing games and trying new things. At age 45 I tried out for a local musical and was one of the seven brides, albeit the oldest bride, in a local production of "Seven Brides for Seven Brothers." Keeping up with 17-21 year olds, memorizing lines, and learning the dance moves challenged my brain and made me feel young again. Physical exercise has also been proven to be Miracle Grow for my brain as well.

I get regular checkups and participate in the wellness screenings offered by the state. I have put weight back on and had to lose it again. Now I am learning meditation and relaxation techniques. I have found in my wellness journey that the support of others is imperative. I get this support from family, friends, and co-workers and through sharing my journey with people.

Climbers whose goal is the peak of Mt. Everest have to climb up to camp 1 and then back to base camp, and then up to camp 1, to camp 2, and then back to base camp, so they can adjust to the altitude of the climb to the peak. The final ascent to the top of the mountain requires the climber to take up to 10 breaths for each step of forward progress.

For me, wellness has been the same sort of climb. I have had to return to base camp, get my bearings, and arm myself with information, support, and motivation before heading back out. I have fallen back into bad habits and had to start again, but I am determined to get to the peak, the pinnacle of wellness, even if the progress is sometimes slow and measured.

Walter Bortz MD aptly put it in Dare to be 100: "There is now a sufficient fund of data and experience to allow baby boomers – and of course, younger generations – to plan their 100th birthday with calm assurance, prepare the guest list, and muster enough respiratory reserve to blow out all the candles." I look forward with enthusiasm to my 100th. You're all invited; please join me!

To hear more about Cynthia's story, see the Healthy For Life website at <http://benefits.mt.gov/somhealthyforlifeprogram.mcp> and listen to webinar #11.

The Hunter's Fitness/Backcountry Challenge!

Don't let this hot weather fool you; hunting season will soon be here! The Archery Season Challenge started **July 25** and the General Season Challenge starts **September 12**. Hunter's Challenge is open to anyone on the State of Montana health care plan. There is no cost to you, and the program is simple to do. Prizes are available for participants, though there's no guarantee you will get a prize. "If you want a guarantee, buy a toaster." *Pre-registration is required to be eligible for prizes.*

You can still participate in the regular season challenge. Participants track the number of steps they take **OR** the number of minutes of physical activity on each day of the challenge. Participants choose their goal based on their own fitness level. A good recommendation is to get at least 10,000 steps or 60 minutes of vigorous physical activity per day on at least 22 of the 35 days of the program.

Make your outdoor sporting activities more enjoyable and reduce your risk of getting hurt. "A good man always knows his limitations." Every man and woman can benefit from this program!

Visit <http://www.benefits.mt.gov/hunterfitness.mcp>, e-mail benefitsquestions@mt.gov or call (800) 287-8266 for more info.



**NEW WEST
HEALTH SERVICES**

Attention New West Health Plan Members!

New West members now have access to a web portal to obtain important information on your claims and EOB's.

To register log on to: <https://my.newwesthealth.com/user/register>



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Agency Safety and Return to Work Spotlight:

This month's spotlight shines brightly on the **Department of Administration's Safety and Return to Work** efforts. Recent highlights include:

•Holding its first agency-wide Safety Fest on June 7, 2011

Many members of the safety committee participated in the planning and execution of the event. Featured safety topics included: ergonomics; safe lifting techniques; bicycle safety; seatbelt safety; and wellness.

Over 120 agency personnel attended the Safety Fest, and management declared the event a "good start to...the committee's efforts to increase the safety culture in our agency." The committee is planning a fall event geared toward winter safety topics.

•Human Resources revising the New Employee Orientation (NEO) to include an office safety video that is shown to all new hires

Additionally, the NEO now includes more detailed information about reporting accidents, workers' compensation and how the system

works, the Return to Work (RTW) process, and who safety representatives are.

New hires receive a Building Emergency Action Team (BEAT) orientation (for those work locations that have a BEAT team) **AND** receive a DVD on ergonomics courtesy of Health Care and Benefits Division.

•With the leadership of Jane McKinney, Human Resource Manager, holding transitional duty team meetings to help a variety of injured workers

The transitional duty team meeting is the new and improved way to help injured workers get back to work quickly and safely. These efforts have noticeably reduced DOA injured workers' time lost from work.

Time lost from work costs the employee and the agency money, so this reduction is great for *everyone*. Human resource personnel and supervisors are talking more, communicating with injured workers, helping the injured workers get back to their pre-injury lives.

•Helping supervisors and employees navigate the work comp system, using Jane McKinney's quick reference flowchart

This flowchart gives an overview of the entire process including roles/responsibilities of everyone involved, when to submit a claim, when to fill out an Incident Investigation form, and steps to take to return the employee to work.

The Workers' Compensation Management Bureau (WCMB) believes this is a great tool for all agencies. The generic form and other tools the WCMB has developed can be found at:

<http://benefits.mt.gov/workerscompearlyreturn.mcp>

Great job to the Department of Administration in paving the way for successful safety and return to work efforts in state government!



**WORKERS' COMPENSATION
MANAGEMENT BUREAU**