



STATE OF MONTANA
DEPARTMENT OF ADMINISTRATION



BRIAN SCHWEITZER, GOVERNOR

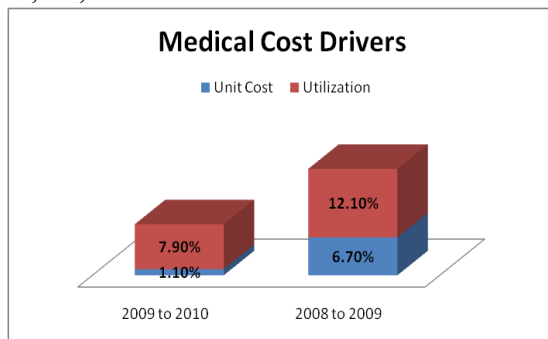
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Why Are Health Care Costs Rising?

There is no one simple answer to why health care costs are rising. This article will attempt to highlight some of the causes and how you can take back control of health care costs.

- Increases in prices paid to hospitals, physicians, pharmacists and other providers is a major reason our health care costs are increasing. The Health Care and Benefits Division estimates the state plan will spend \$134 million in 2011 on medical, pharmacy and dental expenses. Therefore, a 5% increase in provider prices results in \$6,700,000 of additional spending.
- Utilization is also a significant driver of health care costs. Utilization is a factor of how sick and how old we are, in addition to changes in technology and access to services. Over the past two years the plan utilization of services has averaged 10% growth per year, or an additional \$13,400,000.



- While we can't stop the aging process, we can improve our health status. When comparing our results to national norms, we find that State of Montana members have significantly higher cardiovascular events, higher utilization in mental health and substance abuse, higher number of orthopedic surgeries and higher number of diabetic patients.
- Administrative costs are frequently the first to go under a microscope when looking at health care spending. The state plan spends about 94% of expenses on health care and only 6% on administration, compared to the insurance industry that spends 15% to 20% on administration.

- Make sure you understand your benefits before receiving health care services.
- Make sure to use in-network providers.
- If you use tobacco products, considering quitting. Not only will you save medical dollars, but you will also save the cost of your tobacco product. For information on our tobacco cessation program see our web site at <http://benefits.mt.gov/tobaccocessation.mcpx>.
- If you have a chronic health disease like high blood pressure, high cholesterol, diabetes, COPD, etc., make sure to see your doctor, take your medicines, and call our case managers to determine if you may be eligible for a special disease management program. More information on these programs can be found at <http://benefits.mt.gov/wellness.mcpx>.
- Price shop for services. Not all providers charge the same for services. Higher costs don't always mean higher quality, but higher costs do mean you and the health plan pay more.
- Last, but certainly not least, if you are overweight or don't exercise, consider starting a weight loss and exercise program. See our web site at <http://benefits.mt.gov/wellness.mcpx>.

What can you do as a well informed consumer to help reduce health care costs for you and your plan?



Ask Health Care and Benefits!

Question: Why do I have to pay full price for my medication?

Answer: If the cost of the medication is under the copayment amount, then you are responsible for the total cost. However, if you are paying over \$40 for one prescription, your medication is most likely a tier D or F and there are alternatives available at a lower cost. Find out about your URx prescription plan by accessing <http://benefits.mt.gov/urx.mcpx>. You will also be able to find alternatives available to lower your out of pocket costs.

Submit a question to Health Care and Benefits by e-mailing benefitsquestions@mt.gov or calling 444-7462 or 800-287-8266.



High blood pressure, or hypertension, impacts over 3,400 state members; this is about 10% of our population. In addition, there are many other members with undiagnosed high blood pressure.

High blood pressure is often called the silent killer because it usually will not cause noticeable symptoms. But, even without symptoms, uncontrolled hypertension can lead to serious health problems. Hypertension is a major risk factor for the development of the number 1 cause of death – cardiovascular disease, which includes heart attack and stroke.

Measuring your blood pressure is easy and important to your health. There are many treatment options for hypertension ranging from weight loss, physical activity and salt reduction to prescription medications. Measuring your blood pressure frequently and treating it, if needed, is a vital component in your overall well-being.

The Health Care and Benefits Division offers one FREE health screening every year to employees, retirees and their dependents the age of 18 or over on the State of Montana health insurance plan. Health screenings are offered throughout the year at many different locations. **By participating, you will learn important health numbers like your blood pressure and it will reduce your 2012 premium by a maximum of \$10.** Visit www.benefits.mt.gov/wellness.mcpx to learn more about your FREE health screening, locations and how to register.



Healthy for Life: Success Story from one of your co-workers Weight Watchers has changed my life!

In July of 2002, after having been invited by a friend, I tried to “sneak” into a Weight Watchers meeting. When you weigh 271 pounds, sneaking anywhere is not really an option, and it didn’t work this time either. I was greeted joyfully and energetically by the WW leader, Rachel, and asked if I wanted to join. I sat through my first meeting feeling discouraged, fat and completely out of place. I signed up, went through the new member orientation, went home and read through my materials, then sat at the kitchen table and cried. I just can’t do this, I thought. But I have to! My blood pressure, cholesterol, and blood sugar levels were high and still rising. I had been diagnosed with sleep apnea and used a breathing machine at night. My bones and joints were causing me more pain each year. I had headaches just about every day and lived on Ibuprofen and heartburn medicine. I knew if I didn’t do something about my weight, my health was only going to continue to deteriorate.

Those first tears I shed that night were also the last. I found the program easy, forgiving and healthy. I lost 4.8 pounds in that first week. The first 50 came off fast. I started feeling better and looking better. At my annual physical exam after shedding that first 50 pounds, my doctor was astounded. My blood pressure had dropped significantly, my cholesterol was down almost 100 points and my blood sugar levels were back in the low to normal range. My sleep apnea had improved significantly and it was looking like I might be able to discontinue use of the breathing machine soon. I had stopped having headaches and felt energized and enthusiastic about life. I was down 2 to 3 clothes sizes and friends and acquaintances I hadn’t seen recently didn’t recognize me in passing.

I reached a plateau and for 5 months bounced up 1 pound, then down 1 pound. Rachel encouraged me to “do-the-dreaded” increased activity level. More exercise??? I was already walking...now I had to sweat? I started using the Weight Watchers low level workout tape and gradually trying to increase my overall level of activity. It worked! The scale started going down again, more slowly this time, but down, down, down.

Now, after attending meetings regularly for just over 2 years, I have lost 81 pounds. My sleep apnea is gone, my overall health is great and I have a whole new wardrobe! People I’ve known for years don’t recognize me on the street. My attitude towards exercise has changed and I walk regularly, hike and do yoga. I feel great and more confident. Recently I had to renew my driver’s license and when it came time to take my picture the clerk said “Wow! You sure have changed...how did you do it?” And I said, of course, “Weight Watchers! It’s a great program. It’s changed my life!”

By Stephanie Stephens
State of Montana Employee



**Mark your calendar
for the Hunter's
Fitness/Backcountry
Challenge!**

Now that you are half way through the Spring Fitness and you have a great "beach body" it is time to think about staying healthy for life. The Hunter's Challenge offers two opportunities to help you prepare for your hunting or backcountry events (or just stay accountable to yourself), and is open to anyone on the State of Montana health care plan. It is completely free and simple to do; there are prizes to be won and 5 weeks of motivation to help you achieve your goals. The Archery Season Challenge begins **July 25**; the General Season Challenge begins on **September 12**. *Pre-registration is required to be eligible for prizes .*

You may choose to participate in either the archery season challenge or the regular season challenge or both. Participants will track the number of steps they take or the number of minutes of physical activity on each of the days during the challenge. Participants choose their challenge goal based on individual 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.

The goal of the program is to train your body to excel at the physical demands that hunting and backcountry sports puts on it (like hiking long distances and carrying heavy loads), make your sporting activities more enjoyable, and reduce your risk of getting hurt. Every man and woman can benefit from this program!

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



Time for Sun!

Memorial Day symbolizes the start of summer for many Montanans, which makes this the perfect time to remind everyone of the steps to prevent skin cancer (and premature wrinkling):

- Seek the shade, especially between 10 AM and 4 PM.
- Do not burn.
- Avoid tanning and UV tanning booths.
- Cover up with clothing, including a broad-brimmed hat and UV-blocking sunglasses.
- Use a sunscreen with an SPF of 15 or higher every day.
- Apply 1 ounce (2 tablespoons) of sunscreen to your entire body 30 minutes before going outside. Reapply every two hours, or immediately after swimming or excessive sweating.
- Keep newborns out of the sun. Sunscreens should be used on babies over the age of six months.
- Examine your skin head-to-toe every month.
- See your physician every year for a professional skin exam.
- Remember consult with your doctor about supplementing with Vitamin D3, as the predominant source for this is sun exposure.
This information is from the Flathead County Health



**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>



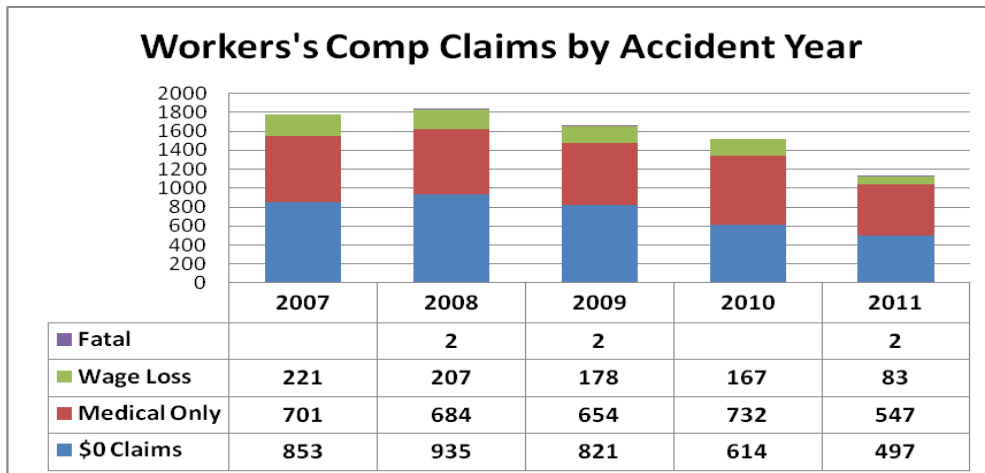
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Good news from the Workers' Compensation Management Bureau

The State of Montana is seeing a reduction in the number of state workers injured on the job. This is the direct result of the continuous safety and education efforts made by many. Below are the year by year statistics (the 2011 results are for 9 months only).



While the Health Care and Benefits Division is pleased with the reduced number of injuries, the hope is to continue this positive trend and improve our safety culture at the State of Montana. If you would like additional information, see our web site at <http://benefits.mt.gov/workerscomp.mcp>.