

PEBB

On the Path to PEBB's Vision Computers Help Improve Care

Safety and Efficiency

How sure are you that your pharmacist can interpret what your doctor writes on the prescription slip? Medication errors lead to 7,000 deaths per year in the U.S., and the cost of drug-related mistakes is estimated at \$177 billion annually.

A study by OHSU found that prescribing by computer reduces errors by one-third. In addition to bypassing "chicken scratch" issues, computer programs can perform safety checks on patient records and flag possible incorrect doses, allergic reactions or bad interactions with other drugs the patient is taking.

PEBB is asking its medical plans to embrace information technology. The use of networked computers in the healthcare system has the potential to:

- Increase safety and efficiency
- Improve quality of care and provider performance.

A computer system produces a prescription that's clear and easy to read. And an online network can send the digital version direct to the patient's pharmacy. It's just a few digital steps to safer, more efficient care.

Quality and Performance

Like all professions, medicine follows guidelines. The guidelines cover everything from simple vaccination schedules to detailed treatment plans for patients with chronic conditions. Some conditions – like diabetes and heart disease – require that doctors follow complex, detailed guidelines for each patient. Just documenting treatment can be a time-consuming task.

Hot Benefit Topics for Members

This issue inaugurates a new section in the PEBB newsletter – Hot Benefit Topics. Each month, Hot Benefit Topics will highlight benefit questions and concerns members say are important to them.

This month's Hot Benefit Topic: what members need to know if they have a dependent child 19 years of age or older who is covered on a PEBB medical or dental plan. Coming topics include:

- Making Benefit Changes – When can I change my coverage?
- Flexible Spending Accounts (FSAs) – Is a child care or medical flexible spending account right for me?
- Domestic Partners – What are the tax issues I need to know?

Have a Hot Benefit Topic?

PEBB wants to hear from you about topics that are of interest to members. Send suggestions to pebb.hottopics@state.or.us.

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Get Going to Get Healthy

Being physically active is important to overall health. It can help you achieve and maintain a healthy weight, and lower your risks for diabetes, heart disease and even some types of cancer. Regular physical activity can also improve your mood and your quality of life (see *Rx for Arthritis*).

The Centers for Disease Control (CDC) says adults should engage in

- Moderate intensity physical activity, like brisk walking, for 30 minutes on five or more days of the week, or
- Vigorous activity, like running, for 20 minutes on three or more days a week.

The good news: In a recent survey, 41 percent of PEBB members reported they engage in the recommended level of physical activity during a typical week. The bad news: That means 59 percent don't. If you're in that 59 percent and want to get moving, look to your PEBB medical plans for help. Here's some of what they offer.

Health Club Memberships & Class Discounts

Check these Web sites for information from each carrier:

- Kaiser Permanente: members.kaiserpermanente.org/kpweb/optionalben/entrypage.do
- Providence Choice: providence.verus-cms.com/prov/apps/class.aspx
- Regence BlueCross BlueShield: www.or.regence.com/member/discountServices
- Samaritan Select: www.samhealth.org/health_info_and_classes.

Online Fitness Resources

Kaiser members can go online to

- Sign up for the 10,000 Steps® program, and get a discount on a pedometer along with motivational support and goal

tracking tools: kp.10k-steps.com.

- Have a personalized fitness program designed just for them: kphealthylifestyles.org.

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Rx for Arthritis

Have you been diagnosed with arthritis? You're not alone. It's estimated that 1.25 million adults in Oregon have arthritis or chronic joint symptoms. And that number is increasing. The Centers for Disease Control projects that by 2030, nearly 67 million (25%) of U.S. adults will have doctor-diagnosed arthritis.

While there are more than 100 types of arthritis, the most common is osteoarthritis, which causes pain in the joints because of cartilage loss or damage. Treatment guidelines focus on exercise and rest, healthy body weight and pain relief.

Exercise and Rest

If you have arthritis, exercise offers significant benefits. It can reduce joint pain and stiffness, and increase flexibility and muscle strength. Your doctor can help determine what types of exercise are right for you.

Your provider can also help you learn to recognize the body's signals and know when to stop and rest or slow down to prevent pain from overexertion. Some patients find that relaxation techniques, stress reduction and biofeedback help them rest more comfortably.

Healthy Weight

If you're at a healthy weight, maintaining it can help you avoid arthritis. Osteoarthritis patients who are overweight or obese need to lose weight. Weight loss can reduce stress on weight-bearing joints and limit further injury. A healthy diet and regular exercise help reduce weight.

Pain Relief

Medication options for relief from arthritis pain include acetaminophen (the active ingredient in Tylenol) and non-steroidal anti-inflammatory drugs (NSAIDs)

Oregon's Evidence-Based Practice Center updated its review of oral NSAIDs last year. It reported that all of them treat arthritis effectively, but all have the potential for negative side effects, including increased blood pressure and kidney damage. So, if you have arthritis, ask your doctor:

- Am I taking the most effective drug for my condition?
- Are alternative drugs available that are equally effective?
- Are alternative drugs available that are effective but less costly?
- Is there a generic drug available for my brand-name drug?
- Will this drug interact with other medications I take?

Source: National Institutes of Health

Get Going to Get Healthy *(Continued from page 2)*

Providence offers an online fitness planner with tools for goal-setting, tracking and fitness testing: providence.org/oregon/health_resource_centers/fitness.

The Regence member Web site includes interactive walking and workout tools that help you design your own program and track your progress: www.myregence.com.

Ask Your Doctor, Too

If you have a chronic illness, or if you've been truly sedentary for a long time, you may want to see your doctor before you start a physical activity program. Ask for help to set reasonable fitness goals. Learn how to monitor yourself to reach your target activity level. You might also ask about community resources that can provide ongoing support for your fitness efforts.

More Online Resources

- The DHS Healthy Worksites Web site lists helpful resources for state employees: oregon.gov/DHS/ph/worksites/2006_promotion/physicalactivityisit.shtml.
- The CDC's Physical Activity for Everyone site covers all the bases for all ages – children, teens, adults and seniors: cdc.gov/nccdphp/dnpa/physical.
- The Arthritis Foundation provides physical activity resources and recommendations for those dealing with joint conditions: arthritis.org/conditions/exercise.

Dependent Care Accounts Watch Your Timing and Your Dollars

PEBB members with dependent care flexible spending accounts (FSAs) can make changes in the monthly deposit if they have a qualified status change (QSC). When they do, they need to be aware of timing to get the most from these “use-it-or-lose-it” accounts.

PEBB's administrative rules require members to submit change requests to their agency within 60 days of a QSC. The change starts the first of the month following the date the agency receives the request or the date of the QSC, **whichever is later**.

Here's an example of how a slip in timing can cost money.

Mary Doe's FSA

During Open enrollment, Mary Doe opened a dependent care FSA for 2006. The daycare provider for her two toddlers charges her \$400 per month. Mary requested that same amount be deposited to her FSA from her monthly pay.

This spring, Mary's mother offered to watch the children part time at no charge, starting March 15. Beginning in March, Mary will only owe her current daycare provider \$200 each month. This change qualifies as one of the acceptable FSA QSCS, because it results in a change of cost for her dependent care. Mary can ask her agency for a reduction in her future monthly FSA deductions. Her agency received her FSA update form on April 1, well within the allowable 60-day time

frame for a qualified QSC notice.

When Mary received her April pay statement she was very unhappy to see it still showed a \$400 FSA deduction.

What Mary overlooked is that her payroll deduction change wouldn't start until the month following the *later of the date the form was submitted or the QSC date*. Even though the agency received the QSC form in the 60-day time frame, the lower deduction couldn't start until May – the month following the date her agency received the form.

Playing by the Rules

It's a tough way to learn PEBB's rules. By her estimate, Mary stands to forfeit \$200 left in the account at the “use-it-or-lose-it” deadline, unless her daycare costs go up this year.

Think you may have a QSC coming up? Contact your agency payroll rep or your campus benefits office to make sure your timing's right.

For More Information

For more information on QSCs that may allow for midyear changes to FSAs, see Section 5 in Volume I of the 2006 PEBB Benefit Booklet. You can access that section online at oregon.gov/DAS/PEBB/2006benefitsmasterlist.shtml.

Benefit HOT TOPICS

Are You Covering a Dependent Child Age 19 to 24?

Children age 19 to 24 may remain eligible for PEBB benefits if they meet one of the following eligibility criteria (*see IRS Publication 17*):*

- Qualifies as a full-time student; or
- Continues to meet the IRS gross income test.

As a PEBB member, you are responsible to notify PEBB when a dependent is no longer eligible for benefits. It's true that busy people can overlook eligibility issues. But if you do forget, you could find yourself in the position of having to repay claims paid when your child was not eligible.

To help members remember each year, PEBB will send a letter to members who have children age 19 to 24. The letter will ask them to notify PEBB if the child will not meet the criteria on his or her next birthday. Members can expect the letter about 60 days before the child's birthday. This 60-day window will allow ineligible children to obtain other coverage, such as COBRA.

What should you do if you receive the reminder letter?

- If your child will continue to meet the criteria on the next birthday, you won't have to contact PEBB or make any changes in your benefits; coverage will continue.
- If your dependent will not meet the criteria on the next birthday, submit a medical and dental update form to have the dependent removed from coverage. Your dependent's coverage will end on the last day of the month your dependent no longer meets the criteria. You can download the form from the PEBB Web site at www.oregon.gov/das/pebb/Forms.shtml.



When your child turns 24, all benefits terminate the last day of the birthday month. However, some children age 24 and older may continue to qualify for benefits.* Contact your medical carrier or PEBB for more information.

**Also eligible: Dependents 24 or older who are incapable of self-sustaining employment by reason of mental retardation or physical handicap. The dependent must have been covered by the insurance plan at the time of his or her 24th birthday, and the physical handicap or mental retardation must have existed prior to the dependent attaining age 24.*

... Computers Help Improve Care *(Continued from page 1)*

Networks programmed with these guidelines help doctors track and monitor their patients to ensure they receive the right care at

the right time. Doctors also use the programs to measure how they are performing compared with the guidelines and even with their

peers. Patients have better outcomes, and doctors have greater confidence in the quality of care they provide.

Here's what a healthcare provider might see when looking at computerized, guideline-based results for patients who have diabetes.

Your Medical Group Care Manager Diabetes Patient

Identification Treatment Drug Safety Services Due

Provider: Doctor J Doe MD

Patients	DOB	LDL	BP	A1c	Last Visit	Next Appt.
Patient aaaa	02/03/1942	63	100/70	7.7	06/24/05	02/05/06
Patient bbbb	09/12/1956	76	110/70	5.1	06/06/05	02/11/06
Patient cccc	06/08/1942	77	108/70	5.4	06/17/05	02/19/06
Patient dddd	02/28/1928	134	136/72	8.2	01/24/05	02/18/06
Patient eeee	04/11/1980	78	110/70	6.6	08/25/05	02/06/06

Red Zone

Yellow Zone

Green Zone

This patient's cholesterol and blood sugar levels are in the red zone. A nurse will call to discuss medications.

This patient's blood sugar level is in the yellow zone. Staff will discuss diet, exercise and medications at the next appointment.

Quit to Keep Up with the Kids



Summer is here and the kids are out of school – do you have the energy to keep up with them? Give yourself a break by giving up tobacco for good. The Quit for Life program from Free & Clear can help you do it.

This highly effective program includes free nicotine replacement therapy, one-on-one treatment sessions with a tobacco treatment specialist to help you meet your goal, and a Quit Kit of materials to help you through the process.

Here are five reasons to pick up the phone and call the Quit for Life program:

- It works with all kinds of tobacco, including cigarettes, smokeless tobacco, pipes and cigars.
- It's more convenient and effective than group and class programs.
- You receive one full year of personalized counseling at your pace and schedule—**free of charge** to you as an eligible PEBB member.
- The tobacco treatment specialist will discuss with you what medication, such as patches or the prescription

medication bupropion, is right for you.

- You have unlimited toll-free access to tobacco treatment specialists during support line hours while you are in the program.
Give yourself a break. Call (866) QUIT-4-LIFE (784-8454).
Be sure to tell them you're a PEBB member to get the maximum benefit.

Public Meetings

The Benefit Board and its subcommittees usually meet monthly. Times and locations are subject to change. For schedules, please check the Meetings section of the PEBB Web site: oregon.gov/das/pebb/meetings.shtml.

PEBB Resources

PEBB

www.oregon.gov/das/pebb
Salem: (503) 373-1102
Statewide: (800) 788-0520

BenefitHelp Solutions

(FSA Administrator)
www.benefithelpsolutions.com
(800) 556-2230

Kaiser Permanente

(Medical & Dental Plans)
<http://my.kp.org/nw/pebb>
Portland: (503) 813-2000
Outside Portland: (800) 813-2000
TTY: (800) 735-2900

The ODS Companies

(Dental Plans)
www.odscompanies.com/pebb
Portland: (503) 265-5680
Outside Portland (877) 277-7280

Providence Choice

(Medical Plan)
www.providence.org/resources/pebb
Portland: (503) 574-6620
Outside Portland: (800) 423-9470

Regence BlueCross BlueShield

(Medical Plans)
www.or.regence.com/pebb
Portland: (503) 220-3849
Outside Portland: (800) 826-9813

Samaritan Select

(Medical Plans)
www.samaritansselect.com
Corvallis area: (541) 768-6900
Outside Corvallis area: (800) 569-4616

The Standard Insurance Company

(Life & Disability Plans)
www.standard.com
Life Benefits (800) 242-1888
Disability Benefits (800) 842-1707

VSP

(Routine Vision Services except Kaiser)
www.vsp.com
(800) 877-7195

Willamette Dental

(Dental Plan)
www.willamettedental.com
Portland: (503) 644-6444, Option 8
Statewide: (800) 460-7644, Option 8

UnumProvident

(Long Term Care Plan)
www.unumprovident.com/enroll/pebb
(800) 227-4165

PEBB Mission

To provide a high quality plan of health and other benefits that are affordable to both the employee and the state.