

*The Value Pyramid*

**What measuring healthcare quality means to you**

To ensure members are getting better health – not just services – for their healthcare dollars, PEBB has developed benchmarks to measure quality in the healthcare system. Through the Board's Council of Innovators, PEBB and decision makers from the medical plans will define, select and put in place nationally supported healthcare quality measures. Over the next few years, the measures will allow PEBB to track how well the plans meet goals that demonstrate value – quality divided by cost.

These quality measures create a tall, steep pyramid for PEBB and the plans to climb. Reaching the top should lead to better health for PEBB members and better value for their healthcare dollars.

**The Big, Broad Base: System Process Measures**

System process measures will tell the Board how many members have:

- A medical home
- Taken a health risk assessment
- Completed a patient satisfaction survey
- An electronic medical record.

They will also track whether the healthcare system:

- Requires primary care providers to report on recommended

preventive care along with treatments for patients with chronic conditions

- Publicly reports safety and quality scores.

**Goal:** You get coordinated medical care and support to reduce your health risks. You can easily compare the quality of care provided by healthcare systems and choose the one that's right for you.

**A Big Step Up: Clinical Process Measures**

Clinical process measures will tell the Board:

- Whether PEBB members with chronic conditions are getting screenings, treatments and medicines recommended by accepted guidelines
- How many members receive the right screenings and preventive care at the right time.

**Goal:** You and your family get the care you need, when you need it.

**Narrowing In: Clinical Outcomes Measures**

Clinical outcomes measures will tell the Board:

- How many PEBB members with chronic conditions are meeting their treatment goals such as

lowered cholesterol levels of those with diabetes

- Whether PEBB members are in the hospital or emergency department less because they're getting the care they need to stay healthier.

**Goal:** It's easier for you to stay well, and reduce your risks for and complications from chronic illnesses.

**At the Peak: Health Outcomes Measures**

Health outcomes measures will tell the Board if the health of PEBB's population is improving – demonstrating value from the healthcare system.

**Goal:** PEBB's population stays healthier, which helps to keep benefits affordable.

*Inside this issue*

Your Insurance Beneficiaries ...	2
Have a Healthy, Safe Vacation .....	3
Hot Benefit Topics .....	4
My Story .....	5
EAP Offers Money Savings for Homeowners .....	5
Did You Know? .....	6

# Your Insurance Beneficiaries

Take a second to answer a few important questions about your life and/or disability insurance.

- Have you designated your beneficiaries?
- Are they named in your online benefit record?
- Will they have a clear path to accessing their benefits if the time comes?

If you answered no to any of these questions, you need to take action.

## The Designation Process

When members first enrolled for state benefits, they named their beneficiaries on a form or online if they enrolled using pebb.benefits. Members who designated their beneficiaries on a form were also able to update their beneficiary information when pebb.benefits was implemented last year.

Did you take that important step? If not, take it today. Your online record in pebb.benefits is the secure file that contains all your benefit-related information. If you don't enter your beneficiaries in your record, they could encounter questions and delays at the point when they need to deal with the insurance company.

If you have already entered your beneficiaries online, keep in mind that you can change them at any time. As your life changes, remember to plan for the future of the ones you love.

## How To

It's easy to enter your beneficiaries online. To start, go to <https://pebb.benefits.oregon.gov/members/lpb.main>.

## TWO OPTIONS

In pebb.benefits, you can choose the Standard Designation or you can name specific beneficiaries.

If you choose the Standard Designation your benefits follow the chain of family beneficiaries established by Oregon law. It automatically accounts for such life changes as marriage, divorce, death, birth or adoption within your family.

If you choose to specifically name your beneficiaries, you will need to enter

- The person's (or trust's) legal name and relationship to you
- The whole-number percentage you wish the person to receive from your benefit
- Whether the person will be a primary or contingent beneficiary.

- If you haven't registered, select the **Register Here** button, and follow the instructions on the new screen.
- If you have already registered, enter your user name and password; then select the **Log In** button.
- If you registered but have forgotten your user name or password, select "Forgot your User Name/Password?" and follow the instructions on the new screen.

Once in pebb.benefits, select "View or Change my beneficiary designations" and follow the instruction on the screen. If you encounter any problems in the process or don't have access to the online system, contact PEBB.

# Keep Your Sight Safe from Fireworks

Eye-care organizations report that about 9,000 firework-related injuries occur in the U.S. every year. Almost 2,000 are eye injuries, which can take a long time to heal and can cause vision loss. The groups urge everyone to leave the fireworks to the professional this July 4th. Many communities in Oregon offer free public displays. Check with local media for locations and schedules.

## Wellness Resources

The State Library holds PEBB's large collection of wellness resources — books, tapes and other material that can help you and your family manage your health. Find resources using the library's online catalog at [http://catalog.willamette.edu/screens/opacmenu\\_s2.html](http://catalog.willamette.edu/screens/opacmenu_s2.html). Then check them out. All state employees have access to these materials.

## Quit for Life

If you use smokeless tobacco, you have every reason to quit — your family, your health and your wallet. Even if you've chewed for years, the benefits you'll enjoy when you quit will begin immediately and continue for years to come. Call Free & Clear at 1-866-QUIT-4-LIFE to enroll today. Be sure to tell them you're a PEBB member so you'll get the full benefit.



# Have a Healthy, Safe Vacation

When you're planning your summer vacation, "fun" usually tops the priority list. Make sure that "healthy" and "safe" are on the list as well.

## Healthy

"Healthy" and "fun" are not mutually exclusive terms. The Oregon Healthy Worksites Web site at [oregon.gov/dhs/ph/worksites/healthyvacation.shtml](http://oregon.gov/dhs/ph/worksites/healthyvacation.shtml) offers a great list of tips on ways to easily include healthy eating and physical activity in your vacation. Examples:

- Incorporate nutritious foods in your trips:  
Visit an Oregon farm to pick your own fruits and vegetables – let the kids find out where delicious, fresh food comes from. [www.visitoregonfarms.com/farmstops.html](http://www.visitoregonfarms.com/farmstops.html)
- Make healthy habits part of your vacation:  
Check the EAP Web site for ideas on how dump the stress before you start your trip and adjust to work when you return. [www.cascadecenters.com/pebb.htm](http://www.cascadecenters.com/pebb.htm)
- Fit physical activity into your travels:  
Join a local hiking club and go on a hiking vacation. [www.hikingandbackpacking.com/oregonclubs.html](http://www.hikingandbackpacking.com/oregonclubs.html)

## Safe

As you head to the beach, the pool or the mountains, keep safety in mind. The American Red Cross offers solid safety suggestions at

[www.redcross.org/services/hss/summsafety](http://www.redcross.org/services/hss/summsafety).

## Water Safety

- Swim only in supervised areas, and obey all rules and posted signs.
- Just as you don't drink and drive, don't drink and swim – alcohol impairs your judgment, balance, coordination and swimming skills.
- Pay attention to the weather, and get out of the water at the first hint of a storm.

## Emergency Medical Care When You're on Vacation

All PEBB medical plans cover emergency medical care for you and your dependents without prior authorization, whether you're at home or away on vacation.

In an emergency, go directly to the nearest medical facility, or call 911.

If you or your dependent is admitted as an inpatient to a non-network or non-system hospital because of an emergency:

- Within 24 hours, call your medical plan customer service or member service number to find out if and how the patient will be transitioned. The number is on your plan's ID card.
- Call your primary care doctor for advice on how to proceed with the patient's care.

## Boating Safety

- Be weather wise, and bring a radio to check weather reports.
- Bring extra gear, such as a flashlight, extra batteries and matches in a waterproof container that floats.
- Tell someone where you're going, who is with you and how long you'll be gone.
- Check your boat and fuel supply before you leave.

## Sun Safety

- Drink plenty of water and take frequent breaks when playing or working in hot weather.
- Use sun block with a high SPF, and reapply after swimming or perspiring.

## Hiking and Camping Safety

- If anyone in your family has a medical condition, talk to your doctor about your plans, and make sure you have any needed medications.

*(Continued on page 6)*

### ***"Emergency Medical Condition" as Defined by Oregon Law***

"Emergency medical condition" means a medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain, that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of a person, or a fetus in the case of a pregnant woman, in serious jeopardy.

*—Oregon Revised Statutes, Chapter 743*

# Benefit HOT TOPICS



## Ready to Retire? Important points about your PEBB benefits

If you're thinking about retiring soon, here's information you need to know about your benefits.

### Important Dates

For most retiree plans, you will have 60 days from the date your group coverage ends to enroll in or convert coverage in several plans.

The date your group coverage ends is based on your termination date – the date when you leave state service – along with the number of hours you're paid for that month.

**Example:** If you have 80 paid hours in June, the date your group coverage ends will be July 31, because you worked enough hours that month to have your July premium covered. If you have less than 80 paid hours in June, your coverage end date will be June 30.

### Health Insurance

If you retire from state service before you are eligible for Medicare, you can continue medical and/or dental plan coverage for you and your eligible dependents through PEBB's retiree program. To be eligible, you must:

- Be eligible to receive retirement benefits under PERS rules

- Be currently enrolled in a PEBB medical and/or dental plan (or currently opting out of medical coverage)
- Ensure that PEBB receives your Retiree Medical and Dental Plan Enrollment Form within 60 days of the date your active group coverage ends.

*(For eligibility details, go online to [oregon.gov/das/pebb](http://oregon.gov/das/pebb).)*

As a retiree, you will be able to enroll in any lower-cost, lower-benefit plans (Part-time and Retiree plans) offered in your region of the state. You can also enroll in any of the higher-cost, higher-benefit plans available to full-time employees in your region.

### Optional Benefits

Within 60 days of when your group coverage ends, you can:

- Continue up to 50 percent of the value of your employee life insurance without review of your medical history statement
- Convert your spouse and/or dependent life insurance to individual policies
- Convert your life and/or long-term care insurance to individual policies
- Roll over your life and/or long-term care insurance premiums to your spouse' or domestic partner's

## PEBB or PERS?

The Public Employee Retirement System (PERS) also offers health insurance options for state retirees. Before deciding which health insurance option is right for you, you may want to contact the PERS insurance program by calling a PERS Member Specialist at (503) 225-7377 in Portland, or toll free outside Portland at (800) 768-7377. TTY: 800-433-6313. You can also send an e-mail request to [persinfo@pershealth.com](mailto:persinfo@pershealth.com). Note that PERS, not PEBB, determines your retirement date.

payroll deduction if the spouse or partner works for the state.

As a retiree, you will not be able to continue disability or AD&D insurance.

For further information about retiree benefits, select the Retiree & Self-pay Benefits link at [Oregon.gov/das/pebb](http://Oregon.gov/das/pebb). Or call PEBB at (503) 378-1102 in Salem or (800) 788-0520 statewide.

Want to suggest a Hot Benefit Topic? E-mail [pebb.hottopic@state.or.us](mailto:pebb.hottopic@state.or.us).

---

## *My Story*

# Member Balances Costs and Outcomes

When the new prescription drug plan went into effect this year, PEBB member Zoe J.\* says she and her long-time domestic partner experienced some fear at first. He has Type 1 diabetes and takes multiple drugs to stave off complications that go with the disease.

“He has as a specialist for each part of his body,” Zoe says. “Some of them had put him on non-preferred brand drugs,” which could cost them more money with the plan change.

Zoe is very involved in her partner’s care. She even goes to each of his quarterly visits with each of his doctors. “Last year, we could have easily lost him because of a medication reaction,” she says. “I was the one who did the research to get that straightened out.”

She did the research again with the new prescription drug plan. And she took the results with her when they saw his docs.

“They asked what was suggested in the plan’s formulary, and we worked with them to find alternatives.” By switching to generic and formulary medicines, they were able to keep costs in line.

“Doing the research and asking questions saved them time, and it saved us time and money.”

The outcome? “So far, so good. His blood work says it’s a good thing.”

Zoe sees the doctor-patient relationship changing – for the

better. “They used to act as if they knew it all from their school training. Now at least some of them recognize the meaning of ‘practicing’ in ‘practicing physician.’”

*\*Name changed to protect confidentiality*



## **Share Your Story**

Are you getting more involved in your health and the healthcare of your family? What do you do to stay healthy and make sure you receive the best care? Is your doctor helping you make healthy changes in your life?

If your story might help other PEBB members maintain good health and get the most from the healthcare system, e-mail PEBB at [MyStory.pebb@state.or.us](mailto:MyStory.pebb@state.or.us). Your information will be kept completely confidential. If your story is chosen to be shared in the newsletter, your name will not be used. If you want to submit anonymously, please use a non-state computer and connection. (*NOTE: Admissions of abuse or intended abuse must be reported.*)

---

## **EAP Offers Money Savings for Homeowners**

With mortgage rates rising, a new EAP program could help make the dream of home ownership a reality for PEBB members. Cascade Centers EAP has partnered with Enhanced Benefits Group to offer a home ownership program for eligible employees and family members.

You can get free guidance on buying, selling and refinancing, along with services that may be able to save up to 50 percent off of your closing costs. Discounted services

include mortgage, moving, home inspections, carpet cleaning and real estate representation. Employee savings can range from \$2,000 to \$5,000 in closing costs.

This program can help first-time buyers, seasoned buyers or sellers, and those looking to consolidate debt or get a home equity loan. Call toll free (866) 505-3244. Or sign up online at [www.ebgi.org/getting-started/application.php](http://www.ebgi.org/getting-started/application.php).

## Have a Healthy, Safe Vacation *(Continued from page 3)*

- Consider what emergencies could arise and how you would deal with them.
- Make sure you have a full first-aid kit and that each person on the trip has a “survival pack” with such items as water, pocket knife, whistle, matches and a candle.
- Take emergency devices (cell phone, flares, etc.), and know where the nearest phone is.
- Make sure a friend or neighbor knows your license plate and cell phone numbers, where you’re going and when you plan to return.

## *Did You Know?*

# Oregon is Moving toward Electronic Health Records

With PEBB support, Oregon has joined with 34 other states to engage a broad group of stakeholders on the future of electronic health records (EHR) in the state. EHRs are designed to allow patients and doctors to build and maintain a complete patient record, with everything from medical histories to lab results to prescription safety reminders.

Among other benefits, EHRs offer:

- Additional reminders for doctors that ensure the patient gets the right care at the right time
- Increased safety for patients at many points in the healthcare delivery system.

The new Oregon program will assess how privacy and security safeguards – along with business practices – affect electronic data exchange. Through this and other efforts, Oregon plans to seek support from the federal government to pay for installation of EHR systems in more than 4,000 doctors’ offices across the state.

## 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](http://oregon.gov/das/pebb/meetings.shtml).

## PEBB Resources

### PEBB

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

### BenefitHelp Solutions

(FSA Administrator)  
[www.benefithelpsolutions.com](http://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](http://www.odscompanies.com/pebb)  
Portland: (503) 265-5680  
Outside Portland (877) 277-7280

### Providence Choice

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

### Regence BlueCross BlueShield

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

### Samaritan Select

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

### The Standard Insurance Company

(Life & Disability Plans)  
[www.standard.com](http://www.standard.com)  
Life Benefits (800) 242-1888  
Disability Benefits (800) 842-1707

### VSP

(Routine Vision Services except Kaiser)  
[www.vsp.com](http://www.vsp.com)  
(800) 877-7195

### Willamette Dental

(Dental Plan)  
[www.willamettedental.com](http://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](http://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.