

FALL 2006

OMIP Outlook

Oregon Medical Insurance Pool

1-800-848-7280

Great news!

We are pleased to share with you that this coming year will bring about the addition and enhancement of benefits and a general rate reduction that affects nearly all OMIP enrollees. The OMIP Board of Directors has approved the following changes effective January 1, 2007:

Benefit Changes

- ❖ We reduced the generic drug copayment from \$20 to \$10. You will pay either \$10 or the cost of the generic drug, whichever is less. As part of the drug benefit, we also have adopted a mandatory generic drug program. Unless the physician indicates that the pharmacist must dispense a brand name drug that the physician prescribes (Dispense As Written), OMIP will pay only the amount it would pay for a generic version of the drug, and you would be responsible for the balance. If the physician prescribes a brand-name drug and indicates to “Dispense As Written”, then your copayment will be the brand-drug copayment amount.
- ❖ Mental health and chemical dependency services will be covered just as any other medical service as a result of legislation passed in 2005. There will be prior authorization requirements that apply to these services. Exclusions for the treatment and diagnosis of mental deficiency, mental retardation, and a few other specific conditions will remain in effect.
- ❖ We are providing access to the Free and

Clear smoking cessation program at no out-of-pocket cost to you. Free and Clear is a nationally recognized Tobacco Treatment Program that has successfully helped thousands of people quit smoking.

- ❖ We are offering access to an educational program that provides instruction about how individuals with chronic conditions can take manageable steps toward healthier living and improve their ability to manage day-to-day activities of life. Thousands of people with chronic illnesses have benefited from this instruction. We are offering it in 2007 at no out-of-pocket charge to you. The program encompasses six classes lasting an hour and a half each. The classes are available throughout the state and are taught by instructors who are certified by the developers of the curriculum at Stanford University.

Be on the lookout for your new contracts to arrive in the mail during the month of December.

Rate Changes

Our premium rates are designed by statute to reflect changes in the commercial insurance market. Nearly all of the age bands in all of the OMIP benefit plans will have a decrease from the 2006 premiums because the premiums that commercial insurers will charge in 2007 for comparable benefit plans have decreased. The 2007 premiums for medical eligible

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Great news!

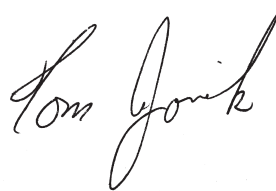
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enrollees include an 11% surcharge above the average premiums that commercial insurance plans charge, which is the same surcharge that OMIP has had for the last two years. The Board of Directors has the authority to set the medical premiums as much as 25% above the average commercial premiums. The portability premiums, by statute, are set at the average commercial level.

Some examples of new Medical Plan rates: a 50 year-old who now pays \$506 monthly for Plan 500 will pay \$386 monthly in 2007; a 58 year-old who now pays \$517 monthly for Plan

500 will pay \$489 monthly in 2007; a 60 year-old who now pays \$467 monthly for Plan 750 will pay the same amount in 2007.

Watch for your new rate and benefits summary notices that we will be sending towards the end of November.



Tom Jovick
OMIP Program Manager

It's Flu Season!

Members of the Oregon Medical Insurance Pool are eligible for a free flu shot at community clinics throughout the state. These flu shot clinics, which include the major chain stores and county health departments, are typically held between October 1, 2006 and December 31, 2006.

Please check with the immunization provider (typically the pharmacist) at your local chain store or ask your county health department if they participate in the Regence BlueCross BlueShield of Oregon Flu Shot Program. If so, present your member card and they will bill Regence directly for the cost of the flu shot.

Who should get a flu shot? Guidelines from the Centers for Disease Control and Prevention (CDC) are available at www.cdc.gov.



APPLE-OATMEAL CRISP

- 1 1/2 lbs. apples (4)
- 1/2 c. butter
- 3/4 c. packed brown sugar
- 3/4 c. oatmeal
- 1 tsp. cinnamon
- 1/2 c. flour

Arrange apples in casserole (sliced). Melt butter; add sugar, oatmeal, flour, cinnamon until crumbly. Sprinkle over apples. Bake at 350 degrees for 35 minutes.

Regence Rx

Get the best value from your prescription benefit @ Regence Rx.

You can raise your pharmacy IQ and better understand and control medication costs with new, user-friendly tools at www.regencerox.com. RegenceRx.com provides members with a preferred medication list/formulary, prior authorization information, pharmacy locator, information on generics, specialty programs, and more.

Here are just a few of the new online tools at your disposal:

Price Rx Guide

Browse cost information about commonly prescribed medications. First, see if a medication is on our preferred medication list/formulary. Next, compare this medication to detailed information on generics or alternatives. This enables you to become more informed about your options and the costs.

Health Calculators

Our online health calculators can help you



consider health-minded behaviors from a financial perspective. You'll determine the costs of bad habits and the benefits of good choices. Calculate the actual out-of-pocket costs of smoking or estimate how long it might take to lose weight performing a favorite activity.

ConsumerRx Summaries

Read detailed information on medications with our ConsumerRx summaries. These summaries eliminate medical jargon,

helping provide you with an easy-to-use review of medication options. You'll find ConsumerRx information for common conditions such as allergies and asthma, ADHD, heartburn, pain, and insomnia, just to name a few.

The Bottom Line

Taking advantage of the tools at RegenceRx.com can help you better understand how to use your prescription benefit so that you receive the best value for your prescription dollar.

Better Understand Your Health with the Regence Engine

I must schedule a surgery in the next several months; how do I select a hospital? I was just diagnosed with skin cancer. What questions should I ask my doctor? I misplaced my member card; can I order one online? What is the status of my claim for Dr. Smith? What health-related events are happening in my community? I would like to lose a few pounds

before the new year. Where can I find a weight-loss program that I can participate in at my own pace?

Answers to these questions and more can be found on the Regence Engine at myregence.com. Log on today to find out what you have been missing.

Great American Smokeout

If you smoke, we can help you kick the habit. And there are many ways for you to double your odds of succeeding. It starts with planning your quit attempt. Why not give up cigarettes for the day?

Maybe forever? On Thursday, November 16, 2006 during the 30th annual Great American

Smokeout? If this isn't for you, you can try the Free & Clear program starting January 1st

SMOKING



Health Benefits to Quitting Smoking

- 20 minutes after quitting: Your blood pressure drops to a level close to that before the last cigarette. The temperature of your hands and feet increases to normal.
- 8 hours after quitting: The carbon monoxide level in your blood drops to normal.
- 24 hours after quitting: Your chance of a heart attack decreases.
- 2 weeks to 3 months after quitting: Your circulation improves and your lung function increases up to 30%.

- 1 to 9 months after quitting: Coughing, sinus congestion, fatigue, and shortness of breath decrease; cilia (tiny hair like structures that move mucus out of the lungs) regain normal function in the lungs, increasing the ability to handle mucus, clean the lungs, and reduce infection.

- 1 year after quitting: The excess risk of coronary heart disease is half that of a smoker's.
- 5 years after quitting: Your stroke risk is reduced to that of a nonsmoker 5-15 years after quitting.
- 10 years after quitting: The lung cancer death rate is about half that of a continuing smoker's. The risk of cancer of the mouth, throat, esophagus, bladder, kidney, and pancreas decrease.
- 15 years after quitting: The risk of coronary heart disease is that of a nonsmoker's.