

peHP HealthTrends

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MY LIFE CHECK ASSESSMENT



KNOW. PLAN. ACT.: PEHP's Wellness Initiative

Take control of your health with PEHP by your side. Access your personal health snapshot through your online account at www.pehp.org to view your most recent biometric values.

These values include cholesterol levels, glucose, body mass index (BMI), and blood pressure readings. Next to each biometric a risk category is displayed, indicating which measures you may need to improve and what the recommended guidelines are for each measure.

If you have the desire to live better, all you need is a goal and a plan. This snapshot helps you to, "Know. Plan. Act." to improve your overall health and quality of life.

If you are missing current biometric data in your account, schedule a testing

appointment at www.healthyutah.org.

Knowing your numbers is just the first step. Once you've reviewed your biometrics, use them to complete the American Heart Association's free online "My Life Check" assessment.

After completing the assessment, it will give you a "heart health" score ranging from 1 to 10 and help you set an improvement plan based on the biometrics you entered and your health behaviors. You can download and print your plan for future reference as you work toward your goals and watch your score improve.

Act now. Remember PEHP is here to help. Go to www.pehp.org to find out about wellness resources to help put your health improvement plan into action.

PHARMACY

First Increase in Five Years

For the first time in five years we report an increase in pharmacy spending. Pharmacy trend from July 1, 2013, through June 30, 2014, increased by 11% over the previous year. The increase was driven by two primary factors, specialty and generic drugs.

Specialty drug spending grew by 16% and now accounts for about 30% of overall prescription drug spending. Most new drugs to market are specialty drugs and the cost of existing drugs

See **PHARM** on back page

VACCINATIONS

It's Flu Shot Time

Flu vaccinations are recommended for everyone age 6 months and older. The flu vaccine is recommended every year because flu viruses are always changing.

If your employees do not like the flu shot, but still want to be vaccinated, they can have the nasal spray (flu mist), which is available for healthy individuals between the ages of

See **FLU SHOTS** on back page



"My Life Check" assessment available here:

<http://mylifecheck.heart.org/PledgePage.aspx?NavID=5&CultureCode=en-US>

CUSTOMER SERVICE

PEHP's Customer Service Department makes every effort to ensure our members receive prompt and efficient service. More than half of our callers experience a wait time of less than 40 seconds before speaking to a representative, and 75% of callers wait less than three minutes. On average, our callers can expect to have their issues addressed and questions answered in five minutes or less.

PHARM: Discounts Coming in October

Continued from front page

continues to rise. The growth in specialty drugs started in 2011 and there is no end in sight.

In past years, savings from generic drugs offset increases in brand and specialty drugs and the pharmacy trend was negative or neutral. Last year, the cost of generic drugs increased by 14.6% and contributed to increase in spending.

Two factors contributed to the problem. First, newly released generic drugs. These new drugs had little or no competition and very high costs. While they are classified as generics, they are priced like brand name drugs. Second, drug shortages drove up the price for many inexpensive drugs. In some cases, increases to these drugs exceeded 10,000%.

If increased trend is a cloud, several developments point to a silver lining. These developments include: new discounts take effect in October of this year and offer significant improvements to generic, specialty, and brand drug rates; and new generics that were very expensive last year will have more competition and lower prices next year.

We expect this combination to slow trend and create an opportunity to decrease pharmacy spending next year.

INSURANCE 101

Understanding Your Network & Your Money

To get the most from your PEHP benefits, you need to understand your medical network and how it works. It's not complicated, but it requires knowing some basic insurance terms.

Provider

Anyone who bills for healthcare services or products. It could be a doctor, a hospital, a clinic, or a company that sells medical equipment.

Network

A group of providers that has agreed to accept a specific price for their services. Choose your network during open enrollment based on the group of providers you prefer or are more likely to see. To avoid large

out-of-pocket bills, make sure every person and every facility involved in your care is in your medical network.

In-Network Rate

The discounted price providers in your network have agreed to charge for services. Based on your benefits, you may be required to pay some portion of the in-network rate. Your Benefits Summary describes your member cost-sharing as a portion of the in-network rate.

Out-of-Network Provider

Any provider not in your network. Your plan may pay limited out-of-network benefits, often as a portion of the in-network rate. But out-of-network

providers are under no obligation to charge the in-network rate, which means you could get unexpected bills if you see out-of-network providers.

Balance Billing

Balance billing happens when an out-of-network provider charges more than the in-network rate. Balance billing can result in significant, unexpected bills because PEHP has no pricing agreements with out-of-network providers. Unless you have made previous arrangements, they are under no obligation to bill within a certain amount. Nothing that you pay for balance billing counts toward your deductible or out-of-pocket maximum.

FLU SHOTS: It's Time

Continued from front page

2 and 49. The flu mist is not for pregnant women. Please advise your employees to consult their physician if they have questions or concerns about what type of flu shot to get.

Since last year, there are two flu vaccines available: a trivalent and a quadrivalent vaccine. For years influenza vaccines contained only three flu strains: two A viruses and one B virus. Now the quadrivalent flu vaccine contains four different strains: two A viruses and two B viruses (quadrivalent flu vaccine). By adding another B virus, the vaccine gives a slightly broader protection. Both vaccines are effective in preventing disease. The vaccines are also available with or without the preservative Thimerosal.

Most PEHP contracted providers don't charge an office visit when services rendered are for a flu shot or flu mist only. If the provider submits an office visit bill to PEHP, the



member is required to pay an office visit co-payment.

Flu shots are also available at various grocery stores. If your employee gets a flu shot at a grocery store or pharmacy, they'll need to pay for the shot there and submit an itemized statement to PEHP for reimbursement.

All eligible services performed are considered for payment up to PEHP's in-network rate and the applicable medical plan benefits.

Learn more about flu shots at flu.gov or the Centers for Disease Control at www.cdc.gov/flu.