



HealthTrends

A QUARTERLY PUBLICATION FOR PEHP EMPLOYER GROUPS

Join us at the 2017 URS Employer Event

*Mark your calendar!
Thursday, March 16
is the URS Employer
Event at the Salt Lake
City Little America.
It's a packed agenda
covering the latest
topics in retirement
and healthcare that
you need to know.
Registration link to
come.*

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recaps trip
to meet with
members across
the state.](#)
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help your doctor
help you.](#)

NOVEMBER 2016
VOLUME 16, NUMBER 3





MY BENEFITS

MY MONEY

MY HEALTH

MESSAGE FROM R. CHET LOFTIS, PEHP DIRECTOR

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One Long, Insightful

PEHHP Marketing Director Joel Sheppard and I had a chance to meet with PEHP members from all over the state – from Logan to Blanding, and lots of places in between.

I've wanted to do this for a long time and wish I had done it much sooner. It's been great to share some thoughts on navigating healthcare and hearing the unique viewpoints and experiences of our members.

Here are some of the things we've emphasized:

- » Stay in-network to avoid [balance billing](#) for every aspect of care unless you have an agreement with the provider. Make sure your doctor, the exact location, the lab, and any assisting doctor – like a radiologist or anesthesiologist – are in-network, to avoid an unpleasant surprise in the billing for your treatment.
- » The same thing applies to emergency care outside of the state. The only way to be completely safe from balance billing is to receive care from the 900,000 or so hospitals and

providers who are part of our out-of-state "Multi-Plan Network."

- » Keeping your lab work in-network can be particularly challenging, because it can be sent anywhere in the



We learned that while we aren't perfect, we are working on the right things and are making real progress.

country. Ask your doctor where your lab work will be sent or specifically request that it be sent to Labcorp, Quest, or the Intermountain Central Lab if you are on the Advantage or Preferred Network.

- » Ask your doctor about any [preauthorization](#) that may be necessary for care you receive. Every genetic test, for example, requires preauthorization. Our Code & Quality Look Up indicates whether a particular service requires preauthorization and we have pop-up messages about

Road Trip

Web Enhancement:
Provider searches just became easier. Members' medical networks will automatically be selected after they log in to their personal online account at www.pehp.org.

preauthorization based on the type of doctor you're looking for. You can always, of course, call PEHP to double check.

- » Make sure to get the right level of care at the right place. For example, the vast majority of labs can be done at a doctor's office and when they are, the costs can be four or five times cheaper than a hospital. In one case, a member drove a couple of hours to Salt Lake to get a lab done in a doctor's office because she learned it would have cost her \$750 at her rural hospital – her only local option – and only \$68 at the doctor's.
- » The same is true for urgent services. You can get an online urgent care visit on [Amwell](#) (\$40) for about one-third the cost of an urgent care visit (\$120) and 1/30th the cost of an emergency room visit (\$1,200).
- » A PEHP for Members online account is absolutely critical. It enables

us to send timely and targeted messages, and for you to use all of our online tools: Treatment Advisor, Code & Quality Look Up, Member Reviews, Provider Cautions, Deductible and Out-of-Pocket Tracker, Cost Calculator, printable Medication History, etc.

But what we've shared really pales to what we've learned. Among other things, we've learned that while we aren't perfect, we are working on the right things and are making real progress. We are lucky to have so many members who are engaged and really care about doing their part. We have good processes for dealing with problems when they do arise.

Big thanks to everyone who has participated in one way or another. We'll do it again around this time next year. In the meantime, if you ever need to contact me, my email is chet.loftis@pehp.org.

RESOURCES



SHARE WITH YOUR EMPLOYEES

Please feel free to share the information contained in *HealthTrends* with your employees. You may reprint any of the articles for use in your own newsletters. If you would like additional information on any of these topics, or other areas of interest, please contact us.

[MY BENEFITS](#)[MY MONEY](#)[MY HEALTH](#)

BILLING

Preventive Visit May Produce Bill for ‘Additional Services’

PEHHP generally pays in-network [preventive visits](#) at 100%. However, you'll be billed if you get additional treatment or services at your preventive visit. An "additional service" could be something as minor as a discussion with your doctor about a past or current condition.

Example: You schedule a preventive service. While at your appointment, your doctor asks if you have any symptoms or complaints. You tell the doctor about recent knee pain, which he or she exams and diagnoses. The doctor's office bills PEHP with a charge for the preventive exam and a separate charge for the exam of the knee. PEHP will pay 100% of the charge for the preventive exam (if you used an in-network provider), but you may be responsible for a portion of the bill for your knee exam.

Certain screenings, such as a blood test, colonoscopy, or mammogram, may identify health conditions that require further testing or treatment. If a condition is identified through a preventive screening, any subsequent testing,



diagnosis, analysis, or treatment at the same appointment may be billed separately from the preventive visit.

Example: You schedule a cholesterol screening (an eligible [preventive service](#) for adults over a certain age). Your doctor orders blood tests, which reveal your cholesterol is high. During the visit, your doctor discusses how to manage the condition and prescribes medication. The doctor's office bills PEHP with a charge for the cholesterol screening and a separate charge for the treatment of high cholesterol. PEHP will pay 100% of the charge for the eligible preventive exam (if you used an in-network provider), but you may be responsible for a portion of the bill for the treatment of high cholesterol.

Ask your doctor how your visit will be billed; PEHP pays based on how it's billed.

YOUR BENEFITS

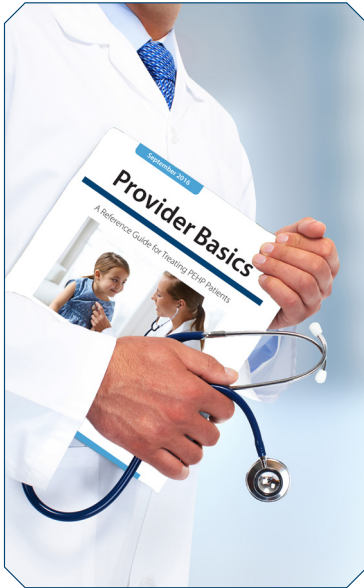


UNDERSTANDING PREVENTIVE VISITS

PEHP generally pays in-network [preventive visits](#) at 100%. However, you'll be billed if you get additional treatment or services at your preventive visit. An "additional service" could be something as minor as a discussion about a past or current condition. Ask your doctor how your visit will be billed; PEHP pays based on how it's billed. [See Examples and Learn More](#)

EDUCATING PROVIDERS

Helping Your Doctor Help You



PEHP works with the medical community to assist doctors and other providers to help you get the most from your PEHP benefits and avoid coverage traps and unnecessary out-of-pocket bills.

We recently mailed [Provider Basics](#) to all of our contracted medical providers. It contains important information about what PEHP covers, exclusions, and best-value medications.

Ask your doctors if they've seen it and encourage them to use it as a resource for treating PEHP patients.

COORDINATION OF BENEFITS

Keeping Information Current is Key

When a PEHP member has two or more insurance plans, PEHP coordinates benefit payments using rules published by the state of Utah.

This is commonly referred to as "coordination of benefits" (COB).

Having two or more insurance plans can have a significant impact on how medical, dental, and pharmacy claims are paid so it's critical this information is up-to-date in our records.

Changes in marital status, Medicare eligibility, employment, and other reasons may have an impact on benefits requiring COB.

Please encourage your employees to contact PEHP's Customer Service Department at 801-366-7555 or visit the www.pehp.org to update information.

www.pehp.org**PEHP VALUE
OPTIONS**

[PEHP Value Options](#) include outstanding healthcare providers available to PEHP members at lower out-of-pocket costs.



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WELLNESS

PEHP Health Coaching Coming in January

As our members begin thinking about setting personal health goals for the New Year, our Wellness staff is preparing to launch PEHP Health Coaching in January 2017. [PEHP Health Coaching](#)

will replace Waist Aweigh, which stopped accepting enrollments as of November 1. Please update your employee website, portal or informational material to reflect this change.

PEHP Health Coaching is offered to PEHP members and their spouses with a [\(BMI\)](#) of 30 or higher. This lifestyle behavior change program provides education, support, rebates, and encouragement to help participants succeed in adopting positive health behaviors.

PEHP Health Coaching is for those

who are serious about making healthy lifestyle changes. Upon enrollment, the participant will be assigned a qualified health coach who will work with him or her confidentially for a period of 6 to 12

months. Participants will identify personal motivators for health, form an action plan, and learn how to overcome barriers to achieving optimal health. Coaches will provide accountability, encouragement, and resources to help guide them along the way, and will be there to monitor progress and celebrate success.

If you have an employee interested in joining PEHP Health Coaching, they can call 801-366-7300 or 855-366-7300 or email healthcoaching@pehp.org.

YOUR HEALTH



ACCESS HEALTH INFORMATION

You have the right to [see and get copies of your health information](#). Having it helps you make decisions about your health. It can help you understand and stay on track with treatment plans, find and fix errors, and contribute information to research. Consider printing and bringing your medical records with you to your doctor appointments.

CUSTOMER SERVICE

25 seconds: Average hold time of nearly 15,000 calls from PEHP members in October.

PEHP's Customer Service Department recently made some changes to our phone system to allow members to reach our service reps more quickly. Out of 23,183 October calls received, 14,938 calls were from PEHP members. Those callers experienced an average hold time of 25 seconds before being connected to a Customer Service expert and 85% of our members were connected to a representative within 40 seconds. The average member spent just under six minutes on the phone with PEHP.

PEHPPLUS

Exclusive Benefits for Members

PEHPlus helps promote good health and save employees money.

It provides savings of up to 60% on a wide assortment of healthy lifestyle products and services.

To access PEHPplus, look under the “Products” tab on our website. These discounts are available to all PEHP members and offer a great value on goods and services.

PEHPplus Discounts:

- » Eyewear
- » LASIK
- » Hearing
- » Pet Insurance
- » Corporate Massage
- » Gyms & Fitness Classes

We’re always updating this program to offer more goods and services at a discount for you. Check back often to see what’s available.

Title Boxing Club



[Title Boxing Club](#) just joined PEHPplus. Its information is listed under the “Gyms” tab. They are currently offering a special early “Black Friday” deal, and new members get to work out for the rest of the year for free! Title Boxing Club says, “It’s the best and only authentic full-body boxing workout that changes your body, clears your mind and completely engages your spirit.”

Elaste



Also new to PEHPplus is [Elaste](#), Utah’s largest provider of laser hair removal, anti-aging injections, weight loss, body sculpting, tattoo removal, and skin care for nearly 11 years. Elase’s goal is to make their unique spa treatments and quality laser services available to all of their clients. The Elase Corporate Program offers quality treatments and services along with special promotions specific to PEHP employees.

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8 a.m. to 6 p.m.

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You can find us on the web at www.pehp.org

PEHP
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