

# Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Fall 2001

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*Health Wise* Editor  
Philip Bailey

## Packets and Meetings Make Plan Changes Easier

Everyone from providers, to employers and consumers is being affected by the changing landscape of health care in the 21st century. PERS makes every effort to negotiate contracts with its health plans to provide the highest level of benefits while keeping premiums as affordable as possible.

There will be changes in 2002 that affect many of the PERS Health Insurance Program's members. It is very important that members read all the material contained in their plan change packet.

The packet contains a detailed letter, the 2002 PERS Health Insurance Program Member Handbook and Benefit Guide and a schedule of the plan change



meetings that will be conducted throughout the state.

PERS members are encouraged to attend a meeting in their area. Representatives from the health plans and the PERS Health Insurance Program will be there to answer all questions. A schedule of the plan change meetings can also be found on pages 4 and 5 of this publication.

## From the Supervisor's Desk

# Managing Your Managed Care

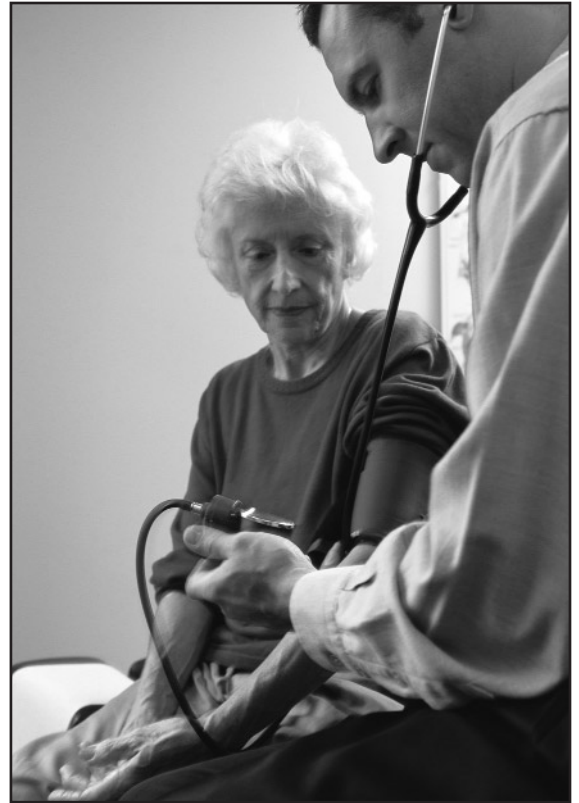
by Barbara Sandoval,  
PERS Health Insurance Program Supervisor

**N**ow that Plan Change time is near, some of you may consider changing to a managed care plan. These plans can be cost effective and provide excellent care. We want to make sure all of our members are making informed decisions when it comes to their health care. Here are some tips on how to get the most out of your managed care plan.

- Make sure that the providers you want to continue seeing are participating with your health plan. Even if your specialists participate, it is your Primary Care Physician who will be referring you for these services. Primary Care Physicians are usually internal medicine or family practice doctors.
- Establish a good relationship with your Primary Care Physician. Make the most of your first "get acquainted" visit. This is the time to let your doctor know all the medications you might be taking, have

your medical records transferred and share any thoughts or concerns you have about your health. If for any reason you do not feel comfortable with the Primary Care Physician you have selected, contact your health plan.

- Don't be afraid to ask questions! It is your right as a patient to have all your questions answered so you can make informed decisions regarding your health care.
- Most of all, participate in your health care and communicate. We all get a bit nervous when visiting the doctor, so go to your visit prepared. Prior to your visit, write down any symptoms you are having or questions you have, even if they are unrelated to what you are seeing the doctor for that day. Make sure to let the doctor know about any changes in



medication. This includes prescriptions, over-the-counter drugs, supplements and vitamins.

The PERS Health Insurance Program wants all members to receive the best care for their premium dollars. Even if you choose a Medicare supplement which does not require you to select a Primary Care Physician, establishing a relationship and communicating with your doctor are the keys to ensuring effective health care.

# PHARMACY Corner

## The High Cost of Prescription Drugs

### Part IV: Consumer Choices Make a Difference

by Karen Beauchamp R.Ph., Manager, Pharmaceutical Programs at ODS Health Plans

**T**his final installment of the four-part series on rising prescription drug costs focuses on the choices you as a PERS member can make to help lower the high cost of your prescription drugs.

One of the most important decisions is to use your PERS Uniform Prescription Drug Card, which entitles you to possible discounted rates for prescription drugs. ODS Health Plans contracts with pharmacies for the best possible prices for PERS members. If you are not using your card, you are missing out on these potential savings. To be sure your pharmacy is billing ODS, look on your pharmacy receipt for a 10 digit number, called an "authorization number." If that authorization number is on your receipt, your prescription has been billed correctly.

Another important choice is the use of generic prescription drugs. There are about 9,000 generic drugs available today that have been used billions of times by millions of patients. Last year, nearly 45 percent of all prescriptions dispensed in the U.S. were generic drugs.

Consumers generally pay 30 to 50 percent less when a generic drug is dispensed in place of a brand name drug. Within the next three to five years, 15 percent of the top brand name medications used today by PERS members will become generic. Some of these brand name drugs are Prozac (for depression), Prilosec (for ulcer), Relafen (for pain and inflammation), Mevacor (for high cholesterol) and Allegra (for seasonal allergies).

Generic drugs are safe and effective because they must contain the same active ingredients as their

brand name counterpart and be identical in strength, dosage form (tablet, liquid, etc.) and route of administration (taken by mouth, injection, etc.).

Manufacturers must also prove that the generic product will supply the same amount of the active ingredient, at the same rate, as the brand name drug.

If there are no generic drugs available for your prescription, ask your pharmacist to recommend a less expensive substitute. Then ask your physician at your next appointment whether any of the recommended substitutes will work for you.

There are many choices you can make when purchasing your prescription drugs. Being well informed will help you make the right, money-saving decisions. If you have questions about your PERS prescription drug benefits, call PERS at 1-800-768-7377.

# 2002 Plan Change Meeting Schedule

AREA	DATE	START TIMES	LOCATION
Portland Kickoff	Sept. 20, Thursday	8:00 & 11:00 AM, 2:30 PM	Holy Rosary Church 375 NE Clackamas St.
John Day	Sept. 24, Monday	8:30 AM	Natl. Forest of Malheur Facility 431 Patterson Bridge Rd.
Burns	Sept. 24, Monday	2:00 PM	Harney County Historical Society 18 West D St.
Ontario	Sept. 25, Tuesday	8:30 AM	Four Rivers Cultural Center 676 SW 5th Ave.
Baker City	Sept. 25, Tuesday	1:30 PM	Geiser Grand Hotel 1996 Main St.
LaGrande	Sept. 26, Wednesday	8:30 AM	Blue Mt. Conference Center 404 12th St.
Pendleton	Sept. 26, Wednesday	2:00 PM	Pendleton Convention Center 1601 Westgate
The Dalles	Sept. 27, Thursday	8:30 AM	Bonneville Power Facility 1500 Highway 197
Hood River	Sept. 27, Thursday	2:00 PM	Hood River Valley Adult Center 2610 Sterling Pl.
Eugene	Oct. 1, Monday	8:30 & 11:00 AM, 1:30 PM	Red Lion Hotel 205 Coburg Rd.
Roseburg	Oct. 2, Tuesday	8:30 AM, 1:30 PM	Cnty. Courthouse Church Annex 1134 SE Douglas
Coos Bay	Oct. 3, Wednesday	8:30 AM	Red Lion Hotel 1313 N Bayshore
Florence	Oct. 3, Wednesday	1:30 PM	Driftwood Shores 88416 First Ave.
Lincoln City	Oct. 4, Thursday	8:30 AM	Best Western Landmark Inn 4430 SE Highway 101
Grants Pass	Oct. 8, Monday	8:00 AM	Riverside Inn Conference Center 971 SE 6th St.

<b>AREA</b>	<b>DATE</b>	<b>START TIMES</b>	<b>LOCATION</b>
Medford	Oct. 8, Monday	1:00 PM, 3:30 PM	Reston Hotel 2300 Crater Lake Highway
Klamath Falls	Oct. 9, Tuesday	8:30 AM	Adult and Family Services 700 Klamath Ave.
LaPine	Oct. 9, Tuesday	2:00 PM	Best Western Newberry Station 1615 Reed Rd.
Bend	Oct. 10, Wednesday	8:30 AM, 11:00 AM	Riverhouse Resort 3075 N Highway 97
Prineville	Oct. 10, Wednesday	3:30 PM	Soroptimist Senior Center 180 NE Belkanp
Redmond	Oct. 11, Thursday	8:30 AM, 11:00 AM	Redmond Hotel 521 S. Sixth
Salem	Oct. 15, Monday	8:30 & 11:00 AM, 3:00 PM	State Capitol Hearing Room A 900 Court St.
Beaverton	Oct. 16, Tuesday	8:30 AM, 11:00 AM	Kingstad Meeting Centers 3800 SW Cedar Hills Blvd.
St. Helens	Oct. 16, Tuesday	3:00 PM	Columbia Technology Center 375 S 18th St.
Astoria	Oct. 17, Wednesday	8:00 AM, 10:30 AM	Red Lion Hotel 400 Industry St.
Tillamook	Oct. 17, Wednesday	3:00 PM	Tillamook Senior Center 316 Stillwell Ave.
Corvallis	Oct. 18, Thursday	8:30 & 11:00 AM, 3:00 PM	Courtyard Inn 2435 NW Harrison Blvd
Salem	Oct. 22, Monday	8:30 & 11:00 AM 3:00 PM	State Capitol Hearing Room A 900 Court St.
Albany	Oct. 23, Tuesday	8:30 & 11:00 AM, 2:30 PM	Linn County Fair, Rooms 1 & 2 3700 Knox Butte Rd.
McMinnville	Oct. 24, Wednesday	8:30 AM, 11:00 AM	McMinnville Community Center 600 NE Evans St.
Oregon City	Oct. 25, Thursday	8:30 & 11:00 AM	Rivershore Hotel 1900 Clackamette Dr.
Gresham	Oct. 25, Thursday	2:30 PM	Hawthorne Inn Suites 2323 NE 181st Ave.

# Health Matters

## A dose of TLC to improve life

**T**he National Cholesterol Education Program (NCEP) recently released its updated findings.\* The report states that elevated low-density lipoprotein (LDL), or "bad cholesterol," is a major cause of coronary heart disease (CHD). This means that, although the total cholesterol and "good cholesterol" still play a role, it's the LDL level that seems to correlate closely with CHD.

There are two equally important aspects of preventing CHD by lowering elevated LDL levels: primary preventions, which are therapeutic lifestyle changes (TLCs), and secondary preventions, or lipid lowering medications. The NCEP report states that primary prevention offers the greatest opportunity of

reducing the risks of CHD. Your doctor can discuss with you the benefits and side effects of lipid lowering medications if they are indicated for you.

Adding a little TLC to life is something everyone can do to lower their risk of CHD and improve their general health at the same time. The TLC recommendations are simple: decrease saturated fat and cholesterol intake, increase physical activity and maintain appropriate weight. Simple, but not easy.

Rather than try to make drastic changes in your life, make smaller changes that you can get used to and build upon. One of the ways to healthier eating is to increase plant-based foods and decrease or eliminate



animal based foods in your diet. Building up an exercise routine that's enjoyable can also do wonders for your health.

These two steps can lower risks of CHD, high blood pressure, diabetes, colon cancer and osteoporosis.

Visit [www.nutrition.gov](http://www.nutrition.gov) or [www.aarp.org](http://www.aarp.org) for more detailed information on cholesterol, nutrition and exercise.

\* *Journal of the American Medical Association*; May 16, 2001.

# Flu Shots: Get Them Before the Bug Gets You

by Cynthia Lacro, ODS Quality Improvement Coordinator

The flu shot is the best protection against influenza and the complications of this disease. The Advisory Committee on Immunization Practices (ACIP) says that the optimal time for influenza vaccination is during October to the end of November. The Center for Disease Control and ACIP are making the following public health recommendations for the 2001-2002 flu season:

- Persons at high risk for complications from influenza illness, including anyone over 65 years of age and those under 65 with

chronic illness, such as heart and lung diseases or diabetes, should seek vaccination in September and October, or as soon as a vaccine is available.

- Persons who are not at high risk are encouraged to seek influenza vaccine during or after November, even if influenza is occurring.

The total flu vaccine supply for the 2001-2002 season is expected to increase over last season; however, ACIP states that delays in flu vaccine shipments are expected again this flu season. By the end of October, 64 percent of the doses being manufactured this year will be available, which

is twice the amount which was available at the same time last year. The remaining 36 percent of the supply will be available in November and December.

There are only three licensed US manufacturers of influenza vaccine this year. These three are trying to meet and exceed the influenza vaccine production levels supplied by four manufacturers in 1999.

Despite the delays, everyone should make an effort to receive a flu shot. For information on flu shot coverage and benefits, please call your health plan.



**OASIS**  
Intergenerational Tutoring

Sponsored by: Portland General Electric, the Hoover Family Foundation, Meyer Memorial Trust, Meier & Frank, Legacy Health System and Regence BlueCross BlueShield of Oregon.

## Share Your Love of Reading

The nationally recognized OASIS Intergenerational Tutoring Program matches trained OASIS member volunteer tutors with children in kindergarten through third grade. Tutors and students meet one-on-one during the school day to read books, write stories and share experiences. No teaching experience is needed, just complete the tutor training program and be willing to meet with your student for one hour each week. Participating school districts are Portland, Beaverton, Tigard-Tualatin, Sherwood, Gresham-Barlow, Parkrose, Centennial, Reynolds and David Douglas; you may choose the one you would like to work in. OASIS is also accepting book donations to use in the program and would love your participation through the donation of a new book. For more information, call the OASIS office at 503-241-3059.

# Numbers You Should Know



## **PERS Pension Office**

**[www.pers.state.or.us](http://www.pers.state.or.us)**

*Mailing Address*

PO Box 23700

Tigard, OR 97281-3700

*Street Address*

11410 S.W. 68th Parkway

Tigard, OR

503-603-7777 • 1-888-320-7377

## **Clear Choice Health Plans**

**[www.clearchoicehp.com](http://www.clearchoicehp.com)**

2650 NE Courtney Dr

Bend OR 97701

541-385-5315 • 1-888-863-3637

*Claims*

PO Box 7469

Bend OR 97701

## **Providence Health Plan**

**[www.providence.org](http://www.providence.org)**

3601 S.W. Murray Blvd. #10

Beaverton, OR 97005

503-574-8000 • 1-800-603-2340

*Mailing Address*

PO Box 4327

Portland, OR 97208-4327

*Ask A Nurse*

1-800-365-7010

*Claims*

PO Box 3125

Portland, OR 97208-3125

*Providence RN*

503-230-6520 • 1-800-700-0481

## **PERS Health Insurance Program**

**[www.pershealth.com](http://www.pershealth.com)**

PO Box 40187

Portland, OR 97240-0187

503-224-7377 • 1-800-768-7377

## **ODS Health Plans**

**[www.odshealthplans.com](http://www.odshealthplans.com)**

601 S.W. Second Avenue

Portland, OR 97204-3156

*Medical*

503-243-3880

1-800-962-1533 (Oregon)

1-800-852-5195 (National)

*Dental*

503-243-4494

1-800-452-1058 (Oregon)

1-800-852-5195 (National)

*Claims*

PO Box 4030

Portland, OR 97208-4030

## **Kaiser Permanente**

**[www.kaiserpermanente.org](http://www.kaiserpermanente.org)**

500 N.E. Multnomah, Suite #100

Portland, OR 97232-2099

503-813-2000 • 1-800-813-2000

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