

# Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Fall 2006

## Inside:

### Health Matters

*Be a proactive patient*  
Page 5

### Plan Change Meeting Schedule

Pages 6-7

---

*Health Wise* Editor  
Katie Paullin

## Deciding Which Medicare Plan Is Best

PERS strives to ensure retirees have health plan options that meet their needs while, at the same time, promote stable and affordable rates. For many years, there have been four insurance carriers offering four different Medicare plans through the PERS Health Insurance Program. As of January 1, 2006, ODS and PERS added another Medicare Advantage plan for retirees residing in the state of Oregon, called the ODS Advantage PPO. With the addition of the ODS Advantage PPO, depending on where one lives, it is possible for a retiree to have two to four Medicare plans available to choose from through the PERS program. Choice is a good thing, but it can be overwhelming when trying to determine which plan is right for you. A common question posed to the PERS Health Insurance Program staff and to the presentation team during fall meetings is, “which plan is

best for me?” While we are unable to recommend one plan over the other, we are able to provide you with information that can help you in selecting a plan that meets your particular healthcare needs. Below is a brief description of each plan, followed by a series of commonly asked questions and answers that may be helpful when deciding which plan is best for you.

### Plan Summary

**Clear Choice Health Plans:** Clear Choice Health Plans (CCHP) Medicare Advantage plan is available in Central Oregon, the mid-Columbia Gorge and Eastern Oregon (Grant and Wheeler Counties). The CCHP Medicare Advantage Plan has:

- Fixed co-pays
- No billings from providers
- No statements to members

---

**Medicare,**  
continued on page 2

## Medicare

*continued from page 1*

---

- No referral requirement to visit a contracted specialist

Participants must use providers that are contracted with the plan and they also need to select a primary care physician. While Clear Choice requires you to live in their service area to be covered for most services, urgent and emergency care is covered when outside the service area.

**Kaiser Permanente:** The Kaiser Permanente Medicare Advantage plan is available in Southwest Washington, the Portland Metro area and several counties in the Willamette Valley. The Kaiser Medicare Advantage Plan has:

- Fixed co-pays
- No billing from providers
- No statements to members
- No primary care physician (PCP) requirement, but is encouraged

Participants must use Kaiser facilities and providers for most services to be covered. Urgent and emergency care is covered when outside the service area.

**ODS Medicare Supplement:** The ODS Medicare Supplement Plan is available anywhere in the United States. Medicare is the primary payer for services provided to Medicare eligible participants and ODS pays secondary to what Medicare allows. The member is responsible for an annual Part B deductible, which is \$124 in 2006. Members receive notices of claims payments, Explanations of Benefits (EOB) from both Medicare and ODS. Members can:

- Use any provider anywhere in the U.S. as

long as the provider is a licensed Medicare provider

- Visit any specialist who is a licensed Medicare provider without needing a referral
- Choose a primary care physician, however this is only encouraged, not required

The ODS Medicare Supplement Plan covers retirees for up to six months when traveling outside the U.S. for all covered services.

**ODS Medicare Advantage PPO:** The ODS Medicare Advantage PPO Plan (ODS MAPPO) is available to PERS retirees who reside in the state of Oregon. The ODS MAPPO has:

- Fixed co-pays
- No billings from providers
- No primary care physician is required but is encouraged
- No referral or authorization requirements to visit a specialist or out of network providers
- Access to both in-network or out of network providers

The ODS MAPPO covers retirees anywhere within the U.S. for up to 12 months for all covered services when traveling outside the U.S. the plan covers urgent and emergency care.

**Providence Health Plan:** Providence Health Plans Medicare Advantage Plan (PHPMA) is available in Southwest Washington, the Portland Metro area and several counties in the Willamette Valley. The PHPMA plan has:

- Fixed co-pays
- No billings from providers
- No statements to members

---

**Medicare,**  
continued on page 3

## Medicare

*continued from page 2*

---

Participants must use providers that are contracted with the plan and also need to select a primary care physician. Referrals to contracted specialists are required. While Providence Health Plan requires you to live in their service area to be covered for most services, urgent and emergency care is covered when outside the service area.

### Questions and Answers

#### Question #1

I receive all of my medical care in Oregon and travel only about two to four weeks a year. Is one plan better for me?

#### Answer #1

All PERS Health Insurance plans offer worldwide urgent and emergency coverage when traveling outside the plan's service area. Since most of your services are received in your local community, any of the plans offered in the area you live will work for you. It is more important that you pick a plan that includes the provider(s) you want to see in

your community and that you are comfortable with any requirements the plan may have in regards to visiting a primary care provider or specialist.

#### Question #2

My primary residence is in Oregon, but I also have a home in Arizona. I receive most of my services in Oregon, but occasionally I visit a doctor in Arizona for non-urgent or emergency situations. Which plan is best for me?

#### Answer #2

As mentioned earlier, each plan provides worldwide urgent and emergency coverage. Non-urgent or emergency coverage outside of Oregon or the plan's service area is handled differently by each health plan as described below:

- Clear Choice provides medically necessary services outside of the service area provided by non-contracted providers as long as the services have been pre-authorized.
- Kaiser members who are traveling outside the service area are offered a \$1,000 travel benefit per calendar year for routine care and preventive

services provided by physicians and hospitals not contracting with Kaiser. The member is responsible for a 20 percent co-insurance on the \$1,000 travel benefit.

- Providence members who are traveling outside the service area are offered a travel benefit of \$1,000 per calendar year for necessary follow-up care services with providers who do not contract with Providence. The member is responsible for a 20 percent co-insurance on the \$1,000 travel benefit.
- The ODS Supplement provides coverage anywhere in the US as long as you use a provider that accepts Medicare, and you are receiving a Medicare covered service.
- The ODS Advantage PPO member has the flexibility of using both in-network and out-of-network providers. Because of that flexibility you can travel for up to 12 months anywhere in the U.S.; receive all your benefits

---

**Medicare,**  
continued on page 4

## Medicare

*continued from page 3*

---

including routine physicals and you will only be responsible for the out-of-network co-pay. You are also covered for up to 12 months for urgent and emergency services when traveling outside of the U.S.

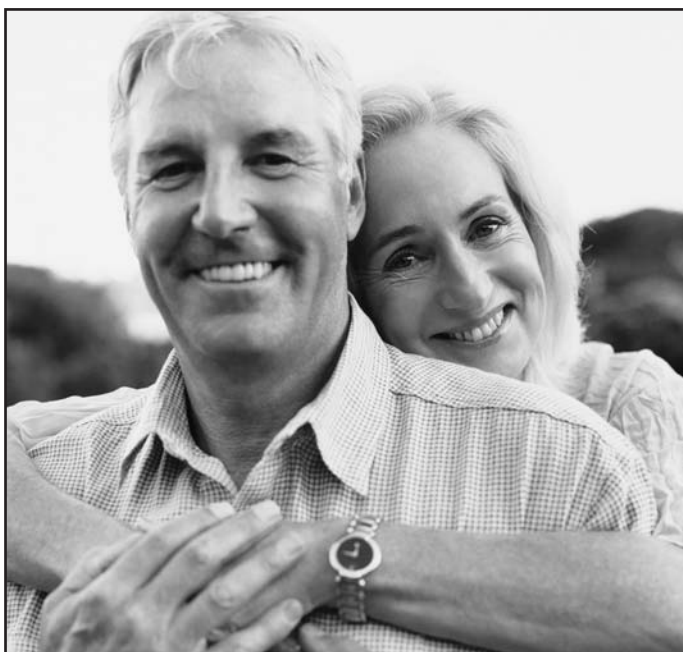
### Question #3

I don't like deductibles. Which plan is best for me?

### Answer #3

The four Medicare Advantage plans offered through PERS do not have a deductible. The Medicare Advantage plans only require the member to pay a fixed co-pay for most services at the time of service. The Medicare Advantage plans are Clear Choice Health Plan, Kaiser Permanente Health Plan, Providence Health Plan and the ODS Advantage PPO.

Under the ODS Supplement plan, there is a calendar year Part B deductible that a member must meet before the plan pays 20 percent of the Medicare allowed amount. The deductible for 2006 is \$124.



### Question #4

Which plan provides me access to the providers I want to see?

### Answer #4

Each plan is unique regarding providers you can access. Our suggestion is to make a list of your doctors and rank them by how important they are to you. Then compare your list to the provider panel list for the health plan you are interested in, to see if your top ranked providers are covered or not. Information regarding provider requirements can be found in the Plan Summary section. For more information on providers contact the specific health plan. Phone numbers and website addresses are located on the back of this publication or in the member handbook.

### Question #5

Do I ever have the opportunity to change plans?

### Answer #5

Yes. There are opportunities to change enrollment among the PERS plans, such as during the annual plan change period or at the time of a qualifying event. An example of a qualifying event is when a PERS Health Plan member moves out of a plan's service area. For example; if you live in Portland and are enrolled in the Providence Medicare plan, but move to Bend you would have the opportunity to change to the Clear Choice Medicare plan or one of the two ODS Medicare plans. PERS also offers members an opportunity to change plans annually during a regularly scheduled Plan Change Period held from mid September through November 15th with all changes effective January 1st. When changing between the health plans, no pre-existing condition waiting periods are applied.

# Health Matters

## Take Charge of Your Health: Be a Proactive Patient

By Megan Mikkelsen, MPH, ODS Quality Improvement Specialist

Consider the stories of Betsy Lehman, Willie King and Ben Kolb. Betsy Lehman, a health reporter for the Boston Globe, died after an incorrect dosage of chemotherapy. Willie King, a famous blues musician, had the wrong leg amputated. Ben Kolb, an eight-year-old boy, died during a minor surgery because of a medication error. Medical errors continue to be a serious problem in America's hospitals and health clinics. Doctors, healthcare systems and federal government agencies are all working together to reduce these errors, but you can take part as well by being a proactive patient.

Being a proactive patient means being involved with your healthcare. Taking an active role in your healthcare is an important way to reduce your risk of life-threatening medical mistakes. Here are some ways you can be more proactive:

### Know your health information

Keep records of your health screenings and "know your numbers", such as your blood pressure and cholesterol levels. That way if test results change, you can inform any healthcare provider you may be seeing.

### Research

It is important to take time to do research about your healthcare. A good way to research healthcare providers and treatment options is to talk with the provider's other patients and discuss treatment options with people who have had the same illness.

### Ask questions

You have the right to know everything about your illness and treatment options. If

you are about to have surgery, talk with your surgeon about the procedure and the recovery process. Inform the surgeon about your past medical problems and experiences with anesthesia, if any.

### Medications

Medication errors are relatively common, so it is important to monitor your prescriptions. Remember to tell your healthcare provider or pharmacist about all of the over-the-counter and prescribed medications you are taking as well as any vitamins and minerals. Inform him or her of the medication name, dosage and number of times you take each medication per day.

Also, keep track of the kinds of medications and doses you are being prescribed. When your healthcare provider gives you a prescription, ask for the name of the medication and to have the indication included on the prescription. At the pharmacy, check that the right prescription has been filled and that it is the correct dose. If you have taken this medicine before, make sure the pill is the same size and color as the one you are used to taking. Keeping your healthcare provider informed and keeping track of your medications can help prevent medication errors.

---

### Resources

Cook, R; Woods, D; Miller, C. *A Tale of Two Stories: Contrasting Views of Patient Safety*. Chicago: National Patient Safety Foundation, 1998.

Lapeer Medical Center website.  
<http://www.lapeerhospital.org/body.cfm?id=79>. Accessed 5/10/06.

# 2006

For questions regarding the meeting schedule, contact the PERS Health Insurance Program at 1-800-768-7377. Contact locations for directions only. Meetings last approximately 1.5-2 hours.

Area	Date	Start Time	Location
Portland	9/19/06 Tuesday	8:30 a.m., 11:00 a.m., 2:30 p.m.	Holiday Inn-Airport 8439 NE Columbia Blvd (Park/Enter at restaurant entrance)
Albany	9/20/06 Wednesday	9:30 a.m., 1:30 p.m.	Linn Co Fair & Expo 3700 Knox Butte Rd (Willamette Event Center Room 3)
Salem/Keizer	9/21/06 Thursday	8:30 a.m., 11:00 a.m., 2:30 p.m.	Wittenberg Inn 5188 Wittenberg Lane (Off River Rd N)
Bend	9/25/06 Monday	8:30 a.m., 11:00 a.m.	Pilot Butte Event Center 1034 NE 11th St.
Prineville	9/25/06 Monday	3:00 p.m.	Crook County Library 175 Meadow Lakes Rd
John Day	9/26/06 Tuesday	9:00 p.m.	National Forest of Malheur Co 431 Patterson Bridge Rd.
Burns	9/26/06 Tuesday	2:00 p.m.	Harney Co Historical Society 18 W "D" St.
Ontario	9/27/06 Wednesday	9:00 a.m.	Four Rivers Cultural Center 676 SW 5th
Baker City	9/27/06 Wednesday	1:00 p.m.	Geiser Grand Hotel 1996 Main St.
La Grande	9/28/06 Thursday	8:30 a.m.	Blue Mt Conference Center 404 12th St.
Pendleton	9/28/06 Thursday	2:00 p.m.	Pendleton Convention Center 1601 Westgate
Eugene	10/2/06 Monday	8:30 a.m., 11:00 a.m., 2:30 p.m.	Lane Community College 4000 E. 30th Ave Building 19
Milwaukie	10/3/06 Tuesday	8:30 a.m., 11:00 a.m.	N. Clackamas Chamber of Commerce 7740 SE Harmony Rd. (Enter at OIT in rear of building)
Gresham	10/3/06 Tuesday	3:00 p.m.	Holiday Inn 2752 NE Hogan Dr.
The Dalles	10/4/2006 Wednesday	9:00 a.m.	Columbia Portage Grill 3223 Bret Clodfelter Way

Hood River	10/4/2006 Wednesday	1:30 p.m.	Hood River Adult Center 2010 Sterling Rd.
Wilsonville	10/5/06 Thursday	8:30 a.m., 11:00 a.m., 2:30 p.m.	Holiday Inn-Wilsonville 25425 SW 95th Ave.
Redmond	10/9/06 Monday	9:30 a.m.	Eagle Crest Resort 1585 Mountain Quail Dr. Juniper 1 room
LaPine	10/9/06 Monday	2:00 p.m.	Best Western-Newberry Station 16515 Reed Rd.
Klamath Falls	10/10/06 Tuesday	8:30 a.m.	Klamath Co Fair Grounds 3531 S 6th
Medford	10/10/06 Tuesday	2:00 p.m.	Pacific Convention Center-Reston Hotel 2300 Biddle Rd.
Grants Pass	10/11/06 Wednesday	1:30 p.m.	The Lodge at Riverside Event Center 955 SE 7th
Roseburg	10/12/06 Thursday	10:00 a.m.	Douglas Co Fairgrounds Complex 2110 SW Frear
Corvallis	10/16/06 Monday	9:30 a.m., 1:30 p.m.	Salbaugeon Suites & Conference Center 1730 NW 9th
McMinnville	10/17/06 Tuesday	1:30 p.m.	McMinnville Senior Center 2250 McDaniel Ln.
Salem	10/18/06 Wednesday	8:30 a.m., 11:00 a.m.	Loucks Auditorium @ Salem Library 585 Liberty St SE (Metered Parking)
Beaverton	10/23/06 Monday	8:30 a.m., 11:00 a.m.	Kindstad Meeting Center 15450 SW Millikan Way
St. Helens	10/23/06 Monday	3:00 p.m.	Columbia Learning Center 375 S 18th St.
Astoria	10/24/06 Tuesday	9:00 a.m.	Holiday Inn Express 204 W Marine Dr.
Tillamook	10/24/06 Tuesday	2:30 p.m.	Tillmook Senior Center 316 Stillwell
Lincoln City	10/31/06 Tuesday	9:00 a.m.	Lincoln City Community Center 2150 NE Oar Pl.
Florence	10/31/06 Tuesday	2:30 p.m.	Florence Events Center 715 Quince St.
Coos Bay	11/1/06 Wednesday	8:30 a.m.	Red Lion 1313 N. Bayshore Dr.

# Numbers You Should Know



## **PERS Health Insurance Program**

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

P.O. Box 40187  
Portland, OR 97240-0187  
503-224-7377 • 1-800-768-7377

## **PERS Pension Office**

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

*Mailing Address*  
P.O. Box 23700  
Tigard, OR 97281-3700  
*Street Address*  
11410 S.W. 68th Parkway  
Tigard, OR 97223-8634  
503-603-7777 • 1-888-320-7377

## **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

## **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*

P.O. Box 4327  
Portland, OR 97208-4327

### *Claims*

P.O. Box 3125  
Portland, OR 97208-3125

### *Providence RN*

503-574-6520 • 1-800-700-0481

## **Clear Choice Health Plans**

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

2650 NE Courtney Drive  
Bend, OR 97701  
541-385-5315 • 1-888-863-3637

### *Claims*

P.O. Box 7469  
Bend, OR 97701

## **ODS**

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

601 S.W. Second Ave.  
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)

### *Pharmacy*

503-265-4709  
1-888-786-7509

### *Claims*

P.O. Box 4030  
Portland, OR 97208-4030

Health Matters  
Be a proactive patient  
Page 5  
Plan Change Meeting  
Schedule  
Pages 6-7

P.O. Box 40187  
Portland, OR 97240-0187



PRSR STD  
U.S. POSTAGE PAID  
PORTLAND, OR  
PERMIT NO. 1039