

Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Spring 2001

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The High Cost of Prescription Drugs Vol. III

Health Wise, Editor
Philip Bailey

Your Medications and Sun Exposure Be Aware and Wary!

Even during the winter months there are lots of sunny opportunities for outdoor fun. Because many seniors enjoy skiing, winter golf and traveling to sunny destinations, it seems appropriate to revisit sun sensitivity reactions.

Be Aware

Many commonly used prescription drugs, over the counter (OTC) and herbal medicines can cause an increased sensitivity to the sun.

Individuals with this increased sensitivity, called photosensitivity, are at risk for reactions like hives, rashes, skin eruptions and even serious sunburns. Photosensitivity reactions can occur in direct sunlight, on cloudy days when the sun is not visible, after exposure to ultraviolet (UV) light in



tanning beds, and even after exposure to indirect sunlight from the reflections off snow or water.

Be Wary

Many commonly used medications can cause increased photosensitivity.

Turn to **Exposure**, page 6

Saving money with Medicare

by Barbara Sandoval,
PERS Health Insurance Program Supervisor

Traditionally, when we think of becoming eligible for Medicare, we think of turning 65 years old. And this is true in the majority of cases, however, there is another instance when a person can become eligible for Medicare, regardless of age. This is when a disability claim is filed through the Social Security Administration.

Disability can be filed for many different reasons. Examples include if an injury has occurred on the job or if it is due to health reasons such as kidney failure, which can make a person unable to continue working. It is very important that our members understand this is an enrollment opportunity into the PERS Health Insurance Program, just as if they were becoming eligible for Medicare due to age.

Members have 90 days to enroll in PERS from the date of Medicare eligibility. Normally, Medicare is effective the first day of the calendar month in which a person turns 65. If a member becomes Medicare eligible due to a disability, the effective date would be on the first day of the calendar month,

determined by Social Security.

Another thing to remember is that members must have the Medicare part B benefit to participate in the program. When becoming eligible for Medicare, members are automatically enrolled in part A, which covers their hospital services. Part B covers outpatient services such as doctor office visits, labs and x-rays. This is important information for our members that are already enrolled under a non-Medicare plan in the PERS.

Becoming Medicare eligible can significantly reduce monthly premiums. Social Security or Medicare does not notify PERS when a person becomes eligible, so the only way we know is if we are told. **We have had members who were paying \$300 to \$400 per month for a non-Medicare plan for over two years before PERS was notified of their Medicare eligibility. All that time the mem-**

bers could have been paying as little as \$17 per month.

Another benefit of becoming Medicare eligible is the \$60 subsidy PERS contributes toward the cost of premiums if a member has had 8 or

Becoming Medicare eligible can significantly reduce monthly premiums.

more years of PERS creditable service.

My staff and I want to make sure our members are receiving all the benefits the PERS Health Insurance Program has to offer. So remember, if a member has filed a disability claim, that member needs to make sure to notify us as soon as he or she becomes entitled to Medicare. We would not want anyone to miss out on this enrollment opportunity. For more information, please call PERS Customer Service at 1-800-962-1533

Barbara Sandoval

PHARMACY Corner

The High Cost of Prescription Drugs

Part II: Rising Expectations, Rising Prices

by Laura Chisholm

With the cost of prescription drugs increasing by an astounding 25 percent, it's natural to wonder who—or what—is responsible. Although big pharmaceutical companies make a convenient target for blame, a large part of the responsibility may lie with trends begun by consumers.

"We're not plagued by major epidemics, yet people are taking more and more prescription drugs," Robin Richardson, Director of Pharmaceutical Programs at ODS Health Plans said. As the Baby Boom generation ages, older citizens make up an increasingly large proportion of the American population. And older people take more prescription drugs. In 1996, Americans at retirement age took more than twice as many prescriptions as did people in their late twenties and early thirties.

According to Richardson, the rising number of prescrip-

tions being written is especially important in light of the type of drugs that are being prescribed. People with insurance coverage are taking more and more drugs to relieve non-life-threatening problems; things like gas relief, muscle relaxants and diet pills.

"Increased demand has inspired the development of expensive new drugs to treat the sort of problems that used to be alleviated by lifestyle changes alone," says Richardson.

The new heartburn drugs are a shining example of this phenomenon. Instead of making long-overdue changes in their habits, people with digestive problems can now take a pill to relieve their symptoms and continue to eat stomach irritating foods and live stressful lifestyles. As the use of these



kinds of prescription drugs continues to rise, health plans must seek ways to control the rising costs.

Join us next issue when we examine how ODS juggles rising costs, increased demand for prescription drugs, and the need to give plan members more choices and responsibility.

Customer Satisfaction Survey Results

The PERS Health Insurance Program has administered the Public Employee Retirement System (PERS) Benefit Program since 1994. Services provided to over 40,000 retirees include: producing the member handbook, conducting annual statewide plan change meetings, ongoing eligibility determination, monthly premium administration and both telephonic and onsite customer services.

In November of 2000, we sent 960 random surveys to PERS retirees throughout the state. A total of 420 retirees, or 44 percent, responded to the survey. This excellent response rate provides great

confidence in the reliability of the survey.

Survey results indicated that a great majority of respondents were satisfied or very satisfied with all PERS Health Insurance Program services, and that the satisfaction level increased in all three areas surveyed from a previous survey conducted in 1997.

"We are very pleased to learn of the positive satisfaction rate among our PERS Health Insurance Program

members," Gloria English, PERS Retiree Insurance Program Manager said, "Several changes and enhancements were

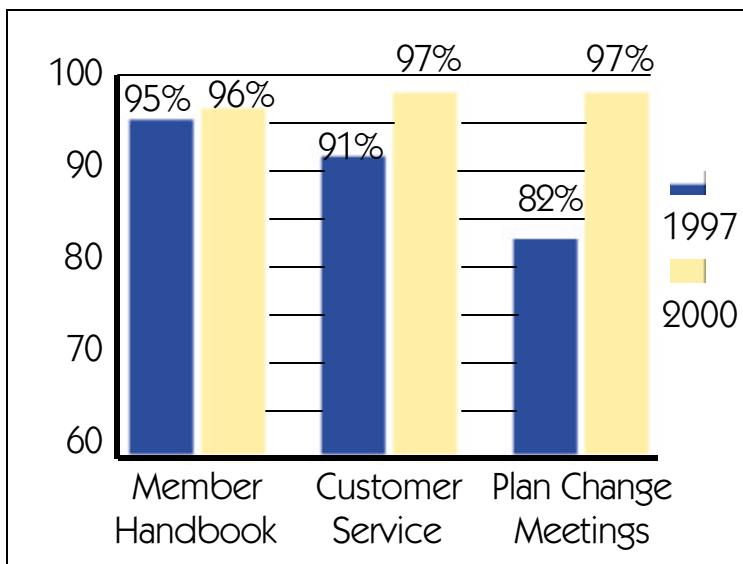
added during the past year and we will continue to search for ways to better serve our membership." 96 percent

"We will continue to search for ways to better serve our membership"
- Gloria English

of respondents were satisfied or very satisfied with the Member Handbook. Almost all of the respondents 97 percent use the Handbook for information regarding eligibility and enrollment, a description of the health plan service areas, and a summary of the health plan benefits.

97 percent of respondents who contacted a PERS Member Specialist were satisfied or very satisfied with the service they received. Survey questions evaluated if calls were answered promptly and courteously, whether the staff was knowledgeable and accurate, and whether there was appropriate follow-through

Customer Satisfaction Increases



Continued on next page

and resolution of the member's issue. Approximately 30 percent of respondents had no experience in contacting a Member Specialist. PERS Member Specialists answer calls from approximately 11,000 members each quarter. 97 percent of all calls are answered within 30 seconds and less than five percent of calls are abandoned.

97 percent of respondents who attended a Plan Change meeting, were satisfied or very satisfied with the topics covered at the meetings and the manner in which the meetings were conducted. A majority of respondents had not attended a PERS Plan Change meeting.

Finally, the survey asked retirees to evaluate the new PERS web site. Only 17 percent of retirees had experience in using the web site. Many were not aware of its existence or

did not choose to use it for receiving information.

"Future plans will include developing a communication strategy to inform retirees of the existence of the web site," noted Barbara Sandoval, PERS Health Insurance Program Supervisor. "We will also find additional ways of meeting retirees' needs using the Internet. However, we will continue to ensure that PERS members who prefer to speak to a real person always have that option". The PERS web site is www.pershealth.com.

"Overall, we are very pleased with the results of the PERS customer survey", said Kathy Baldwin, PERS Health Insurance Program Manager. We will continue our existing emphasis on customer service training and ongoing monitoring of both qualitative and quantitative customer service measures".

Survey Responses

- Member handbook and benefit guide the best we've had.
- Have always received prompt and courteous answers to any questions I ask.
- Too much to digest in the booklet. Please try and make it more concise.
- I appreciate the location of the meetings - within reasonable distance for most retirees. This is not true for meetings on extended care.
- I am satisfied with this health insurance I really would like to get dental insurance through PERS as I don't have any dental insurance at all.
- Please try to keep the costs down.
- I have always in the past been very satisfied, but due to the plan changes I've felt that customer service has been somewhat hesitant (up to recently) to provide any clear cut answers.

Sun sensitivity: safety means limiting exposure

Exposure,

continued from page 1

The following list is not complete, but is intended as a reference. If you have questions about a specific medication you or a family member is using, be sure to ask your doctor or pharmacist.

A few examples of medications that can cause sensitivity to the sun are:

Antibiotics: Sulfa-based antibiotics commonly used for chronic urinary tract infections and other agents like the tetracyclines are the most common sources of photosensitivity reactions.

Antihistamines and Anti-inflammatory drugs: Many of the compounds in OTC cold and flu medications, and those used for arthritis and ordinary aches and pains, can cause rare photosensitivity reactions. More importantly these medications can also affect your ability to tolerate increased outdoor tem-

peratures. Be sure to consult your doctor or pharmacist before using OTC medicines.

Herbal Medicines: Herbal medications are not regulated or tested by the Food and Drug Administration, so side-effects and reactions to herbal products are not well documented. One exception to that is St. John's Wort, an herb used in treating depression. St. John's Wort is widely reported to cause photosensitivity reactions.

Anti-Hypertensives: Hydrochlorothiazide is a very commonly used medication for treating fluid retention in patients with hypertension and congestive heart failure and can cause photosensitivity.

Oral Diabetic Medicines: Glipizide and Glyburide are very effective medicines called sulfonylureas. They are used to treat Type 2 diabetes and are known to cause photosensitivity in some patients.

Be Safe

If you are at risk for sun sensitivity because of medications you are taking, be safe by protecting yourself from UV light. **Do not discontinue your medication because of planned outdoor activities!!** Suddenly discontinuing your medication without first consulting your doctor can have serious consequences. What you can do to be safe is limit your sun exposure when the UV light is the strongest, between mid-morning and midafternoon. Wear sunscreen with an SPF of at least 15. Reapply sunscreen every 2 to 3 hours, or more often if you are swimming or sweating. Don't forget to apply sunscreen to your lips; they are especially sensitive to sun damage. Wear protective clothing like a hat and sunglasses. Sunglasses are especially important around water and snow. With good advanced planning, you can still have fun outdoors while avoiding the dangers of sun sensitivity.

During our Plan Change Meetings that were conducted throughout the state this past fall, and through a recent customer service survey, we discovered that not all of our members know that



the PERS Health Insurance Program has a website filled with all kinds of interesting and helpful information. Our goal is to provide our members with the easiest ways to obtain important information about the PERS Health Insurance Program, their health plans and about health matters in general. Here is some of the information accessible from home at www.pershealth.com:

- E-mail a Member Specialist with a question any time of the day or night and receive a reply within 24 hours.
- Review the eligibility rules for both Medical and Dental plans, or

review the current Member Handbook.

- Downloaded forms for making address changes or requesting a different method of premium payment.
- Visit the frequently asked questions section.
- Links to all of the PERS Health Insurance carriers with valuable information about each plan.
- Many links to a variety of health related web sites such as Joslin Diabetic Center, National Institute of Health Osteoporosis and Related Bone Diseases, and Mayo Health.
- View a map and zip code listing of the PERS coverage area in Oregon.

Study shows social and productive activities more healthy

Reuters Health

Social and productive activities are as effective in reducing mortality among the elderly as fitness activities. A study by Harvard School of Public Health has shown people participating in activities such as community work, gardening, household chores, continuing education and simple socializing may be bettering their health more than those involved in regular exercise.

“This observation is important because it suggests that activities that entail little or no physical exertion may also be beneficial,” said Dr. Thomas Glass, the study’s team leader, “For patients with chronic conditions such as arthritis, social activity may promote wellbeing more effectively than physical activity.”

For a broader range of activity options, people should consult their physician or nearby neighborhood day centers

Numbers You Should Know



PERS Pension Office

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

PERS Health

Insurance Program

www.pershealth.com

PO Box 40187

Portland, OR 97240-0187

503-224-7377 • 1-800-768-7377

Providence Health Plan

www.providence.org

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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

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Providence RN

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1-800-452-1058 (Oregon)

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