

Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Spring 2003

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Health Wise, Editor
Philip Bailey

Identity Fraud: Cleaning Up Your Record

Oregon is ranked 18th in the nation in number of identity fraud victims. Identity theft is when someone acquires key pieces of someone else's identity with the intent to commit fraud. Information such as name, date of birth, social security number, mother's maiden name, etc., can help a criminal impersonate someone.

As stated in the last issue of *Health Wise*, identity theft can happen to anyone in hundreds of different ways. Last issue, several ways to protect information from theft were listed. But, if you have been victimized, it's imperative that you immediately do the following:

1. Contact the fraud departments of each of the three major credit bureaus to report that your identity has been stolen. Ask that a "fraud alert" be placed on your file and

that no new credit be granted without your approval. Contact information for the three major credit bureaus is listed below under the heading Credit.

2. For any accounts that have been fraudulently accessed or opened, contact the security departments of the appropriate creditors or financial institutions. Close these accounts. Put passwords (avoid names, like a mother's maiden name) on any new accounts you open.

3. File a report with your local police or the police where the identity theft took place. Get a copy of the report in case the bank, credit card company, or others need proof of the crime later on.

Once you have followed these three steps, it is time to

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The Service Rep's Rap

Members Give High Marks

by Barbara Sandoval,
PERS Service Representative

A survey was conducted during the recent PERS Health Insurance Program meetings by Gloria English, PERS Retiree Health Insurance Manager, and myself. The PERS members who attended the meetings reported that they were very pleased with the information and administrative services they receive.

The survey was distributed to each of the almost 3,000 members who attended the 50 meetings held in 33 Oregon cities. One survey was given to each couple. The survey asked members to

evaluate the effectiveness of the plan change meetings, the telephone services provided to PERS members and the information provided in the member handbook. Approximately 90 percent responded to the survey. This is impressive and speaks to the reliability of the results.

The survey results were also impressive. Of the total respondents, 98 to 99 percent stated that they were very satisfied or satisfied with the meetings, customer service and with the handbooks. Gloria English is very pleased with the results and with the

effort being made to continually improve the plan change process and materials. "Our efforts of continuous improvement in our printed materials and meeting content seem to be paying off," English said.

We were very pleased with the results and will remain committed to continued improvement in the plan change meetings, member materials and providing excellent customer service. Thank you to all who took the time to share thoughts and suggestions with us about how we can continue to improve our service to PERS members.

Shift in Address Change Procedures

In an attempt to ensure the PERS Health Insurance Program always has the most current addresses for members, Providence Health Plan, ODS Health Plans and Clear Choice Health Plans will no longer update addresses over the telephone. Instead, you will be directed to put your change of address

in writing and mail it to the PERS Health Insurance Program office. The program office will record your new address in your permanent record, and forward the address update to the health plan as soon as the information is received.

While the program office has always required address

changes in writing, it has become increasingly difficult to ensure accuracy of the information if the member only notifies the health plan. It is very important that we have your current address at all times for you to receive all communications sent to you by the PERS Health Insurance Program.

Administrative Rule Changes Adopted by PERS Board Include Domestic Partner Eligibility

Final approval was given to several administrative rule changes for the PERS Health Insurance Program during the November meeting of the PERS Board. Most of the changes were of minor significance to retirees enrolled in the program.

One change that may affect some retirees, however, is the addition of dependent domestic partnership rules. A new dependents category has been added to make domestic partners eligible to enroll into the PERS Health Insurance Program.

As you may know, domestic partners are now eligible to enroll in many Oregon public employer group insurance plans. The PERS Board investigated the possibility of adding domestic partners as eligible covered persons in the PERS insurance program. The investigation soon revealed that PERS cannot offer their insurance program to domestic partners of retirees unless the domestic partners are "dependent" upon the retirees. This means domestic



partners must be claimed by the retirees as a dependent for tax reasons, as defined by the Internal Revenue Code rules of dependency.

Therefore, PERS developed enrollment and eligibility rule changes for the PERS Health Insurance Program that permit enrollment of domestic partners only if they are financially dependent upon the retirees and included as a dependent on the retiree's most recent tax return.

If you are interested in receiving a packet of information about this new eligible dependent category,

please call the PERS Health Insurance Program at 1-800-768-7377. Enrollment for currently eligible dependent domestic partners will be available beginning June 1, 2003. Newly eligible dependent domestic partners must enroll within the same enrollment opportunities as other newly eligible dependents.

Modifications to the contracting/procurement procedures of the board, and reporting requirements, with the addition of statutory language setting up the new Standard Retiree Health Insurance Account, were also approved at the meeting.

Victims Often Undergo More Than

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clean up. Cleaning up after identity fraud can be a long and frustrating process. Be sure to contact all relevant bureaus. Keep in mind that many identity theft victims experience more than one type of identity fraud.

Credit

Contact all creditors by phone and in writing, and inform them of the problem.

Credit Reporting Agencies – Contact each credit reporting agency to inform them of the fraud. You are entitled to a free credit report if you are the victim of identity theft, have been denied credit, receive welfare or are unemployed.

- Equifax, www.equifax.com: To order a report, call 1-800-685-1111 or write to P.O. Box 740241, Atlanta, GA 30374-0241. To report fraud, call 1-800-525-6285 and write to P.O. Box 740241, Atlanta, GA 30374-0241.
- Experian, www.experian.com: To order a report or to report an identity fraud, call 1-888-EXPERIAN (1-888-397-3742) or write to P.O. Box 949, Allen, TX 75013-0949.

- Trans Union www.tuc.com: To order your report, call 1-800-916-8800 or write to P.O. Box 1000, Chester, PA 19022.

To report fraud, call 1-800-680-7289 and write to Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92384.



Bank

Contact your financial institution and ask them to flag your accounts and contact you if there is any unusual activity. Request a change of your PIN and a new password. Any compromised accounts should be closed immediately.

Checks

It is imperative that you inform check security

companies about the fraud affecting your account. Contact them directly at

- National Check Fraud Service: 1-843-571-2143
- SCAN: 1-800-262-7771
- TeleCheck: 1-800-710-9898 or 1-800-927-0188
- CrossCheck: 1-707-586-0551
- Equifax Check Systems: 1-800-437-5120
- International Check Services: 1-800-526-5380
- Chexsystems: 1-800-428-9623
- CheckRite: 1-800-766-2748

Mail

Stolen mail is reported to the local postal inspector at 503-279-2060 or by visiting www.usps.gov/websites/depart/inspect. Stop mail during vacations by calling 1-800-275-8777.

Phone

After contacting your phone company, call these numbers if you are still having difficulty removing fraudulent charges from your account.

- Long Distance Carrier: www.fcc.gov/ccb/enforce/complaints.html or by calling 1-888-CALL-FCC (1-888-225-5322).

an One Type of Identity Fraud

• Local Carrier: Oregon Attorney General's Office at 503-229-5576 (toll-free from Portland).

Employment

If someone is using your Social Security Number to apply for work, call the SSA Fraud Hotline at 1-800-269-0271. To verify earnings on your SSN and to request a statement, call 1-800-772-1213.

DMV

Contact the Department of Motor Vehicles (DMV) to see if another license was issued in your name. DMV

may distribute your personal information to law enforcement, court proceedings and insurance underwriting purposes, but may not distribute it for direct marketing without your consent.

Bankruptcy

If there is a filing in your name, write to the U.S. Trustee in your region where the bankruptcy was filed. A listing of regions can be found at www.usdoj.gov/ust.

Criminal Records

If someone has created a criminal record in your name,

call your local law enforcement jurisdiction.

Investments

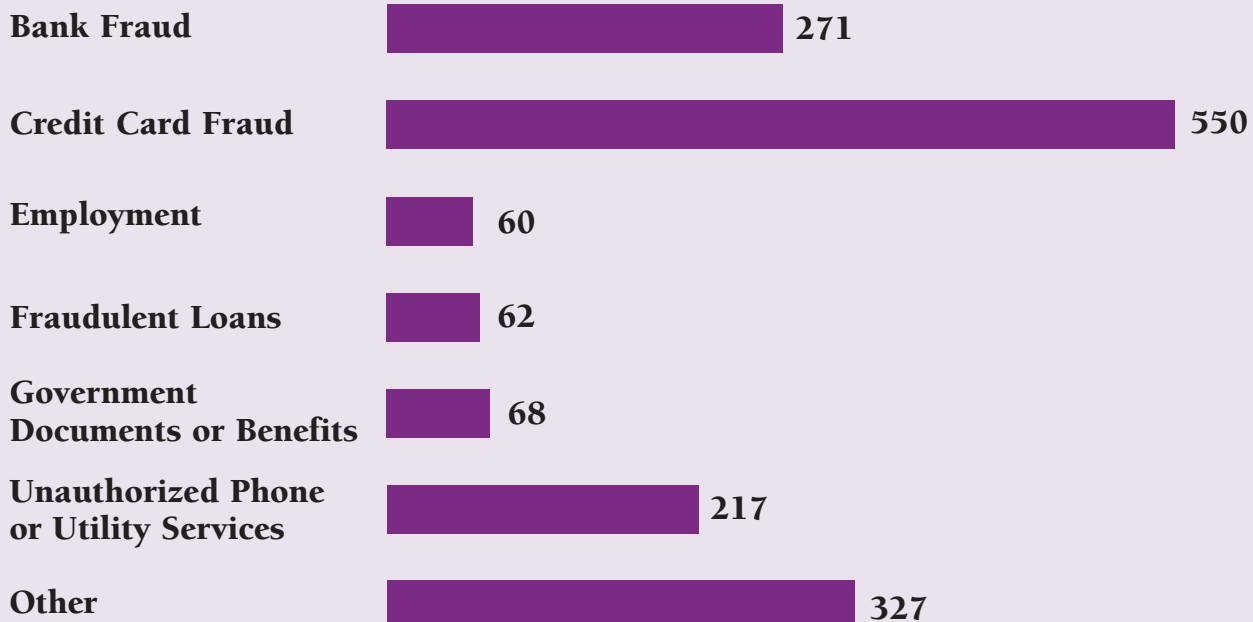
If compromised, call your broker or account manager and contact the Securities and Exchange Commission at www.sec.gov.

Passport

If stolen or compromised, visit http://travel.state.gov/passport_services.html.

Information provided by the Portland Police Bureau's White Collar Crime Unit and the Federal Trade Commission.

Fraud Cases in Oregon in 2002



PHARMACY Corner

The Big Switch to Over-the-Counter

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

The rise in drug costs and drug spending is not limited to the prescription-only drug market. In 2000, it was estimated that U.S. consumers spent \$19.1 billion on non-prescription, or over-the-counter (OTC) drugs. This is up from just over \$10 billion in 1991. This increase in spending has not been overlooked by the pharmaceutical industry which will continue to try to switch appropriate products in the future to control the market.

One of the biggest drug developments in 2002 was the release of non-prescription Claritin (loratadine), an antihistamine used in allergy symptom relief. In 2001, sales of Claritin totaled 50 percent of the entire \$4.69 billion



prescription-only antihistamine market. With the OTC Claritin release, OTC allergy, cough and cold revenues are expected to grow nearly 15 percent by 2005.

Why have we seen such an increase in OTC consumer spending? Will the trend to switch prescription-only products

to OTC ultimately save consumers money?

The American public has openly embraced self-care, including self-diagnosis and self-prescribing. In January 2001, the Consumer Healthcare Products Association, reported their

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OTC: Consumers Will Save, With Caution

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findings from a survey of over 1,500 adults. They reported that 77 percent of the consumers surveyed had used an OTC medication in the previous year, while only 43 percent had consulted a physician and 38 percent had used a prescription-only medication. The survey also reported that 59 percent of respondents reported they would be more likely to treat their own health conditions now than they were a year ago.

With more of the current highest selling brand medications facing patent expiration within the next three years, drug manufacturers are considering the OTC market as an extension of their revenue potential beyond patent life. Also, more drug manufacturers have released "me-too" brands of their biggest selling drugs. Medications like Clarinex (Schering Plough, makers of Claritin), Nexium (Astra Zeneca, makers of

Prilosec), Paxil CR (GlaxoSmithKline, makers of Paxil) all represent slight variations in drug design that are intended to extend patent life. As in the case with Claritin and Clarinex, the drug's manufacturer now



has an OTC product and a prescription-only product used to treat the same allergy symptoms. This allows the manufacturer to market to both consumers who prefer self-care and physicians.

The move to OTC status will prove to be a cost savings for consumers that are

cautious about their care. The OTC version of Claritin is already 50 percent less expensive than the prescription version. Even after applying the PERS prescription benefit to the prescription-only antihistamines, OTC Claritin can save PERS members up to 20 percent over their prescription-only allergy product.

This is only a savings, however, if members are cautious about using OTC drugs. Self-medicating with OTC products can be a dangerous endeavor for someone with complex chronic conditions like diabetes, cancer, or a heart condition.

You should always consult with your pharmacist and physician before using any OTC medication and ask about drug interactions or adverse disease-related reactions. The medication list you keep with you and share with your physician should contain all the OTC products you use, including vitamins and herbal supplements.

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

Clear Choice Health Plans

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

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

PO Box 40187

Portland, OR 97240-0187

503-224-7377 • 1-800-768-7377

ODS Health Plans

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

500 N.E. Multnomah, Suite #100

Portland, OR 97232-2099

503-813-2000 • 1-800-813-2000

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