

Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Summer 2003

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Health Wise, Editor
Philip Bailey

Staying Cool This Summer

Hot weather represents a serious health risk for older adults.

Poor health conditions, particularly heart issues, often occur when temperatures heat up, especially above 90 degrees. In such hot weather, the chance of getting sick increases if certain prescription drugs or particular health problems, such as heart problems, excess weight or diabetes, are already an issue.

The key to being safe in hot weather is looking for the early warning signs of serious heat stress. If you experience dizziness, rapid heartbeat, diarrhea, nausea, throbbing headache, dry skin, chest pain, great weakness, mental changes, breathing problems, vomiting or cramps, contact a physician.

Here are some ways to keep cool and avoid heat stress:

- Slow down. Take things slower in hot weather.
- Keep your cool. Look

for cool spots, like an air-conditioned room in your house, a shopping mall, a senior center, a public library or a movie theater.

- Use your AC. Don't turn off the air conditioning to save energy if it's going to endanger your health. AC can be a lifesaver.

- Use fans. Portable fans and ceiling fans keep the air moving and blow away body heat. Window fans in the evening can draw cool night air into the home.

- Dress light. Wear light colors and loose fitting, cotton clothing.

- Take to the water. Drink lots of water and other liquids. Cool baths and showers also help.

- Watch what you eat. Watch your salt use, and avoid alcohol, hot foods and heavy meals. Try salads and sandwiches, or microwaving meals, to avoid heating up the stove.

The Service Rep's Rap

Privacy and Security Issues

by Barbara Sandoval,
PERS Service Representative

Privacy and security have been at the top of many people's list over the last few years. Recently, privacy regarding healthcare and health insurance information has become a hot topic under the title HIPAA.

In 1996 Federal legislation enacted the Health Insurance Portability and Accountability Act (HIPAA). The full implementation of all these regulations has taken place in stages over the past several years and has remained relatively transparent to the public.

The current focus, and final stage of implementation, is on Privacy Regulations and Electronic Data Interchange (EDI). This is in reference to your Personal Health Information (PHI) that is shared between your providers, health insurance companies and anyone who may contact these entities inquiring about your personal information. Because of this legislation, your providers are required to send your health claims electronically in a certain way



to your insurance company and in turn, your insurance company must send remittance in a way that protects your information. Your providers and insurance company are restricted in how and what information they can release, and to whom.

While the PERS Health Insurance Program does not hold any information pertaining to claims, diagnosis or procedures, we do hold information such as

your social security number, address, health insurance coverage and premium and billing information. We now must ask anyone calling to verify this information, rather than giving that information freely over the phone. Also, we are restricted in who we can give this information to if someone is calling on your behalf.

Under HIPAA regulations,

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New HIPAA Regulations Restrict Info Releases

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we are able to release information on your behalf to immediate family members such as a spouse, son or daughter. The caller will be asked to identify themselves and then asked to verify key information about the member such as social security number, date of birth and address. However, the PERS Health Insurance Program will now require written authorization from you if someone other than an immediate family member calls, such as a niece, nephew or friend.

In this age of identity theft, we all have to rethink the way we communicate over the telephone and through electronic means such as e-mail. While it may take some getting used to, these regulations are meant to protect the consumer from confidential information falling into the wrong hands.

Reminder about 2004 Handbooks and Plan Change Meetings

The PERS Health Insurance Program will begin mailing the 2004 Member Handbooks during September 2003, and will conduct meetings, once again, throughout the state in late September and October.

It is extremely important that you review the material you receive, as it contains premium rates for 2004 and any changes in your health

plan benefits. Be sure to contact the PERS Health Insurance Program if you have not received your packet by November 1, 2003, we will mail a new packet to you so you can be aware of any changes that may affect your health insurance coverage. The Plan Change meeting schedule will be published in the fall issue of Health Wise and will be on the PERS website, as well as contained in your packet.

Clarification On Identity Theft and Social Security Cards

Several readers have asked a very pertinent question about the articles on identity theft in the last two issues of Health Wise.

The articles reminded readers that it is not a good idea to carry extra credit cards or social security cards in a wallet or purse.

Concerns arose regarding the fact that Medicare ID cards include a member's social security number. This is done because Medicare

uses social security information and it is necessary for providers to have the number when billing Medicare.

The Health Wise articles were talking specifically about the social security card. This is a legal document and identity thieves can do much more damage with a social security card than with just a social security number.

Thank you readers for bringing this to our attention so these concerns could be clarified.

PHARMACY Corner

Traveling With Medications

by Joann Ho, PharmD. Candidate and

Karen Beauchamp R.Ph., Manager, Pharmaceutical Programs at The ODS Companies

Many people travel each year and, whether you are an experienced traveler or have waited a lifetime for the perfect trip, planning things ahead of time is always better.

There are many things to plan, from making hotel room reservations to marking your driving route to getting your mail held. With so many things to do and decisions to make, certain things may be overlooked. Number one on the list should be your medications.

Often people tend to delay refilling medications before a vacation. Delaying this may delay your vacation, especially when an extra supply of medications might be needed. Remember that PERS members can receive a six-month vacation override once per year. Certain medical documents are also needed, usually when traveling abroad. When



traveling with medications, these tips should be considered:

- Keep your medicine with you in carry-on luggage, not in checked baggage (if flying or riding a bus or train).
- Bring an extra week's supply of all your medications and keep all medications stored in the original and labeled container.
- Plan ahead if medications

need to be refrigerated or kept away from light.

- Keep a list of all allergies, medications, and supplements with their brand/generic name, strength and use instructions.
- Talk with your physician or pharmacist about arranging your medication dosing times to adjust for time zone changes, if applicable (e.g. insulin).

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Planning Ahead For a Safe, Healthy Trip

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- Always have safe drinking water on hand to take with your medications.
- Before traveling abroad, be current on your immunizations and obtain any other immunizations that may be required for that certain area.
- When traveling abroad, carry a letter, on an official letterhead, from your physician stating your condition(s) and any prescription medications medically necessary. Certain items, such as, syringes and narcotics, may not be allowed in certain countries and will require a copy of the prescription. This will avoid problems with custom officials.
- Bring along all of your physician office and pharmacist contact information while you are traveling.
- It is a very good idea to wear a medical alert bracelet.

Medications should be kept in their original container, away from hot, humid temperatures, and sealed away from soaps, lotions, and shampoos.

Medications are very

important and should not be overlooked when planning for a trip. These tips will help your trip run smoothly, so you can worry less, enjoy your trip and have fun!



References:

- American Society of Health-System Pharmacists <http://www.ashp.org>
- Mature Living Magazine <http://www.lifeway.com>
- Bureau of Public Affairs, U.S. Department of State <http://travel.state.gov>

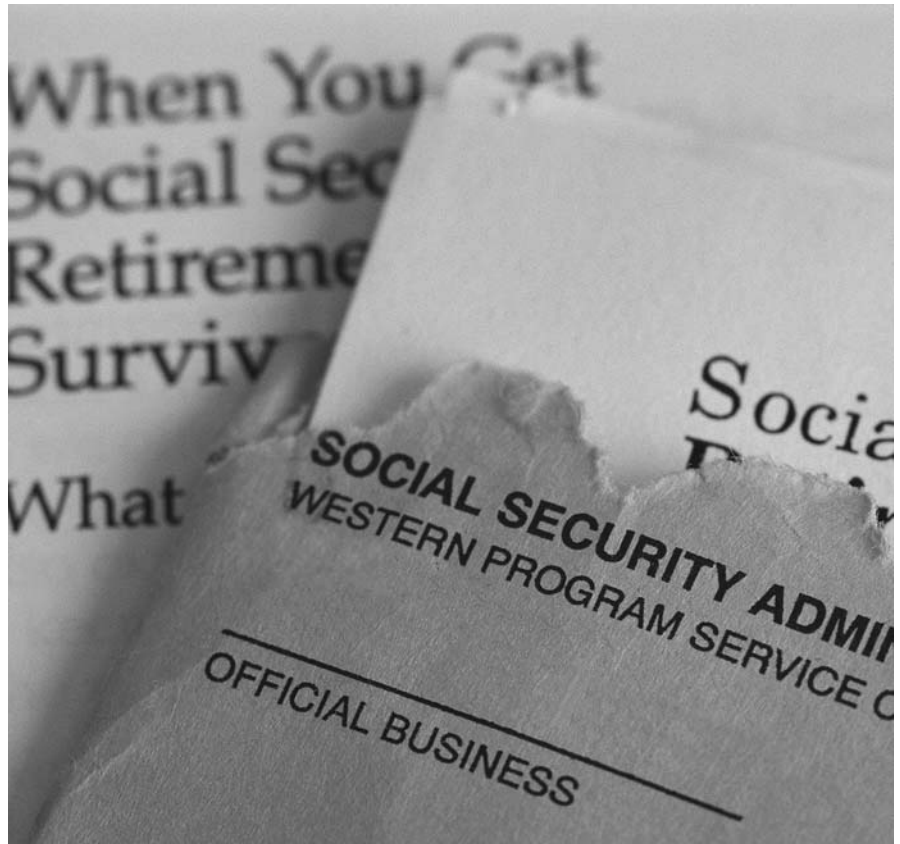
The Importance of Medicare Part B

This is a reminder to all Medicare eligible members of the PERS Health Insurance Program about the great importance of maintaining your Medicare Part B benefits.

There is an important difference between Part A and Part B of Medicare. There are no premiums for Medicare Part A. This portion of Medicare pays for all hospital inpatient services that you might receive.

There is a premium, however, that the Medicare beneficiary must pay to maintain Medicare Part B. The current premium is \$57.80 and is generally deducted from your monthly social security check. Medicare Part B pays for outpatient services such as doctor visits, laboratory services and diagnostic procedures.

Your Medicare Part B benefit must be maintained to be eligible for the PERS Health Insurance Program, or for any Medicare supplement on the



individual market. If you are considering dropping your Part B, please think again.

One of our members recently dropped her Part B Medicare because she thought that, if she had her PERS coverage, she no longer needed Medicare Part B. If a PERS member does not have Part B Medicare, the PERS Health Insurance Program can no longer provide insurance coverage for that

individual. In the case of this member, it took several letters appealing to Medicare to reinstate her Medicare Part B and to activate her in the PERS Health Insurance Program.

Please call our PERS Member Specialists at 1-800-168-7377 with any questions you may have about your health insurance enrollment requirements before making any changes.

Securing Your Home Against Burglary

Theft and burglary crime rates often rise as the weather gets warmer. It is very important to be safe and secure without being paranoid. Beginning a Neighborhood Watch Program is a great way to safeguard your local neighborhood. When you are vacationing, always remember to put a hold on newspaper(s) and mail or have someone pick them up.

Here are some things you can do to strengthen your entry-ways and protect your home from break-ins:

Lighting

Interior and exterior lighting is important in discouraging criminals. It is recommended that porches and walkways be lighted by spotlights with photo control or a timer. Be sure that your house numbers are well-lit, large and visible from the street.

Floodlights with motion detectors are also a good idea for illuminating dark approaches to the house. Also try to keep trees and hedges trimmed to limit places for

persons to conceal themselves.

A light or lights left on at night or on a timer give the impression that someone is home.

Securing Windows

Be sure to close and latch windows when leaving the house or going to bed. Use brackets or removable metal pins inserted into frames to secure windows and



prevent them from being forced open.

Basement windows can be secured by installing metal grills across the window frames. However, if

the basement is being used as a living quarters, at least one window must have a quick-release mechanism for easy exiting in case of fire.

Securing Doors

Doors should be constructed of solid wood or metal. Windows beside doors should be coated with unbreakable plastic.

Preferably, locks should be single cylinder deadbolts because they allow a quick exit in case of fire. Deadbolts should lock into a heavy door frame with a plate installed with 3-inch screws.

Reinforce exterior door frames by filling empty spaces between the door jam and 2x4 stud with a solid piece of wood and shims.

Alarm Systems

If you have chosen to install an alarm system, the next important step is to obtain an alarm permit. These are required to operate an alarm system eliciting a police response.

Remember that many counties assess fines for false alarms.

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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