

Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

WINTER 1999

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SUGGESTIONS?

Call the PERS Health
Insurance program at
1-800-768-7377.

Health Wise Editor

Tiffany Meyer

What's happening with Medicare?

When Congress enacted the Medicare+ Choice program as part of the Balanced Budget Act of 1997, it drastically changed the Medicare program as we know it.

In addition to traditional indemnity coverage by parts A and B, Medicare beneficiaries will have access to an array of new health care options.

For many Medicare beneficiaries, these new choices may be available as early as January 1, 1999. However, for Oregon PERS retirees enrolled in the PERS Health Insurance Program, there will be no significant change January 1st due to the Balanced Budget

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Seniors Voice Common Issues

Each fall, PERS members flock to plan change meetings with questions, concerns, and inquiries about the changes in their health care plan.

This year's plan change meetings ran through the month of October, and were attended by qualified representatives from the insurance providers within the specified area.

Representatives provided a



*Bill Lindekugel of Kaiser helps
Maria & Stan Van Der Zanden at
the Gresham plan change meeting.*

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In response to your requests for more information about natural products, each issue of *Health Wise* will dedicate this space to focus on timely information from qualified professionals. As with any drug, it's important to contact your doctor before changing or beginning a treatment so you can consider all available treatment options for your condition.

Natural A **Glucosamine:** **alternative for arthritis sufferers**

Up to 85% of seniors over age 65 suffer from the daily pain and frustration associated with arthritis. Dissatisfied with the often life-altering side-effects of commonly prescribed non-steroidal anti-inflammatory drugs (NSAIDs), many are looking for an alternative.

Glucosamine sulfate is now being commonly recommended by physicians to tackle the cause, versus the effect, of arthritis. To understand how it works, let's take a little "Arthritis 101."

Our joints are

comprised of a large, cartilage "pad," encased in a smooth coating called the synovial membrane.

This membrane secretes a thick, lubricating liquid called the synovial fluid. In a healthy joint, cartilage is encased in the coating pad and emersed in synovial fluid, protecting bones from the deteriorating impact of daily movement.

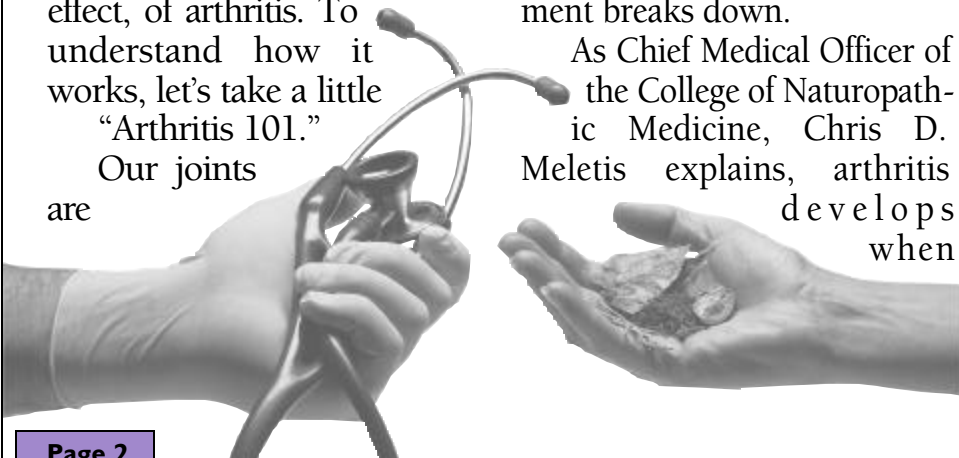
Glucosamine sulfate is partly a structural component of the membrane encasing your joints. Both produced and ingested naturally, glucosamine sulfate helps rebuild the cartilage that daily movement breaks down.

As Chief Medical Officer of the College of Naturopathic Medicine, Chris D. Meletis explains, arthritis develops when

the quantity of glucosamine sulfate present in the body isn't sufficient relative to your particular need. Whether related to your activity level, your weight, or dozens of other factors, when your body breaks down cartilage faster than it can reproduce it, arthritis is the result.

When taken as a supplement, glucosamine sulfate may stimulate the manufacture of the shock-absorbing cushion called collagen. Unlike anti-inflammatories or ibuprofen which often mask the painful *effects* of arthritis, glucosamine sulfate may help repair the damaged cartilage that causes pain.

Patients who begin taking glucosamine instead of anti-inflammatories or ibuprofen should expect to continue experiencing pain for at least a 10-14 days. It takes this long to build up the blood level necessary to make a difference in how a patient feels.



As an over-the-counter drug, Glucosamine sulfate is not covered by health insurance. Opinions vary as to whether products containing straight glucosamine sulfate, or those mixed with other products are more effective, so ask your physician.

Price varies from \$10-\$25 per month supply. The standard dosage is 500 milligrams three times per day, though dosage may be greater based on body weight.

Side-effects are rare, though some patients have experienced stomach irritation or a slight rash. Individuals taking blood thinning agents should avoid using glucosamine.

Scientific data supporting the effectiveness of glucosamine sulfate in providing pain relief & improved mobility are derived mainly from European and Asian studies. Adequate, long-term trials examining the safety, efficacy, and optimal dosage requirements of glucosamine sulfate are lacking in the U.S. Because they lack the credibility with major

medical institutes that they enjoy in other parts of the world, it's difficult to get funding for such studies.

If scientific studies aren't available, anecdotal reports are. When prescribed to patients with a varying degree of arthritis symptoms, Meletis said, "95% have almost complete resolution of their pain."

Some physicians have prescribed glucosamine as a preventive product for those in high risk groups. Others prescribe it together with chondroitin sulfate, or in combination with an anti-inflammatory medication.

Though there are no scientific studies to prove it, some physicians have noted that the NSAIDS' power to reduce inflammation dominates the natural effectiveness of glucosamine, countering it's effectiveness.

As with any drug, always consult your doctor before changing your medication, or choosing a supplement. There are many factors resulting in your specific health condition, all of which need to be consid-

Corner NATURAL

ered when choosing your appropriate treatment.

The PERS Health Insurance Program nor the PERS health plans endorse the use of glucosamine, chondroitin, or any other product.

Suggested Reading List

The Arthritis Cure, by Jason Theodosakis, MD, MS, MPH.

The Arthritis Solution, by Katzenstein, Larry.

Healing Arthritis the Natural Way, by Bucci, Luke R.

A LICENSED naturopathic physician (ND) attends a four-year graduate level naturopathic medical school and is educated in all of the same basic sciences as a medical doctor (MD). They also study holistic and nontoxic approaches to therapy with a strong emphasis on disease prevention and optimizing

wellness.

A naturopathic physician takes rigorous professional board exams so that he or she

A Naturo-What?

may be licensed by a state or jurisdiction as a primary care general practice physician.

By contrast, an MD can prescribe drugs and perform other services an ND cannot.

Often, there are MDs with continued study in Naturopathic Medicine who's services are most likely to be covered under your insurance plan. For more information, contact your insurance carrier.

What's Happening With Medicare?

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Act. PERS will continue to make available the ODS Health Plan, which is a Medicare supplement type plan, as well as two managed care plans, Kaiser Permanente Health Plan and Providence Health Plan. For Medicare members, the managed care plans will now be called Medicare+Choice plans.

In early November, the Health Care Financing

Administration (HCFA) distributed communications materials to Medicare beneficiaries in Oregon and four other states explaining in some detail the plans available. This distribution is serving as a test for HCFA on the material's effectiveness.

PERS retirees should note that these materials will not recognize nor provide any information relevant to the PERS Health Insurance Program. For those members enrolled in a health plan through PERS, some of the information may not apply.

If PERS Health Insurance Program members have questions concerning any of the information received from HCFA, they may call the toll-free Medicare number published in the brochure. Or if they have a question about the PERS Health Insurance Program call 1-800-768-7377.

Above all, Medicare beneficiaries should not panic, or complete any paperwork they do not understand. In most instances, Medicare beneficiaries in Oregon will not immediately be affected by the changes.

Alzheimer's Disease is a Family Diagnosis

It's estimated that one in four families is affected by Alzheimer's disease.

The disease not only affects memory, but over time, it adversely affects a person's ability to speak, read, write, understand, solve problems and carry out the normal self-care activities of daily living.

As these changes progress, friends and family members will be called on to function as caregivers, a role few are prepared to play.

Early diagnosis is critical

to rule out other possible causes of memory loss that will respond to treatment, such as hypothyroidism and depression.

When all other causes of dementia have been ruled out, early intervention may help maintain the patient's level of functioning for a longer period of time or may slow the rate of decline. It also gives the patient and caregiver time to make financial, legal and health care choices while both are still able to discuss it meaningfully. Agencies such

as the Alzheimer's Association help families adapt to the changes forced by this disease.

While there is no cure for Alzheimer's Disease at this time, medical research continues to search for an effective treatment. Pacific Northwest Clinical Research Center is one site in Oregon currently conducting research. For more information on research opportunities, contact the center at (503) 228-CARE (2273).



Health SUPPORT GROUP focus

More and more seniors are utilizing the internet as a resource for education, support, and community-building with other individuals in similar health situations. To make your browsing a little easier, we'll keep you informed about some of the most utilized health-related sights.

SAPIENT HEALTH NETWORK **www.shn.net**

Headquartered in Portland, Oregon, Sapient Health Network, Inc. (SHN) is a free, Web-based health information and support service for people with chronic and serious illnesses, as well as their family and friends. SHN creates condition-specific online communities that enable its more than 120,000 members to access personalized information about their condition and participate in interactive support networks via the Web.

Healthcare companies turn to SHN to gain insights into patient perspectives through population studies and aggregate-level market research. Through this activity, SHN helps instill the patient perspective in the product development,

marketing and delivery systems of its customers. SHN assures that individual data, or information that can be used to identify an individual, will never be disclosed to any third party without the individual's express written consent.

A prospective member becomes part of the SHN community by pointing their Internet browser to <http://www.shn.net>, clicking on "Join SHN Now" and completing a simple registration process that includes a voluntary health questionnaire. All SHN members identities are protected under the guidelines of SHN's privacy policy.

For questions and inquiries, contact SHN at support@shn.net.

Information provided by the Sapient Health Network, Inc. website.

"I finally am connected to SHN and I'm so grateful about it on behalf of my sister who has FMS and CFIDS. The Chat is the most wonderful thing. The people are so honest and sincere and open. I can't wait for my sister to learn how to operate her new computer so she can get online"

Debra, SHN Fibromyalgia and CFIDS Community Member

"SHN will allow me to make intelligent choices about how to manage my illness and make the most of my life. It is just the kind of tool I have been looking for."

Joanne Brayden, Patient Advocate and SHN contributor

Men's Health Quiz

To test the knowledge of leading health issues that have an impact on men, take this test provided by the National Men's Health Foundation of Emmaus, PA:

1. What's the recommended minimum number of servings of fruits and vegetables you should eat daily?

- a. 3
- b. 4
- c. 5

Answer: (c) U.S. Department of Agriculture dietary guidelines recommend you eat at least three servings of vegetables and two servings of fruits every day for optimum nutrition.

2. How often should you have your blood pressure measured?

- a. every six months
- b. every year
- c. every three years.

Answer: (b) You should have your blood pressure checked by your doctor at least once a year; more often if you have high blood pressure or are at high risk for developing it (such as being overweight).

3. As a man, what nutrient should make up the bulk of your diet?

- a. fat
- b. protein
- c. carbohydrates

Answer: (c) The average man should get a minimum of 60 percent of his daily calories from carbohydrates, no fewer than 10 percent from protein and no more than 30 percent from fat.

4. The doctor takes your blood pressure and tells you it's 170 over 90. This reading is considered:

- a. low
- b. in the normal range
- c. high

Answer: (c) Blood pressure is expressed as two numbers: systolic pressure (during a heartbeat) over diastolic pressure (between heartbeats). Repeated readings of 140/90 or greater denote high blood pressure.

5. You've taken a cholesterol test. The results indicate your LDL reading is low, but your HDL is very high. You should be:

- a. placed on cholesterol-lowering drugs
- b. slightly concerned
- c. very pleased

Answer: (c) HDL cholesterol is the "good" kind; it helps clear your arteries of the fatty deposits, or plaque, that can cause heart attacks and strokes. LDL is the "bad" fraction -- high blood levels tend to stimulate plaque buildup.

6. Impotence affects approximately how many men in the United States?

- a. 180,000
- b. 1.8 million
- c. 18 million

Answer: (c) Impotence, the consistent inability to have or maintain a satisfactory erection, afflicts an estimated 18 million American men -- but as many as 30 million suffer its occasional effects. Research suggests as many as 50 percent of men between the ages of 40 and 70 experience problems maintaining erections.

7. The most common site of cancer diagnosis is:

- a. the prostate gland
- b. the lungs
- c. the skin

Answer: (c) The American Cancer Society projects that more than 1 million cases of highly curable basal cell or squamous cell cancers plus 41,600 of the more serious melanoma will be diagnosed in the United States this year. Skin cancers, however, are some of the most curable cancers if they are caught early.

Information provided by The National Men's Health Foundation and the The Oregonian.

Seniors Voice Common Issues

Continued from page 1.

slide show presentation explaining the plan changes that will be effective January 1, 1999. For a detailed list of these changes, members should refer to the PERS Member Handbook mailed in early October.

A commonly asked question at the plan change meetings was, "Can I add dental insurance at this time?"

Members should be reminded that changes like adding a dental plan cannot be made during a plan change period. Open enrollment periods are the only opportunity members have to change their plan. The last open enrollment period set by the PERS Board was for

plan year 1994.

PERS members also frequently ask questions about prescription drugs, specifically regarding the expense involved. PERS members

Sometimes PERS members think that a plan change period means they *have to* change their plan. On the contrary, if you're happy with your plan, don't do a thing.

and their insurance carriers are well aware of the rising costs of prescription drugs, and are constantly analyzing ways to manage these costs.

To try and counteract these expenses, PERS members are always encouraged to use a generic brand of the drug they are prescribed. Always ask your physician or

pharmacist if one is available.

Also remember that you can call several pharmacies to compare the costs of your prescription drugs. Always remember to identify yourself as a PERS Health Plan member so the pharmacy can provide the appropriate cost for your prescription drug.

The Certifax Mail Order Pharmacy is also available as part of the PERS health insurance program. More information about your prescription drug options can be found on page 22 of your 1999 PERS Health Insurance Program Member Handbook and Benefit Guide you received in October.

If you have any questions about the plan changes or the issues addressed in this article, please call PERS Customer Service at 243-3880 or 1-800-962-1533.

Men's Health Support Groups

US TOO is an independent network of support group chapters for men with prostate cancer and their families. US TOO groups offer fellowship, peer counseling, education about treatment options, and discussion of medical alternatives without bias. Call the US TOO toll free hotline at: 1-800-80-USTOO (800-808-7866) or at www.ustoo.com

Numbers You Should Know



NEW or CHANGED NUMBERS

PERS Pension Office

Mailing Address

P.O. Box 23700

Tigard, OR 97281-3700

Street Address

11410 S.W. 68th Parkway

Tigard, OR 97281-3700

(503) 603-7777

1-888-320-7377

PERS Health

Insurance Program

General Correspondence

P.O. Box 40187

Portland, OR 97240-0187

(503) 224-7377

1-800-768-7377

Kaiser Permanente

500 NE Multnomah St
#100

Portland, OR 97232-2099

(503) 813-2000

1-800-813-2000

Providence Health Care Eugene

P.O. Box 10106

Eugene, OR 97440

(541) 485-2145

1-800-421-0544

Ask-A-Nurse

(541) 686-7000

1-800-365-7010

Providence Health Plan Portland

1235 NE 47th Ave #220

Portland, OR 97213

(503) 574-8000

1-800-603-2340

Claims

P.O. Box 13160

Portland, OR 97213

Providence RN

(503) 230-6520

1-800-700-0481

ODS Health Plans

315 SW 5th Ave

Portland, OR 97204

Medical

(503) 243-3880

1-800-962-1533 (Oregon)

1-800-852-5195 (National)

Dental

(503) 228-6554

1-800-452-1058 (Oregon)

1-800-852-5195 (National)

Claims

P.O. Box 4030

Portland, OR 97208-4030

Important Reminders

PERS Health Insurance Program will be closed on:

December 24-25, 1998

Christmas Holiday

January 1, 1999

New Year's Day

Need an Audio Version of Health Wise?

To receive a cassette tape of Health Wise, or to add your name to our cassette tape mailing list, please call the PERS Health Insurance Program at 1-800-768-7377.

Pharmacy Friends

The first Pharmacy Friends mailing went out in Mid October. Members get great coupon benefits for over-the-counter drugs as well as the latest information from pharmaceutical professionals. Sign up now! Call PERS Health Insurance Program at 1-800-768-7377 and say you'd like to be a member of Pharmacy Friends.