

# Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Winter 2001

## Inside:

### Answers for High Premium Costs

*A discussion on why health care costs continue to rise.*  
Page 2

### Learn The Basics of Strong Bones

*From the right foods and exercise to how and when to use supplements, the Osteoporosis double feature is your guide to strong bones.*  
page 3 - 6

### Donating? T'is the Season to Be Careful with Your Money

*Tips on how to discern legitimate charities from the phony ones.*  
Page 7

---

Health Wise, Editor  
Philip Bailey

## Carepanion helps with chronic care



**A** new service designed to help patients and caregivers with in-home care of chronic conditions is now available to all PERS Health Insurance Program members. The new program, called Carepanion, is provided through the cooperation of PERS and CareTouch, a new subsidiary of Kaiser Foundation Hospitals.

Carepanion provides convenient and cost-effective products and programs to assist those with chronic care needs. Many of the services available through Carepanion are those items and services that are not covered by your health plan.

Carepanion includes:

- **CareRegistry** – helps people organize a list of their needs so that

friends and family can help with things like meals, transportation or just companionship.

- **CareProducts** – an array of hundreds of quality items at discounted prices.

- **CareCommunity** – system where people with ongoing health issues can invite their friends and family to be part of their care and, in turn, those support people can get details about their loved one's issues and learn how best to offer support.

To receive more information about Carepanion, please visit [www.carepanion.com](http://www.carepanion.com) or call the Call Center toll-free at 1-877-696-CARE or 1-877-696-2273. Be sure to mention you are an Oregon PERS member.

# The High Cost of Healthcare

by Barbara Sandoval,  
PERS Health Insurance Program Supervisor

**D**uring our plan change meetings this fall a large number of members were concerned over the increase in premium costs, particularly those living in the Linn, Benton and Lane counties where members enrolled in Providence Health Plan felt a significant increase.

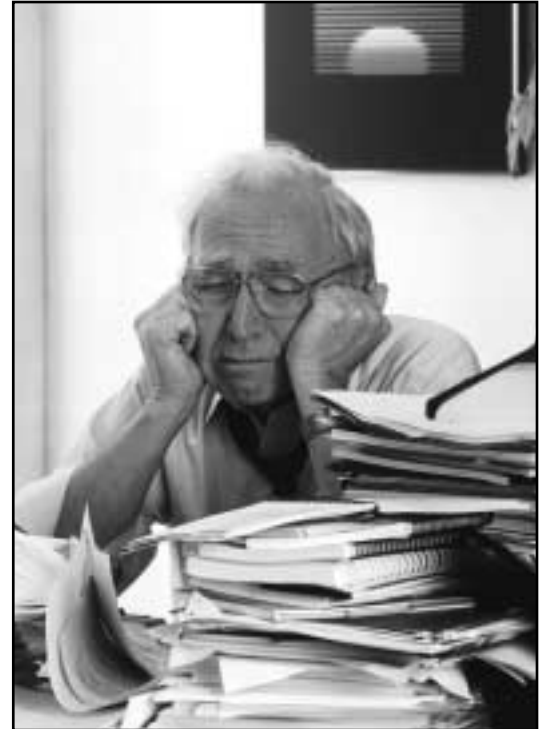
I want to address three of the issues behind the rise in premium costs, two of which focus on the significant increases for Providence members who live in these three counties, and a third point addressing the rise in health insurance premiums generally.

- Medicare+Choice plans, of which the Providence Medicare plan is one, receive most of their funding from Medicare. A complex mathematical formula allows Medicare to calculate how much the health plan will receive for each enrolled member. This amount is called the Area Adjusted Per Capita Cost (AAPCC). Factors

affecting the calculation include the historical cost of healthcare in any given county and the demographic information such as age and gender. Rural counties such as Linn, Benton, and Lane have historically had lower per capita costs than urban counties. The variation between the AAPCCs in rural vs. urban counties in Oregon is nearly \$100 per member per month.

Some health plans operating in states such as Florida California and New York may receive twice as much in AAPCCs for Medicare enrolled members as is true for Oregon Medicare beneficiaries. Oregon's congressional delegation is fully aware of these disparities and is working for a more equitable way to distribute the funds.

- Over the past several years, PERS retirees have had the advantage of a blended health plan



premium. Different county costs and rates were blended, so that members living in the metropolitan areas were subsidizing those members living in the rural areas to keep the premiums even. Because of the relatively high health care costs in Linn, Benton and Lane counties, and the continued lower AAPCCs for these rural counties, the PERS board made the decision to unbundle the rates for plan year 2002

**High Premiums,**  
continued on page 7

# PHARMACY Corner

## Osteoporosis – Back to the Bone Basics A Look at Calcium Supplements

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

**C**alcium is the most important nutrient for achieving peak bone mass and preventing and treating osteoporosis. Adequate calcium intake is important because the human body can't produce its own calcium. The body is always rebuilding bone using the calcium we take in. If we do not replace an adequate supply of calcium, it is lost from our bones.

Older adults are recommended to maintain calcium intake at 1000 to 1500mg of elemental calcium per day by the National Osteoporosis Foundation. It is believed that 40 to 50 percent of adults do not meet this recommended daily intake.

Calcium fortified foods

and calcium supplements can fill the gap created by low calcium intake. Many different types of calcium supplements are available and choosing a supplement can be confusing. You should choose a supplement that meets your needs based on cost, tolerability, convenience and availability.



To help ensure tolerability and to increase absorption, it is recommended that the supplement is started at a low dose, 500mg a day for 5 to 7 days,

and then gradually increased to the desired dose of 1000 to 1500mg per day. Calcium is absorbed best when taken several times a day in doses of 500mg or less. Calcium carbonate and calcium

gluconate are more tolerated and absorbed when taken with food. Calcium citrate can be taken with food or without. Remember that all types of calcium should be taken with plenty of water.

It is important to note that vitamin D is necessary for the absorption of calcium from the digestive tract. For adults, the National Osteoporosis Foundation recommends a daily vitamin D intake of 400 to 600 IU per day. Combinations that contain both calcium and vitamin D offer convenience, but may be more expensive and offer no advantage in absorption or tolerability.

Remember, each type of calcium supplement: calcium citrate, calcium carbonate and calcium gluconate, have different degrees of elemental

---

**Supplements,**  
continued on page 6

# Health Matters

## Strong Bones For Life!

### Both Men and Women Can Prevent Osteoporosis and Bone Loss

**E**ach living bone in our bodies is a bank of calcium and minerals, but, if neglected, our bones can lose these important components and may easily fracture. As you age, your body's ability to absorb calcium from food decreases. This may cause your bones to weaken. No matter what your age is now, and regardless if you're a woman or a man, you can make a difference in your bone health for the future.

Osteoporosis is a disease characterized by low bone mass and the structural deterioration of bone tissue, leading to fragile bones and an increased susceptibility to fractures. This disease is a major public health threat for millions of Americans, men and

women. In the U.S. today, 8 million women and 2 million men have osteoporosis. Millions have low bone density.

#### Risk Factors for Osteoporosis

Early detection is important. You may be able to slow the disease if you are at risk to develop it. Consider the following risk factors, and, if you find that you are at risk, discuss a prevention strategy with your physician or provider.

- **Gender.** Fractures from osteoporosis are about twice as common in women as in men. That's because women start out with lower bone mass and tend to live longer. They also experience a sudden drop in estrogen at menopause that speeds

bone loss. The sex hormones estrogen and testosterone hold the balance of bone renewal and deterioration. Men who have low levels of the male hormone testosterone are also at an increased risk.

- **Age.** The older you get the higher your risk for the disease.

- **Family History.** If you have a mother or a sister with osteoporosis, you have a increased risk.

- **Cigarette Smoking.** Research has shown that tobacco use contributes to weak bones, but has not shown the exact relation smoking has to osteoporosis.

- **Certain Medications.** The long-term use of corticosteroid medications such as prednisone and cortisone (both are common treatments for chronic conditions such

as rheumatoid arthritis and asthma) is harmful to bone.

- **Hyperthyroidism (overactive thyroid).** This condition has been known to increase bone loss.

### How to Build Strong Bones

The two key ways to prevent osteoporosis are building strong bones and preventing bone loss. If your bones are strong from the beginning – through both genetics and lifestyle choices – then problems are less likely to occur. By taking proactive steps throughout your life, you can help prevent the gradual bone loss which can lead to osteoporosis.

- **Get Your Calcium.** Maintaining healthy bones through a diet rich in calcium – which is an essential mineral that gives bones their strength – is critical for building peak bone

mass now and preventing bone loss later in life. Because your bones are a living tissue, calcium gets deposited and withdrawn from your skeleton constantly. If you don't consume

calcium per day from the foods they eat.

Calcium rich foods include low-fat milk and yogurt, cheese, salmon (cooked with bones), tofu, almonds and dark green

vegetables such as broccoli and turnip greens. If you don't drink milk you can meet your calcium needs by choosing calcium-fortified foods such as orange juice, breads and breakfast cereals or calcium supplements.

- **Connect With Vitamin D.** Found in fortified milk and egg products, vitamin D helps your body absorb the calcium it needs.

- **Weight-Bearing Exercise.** The impact of weight and pull of muscle during exercise builds stronger, denser bones. Walking and jogging provide the high-impact stress that bones thrive on.

### Common ways to replace calcium in your diet:

Yogurt. . . . .	1 cup= 400mg
Milk, nonfat. . . . .	1 cup= 300mg
Salmon, baked. . . . .	6 oz= 300mg
Tofu. . . . .	1 cup= 200mg
Almonds, shelled. . . . .	1.5 oz.= 100mg
Orange, medium. . . . .	1= 50mg
Egg, hard-boiled. . . . .	1= 25mg

Factors of low calcium include dairy intolerance, low fruits and vegetable consumption, and lots of coffee or soda.

enough calcium, or if it is not absorbed, more calcium is then taken from your bones, thus making your bones fragile and porous.

How much calcium a person needs depends on his or her sex, age and risk for osteoporosis. It is recommended that most people receive 1,000 to 1,500 mgs of

**Osteoporosis,**  
continued on page 6

# Food and Exercise Key to Beating Bone Loss

## **Osteoporosis,** continued from page 5

Resistance exercises such as weight lifting also build bone density in your legs, hips and lower spine. Research shows that strengthening your back muscles may help by maintaining or improving your posture. Exercises that gently arch your back can strengthen muscles and reduce stress on bones.

- **Avoid Excessive Alcohol.** Consuming more than two drinks a day may decrease bone

formation and reduce your body's ability to absorb calcium.

- **Limit Caffeine and Soda.** Caffeine can reduce your absorption of calcium. Diet sodas are high in phosphorus, which can cause an imbalance of calcium in the body.

### Therapy

Besides diet and exercise, there are many excellent medications that treat osteoporosis. Your physician can create and prescribe an

appropriate treatment plan if osteoporosis is discovered.

Approximately 80 percent of low bone mass and osteoporosis goes undiagnosed, so be proactive and, if you feel you may be at risk, ask your physician or provider for steps you can take to prevent osteoporosis. The good news about osteoporosis and bone loss is that it's never too late to take measures for prevention!

---

# Supplements Help to Fight Osteoporosis

## **Supplements,** continued from page 3

calcium. Be sure to check the dose of elemental calcium contained in each type of supplement so you know how many tablets to take each day to reach a desired daily dose. Your pharmacist can help you with the calculation of your desired daily dose.

Calcium supplements are generally considered safe, but remember to talk with your physician or pharmacist about possible drug interactions with your prescription medications. Calcium can interfere with iron absorption, and reduce the absorption of such antibiotics as tetracycline and fluoroquinolones. Some calcium supplements

may cause side effects, such as gas and/or constipation. Individuals taking calcium carbonate often complain of gas, bloating and constipation.

Trying another form of supplement, like calcium gluconate or calcium citrate, or increasing your fluid intake, will often alleviate most bothersome side effects.

# In the Spirit of Giving? Don't Get Taken

**M**any Americans have opened their hearts and their wallets in an effort to help those in need following the recent tragic events. Unfortunately, some of less moral character have taken advantage of this patriotic spirit to solicit money from the generous and the unwary.

There are steps you can take to protect yourself and your money from fraudulent organizations. Below are some tips from the Office of the Attorney General's *Oregon Wise Consumer Guide* That can help you know more about the charity you are considering giving money to.

- Determine who is more worthy of your support by being cautious and asking for written information.

- **DO NOT GIVE CASH!** Legitimate charities will be pleased

to receive a check for your contribution.

- Immediately say no to pressure. Don't send contributions by wire, overnight parcel service or to door-to-door collectors.

- Don't give to unregistered charities. Before donating, call the Consumer Hotline at 503-378-4320 or, in Portland, at 503-229-5576 and check the group's registration.

- If you don't remember a pledge, you probably didn't make one. Be wary of frauds thanking you for previous donations and asking for more support.

- Avoid sweepstakes that guarantee winning.

These tips can help you make the right decision about your donations. For more information, call the Consumer Hotline at 503-378-4320 or, in the Portland area, at 503-229-5576.

## Causes of High PERS Premiums

### High Premiums, continued from page 2

and establish two regions for Providence Health Plan members. This lets members pay a premium amount that more closely resembles the true cost of their health plan in the region where they live.

- The continuous rise in the overall cost of healthcare also increases the cost of health care premiums overall. New cancer treatments and other expensive diagnostic tests and procedures are adding to medical costs. Advancements in medicine which allow individuals to lead longer, healthier lives come with a price, and that translates to higher premiums. Prescription drugs continue to be heavily used by individuals who are above age 50 and the mix of prescription drugs now includes expensive newly released drugs.

I know this does not offer a solution, but I hope it provides a more comprehensive picture of what the PERS board faces in their attempt to contain premium costs while maintaining a high level of benefits for PERS retirees.

# Numbers You Should Know



## **PERS Pension Office**

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

2650 NE Courtney Dr

Bend OR 97701

541-385-5315 • 1-888-863-3637

*Claims*

PO Box 7469, Bend OR 97701

## **Carepanion**

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

1-877-696-2273

## **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*

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

PO Box 40187

Portland, OR 97240-0187

503-224-7377 • 1-800-768-7377

## **ODS Health Plans**

**[www.odshealthplans.com](http://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](http://www.kaiserpermanente.org)**

500 N.E. Multnomah, Suite #100

Portland, OR 97232-2099

503-813-2000 • 1-800-813-2000

## **Answers for High Premium Costs**

A discussion on three  
reasons why healthcare  
costs continue to rise.

Page 2

The Basics of Strong Bones  
An Osteoporosis double  
feature to help you get  
and keep strong bones.

page 3 - 6

**Know The Charity  
Before you Give**

Tips on how to discern  
legitimate charities from  
the phony ones.

Page 7



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

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