

Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Winter 2002

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Health Wise, Editor
Philip Bailey

What is Identity Theft?

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 or mother's maiden name can help a criminal impersonate someone. Once criminals have access to this information, they can commit many different kinds of fraud, including taking over bank accounts, making purchases and renting apartments.

Identity theft can happen to anyone in hundreds of different ways. The availability of high-tech tools, such as color printers and scanners, has greatly increased this crime. Today, it is the fastest growing crime facing every citizen.

How to Avoid Being Victimized

You cannot shield yourself completely from being victimized, but you can minimize your risk by

following these steps:

- Shred all personal documents. Personal shredders have become very inexpensive and are well worth the cost. Criminals often work in groups going through garbage. Ask your financial institution and other places of business if they also shred their paperwork. Dumpster diving is a popular form of obtaining personal information.

- Guard your personal identification number (PIN) at ATMs—never write the number down anywhere in your purse or wallet.

- Have your checks delivered to your bank or a post office box—not your home address.

- Do not put outgoing mail in your home mailbox to be picked up. Take all mail to a postal box.

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The Service Rep's Rap

PERS Plan Change Meetings

by Barbara Sandoval,
PERS Service Representative

On October 24th, Gloria English, PERS Retiree Health Insurance Manager, and I completed a five week journey across Oregon. We visited 33 cities, traveled in excess of 3,000 miles and saw over 2,900 retirees.

We expanded our presentation this year to include more education on the Medicare environment for early retirees who are not yet enrolled. We also talked about statistical data on the PERS Prescription Drug Benefit, which helped to put the increasing cost of premiums a bit more in perspective.

Our goal was to assure that all retirees with questions about this year's plans had a chance to voice their thoughts. In an effort to ensure these meetings were achieving these goals, surveys were handed out prior to the start of each meeting. Gloria and I were very interested in getting an on-the-spot view of your feelings on the Member

Handbook, the meeting locations, and content of the meetings.

Preliminary results are very favorable, with most members being very satisfied or satisfied with the results of the meeting.

It is very rewarding to meet the retirees who attend the meetings and to hear the questions and issues that are important to them. This helps us improve the PERS Health Insurance Program to better serve our members.



Please also note that my column has changed names. This used to be a "From the Supervisor's Desk" column, but now, as I have taken on a new role as the PERS Service Representative, it will be titled "The Service Rep's Rap." This change is exciting. It enables me to focus more on member and health plan services for PERS retirees, and it also allows me to continue to bring you a quarterly article on timely PERS Health Insurance issues.

Health Matters

Shared Decisions Can Lead to Better Decisions between Physician and Patient

"**D**octor, I am worried about my hormone replacement therapy... what are my options?"

Think for just a moment about your interactions with your primary care physician. Are you comfortable in proactively raising questions and concerns like the preceding examples with your physician or provider? Are you an active partner in decisions that pertain to your care? Do you research health issues that are relevant to your care, and share your understanding with your physician? Do you prepare questions for your physician in anticipation of a visit or a discussion of your treatment options? Answering "yes" to these questions indicates the

healthiest patient-provider relationship, which is characterized by shared decision-making.

Shared Decision-making Defined

Shared decision-making is truly a partnership that occurs when patient participation in the decision process improves the patient's overall quality of care. The partnership brings together the patient's preferences and values with the physician's knowledge and expertise.

Shared decision-making is not a new concept within the medical field, but it is at times misunderstood. It is quite different from the traditional style of decision-making in which physicians are entirely responsible for

decisions. It also is different from minimizing or eliminating the physician's role. In shared decision-making, both the patient and physician contribute significantly to decisions about care and treatment.

Communicate with Your Provider

In today's medicine, two-way communication between provider and patient is imperative. Gone are the days when our physician could simply tell us the one treatment for a given health condition. Instead most medical decisions, from routine to advanced, have multiple solutions and schools-of-thought. Consider Clarinex, MRI scans, hormone replacement

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important for patients to understand their role in shared decision-making, they also must be aware of their responsibility. “The likelihood is high for patients to become confused about or ‘sold’ on medical options and choices. At times, these instances may lead patients to request treatments that are not in their best interest. The best solution is an open discussion followed by a treatment plan both the patient and physician support.”

Do Your Homework

The shared decision-making process often hinges on information, and requires an investment of your time and planning. Here are some things you can do to encourage shared decision-making with your physician, subsequently improving your treatment plan and overall health:

- You should take care in selecting a primary care physician or provider, and do so prior to a health crisis so that you have an established relationship.

therapy, and elective labor inductions. Information on these and other medical trends and topics is readily available in advertisements, Internet chat rooms, the news... perhaps even from the neighbor next door. In this climate, understanding and discussion between the patient and physician, as partners in care, leads to the best medical decisions.

For some patients who are not accustomed to speaking up to or asking questions of their physician, their role as partner may feel uncomfortable. Be assured that most physicians embrace patient participation as a

health industry trend that is known to have a positive effect on patient care and satisfaction.

Understand Your Role and Responsibility

“Shared decision making challenges patients to recognize that there’s a lot of advertising, marketing manipulation and misinformation out there; and challenges physicians to listen carefully to patients’ unique needs and concerns,” said Glenn Rodriguez, M.D., chief medical officer of Providence Health System in Oregon. Dr. Rodriguez, a practicing family physician for Providence Family Medicine - Southeast, advises that while it’s

Our Role in Shared Decision-making

- You should understand what you want with regards to overall care and educate yourself about your care.

- You should learn how best to maintain regular communication with your physician by discussing his or her preferences for being contacted.

- You should be informed about your treatment options when care is needed so you can ask appropriate questions as you and your provider—together—determine your course of care.

Make a Plan

“The shared decision-making process may require some negotiation between you and your

physician, because you might have very different points of view about the issue,” said Dr. Rodriguez. “But by asking questions and being involved in the process, you will at least have a healthy exchange of information with your physician, and an understanding of each other’s views so that you can mutually work out a plan to move forward.”

“Doctor, I Have a Question”

One way to enrich communication with your physician is to ask good questions when discussing key treatment decisions.

The following examples might assist you in thinking about questions that you can pose during a

consultation with your physician. You will likely develop more questions based on your specific situation and the information you gather.

Example 1: Patient discusses an X-ray procedure with the provider.

Patient questions:

- How is the X-ray going to assist you in caring for me?
- What are the benefits and risks of having an X-ray?
- How would you care for me differently without the X-ray procedure?

Example 2: The provider and patient are discussing seeing a specialist, such as an orthopedist or a cardiologist.

Shared Decisions,
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Provider and Medication Info Card

Physician Name: _____

Address: _____

Phone Number: _____

Dentist Name: _____

Address: _____

Phone Number: _____

Specialist Name: _____

Reason for specialist: _____

Address: _____

Phone Number: _____

Specialist Name: _____

Reason for specialist: _____

Address: _____

Phone Number: _____

fold here

cut here

PHARMACY Corner

A Prescription Medication Card

Cut out and keep this card with you when you visit your doctor

Start your year with a resolution to keep an up-to-date list of all your prescription medications along with their strengths and directions.

The card below can be cut out and kept in your

purse or wallet. You should take this list with you to all of your doctor's appointments, the optometrist, your primary care physician, your dentist or wherever you go for healthcare services.

Please see the example below for help in filling out your prescription medication information card. See your doctor or pharmacist if you have any questions about your prescription medications.

Brand or generic name of the drug.	Strength of the drug.	Prescribed directions for the drug.	What are you taking the drug for?
Drug Name 1. <i>Lescol</i>	Strength <i>20 mg.</i>	Directions <i>1 tab. at bedtime</i>	Treatment For? <i>high cholesterol</i>
2. <i>Atenolol</i>	<i>25 mg.</i>	<i>1 morning/1 evening</i>	<i>blood pressure</i>
3.			

Here's Your Provider and Medication Info Card!

Drug Name	Strength	Directions	Treatment For?
1. _____			
2. _____			
3. _____			
4. _____			
5. _____			
6. _____			
7. _____			
8. _____			
9. _____			
10. _____			

cut here

Shared Decisions, continued from page 5

Patient questions:

- What do you want the specialist to do for me... Offer an opinion? Perform a procedure or surgery?

- Are other patients that you have sent to see this specialist happy with the care they have received?

- If a procedure or surgery is recommended, but is optional, how should I decide whether I am willing to follow through with it?

- What will my treatment look like if I don't elect to have the procedure or surgery?

Example 3: Patient is discussing a prescribed medication with the provider.

Patient questions:

- How will this medication benefit me?

- Why have you chosen this specific medication?

- Cost matters to me. Does a generic alternative exist for the prescribed medication?

- What adverse reactions might I experience from taking this medication?

- Are there any other drugs I'm taking that might interact negatively with this medication?

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Limiting the Opportunities for Identity Theft

Identity Theft, continued from page 1

- If you use an online banking program or other services, change your password regularly. Use passwords that are a mix of numbers and characters. Do not use words that can be found in the dictionary.

- Don't carry extra credit cards or your social security card in your wallet.

- Never give out your personal information on the phone unless you know whom you are speaking to.

- Do not use your credit card number on the Internet unless the site has a secured, encrypted system.

- Make a list of your credit card account numbers and bank account numbers, with customer service numbers, and keep it in a safe place.

- Monitor your bank and credit card statements every month. Be aware of billing cycles-if you miss receiving a bill, it can be an indication that your credit card company has received a change of address from someone other than you.

To limit the opportunities for criminals to steal your identity information, you

can also opt out of various mailing and telephone solicitation lists. See below for your opt out options:

Credit Card

Opt out of pre-screened offers for a two-year period by calling 1-888-5OPTOUT (1-888-567-8688).

Mail

Opt out of mailing offers by writing to DMA Mail Preference Service, P.O. Box 9088, Farmingdale, NY 11735.

E-mail Lists

Opt out of many national e-mail lists by visiting www.e-mps.org.

Telephone Solicitation

Opt out of telephone solicitation lists by writing to DMA Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735-9014, or be removed from most marketing lists by calling Experian at 1-800-407-1088.

Once your identity is compromised, it may take years to straighten out all your personal records. Steps to clean up a stolen identity record will be outlined in the following issue of Health Wise newsletter.

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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answer provider questions.
pharmacist will help you
appointments or to your
you to your doctor
Carrying this card with
Medication Card
Your Prescription

page 3-7
your healthcare.
physician will improve
between you and your
A mutual dialogue
Shared Decision-making

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