

Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Spring 2002

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Paperwork is a Timely Matter

Getting your paperwork in early can save you time and money down the road.

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Keep It Pumping!

The introductory article to a four-part special on heart disease and the simple choices you can make to help prevent it.

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Health Wise, Editor

Philip Bailey

It's Never Too Late To Quit!

Reduce Your Risks by Quitting Smoking

The experts agree. Smoking is bad for you. Chances are, you know this already. If you are a smoker, you probably know that you are risking serious health issues: heart disease, stroke, lung and other cancers, emphysema, and other chronic respiratory disorders. And that's just your insides. The exterior evidence is more wrinkles on your face, stains on your teeth and nails, a stale odor in clothes. And yet you keep smoking.

Smoking, or other tobacco use, goes beyond habit into addiction. That is why it is so hard to quit. Fortunately, most healthcare providers remain committed to helping smokers become non-smokers. Indeed, in the last few years, healthcare providers have

begun to systemize their own tobacco cessation programs so they reach everyone they encounter.

Charles Bentz, MD, the medical director for Providence Health System's tobacco cessation program, says, "There's nothing in medicine with as much evidence behind it as the benefits of stopping smoking."

Healthcare experts agree that quitting provides immediate rewards. "We know for a fact that if you stop smoking, you'll live longer, and you'll live healthier," says Bentz.

At Sacred Heart Medical Center in Eugene, Susan Pfanner, CRT, a respiratory

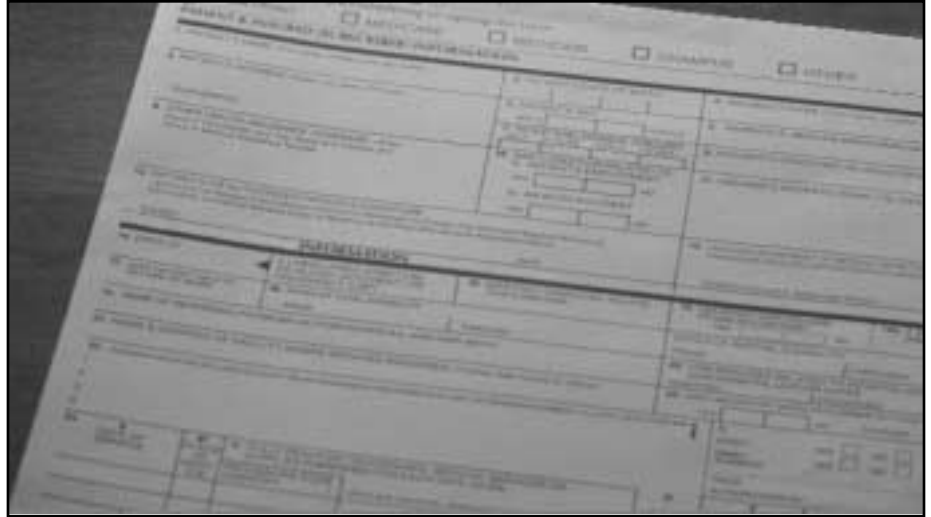
Quitting Smoking,
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Importance of Timely Paperwork

by Barbara Sandoval,
PERS Health Insurance Program Supervisor

The staff at the PERS Health Insurance Program Office is aware of how important finances are to all of our members and how disruptive it can be to have health insurance premiums deducted incorrectly. We also understand that not being able to enroll in, or terminate from, your health plan in the month you want to do so can be aggravating.

The PERS Health Insurance Program is bound by rules and processes imposed by Medicare enrollment guidelines made for Medicare+Choice plans, for the PERS Pension system processing of deductions, and bank processes for automatic withdrawals. Through the information provided below, we hope you will better understand the importance of timely paperwork and therefore assist us in keeping your records accurate and timely.



- Medicare requires that Medicare+Choice plans' enrollment applications be signed and dated in the month prior to the effective date of coverage. Also, the same timetable applies if you are terminating your coverage with your Medicare+Choice plan. This means that you must have your paperwork into the PERS Health Insurance Program Office by the last day of the calendar month prior to the effective date in which you are enrolling or terminating coverage. Medicare does not
- allow Medicare+Choice plans to make any retroactive adjustments to their members.
- Pension deductions seem to be the preferred method of premium payment for the majority of our 35,000+ members. The PERS Health Insurance Program must send all premium information to the PERS pension system early in the month for the coming month's deduction. For example, if you are making a change that would affect the amount of your deduction for

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Rule of Thumb: Send Paperwork 30 Days Prior

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February, we need to be notified of that change by the first of January in order to avoid an incorrect premium deduction from your February pension check.

- Electronic Fund Transfer (EFT) is also a popular method of premium payment. EFT is a direct payment system which can automatically withdraw your PERS premium

payment from your checking account. The same rules apply to EFT as it does for the pension deduction. The PERS Health Insurance Program Office needs to be notified before the first of the month prior to the month you want the change to take

effect, such as a change in banks or accounts.

- Refunds of premium may become necessary if we do not receive your information in a timely manner and process your paperwork at least 30 days prior to the requested change in your coverage.



Such changes as termination of coverage for you or your spouse, or your spouse becoming Medicare eligible, will affect your premium. It may take up to three weeks for you to receive a refund if the incorrect amount of premium is deducted from your

pension check or your bank account. In the meantime, if you have overpaid, your premiums are held in an account through PERS, and the PERS Health Insurance Program must request the funds to be transferred back in order to prepare a refund check. The refund check is then mailed to you.

The best rule of thumb is to send any communication that will affect your premium deductions at least a month prior to when you would like the change to be effective. This will usually avoid any delay or over deduction of premium. If you have questions, you may always call PERS at 503-224-7377 or toll-free at 1-800-768-7377 and ask a Member Specialist to assist you.

PHARMACY Corner

Medications and High Blood Pressure Gaining Control of Hypertension

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

Hypertension, commonly known as high blood pressure, is a serious condition affecting more than 50 million Americans. High blood pressure cannot be cured, but it can be controlled. The two types of treatment for high blood pressure are lifestyle changes and medication. Depending on the level of blood pressure, the presence of hypertension-related organ damage and the presence of other risk factors for heart disease, medication can be used in conjunction with changes in lifestyle to successfully control hypertension.

Adopting a healthy lifestyle is a vital part of controlling high blood pressure. Key lifestyle changes to control blood

pressure are similar to those used to prevent high blood pressure: lose weight, limit sodium intake, exercise regularly, stop smoking, and limit alcohol intake to a moderate amount. Modifying habits within your lifestyle may reduce the number and amount of medications needed to control blood pressure.

To provide their maximum benefit, your medications for high blood pressure must be taken exactly as prescribed by your doctor or pharmacist. Even though your blood pressure may return to normal, you must continue to take your medication every day. If you suddenly stop taking your medication, it is likely that your blood pressure will rise again, putting you at risk for a heart attack, stroke or



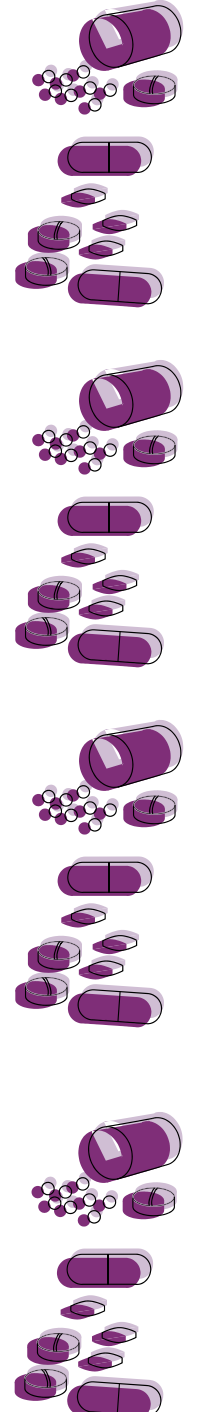
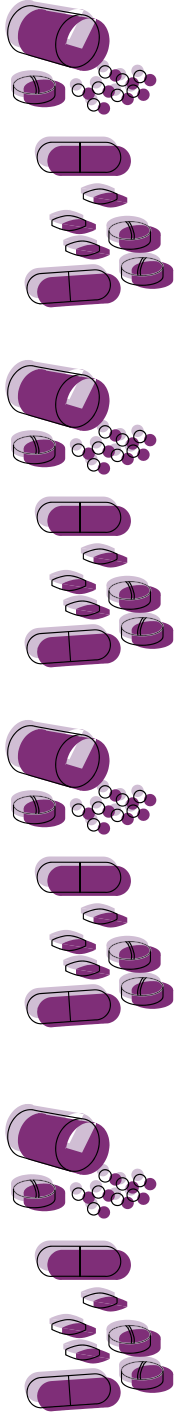
heart failure. If you have any questions about the proper use of your medication, please ask your pharmacist or physician for assistance.

The table on page 5 lists a few of the commonly used medications for treating hypertension:

Hypertension,
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Blood Pressure Medication Must Be Taken Exactly as Prescribed!

Medication Class:	How the Drug Works:	Common Drugs:
Diuretics	Cause the kidneys to remove extra salt and water from the body. This action reduces the volume of blood and lowers blood pressure.	Furosemide, hydrochlorothiazide
Beta-blockers	Blocks the effects of certain substances on the heart and blood vessels, causing a reduction in blood pressure and heart rate.	Atenolol, metoprolol, propranolol
Calcium-channel blockers	Prevents too much calcium from getting into muscle cells. Results in relaxation of the heart muscles and blood vessels, causing blood pressure to decrease.	Diltiazem, verapamil, nifedipine
ACE-inhibitors	Blocks an enzyme which normally causes blood vessels to constrict. Blocking this substance causes blood vessels to relax, causing blood pressure to fall.	Captopril, enalapril, Zestril
Angiotensin-II Blockers	Blocks the effects of Angiotensin-II, resulting in lower blood pressure.	Cozaar, Diovan
Alpha blockers	Blocks the effects of certain substances in the blood that cause blood vessels to constrict, making blood vessels relax.	Doxazosin, terazosin, prazosin
Central acting agents	Act in the brain to reduce the release of certain chemicals into the blood stream, resulting in the relaxation of the blood vessels and a reduction in the blood pressure.	Clonidine



Health Matters

Keep It Pumping!

Part 1 of a 4 part series on keeping you heart healthy.

The Health Matters theme this year is healthy hearts. In a four-part series, we will address how to take good care of your heart so that it provides you with many years of high quality performance.

Your heart is a strong, muscular pump about the size of a fist. It pumps blood continuously throughout the vast network of blood vessels in your body. The average heart "beats" (or expands and contracts) 100,000 times and pumps about 2,000 gallons of blood every single day! In return for decades of good service, your heart has only a few basic requirements - some good fuel, a bit of exercise and mindful avoidance of harmful risk factors. This may seem basic enough, but so often people don't comply with the simple

needs of this hard working organ.

The American Heart Association's (AHA) 2002 report on heart disease and stroke confirms that we could all do a lot better job of keeping our hearts healthy. Coronary heart disease claims over 500,000 American lives every year, 85 percent of which are over age of 65.

Some trends quoted in the report may seem surprising. For instance, heart disease is not primarily a man's disease; it affects women about as frequently as men. Coronary heart disease rates in women after menopause are two to three times those of women the same age before menopause. Among women, heart disease claims twice as many lives annually as does cancer.

Although genetic

factors play a role, many controllable behaviors have a significant impact on the incidence of heart disease. In other words, even if you have a family history of heart disease, taking care of those few basic requirements can make a positive difference in the duration and quality of your life.

Good Fuel

Healthy eating habits can help you reduce three of the major risk factors for heart attack - high blood cholesterol, high blood pressure and excess body weight. Good nutrition also helps reduce your risk of stroke, because heart disease and high blood pressure are major risk factors for stroke. The AHA's Eating Plan for Healthy Americans recommends a sensible

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approach to giving your heart good fuel.

Exercise

Keep it simple. Many forms of physical activity are beneficial. Use an approach that best suits your circumstances. Brisk walking, light jogging, swimming or working out on exercise equipment in a health club or at home can help keep your heart in good working order.

Avoiding Risk

Tobacco smoke, obesity, high blood lipids, and physical inactivity are all risk factors for heart disease. You are in control of each one of these risk factors. What you do about them will impact the health of your heart. If you have diabetes, then getting it under control is also very essential to minimizing effects of heart problems.

Resources

Contact the Oregon AHA office at 1425 NE Irving, #100, Portland, OR 97232. Phone: 503-233-0100 or 1-800-452-9445. Fax: (503) 233-4464. The AHA's own national website, www.americanheart.org, is a very informative resource.

"It's Never Too Late To Stop: There's Hope For Everyone."

Quitting Smoking, continued from page 2

therapist, helped start an inpatient tobacco program and eagerly anticipates a tie-in with affiliated clinics for a similar outpatient program. "The health benefits of quitting start immediately," Pfanner says, "and you get back quality of life no matter how old you are when you quit. I had a patient who smoked for 55 years, and she tells everyone it's never too late to stop: there's hope for everyone."

Patient motivation is critical though, says Pfanner. "I tell my patients that once you decide in your head this is what you want to do, you have to get it into your heart as well." That motivation to quit can be reinforced with certain medications to ease the stress of withdrawal and with referrals to

community resources to get additional support.

Bentz also stresses the importance of multiple resources. "Smokers are most likely to succeed in quitting," he says, "if they combine programs that support behavior change—such as support groups, one-on-one counseling, or classes—with medications."

The message from every non-smoking advocate is the same: you don't have to quit alone and you don't have to quit cold turkey. So put out the cigarette and pick up the phone. People who want to help you are waiting for your call.

For more help or information on quitting smoking, make a call to the Oregon Tobacco Quit Line 1-877-270-STOP or 1-877-270-7867. For TTY service call 1-877-777-6534.

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

Carepanion

www.carepanion.com

1-877-696-2273

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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