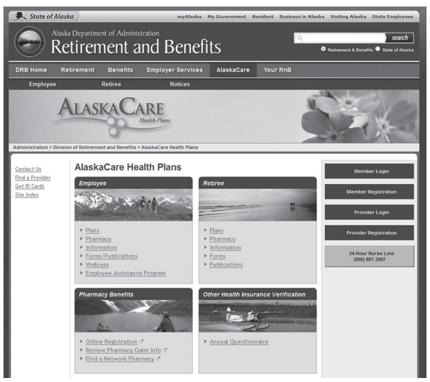
HealthMatters

AlaskaCare Health Plans

December 2011 Number 16

AlaskaCare Web Site and Newsletter Updated

The AlaskaCare Web site is being redesigned to better serve retirees and employees in the AlaskaCare Health Plans. The new site offers more complete information for retirees and employees and was designed with member input. The site was also updated to tie in with the State of Alaska's new standards for look and feel of all Web sites, so you will notice that it has many of the features that other State of Alaska sites offer. Although the existing site was a valuable resource, we hope that the new version better encompasses all of the elements of the AlaskaCare Health Plans. Watch for the new AlaskaCare.gov site in late December.



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New Feature: Monthly Health Highlight

The Health Highlight will be a monthly feature on the new AlaskaCare Web site, covering issues such as depression, healthy aging and other topics to support you in staying healthy. The Health Highlight will also provide you with information about seminars on health-related topics. Be sure to check AlaskaCare.gov on a monthly basis to review these helpful tips. This month's Health Highlight is about Cancer Recovery Booster Classes available at Alaska Regional Hospital in Anchorage.

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Medication Adherence Program Offered

In October, the AlaskaCare plan mailed letters to all members regarding the new Medication Adherence program. This program is designed to help members achieve better health by taking their medications as prescribed by their doctors. A recent Consumer Reports article, "What Your Doctor Wants", stated that this was the number one wish doctors had for their patients.

The AlaskaCare pharmacy partner, Envision, is providing this program with a focus on members who have diabetes, high cholesterol, high blood pressure, and osteoporosis. Members taking medications for these chronic conditions now or in the future will receive a quarterly report (a sample was included with the letter) to show how well they take those medications compared to the national medication adherence goal. The data in the report is based on the dosage prescribed by the physician and the rate at which the

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IN THIS ISSUE

Medicare CORNER

Follow These Steps to File an Appeal with Medicare

Did you know that you can file an appeal if you disagree with a coverage or payment decision made by Medicare? If you decide to file an appeal, you should ask your doctor or other health care provider for any information that may help your case.

Steps to Filing Your Appeal:

1. Get the Medicare Summary Notice that shows the item or service you're appealing (This is the notice you get in the mail every three months or it can be retrieved through mymedicare.gov).
2. Circle the item you disagree with on the notice.
3. Write an explanation on the notice of why you disagree.
4. Sign the document and include your phone number and Medicare number.
5. Keep a copy for your records.
6. Send it to the Medicare contractor's address listed on the notice along with any supporting documentation such as your provider's information mentioned above.

For more information contact the **State Medicare Information Office**
(800) 478-6065
Anchorage (907) 269-3680
medicare.alaska.gov

Appeals must be filed within 120 days of the date you receive the notice. For additional details on filing an appeal, please visit medicare.gov or contact Alaska's Medicare Information Office.

Medicare Open Enrollment Opportunity Approaching

Didn't sign up for Medicare when you were eligible?

If you didn't sign up for Medicare when you were first eligible, **you can sign up between January 1 and March 31 each year.** Your coverage will begin July 1 and you may have to pay a higher premium for late enrollment. The Social Security Administration handles enrollment and they can be contacted at (800) 772-1213. You can also sign up at ssa.gov or at a Social Security office in Anchorage, Fairbanks, Juneau or Ketchikan.

Updates to Insurance Booklets on AlaskaCare.gov

All updates or addenda made to the insurance booklets are posted to AlaskaCare.gov. It is a good idea to check the site regularly for updates and clarifications of the insurance plan. Go to AlaskaCare.gov and then to the section that applies to you – Retiree or Employee. Find the link to Insurance Booklets and review the addenda there. Be sure to check back from time to time to see if any new addenda have been posted.

Medication Adherence Program Offered

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medication is refilled through the pharmacy plan. In other words, if the dosage is such that you would need to refill the prescription every 90 days but it is being refilled after 110 days, the indication is that the medication is not being taken as often as prescribed.

Information regarding you and your medications is protected and is not shared with the Division. While members can opt out of the program at any time by contacting the number on the letter (a copy is available on AlaskaCare.gov), we encourage you to participate in the program to give you an awareness of how you're doing and help you on the path to better health.

AlaskaCare Web Site Updated

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The AlaskaCare HealthMatters newsletter was also redesigned to complement the new Web site as it regularly references features on AlaskaCare.gov. By linking the two pieces in a more thoughtful way, we hope to be able to more efficiently connect you to the information that you need.

How Can I Avoid Filing Claims for My Prescription Medications?

To avoid filing prescription claims, follow these steps:

- For maintenance medication, something taken regularly, consider using the mail order pharmacy. The claim will be processed electronically. If you are a retiree the mail order copay is $0, there's nothing for you to pay or file. For active employees, the copay is $20 – file a claim only if you have a secondary plan.
- For immediate prescription needs, be sure to choose a participating pharmacy and to show your AlaskaCare ID card. The pharmacy will file your claim electronically and you pay only the copay.
- If you have more than one AlaskaCare health plan, such as being covered by your own plan and your spouse's plan, give both AlaskaCare ID cards to the pharmacy. They will file the prescription claim under the primary plan and the copay under the secondary plan. You pay nothing and have no claims to file. This process may also work if your secondary plan is not an AlaskaCare plan; you should give both cards to your pharmacy so they can file the claims for you.

Pharmacies needing assistance with this process can call the Envision Help Desk at (800) 361-4542. Information and forms for the mail order pharmacy are available at AlaskaCare.gov as is a locator to find a participating pharmacy near you.

Ask “KYP”
Know Your Plan
is a regular feature, helping members to better understand their health plan.

Prescription Drug Alternatives Can Save Money

Much information circulates in the news about the high cost of prescription drugs. Nearly half of all Americans regularly take at least one prescription medication and that percentage increases to 70% for people over age 55 and 77% for those over age 65.

It's no secret that drugs are one of the leading costs to any health plan – U.S. drug spending was $307 billion in 2010 according to Consumer Reports National Research Center – and the AlaskaCare plans are no exception. When reviewing the plans' performance, an entire section is devoted to prescription costs and the ability to save money if members switched from a brand name drug to a generic drug or to a lower cost alternative drug if no generic exists.

If all members who are taking a drug that falls in the top ten drugs purchased under the plans switched to the lowest cost generic or alternative medication, the plans could save over $7 million annually.

For example, by cost to the plan, Nexium is the number two drug purchased by both active employees and retirees. While there is no generic for Nexium, other lower cost alternatives such as the over-the-counter drug, Omeprazole, exist. Purchasing Omeprazole, even though it is not covered by the health plan, could cost less than the copay charged when purchasing the brand name drug. While Omeprazole may not work for everyone, it may be an option for some. Also, other drugs in this class have generic equivalents which may work just as well or better than Nexium and at a lower cost.

When discussing your medications with your doctor, consider asking for a generic, a lower cost brand name, or even an over-the-counter drug to save both you and the plan money.

New Feature: Monthly Health Highlight

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Have you or someone you know undergone cancer treatment and need a BOOST of energy or motivation? A new series of classes related to the late term effects of cancer treatment might be just what you are looking for. Classes are held at the Alaska Regional Hospital in the Cancer Care Center Education Room - Building C, Suite 414.

- The Stress and Fear Caused by a Cancer Diagnosis or Treatment - January 18, 6:30 - 7:30 p.m.
- Life After Cancer: What Family Members and Friends Need to Know to be Fully Supportive of a Cancer Survivor - February 15, 6:30 - 7:30 p.m.

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The Alaska Department of Administration complies with Title II of the 1990 Americans with Disabilities Act (ADA). This health newsletter is available in alternative communication formats upon request. To make necessary arrangements, contact the ADA Coordinator for the Division of Retirement and Benefits, at (907) 465-4460 or contact the TDD for the hearing impaired at (907) 465-2805.

Disclaimer: *Information in this newsletter summarizes the plan provisions, is supplemental only, and does not supersede the applicable Information Booklet's provisions.*

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2012 Premiums Increase for Retirees

Premiums for the AlaskaCare Retiree Health Plan will increase as of January 1, 2012. Medical premiums only apply to Tier II and III retirees who do not receive medical coverage paid by the retirement system, referred to as system-paid medical. Dental-Vision-Audio premiums apply to all retirees who have elected the DVA coverage. New premiums for medical and DVA which will appear in the January benefit checks are listed below:

	Medical Premium (for Tier II/III without system-paid medical)	DVA Premium
Retiree only	$807	$69
Retiree and spouse or same-sex partner	$1,615	$136
Retiree and child(ren)	$1,140	$123
Retiree and family	$1,948	$194

Life insurance premiums remain unchanged but are recalculated each January based on the member's age on January 1. As members change age brackets, their premiums will increase. Current life premiums are available on the division's Web site.