

HealthMatters



September 2012

Number 19

Welcoming Wellness to the Workplace



This fall, employees may begin to notice changes throughout State offices. From banners to posters, the AlaskaCare Employee Wellness Program is rolling out in an office space near you. Employee Plan members and their dependents will have a variety of tools available to help manage chronic illnesses and make healthier choices on a daily basis. The Wellness program also includes access to in-state registered nurses and dietitians for qualified individuals who want to make healthy lifestyle changes.

Some of the Wellness services include:

- Wellness Assessments
- 12-Week Online Healthy Living Programs
- One-on-One Coaching
- Weight Watchers at Work
- Tobacco Cessation

Continued on page 5

Mark Your Calendar for Upcoming Health Fairs

Mark your calendar for AlaskaCare Health Fairs! This September, AlaskaCare Employee and Retiree Health Plan members in the Fairbanks and Juneau areas will have an opportunity to receive a variety of blood tests free of charge or at substantially reduced rates at an AlaskaCare Health Fair.

Health Fairs will be from 8 a.m. to 12 p.m. in:

- Fairbanks, September 8 at Carlson Center
- Juneau, September 21 at Centennial Hall

These events are offered to all AlaskaCare Health Plan members and their dependents, 18 and older. Available

Continued on page 7

IN THIS ISSUE

Welcoming Wellness to the Workplace	1
Mark Your Calendar for Upcoming Health Fairs	1
Medicare Corner: Protect Your Health with Medicare Preventive Services	2
More Generic Drugs Available Every Day	2
Ask KYP: When is a Colonoscopy Covered by My Health Plan?	3
Please Note: New Phone Number for Nurse Line	3
Notice – AlaskaCare Health Plans Notice of Privacy Practices	4
Notice – Your Prescription Drug Coverage and Medicare	6
Notice – Women’s Health and Cancer Rights Act (WHCRA)	7
Find AlaskaCare Health Plans on Facebook	8

Protect Your Health with Medicare Preventive Services

The AlaskaCare Retiree Health Plan provides limited preventive care benefits including one routine mammogram, pap smear and/or prostate specific antigen test per benefit year. But retirees who are eligible for Medicare may be able to utilize Medicare's preventive benefits such as flu shots, diabetes screening, HIV screening, smoking cessation counseling, and bone mass measurement. An overview on preventive care is available online at www.medicare.gov/health/overview.asp. You can find a list of each covered service, what it does, and how often it is covered by Medicare. There's also a link to a handy checklist. This checklist appears on page 27 of *Your Guide to Medicare's Preventive Services*, with additional information

about covered care. A similar list is on page three of the *Medicare and You Handbook 2012*.

Medicare encourages you to get a one time "Welcome to Medicare" physical exam in the first 12 months of your enrollment in Medicare Part B. You'll get a complete review of your health and medical history and the information gathered will be useful for comparison purposes in the future.

Find out more by visiting mymedicare.gov to request future eHandbooks, track preventive benefits you've used each year, remind you of benefits for which you are eligible, and to review or print claims. ♦

More information at AlaskaCare.gov, enter search keywords: Preventive, Medicare

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

More Generic Drugs Available Every Day

Generic medications are more widely available than ever before. Why is this important? While these brand-name equivalents contain the same active ingredients as those found in popular branded medication, they offer tremendous

savings to you and to the AlaskaCare Health Plan.

With so many FDA tested generics available today and many more coming to the market later this year and into next, there is no better time to talk to your local pharmacist about generic medication options for you.

For active members, your copay at a local pharmacy is 20% of the drug cost so reducing the drug cost reduces your copay. For retired members, your generic drug copay is \$4, one-half the copay for brand name drug.

Some newly available generic drugs include Lipitor, Lexapro, Seroquel, and Plavix. If you are taking one of these brand name drugs, consider switching to a generic to save money on your copay and the amount billed to the health plan.

If AlaskaCare Members selected generic drugs in 2012 they would have saved:

Active Plan Savings \$387,075

Retiree Plan Savings \$6,594,687

Total AlaskaCare Savings \$6,981,753

More information at AlaskaCare.gov, enter search keyword: Generics



When is a Colonoscopy Covered by My Health Plan?

Your AlaskaCare Health Plan may cover a colonoscopy, but only under certain conditions. The conditions are different depending on whether you are an active employee or a retiree and are outlined below.

AlaskaCare Employee Health Plan

Colonoscopies are covered under the Employee Plan when medically necessary as defined by the plan. Additionally, a preventive care benefit that includes screening colonoscopies subject to certain guidelines was added to the Employee Plan effective July 1.

AlaskaCare Retiree Health Plan

To be covered, a colonoscopy must be medically necessary as defined by the plan.

Retirees covered by Medicare may be eligible for a screening colonoscopy. The *Medicare Corner* article on page 2 of this newsletter discusses preventive services covered by Medicare.

If you have questions about what is covered by your AlaskaCare Health Plan, you can find more information in the AlaskaCare Retiree or Employee Insurance Information Booklet that is mailed to all members when first eligible and is available at

AlaskaCare.gov. ♦

More information at AlaskaCare.gov, enter search keyword: Colonoscopy



Ask KYP

Know Your Plan

features information to help you better understand the AlaskaCare Health Plans, what they cover and how to use the benefits to your best advantage.

For more information, visit my Ask KYP blog at AlaskaCare.gov.

Please Note: New Phone Number for Nurse Line



AlaskaCare Nurse Line
(855) 356-2073

As part of your AlaskaCare Retiree and Employee Health Plan, you have access to a 24-hour Nurse Line, free of charge, where you may speak to a registered nurse at any time of the day or night, 365 days a year. The Nurse Line can help you with medical questions that are urgent but not life-threatening or emergency related.

Registered nurses will take your call and respond quickly with information about:

- Fevers
- Earaches
- Pregnancy
- Back pain
- And much more

Nurse Line nurses help when you:

- Are unsure of visiting the emergency room
- Need advice or treatment options
- Have questions about prescriptions or medical procedures
- Need answers to questions regarding seasonal viruses
- Want to learn more about a chronic condition

Notice – AlaskaCare Health Plans Notice of Privacy Practices

IMPORTANT: THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

The State of Alaska, Department of Administration, Division of Retirement and Benefits (the Division) is required by law to protect certain aspects of your health care information known as Protected Health Information or PHI and to provide you with this Notice of Privacy Practices.

This Notice describes our privacy practices, your legal rights, and lets you know, how the Division is permitted to:

- Use and disclose PHI about you
- How you can access and copy that information
- How you may request amendment of that information
- How you may request restrictions on our use and disclosure of your PHI

In most situations we may use this information described in this Notice without your permission, but there are some situations where we may use it only after we obtain your written authorization, if we are required by law to do so. We respect your privacy, and treat all health care information about our members with care under strict policies of confidentiality that all of our staff are committed to following at all times.

PLEASE READ THE FOLLOWING DETAILED NOTICE. If you have any questions about it, please contact the HIPAA Privacy Officer listed at the end of this document.

Purpose of this Notice

This Notice describes your legal rights, advises you of our privacy practices, and lets you know how the Division is permitted to use and disclose Protected Health Information (PHI) about you.

Uses and Disclosures of PHI

The Division may use PHI for the purposes of treatment, payment, and health care operations, in most cases without your written permission.

For Payment

This includes any activities related to such things as management of billed claims for services rendered, medical necessity determinations and appeals, and utilization review audits.

For Health Care Operations

This includes training programs to ensure that our personnel meet our standards of care and follow established policies and procedures, obtaining legal and financial services, conducting business planning, processing grievances and complaints, and creating reports that do not individually identify you for data collection purposes.

Use and Disclosure of PHI Without Your Authorization

The Division is permitted to use PHI without your written authorization, or opportunity to object in certain situations, including:

For the treatment activities of health care provider:

- To health care provider or entity for the payment activities of the provider or entity that receives the information (such as your hospital or insurance company);

- For health care fraud and abuse detection or for activities related to compliance with the law;
- To a public health authority in certain situations (such as reporting a birth, death or disease as required by law, as part of a public health investigation, to report child or adult abuse or neglect or domestic violence, to report adverse events such as product defects, or to notify a person about exposure to a possible communicable disease as required by law);
- For health oversight activities including audits or government investigations, inspections, disciplinary proceedings, and other administrative or judicial actions undertaken by the government (or their contractors) by law to oversee the health care system;
- For judicial and administrative proceedings or in some cases in response to a subpoena or other legal process;
- For law enforcement activities in limited situations, such as when there is a warrant for the request, or when the information is needed to locate a suspect or stop a crime;
- For military, national defense and security and other special government functions;
- To avert a serious threat to the health and safety of a person or the public at large;
- For workers' compensation purposes, and in compliance with workers' compensation laws;

We may use or disclose health information about you in a way that does not personally identify you or reveal who you are.

Any other use or disclosure of PHI, other than those listed above will only be made with your written authorization, (the authorization must specifically identify the information we seek to use or disclose, as well as when and how we seek to use or disclose it). You may revoke your authorization at any time, in writing, except to the extent that we have already used or disclosed medical information based upon that authorization.

Member Rights

As a member, you have a number of rights with respect to the protection of your PHI, including:

- The right to access, copy or inspect your PHI. This means you may come to our offices and inspect and copy most of the medical information about you that we maintain. We will normally provide you with access to this information within 30 days of your request. We may also charge you a fee for you to copy any medical information that you have the right to access. In limited circumstances, we may deny you access to your medical information, and you may appeal certain types of denials. We have forms available for you to request access to your PHI. We will provide a written response if we deny you access and let you know your appeal rights. If you wish to inspect and copy your medical information, you should contact the Privacy Officer listed at the end of this Notice.
- The right to amend your PHI. The right to request amending your PHI. You have the right to ask us to amend written medical information that we may have about you. If errors are found, we will generally amend your information within 60 days of your request

and will notify you when we have amended the information. We are permitted by law to deny your request to amend your medical information, but only in certain circumstances. For example, if we believe the information is correct and no errors exist, your request will be denied. If you wish to request that we amend the medical information that we have about you, you should contact in writing the Privacy Officer listed at the end of this Notice.

- The right to request an accounting of our use and disclosure of your PHI. You may request an accounting from us of certain disclosures of your medical information that we have made in the last six years prior to the date of your request. We are not required to give you an accounting of information we have used or disclosed for purposes of treatment, payment or health care operations, or when we share your health information with our business associates, such as our billing company or a medical facility from/to which we have transported you. We are also not required to give you an accounting of our uses of protected health information for which you have already given us written authorization. If you wish to request an accounting of the medical information about you that we have used or disclosed that is not exempted from the accounting requirement, you should contact the Privacy Officer listed at the end of this Notice.
- The right to request that we restrict the uses and disclosures of your PHI. You have the right to request that we restrict how we use and disclose your medical information that we have about you for payment or health care operations, or to restrict the information that is provided to family, friends and other individuals involved in your health care. However, if you request a restriction and the information you asked us to restrict is needed to assist a provider in providing you with emergency treatment, then we may use the PHI or disclose the PHI to a health care provider to provide you with emergency treatment. The Division is not required to agree to any restrictions you request, but any restrictions agreed to by the Division are binding on the Division.

Internet, Electronic Mail, and the Right to Obtain Copy of Paper Notice on Request

We will prominently post a copy of this Notice on our Web site and make the Notice available electronically through the Web site. If you allow us, we may forward you this Notice by electronic mail instead of on paper and you may always request a paper copy of the Notice.

Revisions to the Notice

The Division reserves the right to change the terms of this Notice at any time, and the changes will be effective immediately and will apply to all PHI that we maintain. Any material changes to the Notice will be promptly posted to our Web site. You can get a copy of the latest version of this Notice by contacting the Privacy Officer identified below.

Your Legal Rights and Complaints

You also have the right to complain to us, or to the Secretary of the United States Department of Health and Human Services if you believe your privacy rights have been violated. You will not be retaliated against in any way for filing a complaint with us or to the government. Should you have any questions, comments or complaints you may direct all inquiries to the Privacy Officer listed at the end of this Notice. Individuals will not be retaliated against for filing a complaint.

If you have any questions or if you wish to file a complaint or exercise any rights listed in this Notice, please contact:

Julie L. Wilson
HIPAA Privacy Officer
Division of Retirement and Benefits
P.O. Box 110203
Juneau, Alaska 99811-0203
Telephone: (907) 465-4460
Toll Free: (800) 821-2251
Fax: (907) 465-4668
E-mail: doa.drb.benefits@alaska.gov
Effective Date of the Notice: June 1, 2012 ♦

Continued from page 1

Welcoming Wellness to the Workplace

- Nurse Advice Line
- Mother and Child Maternity program

To get started on your personal wellness journey, sign up and complete a Wellness Assessment at Alaskacare.gov/Wellness or for more information contact Mike DiFilippo at michael.difilippo@healthsmart.com.

In addition to these activities, thirteen motivated participants from diverse backgrounds, located around the state, with a variety of personal and professional experiences have been selected to serve on a new **Employee Wellness Committee**. The committee will provide advocacy, direction, and feedback

to the Division to assist in the development, implementation, and growth of the employee Wellness Program.

If you would like to be involved, please consider signing up as a **Wellness Champion**. These individuals will help promote a culture of wellness in the workplace by building participation and serving as advocates for program activities. **Wellness Champions** will receive frequent email updates and will be encouraged to promote workplace wellness activities. To learn more about how you can get involved contact Emily Cotter at (907) 465-2307 or emily.cotter@alaska.gov. ♦

More information at AlaskaCare.gov, enter search keywords: Wellness Champion, Assessment

Notice – Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your AlaskaCare prescription drug coverage and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your AlaskaCare coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The State of Alaska has determined that the prescription drug coverage offered by the AlaskaCare Health Plans is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is considered Creditable Coverage. **Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period to join a Medicare drug plan.

If you are a retiree and purchase Medicare prescription drug coverage, your AlaskaCare plan will become your secondary prescription drug plan. For employees who purchase Medicare prescription drug coverage, Medicare would be the secondary prescription drug plan. There is no additional cost to you for AlaskaCare prescription drug coverage so enrolling in the Medicare prescription drug plan will cost more than you pay today.

Benefits Provided by your AlaskaCare Prescription Drug Plan (employee plan):

All Drugs	Up to 30 Day Supply	31-90 Day Supply	Mail Order 90 Day Supply
Copay	20%	20%	\$20
Minimum	\$8	\$16	
Maximum	\$50	\$100	

Benefits Provided by your AlaskaCare Prescription Drug Plan (retiree plan):

	Up to 90-Day or 100-Unit Supply
Brand	\$8
Generic	\$4
Brand Mail Order	\$0
Generic Mail Order	\$0

You should also know that if you lose your AlaskaCare coverage and don't join a Medicare drug plan within 63 days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For more information about this notice or your AlaskaCare prescription drug coverage, contact the Division by calling toll-free (800) 821-2251 or (907) 465-4460 in Juneau or by emailing us at doa.drb.benefits@alaska.gov.

NOTE: You'll receive this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if there are any changes to your AlaskaCare prescription drug coverage. You also may request a copy of this notice at any time.

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

Continued on page 7

Notice – Women’s Health and Cancer Rights Act

Signed into law in October 1998, the Women’s Health and Cancer Rights Act (WHCRA) includes benefits for mastectomy-related services.

Under the AlaskaCare Health Plans, any person who receives benefits for a medically necessary mastectomy may also receive benefits for:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical or balanced appearance
- Prostheses (or breast implants)
- Treatment of physical complications of all stages of mastectomy, including lymphedemas



If you have questions about coverage of a mastectomy and reconstructive surgery, please call AlaskaCare Customer Service at (877) 517-6370. ♦

Continued from page 1

Mark Your Calendar for Upcoming Health Fairs

services include blood pressure screenings as well as measurements for height, weight, and body-fat composition. Don’t miss this easy and affordable opportunity to learn more about your health status.

Health Fairs are hosted in partnership with:

- Alaska Regional Hospital
- HealthSmart Benefit Solutions, Inc.
- Multiplan (formerly Beech Street) Provider Network
- Costco/Envision Rx Options Pharmacy Partners

- Vision Service Plan, (VSP)
- HealthSmart Care Management Solutions (Nurse Line and Employee Wellness Plan)
- Magellan Health Services - Employee Assistance Plan (EAP) for active employees

For more information about the health fairs, please visit AlaskaCare.gov. ♦

More information at AlaskaCare.gov, enter search keyword: Health Fair

Continued from page 6

Notice - Your Prescription Drug Coverage and Medicare

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help
- Call (800) MEDICARE or (800) 633-4227, TTY users should call (877) 486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the Web at www.socialsecurity.gov, or call them at (800) 772-1213, TTY users should call (800) 325-0778.

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty). ♦



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doa.drb.benefits@alaska.gov

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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Find AlaskaCare Health Plans on Facebook

The AlaskaCare Employee Health Plan and the AlaskaCare Retiree Health Plan are now on Facebook. "Like" our page to stay up to date on the latest happenings at AlaskaCare. You'll find posts on upcoming events, healthy recipes, health-related news, and tips for using your health plan.



Like us on
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The AlaskaCare Employee page can be found at
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The AlaskaCare Retiree page can be found at
www.facebook.com/AlaskaCareRetirees

