

PEBB Pushes for Patient Safety

In choosing medical plans for 2006, the Benefit Board put patient safety high on its list of quality measures. The Board continued its push in March by signing on to requests for more hospitals in the state to implement patient safety efforts and report medical mistakes.

Leaping to Safety

PEBB joined Intel and other members of the Oregon Coalition of Health Care Purchasers in asking more Oregon hospitals to publicly report on healthcare quality and outcomes. Doing so allows members to make more informed healthcare choices. Specifically, PEBB asked hospitals to respond to the *Leapfrog Survey*, a national survey sponsored by a group of 170 Fortune 500 companies and others that buy benefits for 36 million Americans in all 50 states.

The Leapfrog Survey asks hospitals to publicly report how they adhere to practices that are shown to reduce avoidable deaths and injuries. The group posts the results on its Web site (www.leapfroggroup.org), where

consumers can compare the quality and safety efforts of hospitals in their area.

No Name, Blame or Shame

The Board also supports the work of the state's Patient Safety Commission. The commission has created a new system through which Oregon hospitals can volunteer to report on serious medical mistakes without being subject to lawsuits or penalties. Every hospital that reports such an incident must also inform the affected patient or the patient's personal representative.

"The Institute of Medicine estimates that 44,000 to 98,000 Americans die each year because of medical mistakes."

Studies show that most medical mistakes aren't caused by "rotten apples," who can be named,

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Look for Leapfrog Quality Measures

- **An Rx for Rx** – choose a hospital that requires its staff to use computers to order medications, tests and procedures.
- **Practice and Results Make Perfect** – select a hospital with lots of experience and the best results for specific procedures, surgeries or conditions.
- **Sick People Need Special Care** – choose a hospital with an intensive care unit staffed by doctors and other caregivers who have special training in critical care.
- **Leapfrog Safe Practices Score** – select a hospital that has a high Leapfrog Safe Practices Score. This means it has put in place 27 procedures to reduce preventable medical mistakes.

Note: *Some hospitals in rural areas may not currently report on the Leapfrog Survey because of their size, capacity and patient mix. But Leapfrog has determined that the Safe Practices are appropriate for hospitals of all sizes.*

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Rx: Is Newer Better?

You hear it at the tag end of what seems like every other TV ad:

“Ask your doctor if
[insert drug name here]
is right for you.”

Drug makers use savvy advertising to coax consumers into asking doctors for the newest version of drugs for many common conditions. But “newer” may not always mean “better.”

Q Don't drug makers have to prove their new product is better than what's already available?

A No. The Food and Drug Administration (FDA) must approve new drugs before they can be marketed. But the FDA only requires that the drug works better than a placebo (sugar pill), not better than other remedies already on the market. So, claims that the new version is better are largely unproven.

Q If it's not better, why did my doctor give me samples and a prescription?

A A drug company representative may have left those samples on her last visit. It's her job to influence prescribing patterns by physicians, to encourage them to prescribe her company's brand-name drugs, which are often much more expensive than existing alternatives. Called “detailers,” these drug company employees often leave behind samples that your doctor can give you when prescribing the new

drug. This gives you a short-term cost benefit. But, if you will be taking the drug for a while, your savings will evaporate with higher copayments or coinsurance when you get refills.

Q Don't the older versions of drugs cause side-effects?

A All drugs have side-effects, including all new drugs. In the case of drugs with a history of use, doctors and pharmacists have gained deeper knowledge about how doses, use patterns, and drug combinations can be adjusted to meet individual needs and responses.

Q How do I find out if the new drug is better than the older versions?

A Several groups report the results of evidence-based reviews of research on drug safety and effectiveness. The reviews look at the results of the most rigorous research designed with controls that keep out bias and compare drugs head-to-head. In most major drug classes, evidence fails to show that one drug is superior to another for effectiveness or safety.

Here are three sources that report results of evidence-based reviews:

- Oregon's Health Resources Commission: oregon.gov/DAS/OHPPR/ORRX/HRC/evidence_based_reports.shtml
- AARP: www.aarp.org/health/comparedrugs
- Consumer Reports: www.crbestbuydrugs.org.

How the Retail Rx Plan Design Works

The Benefit Board designed the 2006 prescription drug plan with incentives that encourage members to work with their providers to ensure they're getting value for their healthcare dollars.

In the PPO plans, members pay only \$5 for generic drugs (down from \$10 in 2005), and they pay the same \$15 copay for *preferred brand drugs (drugs on each plan's formulary)* as they did in 2005 (at retail.)

If members choose to use *non-preferred brand drugs not on the formulary*, they pay the greater of \$50 or 50% of the cost of the drug. If the drug also has a generic equivalent available (one with the same active ingredient), they will also pay the difference between the cost of the drug and the generic version.

Because each person is different, the Board asked each of the PPO plans to establish an exceptions process. If your provider determines that you cannot tolerate the alternatives or they have not worked in your treatment, the provider can ask the plan for an exception in your case.

So if your doctor prescribes a brand-name drug, be sure to ask whether it's on your plan's formulary of preferred brand drugs. If it's not, go ahead:

“Ask your doctor whether a
lower-cost alternative is
right for you.”

Healthy Places = Healthy Habits

The places where we work, live and enjoy leisure activities can help us achieve and maintain healthy habits, such as getting more physical activity and eating more fruits and vegetables. We can all do our part to help create healthy places. Here are some suggestions.



At Work

- Looking for more fruits and vegetables in the cafeteria? Mention your wishes to the cafeteria owner or manager.
- Start a new trend: Instead of bringing in leftover sweets from home to share with co-workers, bring in a fruit or vegetable treat.
- During your break or lunch, take a walk around your building, campus or mall. Set a goal for yourself on how often you walk.
- Participate in an organized walk and complete a “Walkability Checklist” (www.walkinginfo.org/walkingchecklist.htm) to give your feedback on how to make the designated route more “pedestrian friendly.”
- Get involved with making food and beverage choices in your vending machines healthier.

At Home

- Keep the ‘fridge stocked with lots of fruits and vegetables, placed in the front. Serve them as a tasty side dish or add them to egg dishes, stews, pizza, and sandwiches.
- Always have proper raingear on hand. It will encourage you and your loved ones to take a walk in the rain. Kids will be motivated to walk or play outside if they have colorful boots, jackets and umbrellas.
- Set a time every day for a family run, walk or a bike ride. You may want to start with 15 minutes and work up to 30 minutes or more.
- Start a new rule that all housework, grass mowing (a riding lawnmower doesn't count!) and gardening will be done by someone in your household. They all count as physical activity!
- Start a new guideline at home about limiting screen time. Check out www.tvturnoff.org for more information



At “Play”

- Plan leisure activities and vacations that involve physical activity.
- Make regular dates with friends to enjoy your favorite physical activity together.
- Count your steps and note the time it takes you to walk to the store, post office or bank. Convert your steps into miles at oregon.gov/DAS/PEBB/docs/Word/convertstepstomiles.doc.

Source: Department of Human Services Healthy Worksites Program



Look to the Future Enroll Anytime for Long Term Care Coverage

The continuum of benefits PEBB members can choose from includes long term care insurance. Employees can apply for this coverage option at any time, not just during Open Enrollment.

Long term care insurance pays benefits when you need substantial help with two out of six activities of daily living (ADLs). ADLs are the most widely accepted measure of a person's ability to live independently. They are: bathing, dressing, toileting, transferring, continence and eating.

The coverage also applies if you suffer severe cognitive impairment that requires substantial supervision. Alzheimer's disease is an example.

You can choose a monthly benefit of \$1,000 to \$6,000 in \$1,000 increments. The plan allows you to choose care in a facility or at home through professional home care.

For details about PEBB's long term care insurance plan, go to www.oregon.gov/DAS/PEBB/2006benefitsmasterlist.shtml and select "Long Term Care Insurance" under "Optional Benefits. Or send an e-mail to inquiries.pebb@state.or.us and request the long term care information packet.

Get a Personal Advantage

PEBB members have access to Personal Advantage, and online resource to help employees and their families manage the stresses of modern life. This set of innovative education tools offers help with work, life, health, legal and financial issues.

Created by Cascade Centers, the state's employee assistance program (EAP), the site draws from such world-class contributors as Harvard Medical School, Nolo Legal Press and FinanCenter. It aggregates more than 10,000 resources into an easy-to-use Web site.

- **Health:** more than 1,000 streaming videos, 2,000 Harvard Medical school reviewed articles and dozens of wellness assessments.
- **Legal:** hundreds of state-specific legal forms and thousands of articles
- **Financial:** 140 online calculators, 95 common federal tax forms and thousands of state-specific tax forms

- **Personal Growth and Online Training:** Training courses and supporting articles on such topics as Business Management, Human Resources, Team Building and Communication. Complete a course and receive a certificate of completion signed by the trainer.
- **Balanced Life:** 100 interactive tools including videos and searches for elder care and child care support
- **Mental Health:** 50 mental health assessments and videos and more than 350 articles.

These are online resources you can trust. To access Personal Advantage:

1. Go to www.cascadecenter.com
2. Select "Cascade Personal Advantage"
3. Register as a New User.

If you have any questions about the site or other EAP services, call (800) 433-2320.

Still Using Tobacco?

Don't fool yourself! You can become free of tobacco if you have the right support. The highly effective Free & Clear® Quit For Life Program includes free nicotine replacement products, one-on-one treatment sessions with a Quit Coach, and a Quit Kit of materials to help you through the process. Don't let tobacco rule your life any

longer. Call 866-QUIT-4-LIFE (866-784-8454) or go to www.freeclear.com/pebb to find out how you can take control.

The Board asked all PEBB medical plans to provide this benefit free to PEBB members. So be sure to identify yourself as a PEBB member to get the program's full benefits.



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blamed and shamed. Instead, they happen because hospitals work as very complex systems. The more complex the system, the greater the potential for errors (consider the space shuttle program as an example).

By sharing facts without fear of reprisal, all Oregon hospitals can work together to identify and fix system issues that can harm patients. By studying all the pooled data, they can learn how to prevent mistakes from happening in the first place.

Participating hospitals will be listed on the commission's Web site at oregon.gov/DHS/ph/pscommission.

Saving 100,000 Lives

Through the Patient Safety Commission, PEBB also promotes the 100,000 Lives Campaign. Under the motto

"Some is not a number. Soon is not a time." the campaign is engaging U.S. hospitals to make changes that improve patient care and prevent avoidable deaths. Created by the Institute for Healthcare Improvement, it's the



first national effort to promote saving a specified number of lives by a certain date (June 14, 2006).

Hospitals that join the movement use protocols to:

- Deploy rapid response teams at the first sign of patient decline
- Reconcile patients' medications when they enter and leave the hospital
- Follow standards of care for heart attack victims
- Prevent hospital-acquired infections.

What Can You Do?

While all hospitals should follow such common-sense safety practices, patients and family members should also be aware of them and watch for lapses.

For example, if your loved one needs a central line for an IV, there's potential for a bloodstream infection. The 100,000 Lives campaign advises you to:

- Watch the hospital staff to make sure they wash their hands before and after working with the patient. Do not be afraid to remind them to wash their hands!

- Ask the doctors and nurses lots of questions before you agree to a line. Which vein will you use to put in the line? How will you clean the skin when the line goes in? What steps are you taking to lower the risk of infection?
- Make sure the doctors and nurses check the line every day for signs of infection. They should replace the line only when needed and not on a schedule.

Before you or a loved one goes to a hospital for care, get more information from the 100,000 Lives consumer fact sheets at oregon.gov/das/pebb/docs/pdf/110klives.pdf. Ask your care providers if they follow the recommendations. It could save one of 100,000 lives.

Public Meetings

The Benefit Board and its subcommittees usually meet monthly. Times and locations are subject to change. For schedules, please check the Meetings section of the PEBB Web site: oregon.gov/das/pebb/meetings.shtml.

Tax Time

FSAs Can Reduce Your Taxes

During Open Enrollment, many PEBB members enrolled for flexible spending accounts (FSAs), which are IRS sanctioned plans that can reduce their tax burden. If you experience a qualified status change (QSC) during the year, you may also be able to set up an FSA. Example QSCs include marriage, divorce, birth of a child and adoption.

PEBB offers two types of FSAs — healthcare and dependent care. For both accounts, you can have up to \$5,000 per year deducted from your pre-tax pay and deposited to the account. As you encounter eligible healthcare or

dependent care expenses during the year, you submit receipts and claim forms to be reimbursed with those untaxed dollars.

Both types of accounts are “use-it-or-lose-it” plans. If you deposit more into your account than you actually use during the plan year (January 1 through December 31) you will forfeit the balance.

But the IRS now allows a “grace period” for FSAs. The 75-day grace period for the 2006 plan year will run from January 1 through March 15, 2007. If you have an FSA and have dollars remaining in your account at the end of this year, you can use those funds to

reimburse yourself for eligible expenses you incur during the grace period.

For more information, visit the PEBB Web site at oregon.gov/DAS/PEBB/2006benefitsmasterlist.shtml and select “Flexible Spending Accounts” under “Optional Benefits.” Or call a PEBB Benefit Analyst at (503) 378-1102 in Salem or (800) 788-0520,

PEBB Resources

PEBB

www.oregon.gov/das/pebb

Salem: (503) 373-1102

Statewide: (800) 788-0520

BenefitHelp Solutions

(FSA Administrator)

www.benefithelpsolutions.com

(800) 556-2230

Kaiser Permanente

(Medical & Dental Plans)

<http://my.kp.org/nw/pebb>

Portland: (503) 813-2000

Outside Portland: (800) 813-2000

TTY: (800) 735-2900

The ODS Companies

(Dental Plans)

www.odscompanies.com/pebb

Portland: (503) 265-5680

Outside Portland (877) 277-7280

Providence Choice

(Medical Plan)

www.providence.org/resources/pebb

Portland: (503) 574-6620

Outside Portland: (800) 423-9470

Regence BlueCross BlueShield

(Medical Plans)

www.or.regence.com/pebb

Portland: (503) 220-3849

Outside Portland: (800) 826-9813

Samaritan Select

(Medical Plans)

www.samaritanselect.com

Corvallis area: (541) 768-6900

Outside Corvallis area: (800) 569-4616

The Standard Insurance Company

(Life & Disability Plans)

www.standard.com

Life Benefits (800) 242-1888

Disability Benefits (800) 842-1707

VSP

(Routine Vision Services except Kaiser)

www.vsp.com

(800) 877-7195

Willamette Dental

(Dental Plan)

www.willamettedental.com

Portland: (503) 644-6444, Option 8

Statewide : (800) 460-7644, Option 8

UnumProvident

(Long Term Care Plan)

www.unumprovident.com/enroll/pebb

(800) 227-4165

PEBB Mission

To provide a high quality plan of health and other benefits that are affordable to both the employee and the state.