

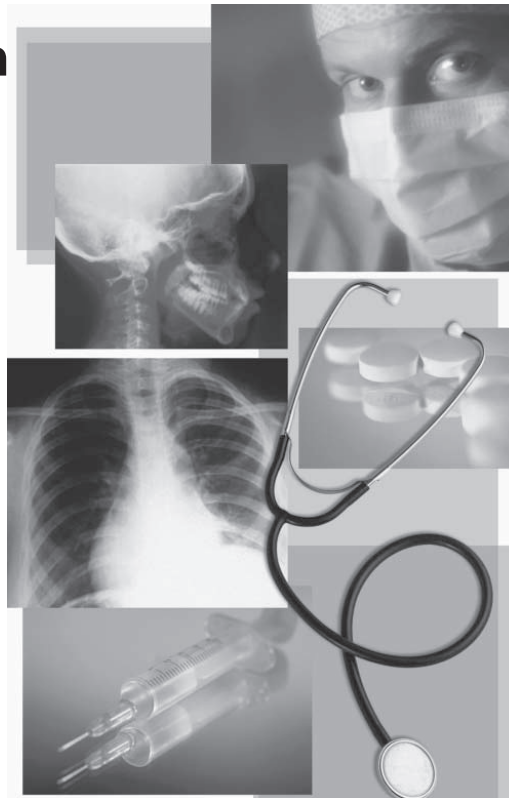
PUBLIC EMPLOYEES'
PEBB
 BENEFIT BOARD

April 2002

Our state of health

The current state of health among PEBB's population follows the common curve. At one end are those with no health issues. Through luck, genetics and/or diligence, they're fit and fine. Most are in the middle – OK but could be healthier with a few lifestyle changes. At the other end are those with serious illnesses. They face difficult challenges in daily life, work, finances and relationships.

If the classic 80/20 rule applies, 20 percent of the PEBB population at any given time will have health problems that will require 80 percent of the group's healthcare resources. It is estimated that more than 10,000 PEBB members may be dealing with such serious, chronic illnesses as diabetes, asthma and heart disease. These illnesses significantly impact quality of life. If not controlled, they can cause serious complications and incur high costs.



Disease Management

Disease management is a process that provides special assistance – up front – to PEBB members who have been diagnosed with chronic illnesses.

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PEBB is encouraging its medical plan carriers to identify members who would benefit by participating in a disease management program. Currently, Kaiser Permanente and Regence BlueCross BlueShield of Oregon (BCBSO) offer disease management programs for asthma, diabetes, cardiovascular disease and congestive heart failure. PEBB is also working with Cascade East Health Plans on its planning for programs for PEBB members.

Please contact your carrier if you think you or a covered dependent would benefit from participation in one of these programs. Call Regence BCBSO's Case Management Office at (800) 228-7309. Call Kaiser Permanente Member Services at (800) 813-2000. Call Cascade East at (866) 577-CEHP to ask about programs and referrals. PEBB members can also get further information and referral assistance from the PEBB Health Center at (503) 362-1111 or (800) 701-1333 outside Salem.

Public Employees' Benefit Board

775 Court Street NE
Salem, OR 97301-3802

Telephone: (503) 373-1102
 Toll-Free: (800) 788-0520
 Website: <http://pebb.das.state.or.us>
 E-mail: inquiries.pebb@state.or.us
 Fax: (503) 373-1654

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Our state of health

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The goal is to provide resources that help these members manage their conditions, improve the quality of their lives, and achieve an optimal state of health.

If you're diagnosed with a chronic illness, your optimal state of health becomes a moving target. Only you can closely monitor the patterns and trends. In partnership with your healthcare providers, you're also in the best position to actually manage the disease.

For example, people with asthma can learn to identify and control triggers that start their symptoms. Working with their healthcare providers, they can develop a treatment plan to reduce the frequency and severity of episodes. Their plan can help them avoid emergency room visits and hospital admissions. More important, it can help them live, work, play and just plain feel better.

Beginning in June, all PEBB members will have online access to "My State of Health" through WellMed.com. This secure, private suite of tools can help assess your own and your family's health risks.

This fall, the PEBB Health Center will begin a pilot project of health screenings in multiple sites across the state. The screenings will provide blood pressure, cholesterol and other health checks for PEBB members.

Early Identification

Chronic diseases can be sneaky. Chest pain or a heart attack may be the first indication that someone has been living with heart disease for years. Tingling in the fingers or toes can be the first sign that undiagnosed diabetes has already caused nerve damage.

Health screenings can uncover these conditions early – long before a crisis or complications. For example, cholesterol and blood pressure checks can help you watch for heart problems. A glucose test can uncover even borderline diabetes.

Health risk assessments are another tool for early identification of chronic diseases. These online surveys guide you on reviewing your personal and family health histories, your lifestyle, and your daily habits and activities. Then they help you identify your risks for specific illnesses along with what you can do to reduce the risks.

More Information, More Power

Whatever your state of health, you need to know more about it. If you're at the peak of health, wellness information can help you stay there longer. If you're doing OK but could be healthier, knowing *how* to improve can *help* you improve. If you're dealing with an illness or condition, knowledge and information give you the power to get the most from your healthcare providers and medical coverage.

The PEBB Health Center's lending library contains hundreds of books, videos and brochures on health and wellness topics, including chronic diseases. Call (503) 362-1111 or (800) 701-1333 outside Salem. If you live outside Salem, the Health Center will be happy to mail the materials. In addition, Health Center staff are currently compiling lists of statewide carrier and community resources for health education and referral.

"My State of Health" through WellMed.com will give PEBB members online access to the most up-to-date health and medical information. Register online beginning in June.

Starting in April, all PEBB members will receive Living Well at their home address. This easy-to-read newsletter offers tips and advice on how to eat well, reduce stress and make exercise a fun part of every day. It also presents results of medical research in language that's easy to read and apply. The newsletter will also be available online at PEBB's Web site.

PEBB Health Center Update

775 Court St. NE • Salem, OR 97301
(800) 701-1333 • (503) 362-1111 • pebbhealth@wellmed.com

Alcohol

It's estimated that one in 20 Americans has an alcohol dependency problem. Of all the drugs in the world, alcohol and tobacco remain the top two killers. A central nervous system depressant, alcohol lowers the ability of the brain to control behavior and impairs your ability to perform motor skills such as driving. It also lessens your ability to move or speak effectively.

How it can hurt you:

- Memory loss
- Liver, kidney, stomach and intestine damage
- Addiction
- Death from inability to breathe, heart failure, interaction with other drugs, driving while under the influence
- Brain damage.

When to get help:

- Do you think about how and when you're going to drink again?
- Is your job performance affected by your drinking?
- Has your health changed?
- Are you spending excessively on alcohol?
- Do family and friends mention your drinking to you?
- Do you stop drinking to test yourself?
- Are you a weekend "binge drinker?"
- Have you been stopped for drunk driving?



If you answered "yes" to any of the above questions, please consider making an appointment through your agency's Employee Assistance Program (if available) or with your primary care provider.

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Programs at the PEBB Health Center

Pre-registration is required for all classes. Feel free to bring lunch to any of the noon-hour classes.

Diabetes Prevention

Presenter: Liz Marik, FNP
Date: Tuesday, April 16
Time: Noon-1 p.m.

What does diabetes prevention mean? How does it apply to me? What risk factors contribute to developing diabetes? How do I know if I have it? These questions and others related to diabetes prevention will be addressed during this hour presentation.

Diabetes Out of Control Can be Scary


Presenter: Cindy Stegner, RN
Date: Thursday, April 18
Time: Noon-1 p.m.

Maintaining control of your diabetes can be rewarding. Letting it get out of control can be scary. Decide today who's in control, you or your diabetes. Learn a few essential keys to diabetes management that will keep you and your doctor happy.

Assertiveness and Healthy Relationships

Presenter: Liz Marik, FNP
Dates: Tuesdays, April 23-May 28
Time: 5-7 p.m.
Materials: \$40 at time of registration

This six-week class will address issues surrounding assertiveness, boundary setting and developing healthy, supportive relationships in your life. *(continued on page 4)*



The questions and answers presented in this column are initiated by timely topics of general interest, not by individual inquiries submitted to PEBB.

Q *How is PEBB approaching medical plan decisions for next year?*

A The Board's Plan Design Subcommittee met weekly in March and will meet weekly in April to address this question. Perhaps the most important decision they will make this month is whether to renew current plans with existing carriers for 2003 or to issue a request for proposals in a competitive bidding process.

A renewal process would allow the Board to discuss quality, access and service aspects of current plans with the carriers. It would also allow for minor plan design adjustments. A competitive bid process would allow all interested, qualified parties to submit proposals to the Board in response to its request for proposals.

Competitive bidding is a lengthy, complex purchasing process. Consequently, the Board must decide on its course of action long in advance of any enrollment activities.

Programs at the PEBB Health Center

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The New American Plate

Presenter: Judy Forest, MS, RD
Dates: Wednesday, April 24
Time: Noon-1 p.m.

Compare your vision of a desirable meal with the "New American Plate," which protects against cancer, heart disease, obesity and more. Learn specific strategies for moving toward a healthier plate using both fresh and convenience products from the grocery store. Leave with a personal plan and recipes for success.

To register or to get more information about any of these programs or classes, please call the PEBB Health Center at (800) 701-1333 outside Salem or (503) 362-1111. E-mail pebbhealth@wellmed.com

Recommended reading from the PEBB Health Center Lending Library

Boundaries; Where You End and I Begin

Addiction and Responsibility; An Inquiry Into the Addictive Mind

Adult Children of Alcoholics: The negative legacy of growing up in an alcoholic home or any type of dysfunctional environment

Codependent No More; How to Stop Controlling Others and Start Caring for Yourself

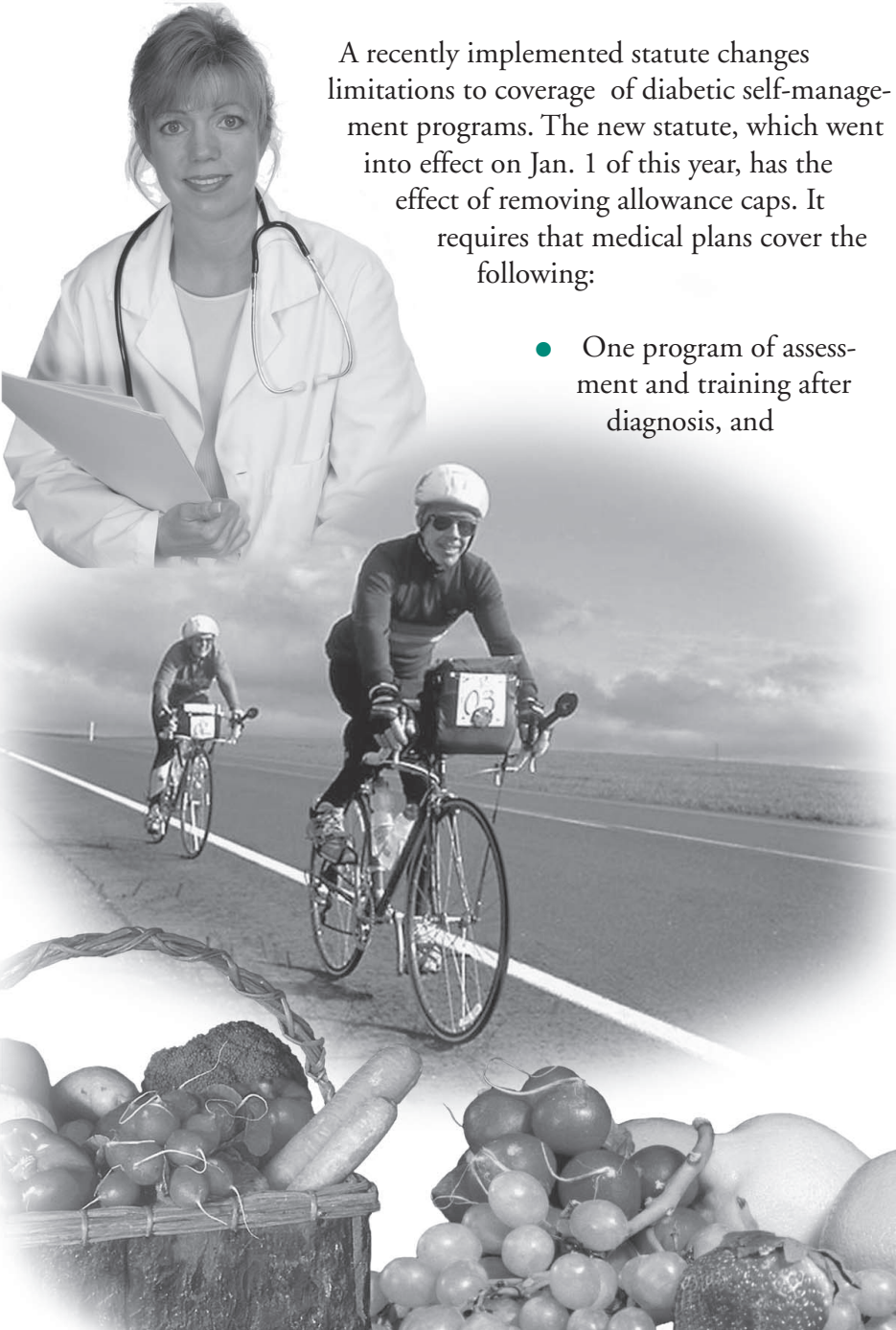
The Explosive Child; A New Approach for Understanding and Parenting Easily Frustrated, "Chronically Inflexible" Children

Correction

An article in PEBB's February 2002 newsletter indicated that sigmoidoscopy and PSA tests are covered as age-based screenings under PEBB plans. The Regence BlueCross BlueShield of Oregon PPO covers sigmoidoscopy and PSA tests based only on medical necessity and an individual's personal and/or family medical history, not as age-based screenings.



Change in diabetes education coverage



A recently implemented statute changes limitations to coverage of diabetic self-management programs. The new statute, which went into effect on Jan. 1 of this year, has the effect of removing allowance caps. It requires that medical plans cover the following:

- One program of assessment and training after diagnosis, and

- No more than three hours per year of assessment and training upon a material change of condition, medication or treatment.

The assessment and training may be provided through:

- A credentialed or accredited program
- A program provided by a physician, registered nurse, nurse practitioner, certified diabetes educator or licensed dietitian with demonstrated expertise in diabetes.

PEBB's plans through Regence BlueCross BlueShield of Oregon (BCBSO) had a lifetime maximum allowance of \$250 for outpatient diabetic instruction. The plan with Cascade East had an allowance of \$120. The Kaiser Permanente plan had no cap.

Regence BCBSO and Cascade East have adjusted coverage to meet statutory requirements. Kaiser Permanente's diabetes education program also complies with the statute's requirements.

One-stop shopping

PEBB members with diabetes may be interested to know that they can purchase all their diabetic supplies at their pharmacy. When purchased at a pharmacy, the supplies are covered at 100%, just as they are when purchased from a durable medical equipment outlet. It may even be more convenient.

PEBB Public Meeting Schedule for April 2002

The **Public Employees' Benefit Board** will meet Tuesday, April 16, from 2 to 4 p.m. in Hearing Room 357 of the State Capitol Building, located at 900 Court St NE in Salem.

The **Board's Operations Subcommittee** will meet Tuesday, April 9, from 10 a.m. to noon in the PEBB Conference Room located at 775 Court St NE in Salem.

The **Board's Wellness Subcommittee** will meet Tuesday, April 16 from noon to 1:30 p.m. in Conference Room 350 of the State Capitol Building.

The **Board's Plan Design Subcommittee** will meet at the following times and locations:

Date	Time	Location
April 2	9 a.m.-noon and 1-4 p.m.	Suite B-1, Studio A, Public Service Building 255 Capitol St NE, Salem
April 16	9 a.m.-noon	Conference Room 350 State Capitol Building
April 23	9 a.m.-noon 1-4 p.m.	Conference Room 350 State Capitol Building Suite B-1, Studio A Public Service Building
April 30	9 a.m.-noon	Suite B-1, Studio A Public Service Building

PEBB public meetings are wheelchair accessible. If special accommodations are necessary, please contact Becky Johnson at (503) 378-6296 within 48 hours or as soon as possible before the meeting.

PEBB Resources

Access PEBB, insurance companies and other benefit resources using the contact information below. The insurance company Web sites include provider directories. You can also link to insurance company Web sites from the PEBB Web site.

Public Employees' Benefit Board (PEBB)

(503) 373-1102, (800) 788-0520
<http://pebb.das.state.or.us>
inquiries.pebb.@state.or.us

Associated Administrators, Inc. (Dependent Care FSA)

(800) 334-4340
 (503) 220-3805

BestChoice Administrators

(800) 556-3137
 (503) 765-3581

Health Center

(800) 701-1333
 (503) 362-1111
pebbhealth@wellmed.com

Cascade East Health Plan (medical)

(866) 577-CEHP (2347) toll-free
www.cehp.org

Kaiser Permanente (medical & dental)

(800) 813-2000
www.kp.org/nw

Nationwide Insurance (auto)

(888) 628-4663 media code 8425
 (888) 662-8446 (TDD)

ODS Health Plans (dental)

(800) 452-1058
www.odshp.com/pebb/

Regence BlueCross BlueShield of Oregon (medical)

(800) 826-9813
 (503) 220-3849
www.or.regence.com/pebb

The Standard Insurance Company (life & disability)

(800) 242-1888
www.standard.com

Unum (long-term care)

(800) 227-4165
www.unum-ecs.com/pebb

VSP (vision)

(800) 877-7195
www.vsp.com

Willamette Dental Insurance (dental)

(800) 460-7644
www.denkor.com

PEBB Mission

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