



STATE OF MAINE
BUREAU OF HUMAN RESOURCES

Healthy Times

Employee Health & Benefits Newsletter – Winter 2009

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CONTRIBUTORS:
Bill McPeck
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MESSAGE FROM THE EXECUTIVE DIRECTOR

The next several months will be filled with debate about health care reform. The Maine legislature will be looking at ways to control health care costs and the new Obama Administration will be tackling reform at the national level. It is too early to predict what will happen, but we can tell you where the State Employee Health Commission will focus its attention.

The Commission believes that we must have greater transparency of quality and costs. We all want the best quality care for the most efficient cost. Regardless of your vision of health care reform, we cannot improve the system until we can compare cost and quality among hospitals and doctors.

The Commission's vision is that we can provide State employee health plan members with comparable information on the treatment options that are available, the risks and expected outcomes of those options, the hospitals with the best safety and clinical quality records for that procedure, the doctors who have the best performance, and the facilities that combine high quality with reasonable costs. Finally, benefits should be designed to give you the incentives to get the best value care.

We have made strides in recent years, but we face a long road to reach that vision of safe, high-quality, efficient care. We have strong evidence that patient safety and clinical quality in Maine hospitals has improved since we introduced the tiered hospital benefit, but we are still measuring only a small part of the services most hospitals provide. The Commission's agenda for 2009 is to expand the measures for hospital performance and to advocate for comparative costs.

Become an informed patient. Be your own advocate. Do not be afraid to ask questions. Do not take your health for granted. You have a big role in improving your health through proper diet, regular exercise, routine preventive care and following your prescribed treatment therapy.

IMPORTANT INFORMATION FOR ADVANTRA FREEDOM MEMBERS

Advantra Freedom members will be receiving phone calls around May or June. The call is **automated** and is identified to you as Advantra Freedom. This annual call is required by the Centers for Medicare and Medicaid Services (Medicare). The automated caller will ask if you have other insurance. If you say no, you will not receive another call for one year. If you say yes, Coventry Health will mail you a questionnaire that **must** be returned. The caller will not ask for any personal information.

HOW TO REACH US

WORKERS' COMPENSATION

207-287-6655
Toll Free: 1-800-422-4503

EMPLOYEE BENEFITS

www.maine.gov/beh/

207-287-6780
Toll Free: 1-800-422-4503
TTY Toll Free: 1-888-577-6690

WELLNESS CENTERS

<http://inet.state.me.us/wellnesscenter>

Augusta: 207-287-9059
Bangor: 207-941-4774
Hours:

Monday - Thursday
6:00 a.m. - 7:00 p.m.
Friday
6:00 a.m. - 2:00 p.m.
Saturday
8:00 a.m. - 2:00 p.m.
(September - May)

LIFESTYLE FITNESS CENTERS

www.lfmaine.com

Portland: 207-797-5700
Hours:

Sunday 6:00 a.m. -
Friday 10:00 p.m.
24 hour access
Saturday
6:00 a.m. - 8:00 p.m.
Scarborough: 207-883-2979
Hours:
Monday - Friday
4:00 a.m. - 10:00 p.m.
Saturday - Sunday
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E.A.P.

Employee Assistance Plan

Contact us **TOLL FREE**
at 1-800-451-1834

ME FIRSTERS STAY THE COURSE

The ME First Program started in September with 300 participants, as of January, there are still 288! That is a dropout rate of less than 5%. What keeps these folks working toward change?

- Participants feel support from the staff and each other.
- They are learning about calorie control, exercise, and good nutrition.
- Weight Watchers makes sense.
- Participants see and feel the difference in themselves – and they see it in others.
- They have more energy and feel more positive about themselves and life.
- Exercise is no longer a dredge. Many have even grown to enjoy it!

The ME First Participants can be proud that they have “The First Two Tons Done!” They have lost to date, the equivalent of **twenty 200-pound people**. In addition, they are learning that exercise and nourishing foods are necessary parts of lifelong, healthy-living plans.

HEALTHCARE & HEALTHCARE QUALITY TELL US WHAT YOU THINK AT WWW.MHMC.INFO

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The MHMC is conducting its annual consumer survey from February 1st through April 30th. Your responses help the MHMC understand important issues about healthcare and healthcare quality in Maine.

You can tell us what you think by taking this year's survey. Your participation can make a big difference.

The survey will be available online until the end of April at www.mhmc.info. From the home page please click on the link for the “Take the 2009 Consumer Healthcare Survey”.

The survey takes less than 10 minutes to complete and is completely anonymous. If you would prefer a paper copy of the survey, or have any questions, please contact Tara Ryan at 207-774-2345, Ext. 17.

INCREASED CONTRIBUTION LIMITS UNDER DEFERRED COMP PLAN

The annual amount you may contribute to the State of Maine Deferred Compensation Plan increased to \$16,500 in 2009. If you qualify for **Special Age 50 or Older Catch-Up Contributions**, you may contribute an additional \$5,000 for a total annual contribution of \$22,000. As a result, you may want to consider increasing your pre-tax payroll deductions to help you take full advantage of the benefits offered by the Plan.

If you are nearing your **Normal Retirement Age**, you may also be eligible to make pre-retirement Plan Catch-Up Contributions up to an additional \$16,500, for a total annual contribution of up to \$33,000. Please note that the rules and limits that apply to pre-retirement Plan Catch-Up Contributions are complex. It is particularly important to note that you may not make both pre-retirement Plan Catch-Up Contributions and Special Age 50 or Older Catch-Up Contributions in the same year. If you are interested in making catch-up contributions, contact your financial services organization (FSO) representative to confirm your eligibility to do so and to determine which option is best for you. The Deferred Compensation Plan website: http://www.maine.gov/beh/DeferredComp_Index.htm.

DO YOU HAVE MEDICARE A & B?

State retirees and spouses who are enrolled in Medicare Parts A and B have been enrolled in the State of Maine Health Plan under Advantra Freedom for January 1, 2009. Many state retirees do not qualify for Medicare through their own Social Security because they did not earn enough quarters or work under Social Security at all. However, retirees may still qualify for Medicare through a current spouse, deceased spouse or former spouse.

If you are a member of the State of Maine Retiree Health Plan and are eligible for Medicare in one of the ways mentioned above, Medicare must be your primary insurance coverage. Most members become eligible for Medicare at age 65. If you are retired or cover a spouse on your retiree health plan, the Office of Employee Health and Benefits will send a letter to you or your spouse before your 65th birthday to inquire about eligibility for Medicare. You will need to call or visit the local Social Security office to determine your eligibility for Medicare. Some retiree or spouse members may become eligible before the age of 65 due to of Social Security Disability. If you or your spouse are covered by the State Retiree Health Plan and have Medicare due to a disability, please contact our office to discuss your coverage.

Medicare Part A is coverage for hospital services and is free to you if you qualify for Medicare. If you or your spouse are eligible for Medicare Part A, you must enroll in Medicare Part B. Part B is coverage for medical services. There is a monthly cost for which you are responsible to pay. Social Security will deduct the Part B cost from your Social Security check if you get one. If not, they will bill you quarterly. As a member of the State Retiree Health Plan, it is your responsibility to maintain Medicare Part A and Part B coverages. If you do not keep your Medicare Part A and B, you will not be eligible to continue coverage with the State Retiree Health Plan.

Employees who continue to work past their 65th birthday will not need to enroll in Medicare Part B until retirement. It is important to discuss the possibility of Medicare eligibility with us as you approach age 65 even if you will continue to work. If you continue to work for the State of Maine and you cover a spouse on your State Health Plan, it is also important for them to talk with us about Medicare eligibility as they approach age 65.

REMINDER OF SCREENING TESTS

Members often ask if colonoscopies are covered at 100% if performed at a non-preferred hospital. We want to remind you that colonoscopies and mammograms are fully covered no matter which hospital you go to. There is no deductible or co-payment for these screening services.

These are valuable tests that can detect potential problems early when treatment is more effective. We urge you to follow your doctor's recommendations and have these routine tests when scheduled.

DID YOU KNOW?

The State of Maine link for Advantra Freedom as well as the Advantra FAQ's have been added to our home page:

<http://www.maine.gov/beh>

FREQUENTLY ASKED QUESTIONS

Q. What is Medicare Part D?

A. It is prescription drug coverage under Medicare.

Q. Do I need to be enrolled in Medicare Part D?

A. No. Members on the Active State of Maine Health Plan who qualify for Medicare do not need Part D because their prescription plan is Creditable. This means that it is as good or better than any Part D plan.

Q. I am covered by the Retiree Health Plan. Do I need Part D?

A. No. Retiree Health Plan Members who are enrolled in Medicare are covered by Advantra Freedom. The Advantra Freedom plan includes Medicare Part D prescription coverage.

Q. What happens if I enroll in another Medicare Part D plan to give me extra coverage?

A. The Centers for Medicare & Medicaid will not allow enrollment in more than one Medicare Part D plan. If you enroll in another plan, your Retiree Health Plan with the state of Maine will automatically be cancelled.

Q. I want to cancel my State of Maine Retiree Health Plan because I found another Medicare Advantage Plan that I like better or that costs me less. What do I have to do?

A. You must contact the Office of Employee Health & Benefits to complete the necessary paperwork.

Q. If I cancel my State of Maine Retiree Health Plan, can I get back into the plan at a later date?

A. There is a provision for retirees to get their State health insurance benefit back, but only if you completed the proper paperwork when you cancelled it.

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FOREVER FITNESS CLUB NETWORK

Check the State web-site for additions to the **Forever Fitness Club Network**. If you have any questions about Forever Fitness Clubs, please call toll-free 1-877-244-2452 for more information.

<http://www.maine.gov/beh>

Coming in the Spring Issue

“How to read a prescription label” and “Know the colon cancer facts”

UPDATE ON PREFERRED HOSPITAL LIST

The state employee health plan has recently updated the preferred hospital list based upon the Maine Health Management Coalition hospital ratings www.mhmc.info/. Hospitals that are awarded Blue Ribbons for both Patient Safety and Select Clinical Quality are considered preferred hospitals under the state employee health plan. The preferred hospitals are:

The Aroostook Medical Center (Presque Isle)	Mid Coast Hospital (Brunswick)
Blue Hill Memorial Hospital	Miles Memorial Hospital (Damariscotta)
Calais Regional Hospital	Millinocket Regional Hospital
Cary Medical Center (Caribou)	Mt. Desert Island Hospital (Bar Harbor)
Central Maine Medical Center (Lewiston)	Northern Maine Medical Center (Fort Kent)
Down East Community Hospital (Machias)	Penobscot Bay Medical Center (Rockport)
Eastern Maine Medical Center (Bangor)	Penobscot Valley Hospital (Lincoln)
Franklin Memorial Hospital (Farmington)	Sebastiancook Valley Hospital (Pittsfield)
Goodall Hospital (Sanford)	Southern Maine Medical Center (Biddeford)
Inland Hospital (Waterville)	St. Joseph Hospital (Bangor)
Maine Coast Memorial Hospital (Ellsworth)	St. Mary's Regional Medical Center (Lewiston)
Maine Medical Center (Portland)	Stephens Memorial Hospital (Norway)
Mayo Regional Hospital (Dover-Foxcroft)	Waldo County General Hospital (Belfast)
Mercy Hospital (Portland)	York Hospital

Members will continue to be able to receive care from all Maine hospitals. Under the State Health Plan, inpatient admissions will require a \$100 per day co-pay (\$300 calendar year maximum) and out-patient surgery will require a \$50 co-pay. Both these co-pays are waived if the admission or the outpatient surgery is provided by a preferred hospital. A \$50 co-pay for high tech imaging (MRI, CT Scan, PET Scan, SPECT and nuclear cardiology) will apply to all facilities.

The preferred list will be up-dated again effective August 1, 2009.



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EMPLOYEE HEALTH & BENEFITS**

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