

SOURCE

for

EMPLOYEE BENEFITS & WELLNESS

Your Health & Wellness Newsletter

Brought to you by the State of Maine's
Division of Employee Health & Benefits

Tips to Lower Your Healthcare Expenses

- 1. Use in-network providers;** they will generally be less costly than out-of-network providers because they honor discounted network rates. In-network plan coverage applies lower copays, deductible and coinsurance.
- 2. Understand your portion of the cost under your plan.** Out-of-network providers may charge more than the plan is willing to cover. If this is the case, you would be responsible for your portion of the cost up to plan limits and the full amount beyond plan limits.
- 3. Ask before you go!** While your primary doctor may be in-network, his/her referrals may not be. Be sure to check before receiving care.
- 4. Know what care is considered "preventive."** When receiving preventive care services, such as during a wellness exam, you may receive additional services that fall outside of the "preventive" category, such as additional screenings after a diagnosis is made. This may no longer fall under preventive care. These additional procedures will

be covered under the plans' medical benefit – not preventive – which means you may be responsible for paying a share of the cost.

- 5. Search for doctors,** review their qualifications (schooling, specialties, ratings, etc.) and compare costs for services. See your provider's qualifications at www.GetBetterMaine.org.
- 6. Use urgent care centers** if your medical need isn't serious or life threatening and you can't get an appointment with your primary care physician.
- 7. Choose the right place for your medical services and procedures.** You can generally have significant cost savings by choosing an in-network, freestanding lab or outpatient surgery center as opposed to a hospital. And visiting independent radiology centers (for an X-ray or CT scan) can potentially save you hundreds of dollars. These centers can provide you with the quality of service you would get at a hospital, but usually at a lower price. Costs vary between providers.
- 8. Take advantage of the 90-day prescription copays.** Talk with your doctor to request a 90-day prescription for maintenance medications you take on a regular basis. For example, the copay for a 30-day supply of generic is \$10; a 90-day supply is \$15.

Take Your Exercise Outside This Summer

Sunshine, warm weather, beach days and barbecues! Summer brings endless possibilities for outdoor activities – including ways to spruce up your exercise routine.

Try These Summertime Workouts



**On the Water –
Head to the lake, a beach or a pool!**

Water is the perfect place to exercise! It's easy on the joints and can cool you down in hot weather. Swim, tread water, kayak or canoe. All are great cardio workouts, and many are great to do with the family.



**On Land –
Walk, run, hike or bike!**

Head out to a park, a mountain or a bike trail. The scenery can be motivating, you might not even notice you are exercising!

Summer Workouts & Sun Safety

It's easy to be affected by sun exposure and heat exhaustion when exercising outside. Keep these sun safety tips in mind before you head out:

- 1. Wear the appropriate attire.** Go with lightweight, light colored and loose-fitting clothing. "Wicking" fabrics will help keep you dry as it "wicks" away sweat from your skin.
- 2. Stay hydrated.** Drink plenty of water and consider electrolyte replacement for longer workouts.
- 3. Protect your skin.** Use sunscreen with SPF 15 or higher to help prevent sunburn, even on cloudy days.
- 4. Consider the time of day.** The sun is at its strongest between 10am and 4pm. Temperatures may be more manageable before and after those times, so you may want to consider early morning or late afternoon/early evening workouts.
- 5. Listen to your body.** Don't overexert yourself. It's important that you listen to your body; consider how you are feeling and adjust the intensity of your workout accordingly.



What's On Your Plate?

We know that apple slices are a healthier snack choice than potato chips, and we know that a side of peas and carrots would be better for us than a side of macaroni and cheese. Even if we don't always make the better choice, we're well aware that fruits and vegetables are a healthy part of any meal. Eating more fruits and vegetables can help reduce your risk for certain chronic diseases, such as heart disease, type 2 diabetes and high blood pressure.

But, do you know how much broccoli should be on your plate? Is "an apple a day" really enough? Well, we're about to clear that up for you!

Generally, the recommended daily amount of fruits and vegetables is based on your age, gender and level of physical activity. See the charts below for a summary of daily recommended amounts of fruit and vegetable intake.

The More Color, the Better

Get the most out of eating fruits and vegetables by adding a variety of color to your plate! Each different color offers its own nutritional benefit. Try to include at least three colors with every meal.



RED

fruits and vegetables can help reduce the risk of several types of cancer.

Suggestions: Red apples, cherries, cranberries, red bell peppers, radishes



ORANGE & YELLOW

fruits and vegetables can help maintain healthy skin and eyes and can also help improve your immune system.

Suggestions: Oranges, peaches, lemons, carrots, sweet potatoes, yellow peppers



GREEN

fruits and vegetables help lower risk of cancers, cataracts, macular degeneration, and can help improve eye health and strengthen teeth.

Suggestions: Kiwi, green apples, honeydew melon, broccoli, spinach, zucchini



BLUE & PURPLE

fruits and vegetables can help reduce the risk of cancers, stroke and heart disease, as well as improve urinary tract health, memory and circulation.

Suggestions: Blueberries, blackberries, plums, eggplant, prunes, raisins

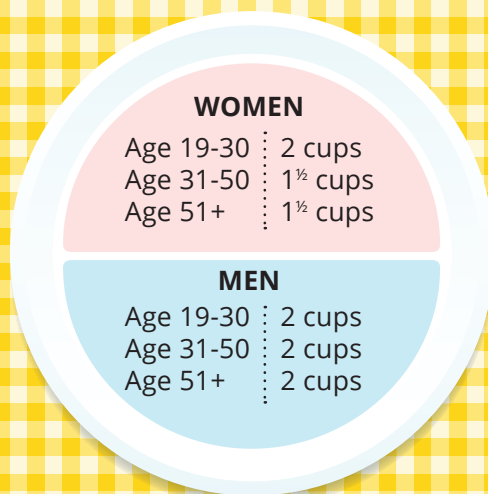


WHITE

fruits and vegetables can help lower cholesterol and blood pressure and lower risk of heart disease.

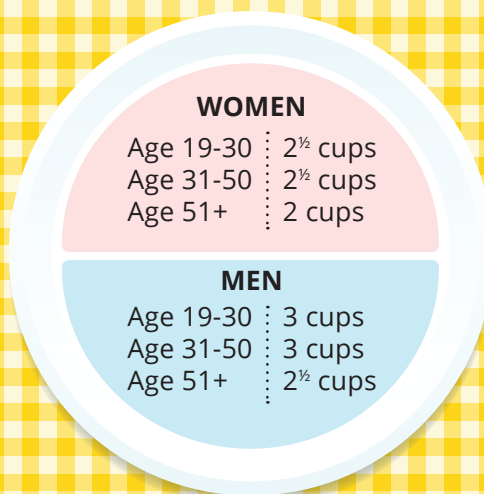
Suggestions: Bananas, cauliflower, mushrooms, potatoes, turnips, onions

Daily Recommended Fruit Intake

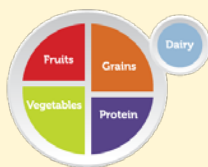


Source: USDA, ChooseMyPlate.gov

Daily Recommended Vegetable Intake



Source: USDA, ChooseMyPlate.gov



Still not sure? Are the charts hard to remember? The USDA made it a little easier and developed the MyPlate icon that reminds us to fill half our plate with fruits and vegetables at each meal. This should help you get the daily recommended amount each day.

Smart Consumers Can Reduce the Rise in Medical Costs

Controlling the cost of medical insurance is a partnership. The State Employee Health Commission and Aetna do their part by negotiating reimbursement rates and seeking other ways to reduce costs. But, our members have the biggest impact on the cost of care, and ultimately, premiums.

The State of Maine's Point of Service Health Insurance Plan is self-insured, which means the participating employers (e.g., State of Maine, Maine Community College System, etc.) collect premiums and pay their own claims rather than paying premiums to an insurer. While these employers engage Aetna to help administer claims processing and maintain the provider network, it's these same employers that assume the risk of paying claims. This ultimately reduces costs because more premium dollars – from both the employers and you – are directed to funding claims rather than insurance company profits. However, we also feel the impact when medical claims (costs) rise.

In the past four years, the total claims the health plan has paid out has increased 36% and is now paying over \$13,000/year per primary subscriber; that's in excess of \$200 million per year.

Hypertension and Hyperlipidemia are the two conditions that consistently cost the Health Plan the most in claims. **As a matter of fact, together they account for more than half of all claims.** These conditions are more commonly known as high blood pressure and high cholesterol.

Fortunately, these are conditions that you can control through diet, exercise and stress management. Inexpensive prescription medications also are proven effective in improving your blood pressure and cholesterol levels. Of course, cost isn't the only issue. Both of these conditions can lead to heart attack and stroke if not addressed.

Shopping Around Makes a Difference and a Convenient Web Tool Makes it Easy

You probably shop around for the best price on most of the things you buy. Whether it's checking the price of different cereals in the grocery store aisle or driving to car lots looking for the best deal on a car, we all shop around for the best mix of price and quality.

Now, you can comparison shop for health care services at **CompareMaine.org**, and you would be amazed by how much you can save.

CompareMaine.org is an easy to use Web resource that lists the cost of dozens of Maine health care providers for a wide range of procedures. Simply go to the site, click "find a cost of a procedure" and you will be taken to a list of different procedures from routine to acute. **CompareMaine** also lists patient quality ratings so you can see that cheaper cost doesn't mean inferior service.

Here's an example. Arthroscopic knee surgery at one facility with an average patient experience rating is \$9,019. The cost of another facility only 45 minutes away is \$4,648 for the same procedure. You wouldn't be compromising on quality for the lower cost, as the patient experience rating is actually higher at the less expensive facility. Do the math. A savings of \$4,500 for better rated care

less than an hour's drive apart.

CompareMaine is a tool that can make you a truly informed health care consumer. There is no cost to use it, and you don't have to enter in any personal information.

Shopping Means Saving

\$64

Chest X-Ray: The price difference between medical procedures at competing providers can be eye opening.

Take a look at the difference between these facilities that are only about 13 minutes away from one another. That 13 minute drive can save you more than \$150.

\$221



Take Advantage of Covered Well-Woman Care

The following are some of the covered well-woman services under the Affordable Care Act (ACA) regulations. These services are considered preventive care. When services are received by an in-network provider, the cost is covered 100% by your health insurance plan.

- Well-woman visits to obtain recommended preventive services
- Breast cancer mammography every 1 to 2 years for women over age 40
- Cervical cancer screening

The following additional screenings and services are covered for pregnant women:

- Anemia screening on a routine basis
- Urinary tract or other infection screening
- Breastfeeding support and counseling, as well as access to breastfeeding supplies
- Gestational diabetes screening for women 24 to 28 weeks pregnant, and those at high risk of developing gestational diabetes
- Hepatitis B screening for pregnant women at their first prenatal visit
- Rh incompatibility screening for all pregnant women

The following counseling is also covered:

- Breast cancer genetic test counseling (BRCA) for woman at higher risk
- Breast cancer chemoprevention counseling for women at higher risk

For more information and a complete list of covered services, visit **www.healthcare.gov**.

Healthcare.gov, Preventive care benefits for women

WellStarME

- **More than 11,000 users have utilized WellStarME since its launch last summer.**
- **WellStarME is a very helpful resource that makes it easy for you to identify your health and wellness goals.**
- **The tool can help you understand your current level of health by providing valuable information about your health numbers (e.g., blood pressure, cholesterol, etc.).**

www.WellStarME.org



State of Maine
Division of Health & Benefits
 114 State House Station
 Augusta, ME 04333-0114



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The State of Maine
Division of Health & Benefits

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Executive Director:
Christine Brawn

Mailing Address:
 114 State House Station
 Augusta, ME 04333-0114

Location:
 111 Sewall Street, Augusta, ME

Phone:
 Main: (207) 624-7380
 Toll-Free: 1-800-442-4503
 TTY: Maine Relay 711

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