

STATE OF MAINE  
BUREAU OF HUMAN RESOURCES

# HEALTH & BENEFIT NEWS

Employee Health & Benefits Newsletter – Winter 2008

## STATE EMPLOYEE HEALTH COMMISSION

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## MESSAGE FROM THE EXECUTIVE DIRECTOR

### *A New Look at Health Benefits*

The goal of the State Employee Health Commission is to improve the health of its members and get the best value for our health care dollars. For many years we've assumed that all medical services were equally valuable. The benefit plan provided the same coverage for a medically necessary service like an appendectomy as it did for a "discretionary" service such as diagnostic tests.

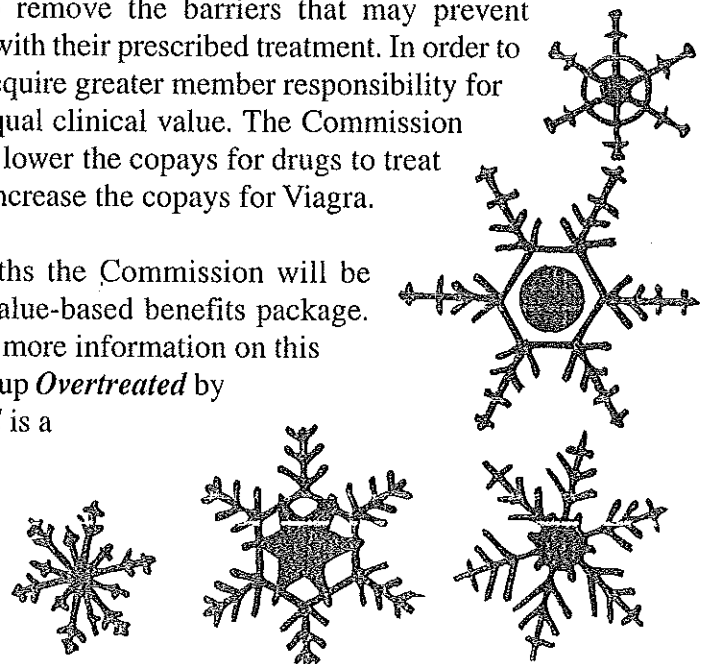
This approach has contributed to the overuse of marginally effective services and led many of us to believe that "more is better". This approach has also driven up health care costs and provided little value in terms of the treatment of patients.

The truth is that some services clearly have far greater clinical value than others. So why should the benefits coverage be the same for the treatment of a broken leg as it is for a CT scan to diagnose a shoulder injury?

The State Employee Health Commission is considering how to re-design the plan to provide greater coverage for evidence-based therapies. What do we mean by evidence-based therapies? For example, the medical community agrees that prescribing medications like beta blockers and ace inhibitors greatly improve the care of patients with heart disease. The Commission wants to ensure that members with heart disease and other chronic conditions can afford those medications.

The Commission wants to remove the barriers that may prevent members from fully complying with their prescribed treatment. In order to accomplish this, the plan may require greater member responsibility for services which may not have equal clinical value. The Commission believes it would make sense to lower the copays for drugs to treat heart disease and diabetes and increase the copays for Viagra.

Over the next several months the Commission will be looking at ways to produce a value-based benefits package. For those of you who may want more information on this topic we'd recommend you pick up *Overtreated* by Shannon Brownlee. *Overtreated* is a powerful examination of how our medical system delivers an enormous amount of care that does nothing to improve our health.



# HOW TO REACH US

## WORKERS' COMPENSATION

207-287-6655  
1-800-422-4503

## EMPLOYEE BENEFITS

[www.maine.gov/beh/](http://www.maine.gov/beh/)

207-287-6780  
1-800-422-4503

## 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.lfcmaine.com](http://www.lfcmaine.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  
6:00 a.m. - 8:00 p.m.

Visit [anthemrewards.com](http://anthemrewards.com)  
for further information  
about your membership  
benefits.

# 10 THINGS TO DO FOR YOUR HEALTH IN 2008

- **Get a Physical** – Annual physicals are a covered benefit. If your primary care physician is also a preferred provider, your office visit co-pay will be waived.
- **Exercise Your Brain and Body** – Physical exercise will help to keep you healthy, while mind exercise will help to keep your mind sharp. Both will help to slow down the aging process.
- **Eat Smart** – Follow the recommended guidelines. Everything in moderation. Be sensible.
- **Watch Your Weight** – Being overweight has serious health consequences. To avoid gaining weight, remember that daily calories going in cannot exceed the number of calories used by the body each day.
- **Take Anthem's Online Health Risk Appraisal** – Learn what your health risks are and then use the tools Anthem provides, like Anthem Rewards, to reduce your identified risks.
- **Join Anthem Rewards** – Earn free rewards for being more physically active. Get credit for the things you are already doing like walking the dog, cleaning the house, gardening, etc.
- **Connect with Others** – Meaningful connections provide support and help us to feel better. Pets count too.
- **Do Work You Enjoy** – At a minimum, we spend 1/3 of our life at work. Work should energize us, not drain us. Work also means volunteering.
- **Nurture Your Spirit** – We are more than flesh and bones. Our mind, body and spirit are all interconnected. Don't neglect any dimension
- **Learn and Teach** – Today's environment requires continuous learning. Help others grow by sharing your knowledge and experience. Sharing feels good too.

## IT IS NOT TOO LATE TO JOIN

In our Fall newsletter, we told you about a depression and work related research study being supported by the State Employee Health Commission which is open to state employees. The deadline to join has temporarily been extended. The symptoms of depression may be more noticeable during the winter. Consider joining the Work and Health study sponsored by the Tufts-New England Medical Center and Tufts University School of Medicine. Participation is voluntary and completely confidential. Start by visiting <https://www.workhealthy.org/MaineWHI>. Call 1-888-386-1155 or email [TuftsStudy@tufts-nemc.org](mailto:TuftsStudy@tufts-nemc.org) with questions/concerns about the study.

## NEW COVERAGE FOR SHINGLES VACCINE

Effective December 1<sup>st</sup> Zoster, the shingles vaccine, will be covered for members 60 years old and over, including those enrolled in Medicare.

In October 2007 the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control (CDC) added Zoster to the schedule of recommended adult immunizations. Zoster is the vaccine for shingles. Following this action by the CDC the State Employee Health Commission voted unanimously to cover the immunization schedule on the ACIP list effective December 1, 2007.

For more information, please contact Employee Health & Benefits at 800-422-4503 or 287-6780.

## RETIREES CORNER

Many retirees have been receiving information about Medicare Advantage plans. These plans are being offered by many insurers in Maine. Retirees are asking if a Medicare Advantage plan makes sense for them.

The State Employee Health Commission's retiree members, Dick Hodgdon and Freeman Wood, have asked that we set the record straight.

As a retiree member of the State employee health plan there are a few things you should remember. First, the State pays for the premium for retirees enrolled in the Medicare group companion plan. The State only pays the premium for the group plan offered by the State Employee Health Commission. If a State retiree enrolls in a private Medicare Advantage plan, the retiree will pay the full premium for that plan. If the State is currently paying your retiree health insurance premium, you should continue that coverage.

If you are a surviving spouse paying the full premium, you may want to look at the Medicare Advantage plans as an option. Please remember that, as a surviving spouse, if you drop your coverage sponsored by the State of Maine, you will not be eligible to re-enroll in the State plan at a later date.

What about the Medicare Part B premium? Regardless of whether you are enrolled in the State group companion plan or a Medicare Advantage plan, you will still pay the monthly Part B premium.

Will the State Employee Health Commission offer a Medicare Advantage plan? The Commission just voted to go out to bid to ask for proposal for a Medicare Advantage plan. The Commission will be looking to duplicate current benefits and prescription drug coverage. A Medicare Advantage plan may be available for 2009.

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## WORKERS' COMPENSATION NEWS

Beginning January 2<sup>nd</sup>, 2008, spouses and domestic partners (DP) of current State of Maine employees who are covered under the State's Anthem insurance plan are eligible to become members of the Wellness Centers in Augusta and Bangor.

To sign up, spouses/domestic partners will need to bring their State of Maine insurance card that should have the State seal on it. In addition, they will need to complete the membership application and the Wellness Center Health Risk Appraisal prior to being allowed to start working out. In some cases, a doctor's note clearing them to participate in activity may be required.

In order to make the membership sign up process as efficient as possible, we are asking that ideally employees bring their spouses/domestic partners into the centers to sign up during the hours of:

Monday thru Thursday 8:00 a.m. - 11:00 a.m. or 1:00 p.m. - 4:00 p.m.  
Friday 8:00 a.m. - 12:00 p.m.  
Saturday 8:00 a.m. - 1:00 p.m.

If you have any questions, please contact the Eastside Wellness Center at 287-9059 or the Bangor Wellness Center at 941-4774. You may download the membership application and instructions to complete the Health Risk Appraisal through the intranet at <http://inet.state.me.us/wellnesscenter>

## FREQUENTLY ASKED QUESTIONS

- Q. Can I tell from my ID card if my Primary Care Physician's Practice is a "Preferred" Practice with our health plan?
- A. No. All ID cards read the same "PCP COPAY: \$0 PREFERRED or \$10 PAR." You can find out if your Primary Care Physician practice is a "Preferred Practice" by checking Anthem's website: [www.anthem.com](http://www.anthem.com), contacting your physician's office or calling Anthem's Customer Service number on your card.
- Q. When I complete an application to enroll or make a change such as deleting or adding a spouse/partner or dependent child on any of the State of Maine benefit plans, do I have to send the form to my supervisor or department personnel?
- A. No. Mail the form directly to us at EH&B, 114 SHS, Augusta, ME 04333-0114 or through interoffice mail at # 114 SHS.
- Q. Do I have to wait for annual enrollment to make a change if I have a life event?
- A. No. You may request a change within 60 days of the event. The effective date of the requested change is the 1<sup>st</sup> of the month following receipt of the paperwork or the event, whichever is later.
- Q. If I am going through a divorce and the Court says that I have to provide insurance coverage for my ex-spouse or my step-children, can I keep them on my State of Maine benefit plans?
- A. No. Only legal spouses, qualified domestic partners or biological/adopted dependents may be covered on your plans.



JOHN ELIAS BALDACCI  
Governor

STATE OF MAINE  
STATE EMPLOYEE HEALTH COMMISSION

220 Capitol St., 114 State House Station  
Augusta, ME 04333-0114

BRETT HOSKINS  
Labor Co-Chair

ALICIA KELLOGG  
Management Co-Chair

Dear State Employee Plan Member:

With this issue of the newsletter we have enclosed a pamphlet from the Maine Health Management Coalition's guide to the *Pathways to Excellence* program. The guide shows you how to access information on physician and hospital quality and patient measures.

The Maine Health Management Coalition's blue ribbons are used by the State Employee Health Commission to identify preferred hospitals and preferred primary care practices. If you are an active employee or a retiree not enrolled in Medicare, your benefits are enhanced when you receive care from a preferred hospital or preferred PCP. All services performed and billed by a preferred hospital are not subject to the annual deductible.

We encourage you to use this guide as a tool to choose health care services for you and your family.

We are pleased to announce that the updated version of the preferred hospital list includes twenty Maine hospitals as of January 1, 2008. The preferred hospitals are:

Cary Medical Center (Caribou)	Miles Memorial (Damariscotta)
Central Maine Medical Center (Lewiston)	Millinocket Regional Hospital
Down East Community Hospital (Machias)	Mt. Desert Island Hospital (Bar Harbor)
Eastern Maine Medical Center (Bangor)	Northern Maine Medical Ctr. (Fort Kent)
Inland Hospital (Waterville)	Pen Bay Medical Center (Rockland)
Maine Coast Memorial (Ellsworth)	Rumford Community Hospital
MaineGeneral Medical Center (Augusta/Waterville)	Sebasticook Valley (Pittsfield)
Mayo Regional (Dover-Foxcroft)	Southern Maine Medical Ctr. (Biddeford)
Mercy Hospital (Portland)	Stephens Memorial (Norway)
Mid Coast Hospital (Brunswick)	York Hospital

Look for the hospital list update in July of this year.

### PRESCRIPTION DRUG NEWS

The CVS chain of Maine pharmacies has recently signed-on to the Anthem mail match network. State of Maine members can now purchase a 90-day supply for a single co-pay at CVS locations throughout Maine.

### COLD AND FLU PREVENTION

It's next to impossible to completely avoid cold or flu viruses, but prevention is simple. Hand washing is the most important way to prevent the transmission of disease:

- Wash your hands after touching someone who is ill or after touching an object they've touched. Wash for 15 seconds using soap and warm water.
- Keep your hands away from your eyes, nose and mouth unless you've washed your hands. Most germs are spread from a surface to your face via your hands.
- Clean shared surfaces like phones, keyboards and doorknobs often.
- Get a flu shot every year!

# HEALTHY LIVING TIPS...

## Winter Workout Wisdom

### Outdoors:

- Start with a proper warm-up.
- Dress warmly, preferably in layers.
- Avoid sweating.
- Back inside, chill out.

### Indoors:

- Go shopping at a mall.
- Become a gym rat.
- Make your own gym.

## Newsletter Update!

Thank-you for the 22 suggestions for naming our newsletter! Look for the winner in the next issue.

# A LIGHTER VERSION OF THE BELOVED NEW ENGLAND CLAM CHOWDER

## Ingredients

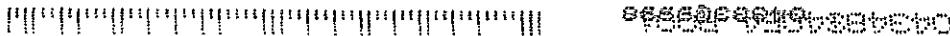
- |  |                                  |
|--|----------------------------------|
| 4 (6½ oz.) cans chopped clams, undrained | 1½ teaspoons chopped fresh thyme |
| 2 (8 oz.) bottles clam juice             | ¼ teaspoon black pepper          |
| 4 bacon slices                           | 3 parsley sprigs                 |
| 1 cup chopped onion                      | 1 bay leaf                       |
| 1 cup chopped celery                     | 2 cups 2% reduced-fat milk       |
| 1 garlic clove, minced                   | ¼ cup all-purpose flour          |
| 3 cups cubed red potato                  | ½ cup half-and-half              |

## Preparation

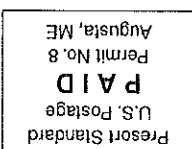
Drain clams, saving both the liquid and the clams. Combine clam liquid and clam juice. Cook bacon until crisp. Remove bacon from pan, reserving 2 teaspoons drippings in pan. Crumble bacon; set aside. Add onion, celery, and garlic to pan; sauté 8 minutes or until tender. Add clam juice mixture, potato, thyme, black pepper, parsley sprigs and bay leaf; bring to a boil. Cover, reduce heat, and simmer 15 minutes or until potato is tender. Combine milk and flour, stirring with a whisk until smooth; add to pan. Stir in clams and half-and-half. Cook 5 minutes. Discard bay leaf. Serve with crumbled bacon.

## Nutritional Information

CALORIES 194(25% from fat); FAT 5.4g (sat 2.7g, mono 1.9g, poly 0.4g); PROTEIN 12.3g; CHOLESTEROL 32mg; CALCIUM 111mg; SODIUM 639mg; FIBER 1.4g; IRON 2.2mg; CARBOHYDRATE 23.7g



FWD



STATE OF MAINE  
EMPLOYEE HEALTH & BENEFITS  
State House Station 114  
220 Capitol Street  
Augusta, Maine 04333-0114  
Return Service Requested