

# Spotlight

*On Your Health*

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## Healthy Virginians Initiative Launched

*Leading a one-mile lunchtime walk for state employees in Richmond, Governor Mark Warner launched the statewide Healthy Virginians initiative in November.*

*The campaign is an effort to promote health and wellness and reduce health care costs by combating obesity, hypertension and other preventable diseases among state employees, public school students, Medicaid recipients and the Virginia public.*



Governor Warner announces the Healthy Virginians initiative at Capitol Square in Richmond.

According to studies by the U.S. Centers for Disease Control and the Kaiser Family Foundation, as many as 35 percent of all Virginians are overweight and another 23.7 percent are obese, 23 percent do not exercise on a regular basis, and an estimated 25 percent of Virginians smoke or



Employees of the Department of Aviation were among the more than 800 individuals participating in a lunchtime walk with the Governor to a health fair at the Farmers' Market in Shockoe Bottom.

use other tobacco products. Lifestyle-related conditions account for \$52 million in health care costs for state employees each year.

"This initiative does not require expensive exercise equipment or extreme dieting," Governor Warner said. "By walking an additional 2,000 steps each day—the equivalent of a 15-minute walk, or about one mile—and consuming 100 fewer calories every day—which is equal to about one can of soda—Virginians can lower their blood pressure, lose weight, and feel better physically, mentally, and emotionally."

The state employee component of the initiative includes assessing current health, moving more and eating less:

- All state employees are encouraged to undergo a confidential, online health assessment at [www.gethealthytools.com](http://www.gethealthytools.com). Agency coordinators for the CommonHealth wellness program can provide instructions and additional information.

- State employees also are asked to participate in the *Virginia on the Move™* walking program, coordinated by the Center for Food and Nutrition Policy at Virginia Tech, as the state affiliate of the national, non-profit *America on the Move™* program. Employees can record daily walk and exercise routines at [www.americaonthemove.org/va](http://www.americaonthemove.org/va).
- Fifteen-minute breaks for walking or other exercise will be encouraged. Participants who complete the online health assessment and provide a confirmation will receive free step counters to better monitor their daily walking.
- Also included will be education programs, special contests and challenges, and other health-related initiatives.

State employees, fasten your walking shoes and set your step counters! More information may be found on the Web at [www.healthyvirginians.virginia.gov](http://www.healthyvirginians.virginia.gov), from your agency CommonHealth coordinator or Benefits Administrator.

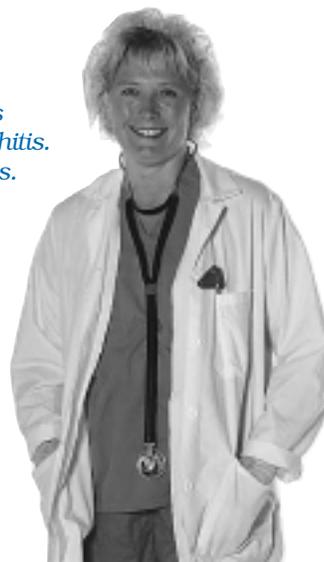
Use EmployeeDirect at <http://edirect.virginia.gov> to view or change your personal and health benefits information *anytime!*

## Commonwealth's Disease Management Program Addresses Chronic Obstructive Pulmonary Disease (COPD)

*Some of you might not recognize the formal name: COPD. But you are likely familiar with this chronic condition as a group of respiratory diseases including emphysema and chronic bronchitis. COPD costs the nation annually about \$32.1 billion in health care expenses and indirect costs.*

The Commonwealth's disease management program, called *Anthem Better Prepared*, has added this debilitating condition to the list of chronic conditions it already addresses—asthma, diabetes, congestive heart failure and coronary artery disease. Through this program, patients with these chronic diseases are given direct help to manage their conditions and improve their health. Nurse care managers work with pharmacists, physicians, health educators, and other health professionals to insure that patients are taking the proper amount of medication on a timely basis, and are complying with other aspects of their medical treatment. Patients are also counseled about taking better care of their specific condition to improve their quality of life through lifestyle changes and other self-management tools.

Those enrolled in the *Anthem Better Prepared Program* also have 24-hour access to registered nurses and a patient Web site. To register for this voluntary, free, confidential program, call **1-800-445-7922**. For more facts on *Anthem Better Prepared*, COPD and to read about one state health plan member's experience with disease management, see the articles on page 2.



### One Phone Call Made A Difference

#### *One phone call saved Eric Joyner's\* life.*

Diagnosed with coronary artery disease a year earlier, and a Commonwealth of Virginia health benefits program member, he had met Ron Wright, RN, through his enrollment in the *Anthem Better Prepared* disease management program.

"Ron had called me as a routine follow-up," Eric explained. "I told him about some test results I had gotten back... and he was concerned that my blood sugar results were not within the recommended guidelines."

"Ron received my consent to call my doctor and the next thing I knew, he put me on hold and called my doctor directly," Eric said. "And the doctor scheduled an appointment for me immediately."

As a result of that call, Eric's doctor discovered a thyroid tumor. Additional testing revealed thyroid cancer. "I can't believe how that one simple follow-up phone call changed my life," Eric says. "Without Ron and the *Anthem Better Prepared* program, I wouldn't have known about that tumor for who knows how long. It didn't have anything to do with coronary artery disease, which was why I joined the program in the first place. But the program—and Ron—were certainly there when I needed them the most."



While Eric's story is certainly unusual, managing a chronic health condition requires setting health and lifestyle goals and finding the support to achieve them. *Anthem Better Prepared* program nurses have years of experience and stay up to date with the latest in medical news and advances in treatment and technology. They will work closely with you to learn about your medical history and your doctor's plan of care. With that background, the nurses can determine how to instruct and support you as you set and achieve your health goals.

Just like Eric, hundreds of Commonwealth of Virginia employees use the disease management program every day to manage specific conditions and improve their general health. The program is a confidential medical manage-

ment and health information program offered through the State Health Benefits Program. Registered nurses are available 24 hours a day, seven days a week, and even on holidays—they are simply a phone call away for health information and support. For more information on *Anthem Better Prepared*, call **1-800-445-7922**.

*\* This is an actual testimonial from a real program participant. We have changed his name to protect his privacy.*

## More on the Commonwealth's Disease Management Program

*Anthem Better Prepared* has been a feature of the State Health Benefits Program since 1995 and complements the Commonwealth's focus on wellness and preventive care to improve member health and reduce health care costs. Approximately 34,000 Commonwealth of Virginia health benefits program members participate.

The disease management program fosters overall improved health for patients with asthma, diabetes, coronary artery disease, congestive heart failure and chronic obstructive pulmonary disease (COPD) by coordinating



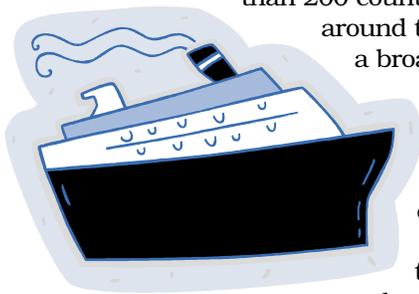
pharmacy services, physician care and patient self-care. Patients are assisted to better comply with guidelines and courses of treatment for their condition, improving not only their health but their overall quality of life.

By helping to improve compliance, the program affects patient health status, reduces the use of expensive medical services and as a result, lowers health care costs. The Commonwealth estimates net savings of \$13 per diagnosed member per month from

the program, primarily because of reduced inpatient admissions and days of care.

## Use BlueCard Worldwide® When You Need Medical Care Outside the U.S.

Through the BlueCard Worldwide program, your Anthem Blue Cross and Blue Shield ID card gives you access to doctors and hospitals for medical care in more than 200 countries and territories around the world, and to a broad range of medical assistance services.



Like your passport, you should always carry your Anthem ID card for access to medical services when you travel or live

outside the U.S. To take advantage of the BlueCard Worldwide program, please follow these steps:

- 1. Always carry your current Anthem ID** card for easy reference and access to doctors, hospitals, and other health care professionals.
- 2. To locate a doctor or hospital, or for medical assistance, call the BlueCard Worldwide Service Center at 1-800-810-BLUE or call collect at 1-804-673-1177, 24 hours a day, seven days a week.** An assistance coordinator, along with a medical professional, will provide information on doctors and hospitals in the area where you're traveling or living, and arrange a physician appointment or hospitalization, if necessary.
- 3. In an emergency,** go directly to the nearest hospital.

- 4. When you need non-emergency inpatient care, call the BlueCard Worldwide Service Center at 1-800-810-2583 or collect at 1-804-673-1177. Also, be sure to call Anthem for hospital admission review if you are admitted to the hospital.**

In most cases, you will not have to pay upfront for inpatient care at participating BlueCard Worldwide hospitals. However, you are responsible for any out-of-pocket expenses you normally pay (such as deductible, coinsurance, copayment, or a non-covered service). The hospital should submit your claim on your behalf.

- 5. For outpatient care, you will pay the doctor upfront for your care. You will also pay upfront for care from a non-participating hospital and/or physician.** In

either case, complete a BlueCard Worldwide international claim form and send it with the bill(s) to the BlueCard Worldwide Service Center. The address, located on the claim form, is available online at [www.bcbs.com](http://www.bcbs.com), or by calling the BlueCard Worldwide Service Center at **1-800-810-2583** or collect at **1-804-673-1177**.



## Introducing the Medco Special Care Pharmacy Service



Some COVA Care plan members may be using specialty drugs that require injection or special handling to help treat certain

medical conditions. Examples are *Procrit*<sup>®</sup> to treat anemia, *Betaseron*<sup>®</sup> for multiple sclerosis and *Enbrel*<sup>®</sup> or *Remicade*<sup>®</sup> for rheumatoid arthritis.

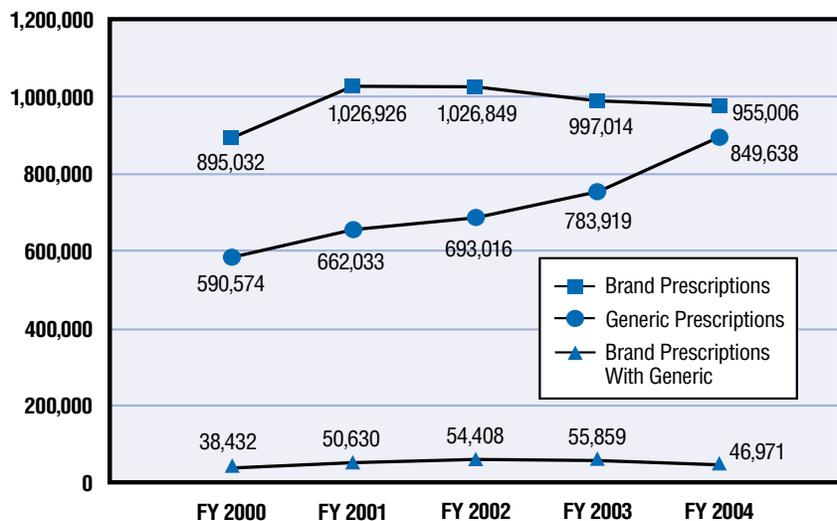
If you receive your specialty prescription drugs through the *Medco By Mail* home delivery pharmacy, there is a new program to help you manage these medications. The *Medco Special Care Pharmacy* includes:

- Individualized support and personal counseling from nurses, registered pharmacists and patient care representatives who are trained in specialty medications, their side effects and the conditions they treat.
- Access to a registered *Special Care Pharmacy* pharmacist 24 hours a day
- Expedited and safe delivery at the time and to the specific location of your choice (your home, doctor's office and outpatient clinic) of all your specialty prescription medications through a reliable delivery service, such as UPS, at no delivery charge.
- Free supplies necessary to administer your medication (e.g. needles, syringes)
- Reminder calls made prior to every refill due

**How to get started:** Call **1-800-803-2523** toll free to order medication. Medco will then call your doctor for a new prescription. Or if you prefer, your doctor's office can call the *Medco Special Care Pharmacy* directly at **1-800-987-4904**. For more information, visit the Medco Web site at [www.medcohealth.com](http://www.medcohealth.com).

## Number of Prescriptions – State Health Benefits Program

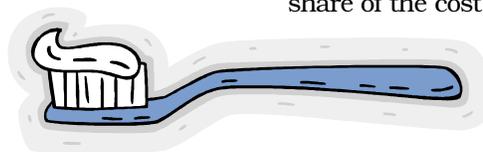
During fiscal year 2004, COVA Care plan members continued to use more generic drugs and fewer brand name drugs (see chart at right). Use of brand name drugs when generics are available also declined in 2004, dropping about 19 percent from 2003. In part because generic drugs cost less and are being used more, the cost per member dropped 12 percent last year, from a high of \$578 in fiscal year 2003 to \$516 in 2004. That compares favorably to the \$513 cost per member in fiscal year 2002.



## Using Your COVA Care Dental Benefits

Delta Dental Plan of Virginia provides dental coverage to COVA Care members through its DeltaPremier network, which includes almost 80% of dentists in Virginia.

All dentists who participate in the DeltaPremier network will file your claims for you, accept Delta's allowances for services (in addition to any required coinsurance), and abide by Delta's guidelines for dental treatment. Your out-of-pocket expenses for covered benefits will be limited to the amount of your coinsurance and any amounts that exceed your annual or lifetime maximums.



If you decide to receive dental care from a dentist who is not a member of the DeltaPremier network, you will still receive benefits from your dental plan, but your share of the cost will likely be higher than if you received care from a network dentist. In addition, you may have to file any claims yourself.

**Important Note:** It is not necessary to have the COVA Care out-of-network benefit to be covered by your plan for services received from an out-of-network dentist. The COVA Care out-of-network benefit applies only to medical and behavioral health services.

Use EmployeeDirect at <http://edirect.virginia.gov> to view or change your personal and health benefits information anytime!

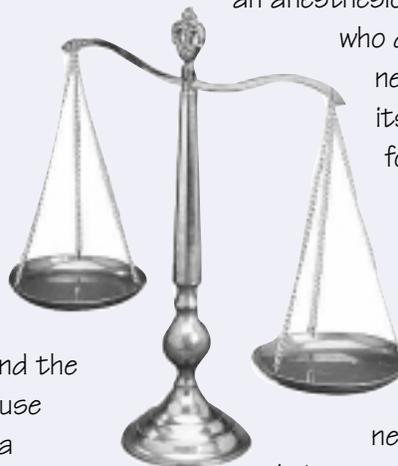
COMPARING SERVICES FROM A NETWORK OR NON-NETWORK DENTIST

DeltaPremier Network Dentist	Non-Network Dentist
<ul style="list-style-type: none"> <li>• Network dentists will have claim forms in the office and will complete and submit to Delta Dental at no charge.</li> </ul>	<ul style="list-style-type: none"> <li>• You may be required to pay the non-participating dentist in advance for the entire bill, complete claim forms and submit to Delta Dental.</li> </ul>
<ul style="list-style-type: none"> <li>• Payment will be made directly to the dentist for covered benefits.</li> </ul>	<ul style="list-style-type: none"> <li>• Payment will be made directly to you unless your dentist agrees to accept payment from Delta Dental.</li> </ul>
<ul style="list-style-type: none"> <li>• The dentist will accept Delta Dental's allowance for covered benefits. This means that you pay only the applicable coinsurance for these covered services.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-network dentists have not agreed to accept Delta Dental's allowance for their services. This means that, in addition to what Delta pays, you pay the applicable coinsurance and the difference between the non-network dentists' charges and Delta's payment for covered benefits.</li> </ul>

## The Ombudsman Responds

**Q. Why did I get charged for the difference between what Anthem allows and the hospital anesthesiologist's charge? Do I need the Cova Care out-of-network option to prevent this?**

**A.** Here's what happened and why. Anthem Blue Cross and Blue Shield administers medical benefits under the COVA Care plan. The Anthem network includes participating facilities and providers. Under COVA Care, Anthem pays its portion of the allowable charge for services and the individual pays his or her share. Because network facilities and providers have a binding agreement to accept the allowable charge as **payment in full**, the patient has no responsibility for amounts above the allowable charge.



However, not all physicians who practice at an in-network hospital are network providers. For example, you may receive services in a network facility from an anesthesiologist, radiologist or pathologist who does not participate in the Anthem network. While Anthem still will pay its full share of the allowable charge for the out-of-network services, non-network providers may "balance bill" the patient for amounts **above** that allowable charge.

Members ask if having the out-of-network coverage option is necessary for payment in such a case. It is not necessary in this instance, since Anthem still will pay the in-network percentage of the allowable charge for care received in a network hospital. The employee will still be responsible for the balance above the allowable charge.

## Get to Know Your COVA Care Plan Administrator Web Sites

*There's a wealth of information waiting for you at each plan administrator's Web site. Here are a few highlights.*

### Anthem

[www.anthem.com](http://www.anthem.com)

- From the Virginia Members site, select the **Commonwealth of Virginia and The Local Choice Members** link to search the Anthem provider network, obtain COVA Care benefit information including the member handbook, see the monthly premiums, or print an Anthem claim form.
- Choose **"Log-in to Member Self-Service"** to check the status of your medical claims, communicate with Anthem Member Self Service or request an ID card.
- The **Health Care Decision Tools** help you make informed decisions about the care you receive. Choose the **Hospital Comparison Tool** to compare hospitals by surgical procedures and cost. Use



the **Treatment Decision Support Tool** to research specific medical conditions and treatment options.

- Select **SpecialOffers@Anthem** to save on health-related products and services from vitamins to weight management to baby products.
- **MyHealth@Anthem** serves as your own private health care news and information center. Personalize this site to receive health and wellness information that interests you— such as women's health, elder care, or alternative health. Tap into a complete medical and drug encyclopedia, and more.

**Need assistance?** Call **(804) 355-8506** in Richmond or **1-800-552-2682** outside Richmond.

### Delta Dental

[www.deltadentalva.com](http://www.deltadentalva.com)

- Select the **Commonwealth of Virginia Dental Plans** link on the home page for specific COVA Care information, including a question and answer section.
- Use the **Dentist Search** to obtain a list of DeltaPremier dentists in your area.
- In the **Featured Subscriber Information** section you may obtain detailed dental information, including the **Oral Health &**



**Wellness Information** link. This link features information about dental specialties, a glossary of dental terms, and helpful articles covering a host of topics from high-tech dentistry to preventive dental care.

- To check your personal claims history, click on **Subscriber Login** and register.

**Need assistance?** Call **1-888-335-8296**.

## Medco Health

[www.medcohealth.com](http://www.medcohealth.com)

- Once you register, this site provides many online **Prescriptions & Benefits** services. You may:
  - Order prescriptions and check the status of your order.
  - Compare brand-name and generic medication prices.
  - Find a local network pharmacy.



- Search the drug database for information about medications.
- Choose **Health & wellness** for detailed information about diseases and conditions, drug-related news articles, and prescription drug product alerts.

**Need assistance?** Call **1-800-355-8279**.

## ValueOptions

[www.achievesolutions.net/covacare](http://www.achievesolutions.net/covacare)

- Select **Looking for a Provider?** for information about participating providers in your area.
- Go to **My Mental Health Benefits** for benefit information and claim forms.
- Get **In the Spotlight** for practical information about everyday concerns such as tips for a good night's sleep and what you and your family should know about immunizations.
- Every day **Features** a new article about life issues such as keeping a relationship strong, or coping with financial stress.



- **Sneak Peek** provides useful resources and timely news articles for managing daily living issues.

- Visit the **Centers** link for focused information on topics such as child care and parenting, depression and anxiety, and work and personal growth.

**Need assistance?** Call **1-866-725-0602**.

## Part-Time Classified Employees Now Eligible for Health Benefits

On July 1, part-time classified employees became eligible to receive state health benefits as a result of legislation passed by the 2004 General Assembly. Included are:

- Part-time salaried, classified employees who work regularly at least 20 hours but less than 32 hours per week;
- Salaried employees in similar positions in legislative and judicial branches and independent agencies;
- These employees' eligible dependents.

Those who enroll will pay the *total health benefits premium* based on membership level (Single, Employee Plus One or Family), plan and benefits election (the COVA Care plan, including the additional coverage options, and the Kaiser Permanente HMO). *There is no state contribution to your monthly premium.*

Once enrolled, *you may not change your membership or waive coverage until the next Open Enrollment* or unless you experience a qualifying mid-year event consistent with the change.

Employees who work at least 32 hours per week are considered full-time employees and receive the state contribution toward their monthly premiums.

Eligible part-time classified and full-time employees may participate in a Dependent Care Flexible Reimbursement Account (DCFRA) and, after a six-month waiting period, in a Medical Flexible Reimbursement Account (MFRA). If you are a full-time employee who moves to part-time classified employment (or similar positions shown above), current health coverage will end and you will be required to re-enroll in health benefits within 31 days. For more information, see your Benefits Administrator.



If you are a new part-time classified employee, meet the above criteria, and wish to enroll in health benefits, visit Employee Direct at <http://edirect.virginia.gov> or submit an application to your agency Benefits Administrator within 31 days of the date you became eligible. Otherwise, you must experience a qualifying mid-year event or wait until the next Open Enrollment to enroll.



### Get the Big Picture on Your Employee Benefits

Here's your link to the many benefits programs you enjoy as a Commonwealth of Virginia employee – [www.dhrm.virginia.gov/compandbenefits.html](http://www.dhrm.virginia.gov/compandbenefits.html). Select **Employee Benefits** for a closer look at all of your benefits, including the *CommonHealth* wellness program, flexible benefits, long term care, and of course, health. Choose **Health Benefits Headlines** on the right sidebar for the latest in health benefits news and information.

