



## What Really Keeps Us from Better Health?

By Thomas Morrow, M.D.

The January 2018 *PEEHIP Advisor* included an article focused on the definition of health and how most of the top ten causes of death are related to personal decisions. February included an article highlighting how PEEHIP, as well as our nation, has seen a dramatic increase in the prevalence of diabetes and its precursor, pre-diabetes.

Diabetes and Prediabetes, both diagnosed with a simple blood test, are critical to understand. But, these two conditions are not the only issues we face as a health plan or nation. Our food intake, lack of exercise and proper sleep, as well as stress, all result in a toxic mix that dramatically changes our body chemistry and results in the formation of substances that injure our cells...all of our cells. This self-created metabolic state contributes not only to diabetes, but heart disease, strokes, peripheral vascular disease, renal failure, Alzheimer's disease, cancer, and more.

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You have all heard at least some of this before...perhaps hundreds of times. But most of us are stuck in our old habits for each of these contributors to ill health. And these habits are very hard to break.

Over nearly a century, doctors have created health behavior theories that have been the subject of literally thousands of articles in medical literature focusing on one question: "What gets people to change behavior?" And, "Why do so many people keep doing the same thing, despite knowing that it is not in his or her best long-term interest?"

Let me preface this with some basic brain function info. Most of the things we do never come to conscious thought (the cortex). We do them because they are habits. Habits are repeated behaviors that we don't even think about...we just do them because they are pre-programed in the hind brain. When you were growing up (or if you have children) and you did something wrong, how many times do you remember: "What were YOU THINKING?!" The typical answer: "I don't know." That is not a cop-out, but the truth. You were not thinking! You were doing...what your hind brain told you, unconsciously, to do.

When I see candy, I eat some...unless my cortex kicks in and it calculates the cost of that candy. If you pick up a cigarette, your addiction center focuses on the "need" for a fix; the cortex does not over-rule it unless it expends a LOT of energy and processing power. Our brains save precious cortical processing functions for serious thought... if we didn't do this we would use up all of our energy just thinking about our day-to-day activities.

It is important to understand that most behavior is the result of constant cues (triggers), reinforcement or rewarding of the behavior which in turn leads to hundreds of repetitions of the behavior. Over time the behavior becomes "learned" and turns into a habit. These triggers could come from your parents, your spouse, your teacher or coach, your boss...or from advertising. In fact, many of our unhealthy behaviors have occurred because of cues; "Should I super-size your order?" comes to mind.

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There are more than 70 health-behavior change theories or models. Some of them go back decades, others are much more recent. A few key psychological theories/models serve as the basis of most explanations of health-behavior change. I'd like to focus on a few.

My favorite is called the Trans-Theoretical Model (often referred to as the "Stages of Change" model). It has combined a number of theories into one and basically says that behavior change is a process that unfolds over time through a sequence of stages which include:

- Precontemplation: "I haven't even considered it."

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## What Really Keeps Us from Better Health continued

- Contemplation: “I have thought about it, but am not ready to commit.”
- Preparation: “I have committed but need to prepare, learn, set the stage.”
- Action: “I am starting today!”
- Maintenance: “I am consciously saying yes to the right behavior and no to the wrong behavior.” And finally;
- Termination: “It is an ingrained habit and I don’t need help to maintain it.”

Another model that directly feeds into this is the Health Belief Model. Basically, it states that people’s actions are dependent upon their feelings of susceptibility, seriousness of the health consequences and behavior, benefits and barriers to behavior, triggers to action and conviction that any action will produce expected outcome. Education plays a HUGE role in this theory. If you do not even know that sugar or trans-fat is bad for you, how could you ever go through the stages of change listed above?

*If you are a teacher, think about how you get your students to improve. Don’t these three things come into play? And the PEEHIP membership is packed with people who are experts at getting Alabama kids to reach goals...but what about yourself and your health?*

Another very important concept which isn’t really a theory but an area of research is Behavioral Economics: Basically, people change when the cost (time, effort, symptoms, money) of continuing to do the same behavior is greater than the effort needed to move from the bad behavior. This is an important concept as change is costly... in terms of money to purchase more fresh vegetables, a gym membership, etc. and effort; it takes a lot of thought process and time to learn new recipes, exercise, coaches, etc. and it takes precious time to learn new behaviors and turn them into habits. We basically do a value equation in our head. The value of the improved health must be

greater than all of these costs.

A contemporary psychologist, B. J. Fogg has put many aspects of these and other theories into a simple to understand “formula”. Behavior change occurs when Motivation, Ability, and Triggers all converge. Or B=MAT.

Motivation can come from a bad laboratory test result, money, fear, family, com-

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mitments, goals, a coach, a teacher...the list goes on and on. Ability refers to your personal ability to change and its essence is that small behavior changes are easier to perform than large ones, inexpensive, more likely than expensive, etc. You have more ability to make small changes than large ones...easier, less time, less intimidating, less costly...etc. Trigger means that something signals you to change and it becomes a factor in creating new habits.

If you are a teacher, think about how you get your students to improve. Don’t these three things come into play? And the PEEHIP membership is packed with people who are experts at getting Alabama kids to reach goals...but what about yourself and your health?

So, let me ask you a question. What is keeping you from improving your health? You have a choice; in fact, hundreds of choices...each week. What keeps you from parking farther away from your work and walking? What keeps you from learning a new healthy recipe? What keeps you from stopping cigarettes? What keeps you from dealing with poor sleep habits? What keeps you from changing your nutritional intake?

What keeps you from taking advantage of PEEHIP’s health coaching opportunities? As announced in the January

2018 PEEHIP Advisor, PEEHIP recently launched a personalized day-to-day health coaching pilot program for prediabetes, weight management, and musculoskeletal pain by partnering with a Birmingham, AL company called Pack Health, which was brought to us by Blue Cross Blue Shield. Pack Health recently sent invitation letters to eligible PEEHIP members for them to

participate in the pilot. If you received one of these letters, what keeps you from picking up the phone and calling Pack Health?

And, perhaps more importantly, what is the value of YOUR Health?

Do the equation, make the call, and receive free help. PEEHIP has provided for you the opportunity to improve your health, and it will help lower the cost of healthcare and keep the cost of PEEHIP from escalating. But we need your help. Our data proves to us that **behavior is contributing to our ever-increasing prevalence of chronic disease, and the healthcare costs necessary to treat it. But that same behavior is costing you more...much more...lack of vitality, energy, and years of life. Contemplate, Plan, Commit, Act... and reap the rewards!**

See more from Dr. Morrow in our January and February 2018 PEEHIP Advisor newsletters by visiting [www.rsa-al.gov/index.php/members/peehip/forms/peehip-newsletters/](http://www.rsa-al.gov/index.php/members/peehip/forms/peehip-newsletters/). ●

# Your Telemedicine Explained

In December 2017, PEEHIP was extremely pleased to be able to offer Teladoc as an available option to members enrolled in the Blue Cross Blue Shield Hospital Medical Group 14000 plan. Teladoc offers 24/7/365 access to board-certified and state-

licensed physicians to these members and their covered dependents for no copay. But if you are a Medicare-eligible member covered under the PEEHIP UnitedHealthcare Group Medicare Advantage PPO Plan, did you know you also have access to

telemedicine? Please see below for important information and a side-by-side explanation of the different telemedicine benefits available for PEEHIP members.

## Telemedicine Comparison of Benefits

	If you are enrolled in PEEHIP's...	
	Blue Cross Blue Shield hospital medical Group 14000*	UnitedHealthcare Medicare Advantage Group 15500/15501
Name of Telemedicine benefit	Teladoc	Virtual Doctor Visits (administered by Amwell and Doctors on Demand)
Availability	Nationwide 24/7/365; phone, web, and mobile app	Nationwide 24/7/365; phone, web, and mobile app
Video and telephonic?	Video and Telephonic consults available	Telephonic consults not available, Video consults available via Computer/Smartphone/Tablet
What is needed to sign up	Member ID card along with basic identifying information	Member ID card along with basic identifying information
Cost	Medical: \$0 Behavioral health: not available	Medical: \$0 Behavioral health: \$18
Website access	<a href="http://www.Teladoc.com/Alabama">www.Teladoc.com/Alabama</a>	<a href="http://www.UHCRetiree.com/PEEHIP">www.UHCRetiree.com/PEEHIP</a> and navigate to the "Virtual Visits" tile at the bottom of the page
Phone access	855.477.4549	877.298.2341 (PEEHIP's UnitedHealthcare customer service who will provide step-by-step instructions on accessing Virtual Visits via the web or mobile app)
App access	Teladoc app available on App Store or Google Play	Doctors on Demand and Amwell apps are available on App Store or Google Play
Types of doctors	PCP, pediatricians, family medicine	PCP, pediatricians, family medicine, behavioral health
Common conditions treated	Cold, flu, allergies, bronchitis, UTI, respiratory infection, sinus, and more	Cold, flu, allergies, bronchitis, UTI, respiratory infection, sinus, behavioral health, and more
Satisfaction rates	95%	Doctors on Demand: 4.8/5; Amwell: 4.7/5

\* PEEHIP members covered under the VIVA Plan also have access to Teladoc. For more information about your Teladoc benefit under VIVA, please review your VIVA Plan documents or call VIVA at 800.294.7780.

For members enrolled in PEEHIP's UnitedHealthcare Plan, two telemedicine options (Doctors on Demand and Amwell) are available to allow members more than one choice based on their preference. This also increases the availability of providers for our members seeking care.

The early feedback from PEEHIP's telemedicine benefits has been outstanding as this truly is a valuable benefit for our members. Not only does this

benefit allow members access to care and even have any needed prescriptions ordered in the comfort of their home or while away, but every time a member chooses telemedicine, there is savings generated for both the member and the Plan.

Members have \$0 copay for telemedicine, and using telemedicine instead of going to a facility like an urgent care or emergency room is significantly less costly for the Plan. So whenever you

need to utilize this highly convenient new benefit, you not only help yourself but also your Plan.

For more information about Teladoc, visit <http://www.rsa-al.gov/index.php/members/peehip/benefits-policies/teladoc-by-blue-cross-blue-shield-peehip/> and for more information about Virtual Visits, visit <http://www.rsa-al.gov/index.php/members/peehip/retirees-medicare/>. ●

# Make 2018 Different – Rekindle Your Resolutions with FREE Coaching from Pack Health

We've all done it. We have this moment where we say, "I'm going to do this," and we reach blindly for the stars. We say "I'm going to lose 20 pounds," or "I'm getting in shape this year!" or "From now on, I'm prioritizing self-care," but so often we stop there. In doing so, we set ourselves up for an impossible climb.

If you do that thing where you dream big, dream blind, and eventually give up when things get murky and hard, you're not alone. Eighty percent of resolutions are abandoned by the first week of February, and by March – well, here we are. But what if we told you there was a way to start again and get it right this time? What if we gave you the personalized support to set better goals to stay on track?

That support is now available through Pack Health, a Birmingham company that specializes in personalized day-to-day health coaching and support to guide and accompany you on your journey to achieving your health goals. This exciting new benefit is now available to a limited number of eligible members as a pilot program through partnership with Blue Cross Blue Shield of Alabama. While this pilot focuses on

health and lifestyle coaching, this benefit is voluntary, and separate from PEEHIP's Team Up for Health Wellness Program.

## Resetting weight loss goals

The diet and exercise equation sounds simple – fewer calories in, more calories out. Yet more than two in three Americans are still overweight. Why? Often we get lured into crash diets and crazy exercise plans that we can't stick to, and we end up stuck. Pack Health takes a different approach.

Uncover the real reason your diet is failing. Are you getting enough water? Is stress sending you into a spiral of unhealthy eating habits? Do you need help finding healthy foods you enjoy? Your Health Advisor will help you create a personalized plan with weekly steps you can commit to.

## Setting goals to prevent diabetes

The statistics on prediabetes are overwhelming: one in three adults have prediabetes, but nine out of ten are unaware they have it. With these statistics, it is important to be informed about diabetes, understand the risks, and learn the steps to prevent it. If you're at risk of Type 2 Diabetes, Pack

Health's Diabetes Prevention Program can help you find healthy foods and exercises you enjoy, develop a personalized plan of small steps you can commit to, and take back the reins on your health.

## Setting goals when you're living with chronic pain

We don't have to tell you how much pain can set you back. Finding and committing to a physician you trust, treatments that work, ways to regain or maintain mobility, and ways to reduce stress before it derails your goals can feel like a major undertaking. But like any health challenge, it's easier with a Health Advisor in your pocket. **Pack Health is available for members with chronic knee pain, chronic lower back pain, chronic hip pain, and osteoarthritis.**

With Pack Health, all it takes is 20 minutes a week to rekindle your resolutions and make 2018 the year you get a handle on your health. **Space is limited in this pilot program to 1,500 total participants.** To get started, visit [www.packhealth.com/PEEHIP](http://www.packhealth.com/PEEHIP) or call 855.255.2362 and choose option 1. ●

## Healthcare Services at Your Workplace

As a reminder, wellness screenings and flu shots provided by the ADPH are the only healthcare services covered by your PEEHIP benefits when obtained at your workplace. Any other services such as vaccinations or check-ups provided by vendors at your workplace other than the ADPH will not be eligible for reimbursement. To avoid charges, please do not obtain healthcare services at your workplace from any vendor other than the ADPH. ●

## Notice Concerning 1095-B and 1095-C Forms

As part of the Affordable Care Act, PEEHIP is required to provide Form 1095-B to each of its subscribers who were enrolled in the PEEHIP Blue Cross Blue Shield Hospital Medical Group #14000 plan during the calendar year 2017. These forms were mailed in January 2018. For the PEEHIP Group #14000 subscribers, you should have already received this form from PEEHIP. For PEEHIP members that were covered under the VIVA HMO plan during any point of 2017, VIVA carried the responsibility of providing the 1095-B form because they are a fully insured plan.

The 1095-B form reports "actual enrolled coverage" of active and non-Medicare-eligible retired members and COBRA beneficiaries and their covered spouses and children. Lastly, for Medicare-eligible members covered on a retiree contract, Medicare, not PEEHIP or UnitedHealthcare, would have sent you a 1095-B if you met their criteria for receiving one. For more information, please contact Medicare at 1-800-MEDICARE.

**As a reminder, this 1095-B form is not required to file your taxes** but should be kept with your personal records. Your employer also is required to provide a different form, which is Form 1095-C. This form reports the "offer" of coverage to full-time employees and their eligible spouses and dependents, but it is not applicable to retirees. **Neither of these forms require any action on the part of PEEHIP members,** but please retain your copy for your records. ●