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www.rsa-al.gov/index.php/members/peehip/

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What Can You Do to Help PEEHIP Fight the Increasing Cost of Healthcare?

The cost of providing healthcare is increasing at an astonishing rate. Along with more members signing up for PEEHIP coverage and increasing usage by members of plan benefits, new high-cost medications are constantly entering the market, and the cost of existing drugs are rising rapidly. The Affordable Care Act (ACA) also has implemented mandates on health insurance plans which have resulted in higher costs for PEEHIP. All of these factors are driving healthcare claim costs higher than ever before. Due to the increased cost, PEEHIP faced a projected shortfall of \$140 million dollars for the upcoming plan year. Furthermore, in the next few years PEEHIP faces a potential excise tax on the value of healthcare costs that exceed a federally-set threshold. This is known as the Cadillac tax, which is another mandate under the ACA, and it may apply to PEEHIP in 2018 if healthcare costs are not controlled.

In fiscal year 2014, PEEHIP's total claim cost was over **\$1.2 billion**. To put that into context, \$1 billion is roughly the amount that BP initially paid to the Southern states for the restoration of the Gulf of Mexico after the Deepwater Horizon oil spill, and it is also estimated to be the cost of purchasing the Chicago Cubs baseball franchise. PEEHIP paid this amount in one year and is on pace to pay even more each year in the future.

These increased costs put pressure on the plan because PEEHIP funding cannot easily match the rate of increasing PEEHIP claims costs. Therefore, in order to protect the plan and ensure that the benefits are available in future years at the most reasonable cost to members, PEEHIP and its members must work together to reduce or avoid unnecessary costs. To help keep your PEEHIP plan as beneficial and affordable to you as possible, please see below for the steps you can take to help reverse the trend of increased healthcare costs:

- ◆ For non-emergency situations, seek your primary care doctor rather than visiting the emergency room (ER). ER visits are much more costly to you and PEEHIP and are not a better option for healthcare outside of a true medical emergency situation.
- ◆ When seeing your doctor, ask about generic versions of the medications you are prescribed. Generic drugs are safe, effective and more affordable to you and PEEHIP. If a generic drug is not available, ask if there is a low-cost brand medication that will be just as helpful to you.
- ◆ Take advantage of the robust PEEHIP *Team Up for Health* Wellness Program which offers a wide variety of services to help you stay healthy or manage any health risks and diseases. Did you know unlimited one-on-one health coaching is available to you with a licensed nurse? Visit www.MyActiveHealth.com/PEEHIP today or call 855.294.6580 to learn more about how PEEHIP and ActiveHealth can help you achieve better health. ●

Remember the Open Enrollment Deadlines

July 1 - September 10
Online enrollment

July 1 - September 30
Flexible Spending Accounts online
and paper enrollment

If you have not made your Open Enrollment changes, you have until midnight of September 10, 2015, to make them **online through Member Online Services**. After this date, online Open Enrollment changes will not be accepted and the Open Enrollment link will be closed.

- ◆ Any paper forms postmarked after August 31, 2015, will not be accepted.
- ◆ If you do not need to make any changes, please do not submit a form to PEEHIP.
- ◆ Exception: If you want to enroll or renew your Flexible Spending Accounts or Federal Poverty Level Discount, you must re-enroll **EACH YEAR** as these programs do not automatically renew. ●

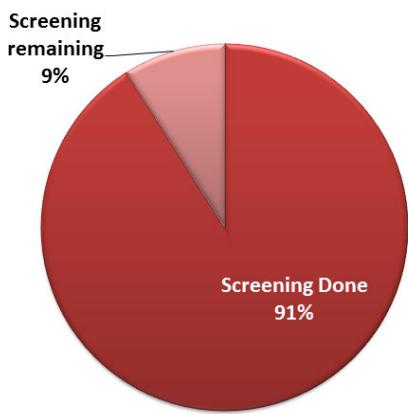
Team Up for Health Wellness Program

End of Year 1 Update



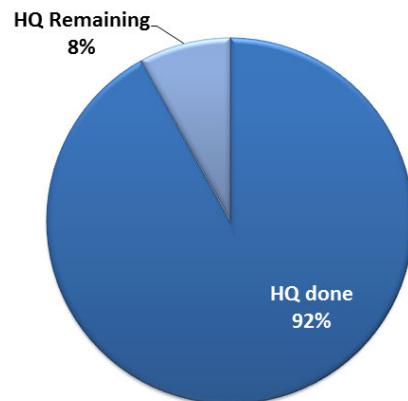
2015 has been an exciting year for PEEHIP with the rollout of the new and improved PEEHIP *Team Up for Health* Wellness Program. PEEHIP, in partnership with ActiveHealth and the Alabama Department of Public Health (ADPH) offers one of the premier wellness programs in the country with industry leading practices in order to help members achieve better health. While some other wellness programs in our surrounding states have seen moderate participation, the PEEHIP membership has shown its resourcefulness in achieving outstanding levels of engagement and completion. Please see below for year one completion numbers as of early August 2015 for those PEEHIP members who were required to participate in the Wellness Program.

Screening Completion



141,185 Wellness Screenings completed

HQ Completion



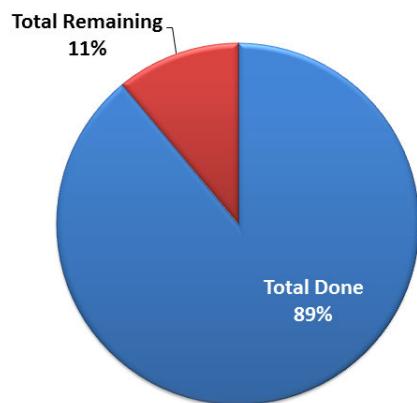
140,925 Health Questionnaires (HQ) completed

Coaching Completion



50,999 Health Coaching requirements met

Total Completion



135,597 complete with all required activities

Wellness Program Premium Waiver Update

Now that the August 31, 2015, deadline to complete the required activities has passed, PEEHIP cannot remove the \$50 wellness premium for the month of October 2015 for those members who did not complete all of their required activities. This is because PEEHIP's premium invoice generation occurs in early September, so all completion activity had to be finalized prior to this process.

Remember, even if you did not complete your required activities, you can still have your \$50 monthly wellness premium removed **prospectively** after you complete everything needed. This means that you are not locked in to paying the \$50 wellness premium all year, and you can still have it removed in the upcoming months if you reach 100% complete. If you missed the August 31, 2015, deadline, please log on to www.MyActiveHealth.com/PEEHIP

today to complete whatever activity you need to earn your waiver of the wellness premium.

For extra assurance that you are 100% complete and will not be charged the \$50 monthly wellness premium, please visit Member Online Services (MOS) <https://mso.rsa-al.gov> and click on "Wellness Completion Status". ●

Wellness Program Required Activities for the October 2015 Plan Year

As we approach October 2015 and the start of the new plan year, it is time to start thinking about how you can take advantage of what the Wellness Program offers to you and how you can complete your required activities again for the upcoming plan year. Health Coaching invite letters regarding required participation in either Disease Management or Wellness Coaching will be mailed in the month of October 2015, so please watch for these invite letters which you may potentially receive as they will indicate your required participation in these activities. Remember, starting in October, you can log on to www.MyActiveHealth.com/PEEHIP and view your required activities for the upcoming plan year.

Since the Wellness Program is such a vital strategy for PEEHIP to both reduce the trend of increased health risk and disease in our membership, and to reduce the high escalation of healthcare costs, all of the required activities in the first year of the program are required to be completed again in the second year, which begins October 1, 2015. Please see below for important dates to remember regarding the restart dates for completing your Wellness Program required activities once again for next year.

Wellness Screening

- ◆ Any wellness screening obtained on August 1, 2015, or later in the

upcoming plan year will count for credit toward earning the wellness premium waiver for the October 2016 plan year.

- ◆ Reminder - wellness screenings obtained at your primary care physician are only covered at no copay **once per calendar year** under your PEEHIP Blue Cross Blue Shield (BCBS) benefits. If you already had a routine office visit in calendar year 2015, you would not be eligible for another routine office visit (which includes the wellness screening tests) under the BCBS medical benefits until calendar year 2016. The claim will reject and you will be responsible for the full cost of the claim. For specific benefit questions or to verify if a specific test is covered under your routine benefits, call BCBS Customer Service at 800.327.3994.
- ◆ Wellness screenings are available throughout the year at your workplace and at local county health departments through the Alabama Department of Public Health (ADPH) nurses. Reminder - only one ADPH screening is allowed **per year**. The year-long period for obtaining one free screening from ADPH starts over each year on August 1.

Health Questionnaire (HQ)

- ◆ An HQ completed on **October 1, 2015**, or later in the plan year will count for credit toward earning the wellness premium waiver for the October 2016 plan year.

Health Coaching

- ◆ Completing Health Coaching on **October 1, 2015**, or later in the plan year will count for credit toward earning the wellness premium waiver for the October 2016 plan year.

To further ensure the success of the Wellness Program and its impact on saving money for the plan and therefore its members, some members will be asked to complete up to four telephonic health coaching calls over the next year. This will only apply to those members at high risk of chronic disease complications. For those affected, individual letters will be mailed explaining in detail what exactly is required to earn the wellness premium waiver.

Unlike the first year of the program, the deadline to complete activities will be set and remain constant for each year moving forward. The deadline to complete your new required activities is August 31, 2016. For more information, please see our Health and Wellness website by visiting www.rsa-al.gov and clicking on the PEEHIP link. ●

Has Your Email Address, Phone Number, or Mailing Address Changed?

It is very important that PEEHIP has your current mailing address on file, as well as your current email address and phone number in order to notify you of important information and deadlines. Log in to Member Online Services (MOS) at <https://mso.rsa-al.gov> and click the "View/Change Contact Information" link to provide PEEHIP with your current information.

If you do not have access to a computer or the Internet, you can notify PEEHIP in writing by mail or fax. Be sure to include your full name, old address and new address, new phone number, new email address, your social security number or your PID, the effective date of the change, and your signature. It is also very important to file a Change of Address notification with the U.S. Post Office so that your mail with your old address will be rerouted and delivered to your new address on file with the Post Office. ●

Mobile County Health Department

Wellness screenings are offered free of charge at every ADPH local county health department on selected days of the month **with the exception of the Mobile County Health Department**. For members in the Mobile County area looking for a site that offers wellness screenings, please visit the ADPH online calendar at www.adph.org/worksitewellness or contact your local ADPH nurse coordinator by calling 800.252.1818.

Flu Vaccines



PEEHIP has recently been notified that some pharmacies in the state are offering their services to come on-site to the school systems and administer flu shots to PEEHIP members and their dependents. Although PEEHIP is now allowing participating pharmacies to administer the flu vaccine to PEEHIP covered members **at the pharmacy location**, PEEHIP does **not** allow a participating pharmacy to administer the flu vaccine **at a school location**.

While PEEHIP encourages all members to receive the flu shot this year, the Alabama Department of Public Health is currently the only PEEHIP approved vendor to come on-site to a PEEHIP participating workplace and offer flu shots or wellness screenings. PEEHIP does not cover any services, including flu vaccinations, when given at the schools or other work sites except for the wellness screenings and flu vaccines, which are specifically provided under the contract between PEEHIP and the ADPH.

This means that flu shots or wellness screenings obtained at your workplace by a vendor other than the ADPH will not be covered by your PEEHIP benefits, and will not be eligible for reimbursement. In order for PEEHIP members to avoid charges for flu shots or wellness screenings at their workplace, please refrain from obtaining that service at your workplace from any vendor other than the ADPH. ●



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