



Update from the December 2018 PEEHIP Board Meeting

The PEEHIP Board meeting on December 4, 2018, did not result in any premium, copay, or deductible changes for PEEHIP members. Thanks to the wisdom and responsible fiduciary practices of the PEEHIP Board, the Plan remains an industry leader in providing the highest quality benefit at the least possible cost. PEEHIP is thankful to start the new year once again with an excellent healthcare and preventive service benefit design for our members.

As we start 2019 and consider the challenges on the horizon of healthcare, of great concern to PEEHIP is the escalation of diabetes in our state and the impact that has on the health of our

members. According to the American Diabetic Association, 37% of adults in Alabama have prediabetes and 31,000 more Alabamians each year receive a diagnosis or diabetes. Currently, according to Blue Cross and Blue Shield of Alabama, 16% of the PEEHIP membership is diabetic and 33% is prediabetic. With more and more prediabetics becoming diabetic every year, the escalation is progressing at an alarming rate. Therefore, more effective solutions are needed to help people avoid this disease.

Education around the causes and effects of this disease is critical to deliver to PEEHIP members and to Alabama as a whole. That is why the PEEHIP Board voted to refine the *Team Up for*

Health Wellness Program to be more effective for our members by driving continuous engagement throughout the year, so that healthier decisions, healthier habits, and a healthier Alabama can be achieved. The changes to the program are centered upon adopting a points-based system where members earn points throughout the year to reach a total that earns the waiver of the \$50 wellness premium – the same incentive as in place today. The change will go into effect the start of the next plan year beginning October 1, 2019. Stay tuned for more information over the coming months regarding this exciting and timely change that will enable PEEHIP to lead the charge toward a healthier Alabama. ●

Helping You with Prediabetes and Diabetes Prevention and Management

The following is a continuation of a series that addresses both preventing diabetes and managing diabetes, in order to offer help to members wherever they are in their challenges related to this disease. For information specific to prediabetes and preventing diabetes, please see the December 2018 PEEHIP Advisor https://www.rsa-al.gov/uploads/files/PEEHIP_Advisor_Dec_18_web.pdf.

Learn How to Live Well with Diabetes

Learning to manage diabetes means looking at your day-to-day activities and how they can impact your blood sugar. You can manage your diabetes by adding activity to your lifestyle.

Activity

Being more active and exercising regularly can benefit your body in so many ways. Physical activity and regular exercise may help lower blood sugar, blood pressure and cholesterol, and may reduce your risk for heart disease and stroke.

Being more active burns calories which may:

- ◆ help you lose or maintain weight
- ◆ help you sleep better
- ◆ relieve stress
- ◆ increase your energy for daily activities
- ◆ help strengthen your heart, muscles, and bones
- ◆ improve your blood circulation
- ◆ keep your joints flexible
- ◆ improve your balance to help prevent falls
- ◆ reduce symptoms of depression

When you exercise, your body may be able to use the insulin you make or inject more efficiently to reduce your blood sugar for more than 24 hours after working out. Any activity that gets you moving, like walking, dancing, or working in the yard, counts as exercise.

Here are actions you can take:

- ◆ Check with your doctor for guidance on becoming more active.
- ◆ Start slowly and gradually work up to 150 minutes of exercise each week.
- ◆ Incorporate three, 10-minute brisk walks each day.

- ◆ Consider adding exercises at home or in a fitness center that increase your muscle strength and flexibility.

Weight loss

Being overweight can increase your risk for many different health conditions and complications. Whether you need to lose 10 lbs. or more than 100 lbs., losing weight can be challenging. You may not know that losing just 10% of the extra weight can improve your A1C. For example, if you weigh 200 lbs., losing 10% or 20 lbs. may decrease your A1C and may reduce your risk for cardiovascular complications.* Talk to your doctor about healthy ways to help you lose weight. A Registered Dietitian can also help you with a diet plan for weight loss. ●

*"Losing Weight." CDC.gov, Center for Disease Control, 13 February 2018, www.cdc.gov/healthyweight/losing_weight/index.html.

Prior Year Flex Plan Filing Deadline

As explained on the PEEHIP HealthEquity website at <https://learn.healthequity.com/peehip/fsa/>, you must submit your reimbursement request by the January 15, 2019, deadline, to avoid losing any flex funds from the prior plan year. If you were enrolled in a 2018 PEEHIP Flexible Spending Account plan in effect from October 1, 2017, through September 30, 2018, the filing deadline is quickly approaching. All reimbursement requests for expenses incurred by September 30, 2018, must be submitted to

HealthEquity along with proper documentation no later than January 15, 2019.

Remember any unused funds in excess of \$500 remaining in your Health FSA after the deadline cannot be refunded and will be forfeited. All unused funds remaining in your Dependent Care FSA after the deadline will also be forfeited. Unused funds are forfeited per the “use it or lose it” rule. ●

The Burden of Diabetes in Alabama



Diabetes is an epidemic in the United States. According to the Centers for Disease Control and Prevention (CDC), over 30 million Americans have diabetes and face its devastating consequences. What's true nationwide is also true in Alabama.

Alabama's diabetes epidemic:

Approximately **634,000 people in Alabama**, or 15.4% of the adult population, **have diabetes**.

- Of these, an estimated **127,000 have diabetes but don't know it**, greatly increasing their health risk.
- In addition, **1,334,000 people in Alabama**, 37% of the adult population, **have prediabetes** with blood glucose levels higher than normal but not yet high enough to be diagnosed as diabetes.
- **Every year** an estimated **31,000 people in Alabama** are diagnosed with diabetes.

Diagnosed diabetes costs an estimated \$5.9 billion in Alabama each year.

The serious complications include heart disease, stroke, amputation, end-stage kidney disease, blindness – and death.

Diabetes is expensive:

People with diabetes have **medical expenses approximately 2.3 times higher** than those who do not have diabetes.

- Total **direct medical expenses** for diagnosed diabetes in Alabama were estimated at **\$4.2 billion in 2017**.
- In addition, another **\$1.7 billion** was spent on **indirect costs** from lost productivity due to diabetes.

Improving lives, preventing diabetes and finding a cure:

In 2017, the **National Institute of Diabetes and Digestive and Kidney Diseases** at the National Institutes of Health invested **\$23,966,949** in diabetes-related research projects in Alabama.

The **Division of Diabetes Translation** at the CDC provided **\$1,334,000** in diabetes prevention and educational grants in Alabama in 2017.

Sources include:

- Diabetes Prevalence: 2015 state diagnosed diabetes prevalence, cdc.gov/diabetes/data; 2012 state undiagnosed diabetes prevalence, Dall et al., "The Economic Burden of Elevated Blood Glucose Levels in 2012", *Diabetes Care*, December 2014, vol. 37.
- Diabetes Incidence: 2015 state diabetes incidence rates, cdc.gov/diabetes/data
- Cost: American Diabetes Association, "Economic Costs of Diabetes in the U.S. in 2017", *Diabetes Care*, May 2018.
- Research expenditures: 2017 NIDDK funding, projectreporter.nih.gov; 2017 CDC diabetes funding, www.cdc.gov/fundingprofiles

Medicare-Eligible PEEHIP Members

The information below pertains to PEEHIP members covered under the UnitedHealthcare® Group Medicare Advantage (PPO) Plan. For more information, visit www.UHCRetiree.com/peehip.

What to Expect at Your Annual Wellness Visit



Most of us know that it's important to see a doctor for an annual checkup. During your working years, that annual checkup typically means a full physical. But if you are enrolled in PEEHIP's UnitedHealthcare® Group Medicare Advantage (PPO) Plan, you'll likely start hearing about something called an annual wellness visit.

Many people think an annual wellness visit and a physical are one and the same. Although the two have some things in common, their overall purpose is different.

During a classic head-to-toe physical, a healthcare professional evaluates your health history, performs a thorough physical examination, and determines if you have any new or existing medical issues that need to be addressed.

An annual wellness visit, on the other hand, is primarily focused on preventive care, health

screenings, and wellness planning. It gives you an opportunity to have a conversation with your doctor about your health status and goals and then create a long-term plan to help you meet those goals and maximize your well-being.

Everyone enrolled in PEEHIP's UnitedHealthcare® Group Medicare Advantage (PPO) Plan is eligible for an annual wellness visit with no copay.

Below you'll find an overview of what to expect from your annual wellness visit – and hopefully the motivation to schedule one.

Taking Stock of Your Medical History

During your annual wellness visit, your primary care professional will review your relevant medical history, meaning they will ask you about any major illnesses you have had in the past,

any surgeries you have undergone, your current medical conditions, and the medications you're taking.

To facilitate this process, your doctor's office may send you a form ahead of your appointment that includes a list of questions about your health history. Taking time to fill out this form in advance of your appointment can help ensure your doctor has a thorough understanding of your health history and can also remind you of questions you might want to raise at the appointment.

If you don't get a form before your visit, you should still be prepared to be as detailed as possible when describing any past medical procedures and illnesses. Knowing specific diagnoses and dates will certainly help, but even providing a rough description of major medical events in

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your life may help your physician understand both your past and current medical issues.

The Who's Who of Your Healthcare Team

Keeping you healthy can be a group effort, and the doctor you see for your wellness visit will want to know who is part of your healthcare team. He or she may also want to work closely with other healthcare professionals involved in your care. Therefore, you should be ready to give the person conducting your visit a list of your current healthcare providers, including their contact information and their field of specialty.

If you see several specialists to help you manage chronic conditions, or haven't seen some of your doctors in the past year, it can be easy to mix them up or forget their names. That's why it's a good idea to create a list of your doctors and bring it with you to your wellness visit.

If you have chosen a healthcare surrogate or a proxy who will speak on your behalf should you ever become too sick to speak for yourself, bring a copy of your completed forms to your appointment. If you haven't made your choices yet, this is a good time to get your physician's advice on your personal advance care planning.

An Rx for a Productive Medication Review

Keeping track of all the vitamins, minerals, herbal supplements, and prescription medications you take can be a daunting task, but your doctor will want to know about all of them. Getting a full rundown of all of your

medications can help the doctor spot potential drug interactions that could be harmful to your health, and he or she will also want to ensure you have a complete understanding of each medication, what it's for, and any potential side effects.

Make a list, including how often you take each medication and the dosage. Better yet, bring all your pill bottles with you to your appointment and show them to the doctor.

Stats and Screenings

The healthcare provider will generally first check your height, weight, and blood pressure. He or she will then likely ask you some questions, including how you have been feeling recently. These questions are designed to test your cognitive function and screen you for depression. Answer them as honestly as possible and come to the appointment well-rested so you can perform your best on the tests.

Creating a Wellness Plan

After completing all tests and assessments, your physician will be ready to assess your current health status and work with you to develop a plan to meet your future health goals. That plan will address both how to help treat your current conditions and how to help prevent future health problems. If you have any risk factors for developing new conditions, your doctor will give you some options for managing those risks.

In addition, you will be able to talk about other preventive care or screening tests you might need in the future. The doctor can not

only help to set up a schedule for these services, but may also discuss treatment options for any newly diagnosed conditions.

It's this portion of the annual wellness visit that many people find most helpful, so be prepared to get the most out of it by developing a list of questions you would like to ask at the appointment. And don't be shy with your questions. Unlike a standard doctor appointment, the bulk of an annual wellness visit is generally spent in conversation, so your doctor may have more time than usual to listen to your concerns and answer your questions.

It's also important to be honest about your health goals. Not everyone sets out to run a marathon or hit the gym every day – and that's OK. Maybe your goal is to ride a bike with your grandkids around the neighborhood, or to cut back on your alcohol consumption. Or perhaps you want to know what you can do about the occasional forgetfulness that's becoming more of a daily nuisance. Whatever your goals are, your doctor can't help you reach them if he doesn't know about them. So try to be as open and honest as possible during your visit.

The Bottom Line

When you are prepared, your annual wellness visit can be more than just a doctor's appointment. It is your opportunity to help take charge of your health and ensure you're on the right path to living the life you want. So if you haven't scheduled yours yet, use this as the push you need to get it on your calendar. It could be one of the most important conversations you have all year. ●

Make Good Health Good Fun

Join a social community that exercises together, and get healthy with friends.

Rather than looking at exercise only as something you should do, turn it into an activity you enjoy doing. Yes, exercise may reduce stress and anxiety, improve mood and memory, reduce health risks, prolong independence, and much more. You might also find it fun, especially if you do it with friends. "I don't come to an exercise class—I come to a social group that exercises," says Judy S., a SilverSneakers® Fitness member.

SilverSneakers® is provided for you by your PEEHIP UnitedHealthcare® Group Medicare Advantage (PPO) Plan, and it may help improve your life physically and socially. Through SilverSneakers® signatures classes and fun social activities, members may gain the physical benefits of exercise and become part of a supportive community.

- ◆ 37 percent of SilverSneakers® members attend classes to socialize; 68 percent participate with a friend.*
- ◆ 647,000+ followers are part of the SilverSneakers® Facebook community (facebook.com/silversneakers).
- ◆ Members may meet friends for classes, use fitness equipment together, and participate in group fitness classes.

Exercise is good for most everyone! SilverSneakers® combines good friends and good health to make it fun for everyone too. No matter your age or fitness level, you may be able to enrich your quality of life by getting active and making new friends with SilverSneakers®. If you haven't signed up yet, do it now. Get more information on the program at silversneakers.com. ●



*2014 SilverSneakers® Annual Participant Survey