



Was It Worth It?

By Thomas Morrow, M.D.

16% of PEEHIP members have diabetes. Another 30% have prediabetes... Of those with pre-diabetes, studies done all over the world predict that 5-8% will cross over into REAL DIABETES in the next year...

Was it worth it?" How many times have you asked yourself that question?

You just finished a large landscaping project that lasted weeks. Your kids loved playing in the dirt and tracking it all over the house. The landscaper took his time and of course the Alabama weather was trying to compete with the Amazon rain forest. And a few months later you look over the new yard and you ask yourself; was it worth it?

You come home after a vacation with your family... extended family... actually a family reunion where you were the planner trying to coordinate a half dozen family members from all over the southeast to block off the same week and arrive at the Alabama gulf shore... right on the beach...at beach front prices... and you have sun burn (not much because you did coat up with sun screen, but you missed a few spots). Your car is full of sand, your wallet is empty. And the traffic back to home was... well, it just was. As you look at the photos a few weeks later you ask yourself; was it worth it?

You sent your last tuition check to the university for your youngest child; your little girl. You have put off buying

a new car for many years. You pinched every penny. You worried about how she would manage to get through the freshman year... about the roommate, about the sorority scene, about each course.... You are putting on your dress clothes for the graduation. And you ask yourself; was it worth it?

You enjoy life. You love your job. You love to socialize and have a glass of wine. And you LOVE sweets...especially chocolate... double dipped chocolate covered peanuts... (my favorite!), and chocolate cake... and "death by chocolate" and of course that desert with the Oreo cookie crust with all the cool whip and drizzled peanut butter and chocolate on top. As you walk out of your doctor's office... and look at the treatment plan and list of possible future events and the prescription for scans, lab tests, drugs, injections... you ask yourself; was it worth it.

In the next year, thousands of PEEHIP members will ask themselves that question.

According to the latest quarterly review of medical costs, the management at PEEHIP received a chilling statistic from BCBSAL about the state of our overall health as a health care

plan. 16% of PEEHIP members have diabetes. Another 30% have prediabetes. PEEHIP serves over 222,000 commercial members... do the math... More than 35,000 have diabetes and another 66,600 of our members have prediabetes.

But to the next member who develops diabetes those costs are much higher... like less mobility, early joint replacement, blindness, heart disease, stroke, cancer, Alzheimer's disease, renal failure, dialysis, the list goes on and on and on.

Of those with pre-diabetes, studies done all over the world predict that 5-8% will cross over into REAL DIABETES in the next year... and another 5-8% the next year, and the next and the next and the next and the next. And in 5-6 years, one quarter... let me repeat ONE QUARTER of the entire PEEHIP membership will have diabetes. Think that through... one in 4 members with diabetes. And in 12-15 years one in three or ~70,000.

The PEEHIP membership is one of the leaders in the nation... according to the CDC, about 9.4% of the nation's population had diabetes in 2015. That

continued on page 2

Was It Worth It? continued

is not a distinction we really strive for as a group. But to be fair, the rest of the population in Alabama is not much different.

By looking at medical claims, studies have demonstrated that overall, a person with diabetes generates medical and pharmacy costs of about \$10,000 more per year than if that same person did not have diabetes. Those costs are financial to PEEHIP. But to the next member who develops diabetes those costs are much higher... like less mobility, early joint replacement, blindness, heart disease, stroke, cancer, Alzheimer's disease, renal failure, dialysis, the list goes on and on and on. And remember that PEEHIP will have 3,300 to 5,300 more members with diabetes by this time next year.

PEEHIP has been struggling to find ways to help the membership stay healthy for many years. Activities include health fairs, incentives like wellness premium waivers, free screening and this year personalized coaching by a Birmingham based company

named Pack Health to help those with pre-diabetes. Help them prevent the deterioration into REAL DIABETES. For nearly 20 years, the CDC has known that diabetes is preventable with lifestyle changes... 20 years! Pack Health is one of the few programs in the entire state of Alabama certified by the CDC to prevent diabetes. **And it is FREE for PEEHIP members.** PEEHIP has been signing up people for about 5 months... and only a few hundred have actually signed up.

The Pack program focuses on a few things... cut the carbs, eat healthy fats, get better sleep, walk a few more steps, and decrease your stress. None of these are hard, of difficult to understand. But a coach makes them actually happen by helping to plan the sequence and the intensity of change to your ability, on your time table, in the privacy of your own house. No meetings, no driving, no weighing in front of others... just you and a coach and a few easy goals. **To get started, visit www.PackHealth.com/PEEHIP or call**

855.255.2362.

If you or a family member thinks or knows they have pre-diabetes... go online or make the call to Pack Health. Yes, it will cost you something. Although there is no cost for you to participate, it will cause you to consider change and do some hard things and face yourself in the mirror... and meet some goals you and your coach work on. But, listen to an old retired doctor... just stuff your worries, fears, anxieties, arguments about making that call... and just call. Sign up and listen... and learn... and act... And it will be worth it! ●

Thomas Morrow MD is a retired family physician who has been married for 45 years and has 4 adult children and 13 grandchildren. His mission has been to encourage a higher state of health for everyone he touches. He has published over 300 articles and has managed the health of hundreds of thousands of people during his 40-year career. He resides in Birmingham AL.

To get started, visit www.PackHealth.com/PEEHIP or call 855.255.2362.

See more from Dr. Morrow in our previous PEEHIP Advisor newsletters by visiting www.rsa-al.gov/index.php/members/peehip/pubs-forms/peehip-newsletters.

It's Not Too Late to Join the Pack!

As detailed in the January and March 2018 PEEHIP Advisor newsletters, which can be found at www.rsa-al.gov/index.php/members/peehip/pubs-forms/peehip-newsletters, PEEHIP now offers a highly personalized day-to-day health coaching and support program for members wishing to achieve their health goals. This voluntary new service is available through Pack Health, a local Alabama company brought to PEEHIP through Blue Cross and Blue Shield. Pack Health is a pilot program available for up to 1,500 members who wish to seek support in three areas—prediabetes, musculoskeletal pain, and weight management. While this program is purely voluntary, the feedback from members who participate has been very positive. The pilot will run throughout 2018, so it is not too late to get started and see how your personal coach can walk with you toward finally reaching the quality of health you desire. To learn more or get started, call 855.255.2362 and chose option 1. ●

PEEHIP Team Up for Health Wellness Program Reminder

It is the end of another school year and PEEHIP and its partners, the Alabama Department of Public Health (ADPH) and ActiveHealth, would like to remind you of the free wellness benefits included with your PEEHIP Hospital Medical (Group #14000) coverage. The *Team Up for Health Wellness Program* is designed to help PEEHIP members live happier, healthier, and more satisfying lives by giving education and resources to achieve better health. Better health also creates both out-of-pocket savings for members and claim savings for the plan. We hope this summer allows you more opportunity to reach your personal health goals. Please see below for the required activities to complete by August 31, 2018, in order to earn your \$50 monthly wellness premium waiver.

1. Get a free wellness screening. You can receive one free wellness screening per year (restarting every August 1) from the Alabama Department of Public Health (ADPH) at your workplace or at one of the participating county health departments. Please visit <https://dph1.adph.state.al.us/PublicCal/> to see if there is an onsite screening scheduled in your area and sign up for your screening today!

- If you choose to see your primary care physician instead, please remember your coverage only provides one wellness screening office visit per calendar year. Remember to take a Healthcare Provider Screening Form along with you. The form can be found at www.rsa-al.gov/uploads/files/PEEHIP_HCP_screening_form_and_notice.pdf.

2. Take advantage of free Health Coaching. Each October, ActiveHealth

invites some members to participate in Health Coaching which includes both Wellness Coaching and Disease Management. This coaching is available online at www.MyActiveHealth.com/PEEHIP, telephonically by calling ActiveHealth at 855.294.6580, and even onsite at your workplace through an onsite ActiveHealth Certified Health Coach or Registered Dietitian. To see if Health Coaching is one of your required activities, just visit

Who is required to participate in the Wellness Program?

The following members enrolled in the PEEHIP Hospital Medical (Group #14000) plan are required to complete all required activities in order to obtain their \$50 monthly wellness premium waiver:

- Active employees
- Non-Medicare-eligible retirees
- All covered spouses of active employees and non-Medicare-eligible spouses of retirees



www.MyActiveHealth.com/PEEHIP and click on My Required Activities.

- Some members have access to an enhanced form of Disease Management involving multiple telephonic coaching sessions with an ActiveHealth Registered Nurse. If you are one of these members, you must complete at least four calls with your nurse to complete this required activity. Start today, if you have not already, to ensure you have time to complete before the deadline.

Children, Medicare-eligible retirees, Medicare-eligible spouses of retirees, and any members who are not enrolled in the PEEHIP Hospital Medical (Group #14000) plan are not required to participate and will not be charged any wellness premium related to this Wellness Program. ●

Medicare-Eligible PEEHIP Members



The information below pertains to PEEHIP members covered under the UnitedHealthcare® Group Medicare Advantage (PPO) plan or prospective members who are considering enrolling in this PEEHIP plan. For more information, visit www.UHCRetiree.com/PEEHIP.

2018 Preventive Care Starts Now. Schedule Today!

As a member of the UnitedHealthcare® Group Medicare Advantage (PPO) plan, earning your reward is as simple as 1-2-3 through the Renew Rewards program.

1. Complete your annual physical or wellness visit between January 1, 2018, and June 30, 2018, to earn a \$50 gift card.

After June 30, 2018, you can still earn a \$25 gift card when you complete your annual physical or wellness visit between July 1, 2018, and September 30, 2018.

2. Let us know you have completed your visit either online or by phone. Your visit must be reported by December 31, 2018, to be eligible for a gift card.
3. Choose a gift card from popular national retailers.

Get your annual physical or wellness visit early in the year. This will give you more time to meet your 2018 health goals. Watch your mail for more information on reporting your annual physical or wellness visit and

Renew Rewards – a program designed to challenge you to become healthier and happier.

Earn Gift Cards for Taking Care of Your Health

As part of your PEEHIP plan through UnitedHealthcare®, you have access to Health and Wellness experience like Renew Rewards. Sign in to www.UHCRetiree.com/PEEHIP and go to Health and Wellness, then click on Rewards to learn more about the program and how you can participate. You can also call Renew Rewards customer service at 888.219.4602, TTY 711 Monday-Friday 8 a.m.– 8 p.m. CT, Saturday 8 a.m. – 5 p.m. CT. ●