



Updates from the May 2020 PEEHIP Board Meeting

The PEEHIP plan continues to benefit from the effective leadership, decisions, and programs put in place by the PEEHIP Board of Control which all ensure the highest quality of benefits for PEEHIP members at the least possible cost. The May 2020 Board meeting did not result in any base premium or out-of-pocket increases for PEEHIP members. No new premium changes were made, but pursuant to federal and state law, members on COBRA, leave of absence, surviving spouse contracts, and retired members subject to the sliding scale may experience premium changes each plan year. For more information, see the article “Annual Adjustments to COBRA, Leave of Absence (LOA), Surviving Spouse/Dependent, and Retiree Sliding Scale Rates.”

Enhanced Mental Health and Substance Abuse Benefits

In an effort to align the quality of benefits around mental health and substance abuse with that of PEEHIP’s medical and pharmacy benefits, the PEEHIP Board voted to make the following enhancements to the PEEHIP Blue Cross Blue Shield Group #14000 mental health and substance abuse benefits effective October 1, 2020. These benefit enhancements will help remove financial barriers against treatment, and will provide easier treatment pathways for members managing mental health and substance abuse issues.

Outpatient Behavioral Health Providers (BCBS Blue Choice Behavioral Network)

- ◆ Reduced \$50 office visit copay to \$15 per visit
- ◆ Increased the 12 visit per plan year limit to 24 visits per plan year. Additional visits will be available if deemed clinically necessary by BCBS and their behavioral health partner, New Directions.

Inpatient Facility Services

- ◆ For mental health: removed the 30-day per plan year limit for covered inpatient days

- ◆ For substance abuse: removed the 2-admit per lifetime maximum and removed the 1-admit per plan year maximum, so that members have more access if needed to use their 30 inpatient days within a plan year
- ◆ For both: separated the count of days so that mental health days no longer aggregate toward a combined 30-day limit with substance abuse days

Inpatient Physician Services

- ◆ Now covered at 100% of allowed amount with a \$0 copay for both inpatient mental health and substance abuse physician services
- ◆ For mental health: removed the 30-day per plan year limit for covered inpatient physician days to align with the removal of the 30-day per plan year limit for covered inpatient facility days

Outpatient Facility Services

- ◆ Added Intensive Outpatient (IOP) and Partial Hospitalization (PHP) as covered benefits for PEEHIP members. These were previously provided on a case-by-case basis requiring single case agreements between all parties and were provided as deemed necessary by Blue Cross Blue Shield and their behavioral health partner, New Directions Health Benefit. Predetermination for clinical necessity will still apply.
- ◆ If no available in-state PPO facility is available, coverage will be available out-of-state at that state’s in-network benefit level.
- ◆ Changed copay structure from \$20 per day to \$150 per treatment episode to match the out-of-pocket amount to the medical outpatient facility benefit ●

Coronavirus (COVID-19) and Your PEEHIP Benefits

PEEHIP, Blue Cross Blue Shield of Alabama, MedImpact, VIVA Health, and Humana have announced a series of steps aimed at supporting our members’ safety and lowering financial barriers during this novel coronavirus, or COVID-19 emergency. Please visit www.rsa-al.gov/about-rsa/coronavirus-information/ to see the latest temporary benefit and coverage expansions designed to remove barriers to treatment and reduce the spread of the virus. ●

Updates to Required Activities for Choose Well, Live Well Wellness Program

The PEEHIP Board and staff are continuously striving to offer the most helpful and effective benefits to PEEHIP members, including the wellness program offerings. After careful consideration of engagement in the current program and evaluation of both the need for improvement in health and the effectiveness of the current wellness program structure, the PEEHIP Board voted that **Health Coaching will no longer be a required activity to earn the \$50 wellness premium waiver**. See below for additional information.

- ◆ The **wellness screening** will remain a required activity in the upcoming plan year starting October 1, 2020. Screenings

for this plan year can be obtained as early as August 1, 2020, to count for credit. The Alabama Department of Public Health (ADPH) will continue to provide screenings (as allowable in light of COVID-19) at members' workplaces and at county health departments. Screenings can also still be obtained at members' primary care physician offices. The wellness screening will be the only required activity to earn the \$50 wellness premium waiver and will be due each year by the annual deadline of August 31.

- ◆ **Health coaching** will still be available as an **optional** activity for those members that would like to participate on a

voluntary basis. PEEHIP will still offer multiple health coaching options to fit members' personalized needs. Members are encouraged to apply for one of these programs (i.e. Naturally Slim, Pack Health) early in the plan year in order to secure a spot, due to limited availability.

- ◆ Please see the article in this newsletter "Current Year Wellness Screening and Health Coaching Requirement Waived Due to COVID-19" for information regarding the waiver of the wellness screening and health coaching for the current plan year due to COVID-19. ●

Annual Adjustments to COBRA, Leave of Absence (LOA), Surviving Spouse/Dependent, and Retiree Sliding Scale Rates

As mandated by federal COBRA law and state law (Section 16-25A-8(e)), related to Surviving Spouses paying the cost of their coverage, each plan year there may be either some increases or some decreases to these rates as shown in the corresponding chart. Also, members who retired on or after October 1, 2005, may experience rate adjustments because their premiums are subject to the sliding scale law (Section 16-25A-8.1) which is based on years of service and the cost of the insurance program. An age and subsidy component may also apply for members retiring on or after January 1, 2012. The PEEHIP retiree premium calculators at www.rsa-al.gov/peehip/calculators/ will be updated prior to October 1, 2020. ●

COBRA, LOA, & Surviving Spouse Monthly Premiums

Cobra and Leave of Absence	FY 2021	FY 2020	Increase (Decrease)
Individual	\$547	\$499	\$48
Family	1,365	1,258	107
Supplemental	170	160	10

Surviving Spouse	# of Contracts 3/31/2020	FY 2021	FY 2020	Increase (Decrease)
SS < 65	71	\$920	\$845	\$75
SS < 65, Dependent < 65	20	1,192	1,117	75
SS < 65, Dependent > 65	1	985	1,021	(36)
SS > 65	1467	244	355	(111)
SS > 65, Dependent < 65	14	613	724	(111)
SS > 65, Dependent > 65	4	387	609	(222)

Current Year Wellness Screening and Health Coaching Requirement Waived Due to COVID-19

PEEHIP members covered under the Blue Cross Blue Shield Group #14000 Plan: Out of consideration of the impact all of us are managing due to COVID-19, PEEHIP is waiving the health coaching requirement for the current plan year. These waivers will display in members' MOS (Member Online Services) accounts prior to the end of the plan year.

- ◆ PEEHIP also waived the **current** year wellness screening requirement for those members who have not yet obtained their wellness screening this plan year. For more information, see the May PEEHIP Advisor at https://www.rsa-al.gov/uploads/files/PEEHIP_Advisor_May_20_web.pdf.
- ◆ Although health coaching has been

waived and is no longer required to be completed for any member, it continues to be available on a **voluntary** basis for those members that want to take advantage of this benefit to maximize their health.

- ◆ To access your Choose Well, Live Well wellness program, visit peehip.sharecare.com or call Sharecare at 855.342.6809. ●



Make Your Home a Healthy Home with Chews Wisely AlabamaSM

Make Healthy Your New Normal

During these difficult times, a lot of us have been spending more time at home. That doesn't mean we have to spend all that time on the couch eating chips. We can stay active, eat healthy, and start a new routine.

Quick tips:

- ◆ Choose Healthy Snacks – Everybody is probably snacking a bit more these days, so it's important to choose healthy ones like baby carrots or fresh fruit.
- ◆ Go for a Walk – While we should be staying inside as much as possible, it's safe and important to walk around your neighborhood. It feels great to get fresh air and some easy exercise.
- ◆ Don't forget the produce aisle – Load up on fresh veggies when you are at the grocery store. You will be amazed at how eating fresh vegetables actually improves your mood and energy level.

Fill your plate...but use a smaller plate – There's a simple trick to eating less, just use a smaller plate. Over the years, plates (yes, plates!) have gotten bigger. This has caused our portion sizes to get bigger. Our minds tend to believe that a plate is equal to one serving, so if we shrink the serving (plate) our mind will think we have had enough once we have finished.

Of course, what goes on the plate, big or small, matters too. For a fun and healthy summer treat, grab some fresh veggies for Chews Wisely Alabama's incredible recipe for Summer Vegetable Tacos. They're simple, refreshing, and undeniably delicious. ●

Medicare-Eligible PEEHIP Members

The information below pertains to Medicare-eligible PEEHIP retirees and Medicare-eligible dependents of PEEHIP retirees. For more information, visit www.rsa-al.gov/peehip/retirees/.

As part of an ongoing program to support PEEHIP's Humana-covered members during this public health emergency and help you best manage your chronic conditions and other health issues, Humana is:

- ◆ All out-of-pocket costs for the testing and treatment of COVID-19 are being waived through the end of 2020 regardless of whether your provider is in-network with Humana.
- ◆ Eliminating out-of-pocket costs for in-network office visits so that our PEEHIP Humana Medicare Advantage members can reconnect with their healthcare providers. While many mem-

bers are successfully using telehealth, some are forgoing essential preventive and primary care services during this crisis. To reduce barriers, Humana is waiving in-network primary care costs, not only for COVID-19 costs, but all primary care visits for the remainder of 2020. In addition, Humana is waiving member costs for in-network outpatient, non-facility based behavioral health visits through the end of this year. Behavioral health issues, like depression, may be exacerbated because of the pandemic and are important to flag and treat.

- ◆ Humana is extending telehealth cost share waivers for all telehealth visits—PCP and specialty, including behavioral health, for in-network providers through

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RECIPE OF THE MONTH



INGREDIENTS

- 2 tbsp** chopped yellow onion
- 1 small** jalapeño pepper, seeded and minced
- 1 tsp** extra-virgin olive oil
- 1/2 tsp** minced garlic
- 16 oz** can fat-free refried black beans
- 1 medium** yellow squash, sliced crosswise
- 1 medium** zucchini squash, sliced crosswise
- 1 small** yellow onion, sliced
- 8** 6-inch corn tortillas
- 1 medium** tomato, chopped
- 1/2 cup** prepared green salsa
- 1/2 cup** shredded fat-free cheese
- Cooking spray
- Salt and pepper, to taste

INSTRUCTIONS

1. Preheat your oven to 400°F.
2. In a pan, heat up 1 tsp extra virgin olive oil. Then add 1 tsp minced garlic, 1 small seeded and minced jalapeno pepper, 2 tbsp chopped yellow onion. Sauté 4-5 minutes until tender.
3. Add a 16 oz can of fat-free refried black beans. Mix together, then cook for 4-5 minutes or until heated.
4. Cover a baking pan in tin foil, then add 1 small sliced yellow onion, 1 medium sliced yellow squash, 1 medium sliced zucchini squash. Sprinkle with salt and pepper to taste.
5. Spray vegetables with cooking spray. Bake for about 20 minutes (flipping half way through).
6. Heat 6" corn tortillas.
7. Then add 1/4 cup of your bean mixture, 1/4 cup squash and onions. Top with chopped tomatoes or green salsa, and sprinkle with cheese. Enjoy!

Medicare-Eligible PEEHIP Members

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2020. By eliminating these costs, Humana is supporting members to re-engage with their physician for pressing primary care and behavioral health needs whether in-person or virtually, depending on their personal situation.

- ◆ Providing safety kits to support visits to healthcare providers. For members who need to access the healthcare system or other essential services in the community, Humana wants these members to be as safe as possible. To assist in this effort, the company is proactively sending a safety kit to members' homes over the next several weeks, including masks and health advice information, in order to support their ability to seek care.

For detailed information please visit <https://our.humana.com/peehip/> or call PEEHIP Humana Group Medicare Customer Care 800.747.0008. At the end of May 2020, Humana mailed a letter regarding these changes to all PEEHIP Humana Group Medicare Advantage members.

OSTEOPOROSIS

Osteoporosis is a bone disease caused by loss of bone mass and weakening of bone tissue. It's normal for bones to become weaker and less dense as you age. If you have osteoporosis, this happens more quickly, resulting in an increased risk of life-changing fractures.

What are bones?

Bones are made of living tissue. Bone is continually being broken down and rebuilt—a process called remodeling. As people get older, bone breakdown happens faster than rebuilding. This makes the bones weaker and more porous. People typically begin losing more bone than their bodies make in their 30s, and the process speeds up with age. For women, bone loss is fastest in the first few years after menopause.

What is osteoporosis?

Osteoporosis is a bone disease that occurs when the body loses too much bone, makes too little bone, or both. This causes bones to become weak and more likely to break. According to the National Osteoporosis Foundation, 54 million Americans have osteoporosis or low bone mass, making it the most common bone disease.

Are you at risk?

Certain factors have been associated with an increased risk of osteoporosis. Place a check mark by each risk factor that applies to you.

- Age 65 years or older
- Female
- Caucasian or Asian ethnicity
- Family history of osteoporosis
- Small bone structure or body weight
- Poor diet (low in calcium and/or vitamin D)
- Not physically active
- Heavy alcohol drinker
- Smoker
- Taking bone-weakening medications (i.e. steroids, thyroid, and anti-seizure medicines)

If you have two or more risk factors, talk to your healthcare provider about being screened.

Have you been screened for osteoporosis?

Osteoporosis is called a “silent disease” because it often has no symptoms. This is why it's important to have an osteoporosis screening.

Talk to your healthcare provider about getting a **dual-energy X-ray absorptiometry (DXA) scan and whether you meet Medicare's criteria for this scan.** This quick, safe, and painless scan measures your spine, hip, or total body bone density to find out how strong—or dense—your bones are and whether or not you have osteoporosis. Your PEEHIP Humana plan follows Medicare's coverage guidelines.

The National Osteoporosis Foundation recommends having a bone density test if you:

- ◆ Are a woman age 65 or older
- ◆ Are a man age 70 or older
- ◆ Have broken a bone after age 50
- ◆ Are a woman of menopausal age with risk factors
- ◆ Are a postmenopausal woman under age 65 with risk factors
- ◆ Are a man age 50–69 with risk factors

Talk to your healthcare provider to see if you need to be screened and if so, how often.

Get Rewarded!

Through your PEEHIP Humana Group Medicare Advantage (PPO) Plan, you can earn a reward from Go365[®] by Humana by completing a preventative bone density screening! This reward is valued at \$20, and may be earned once every two years. Use your reward to redeem gift cards from a variety of popular brands including Amazon, Shell, Walmart, and Kohl's!

For more information or to get started with the Go365[®] by Humana Program, visit MyHumana.com and click on Go365[®] from your dashboard. (NOTE: Your username and password will be the same as you use to sign in to MyHumana.com). If you prefer to participate by mail, you can request paper materials by calling your dedicated PEEHIP Humana Group Medicare Customer Care Team at 800.747.0008 (TTY:711).

Tips to help improve bone health

There are many things you can do to help strengthen your bones, including:

- ◆ **Get enough calcium and vitamin D.** Foods contain a variety of vitamins, minerals, and other important nutrients. Calcium and vitamin D are needed for strong bones. Calcium-rich foods include low-fat dairy products, canned fish with soft bones like salmon, and dark leafy green vegetables like kale, collards, and turnip greens. Vitamin D helps your body absorb the calcium you are putting into it. You can get vitamin D from sunlight, or from eggs, fatty fish, and some fortified foods and beverages.
- ◆ **Be physically active.** Weight-bearing activities like walking, hiking, and dancing, as well as strength training, and tai chi may help strengthen bones and prevent falls. Talk to your healthcare provider to find out which activities are safe for you.
- ◆ **If you smoke, quit.** Smoking isn't just bad for your heart and lungs, it's bad for your bones too.
- ◆ **Limit alcohol.** Drinking too much alcohol may disrupt the balance of calcium in the body and lead to falls. ●