



Updates from the September 2018 Board Meeting

The September 2018 PEEHIP Board meeting did not result in any premium, copay, or deductible increases for PEEHIP members. Alternatively, benefit enhancements were announced as well as further safeguards around the growing opioid epidemic. Please see the sections below for more information.

ABA Therapy Treatment Plans

PEEHIP began covering Applied Behavioral Analysis (ABA) therapy effective January 1, 2018. In addition to ABA therapy, effective January 1, 2019, PEEHIP will cover all Physical Therapy (PT), Speech Therapy (ST), and Occupational Therapy (OT) services for the treatment of an autism spectrum disorder when prescribed as part of an overall ABA treatment plan for children ages 0-18 who have been diagnosed with an autism spectrum disorder. There will be no limit on the number of these visits when

part of an ABA treatment plan for children with a diagnosis of autism spectrum disorder. Precertification to determine medical necessity must be obtained from Blue Cross Blue Shield of Alabama at the start of the treatment plan as well as every six months thereafter.

Additional Safeguards against Opioid Addiction

Effective September 1, 2018, MedImpact launched a new seven-day quantity limit for new opioid users in an effort to reduce the potential for opioid addiction. This seven-day quantity limit will be in addition to the current Opioid Cumulative Dose Safety Program and other quantity limits that are already in place to prevent overutilization of prescription opioids. To increase patient safety, MedImpact and PEEHIP are dedicated to develop strategies to combat this crisis. For more details, please reread the September *PEEHIP Advisor*. ●

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

It is very important that PEEHIP has your current mailing address and physical address on file, as well as your current email address and phone number. This is to ensure that you receive timely notification of important information and deadlines. For members enrolled or looking to enroll in the PEEHIP UnitedHealthcare® Group Medicare Advantage (PPO) Plan, PEEHIP must have your physical address if it differs from your mailing address.

To view or change your contact information, log in to Member Online Services (MOS) at <https://mso.rsa-al.gov> and click the “My Account” tab at the top of the screen. From this page you can also update your preferred method of receiving communication from PEEHIP and the RSA. To do so, click the link “Contact Information” then “change your current phone or email information.” If your current selection of receiving communication is by email, then you will receive an email notification at the email you provided in MOS each time PEEHIP or the RSA sends you correspondence.

If you do not have access to a computer or the internet, you can update your contact information with PEEHIP by using our Address Change Notification form available at https://www.rsa-al.gov/uploads/files/Address_Change_Notification.pdf. PEEHIP can mail this form by request by calling our Member Services at 877.517.0020. ●

IMPORTANT—please remember to update your contact information including address with your employer or school system because PEEHIP and the RSA’s system relies on the demographic information such as addresses as submitted from our members’ employers. This will ensure your correspondence and private information is sent to the correct address. Please be sure 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 United States Post Office.



Reminder for Flexible Spending Accounts Members

Your HealthEquity Visa debit card can now be used at the time of service to pay for qualifying medical, prescription drugs, dental, and vision expenses. You are no longer required to pay out-of-pocket and wait for a reimbursement from your Healthcare Flexible Spending Account (FSA).

Simply swipe your HealthEquity Visa card at the time of service for you and your eligible dependents' qualifying expenses. Just remember to save your receipts and any supporting documentation. You may receive a request to submit the documentation to substantiate the purchase.

If you forget or choose not to use the card at the time of service, you can also file manually for a reimbursement through the HealthEquity website or mobile app. For more information on managing your FSA, go to www.healthequity.com/peehip or contact HealthEquity customer service at 877.288.0719. ●

Reminder – Health Coaching Invitations from ActiveHealth

Attention members and spouses covered by PEEHIP's Blue Cross Blue Shield Group #14000 Hospital Medical Plan: Each October, invitations are mailed by ActiveHealth to PEEHIP members selected by ActiveHealth to participate in their health coaching programs. These letters invite members to connect with a health coach or nurse to help them achieve healthier lifestyle

habits to prevent or better manage chronic conditions like diabetes, COPD, coronary artery disease, congestive heart failure, and asthma.

Health coaching is not intended to override or substitute advice or care provided by members' physicians, but is offered as a means to fill in the gaps for clinical guidance and support between physician office visits. If you received

a coaching invitation letter from ActiveHealth in October, it will include more information including the specific health coaching activities necessary to complete by August 31, 2019, for earning credit toward your \$50 monthly wellness premium waiver. For more information, please visit www.MyActiveHealth.com/PEEHIP or call 855.294.6580. ●

The Staggering Costs of Diabetes

GROWING EPIDEMIC

Diabetes affects **over 30 million** children and adults in the U.S.



That's
1 in 11
Americans.



84 million Americans have prediabetes and are at risk for developing type 2 diabetes.
90% of them don't know they have it.



Every 21 seconds someone in the U.S. is diagnosed with diabetes.

HUMAN COSTS

African Americans and Hispanics are over **50%** more likely to have diabetes than non-Hispanic whites.

People with diabetes are at higher risk of serious health complications:



STROKE



BLINDNESS



KIDNEY DISEASE



HEART DISEASE



LOSS OF TOES, FEET, OR LEGS

ECONOMIC COSTS



The total cost of diabetes and prediabetes in the U.S. is **\$322 billion.**



The average price of insulin **nearly tripled** between 2002 and 2013.



People with diabetes have health care costs **2.3x greater** than those without diabetes.

Access to Obstetrical and Gynecological (OB/GYN) Care Notice

You do not need prior authorization from the Plan or from any other person (including a Primary Care Provider (PCP)) in order to obtain access to obstetrical or gynecological care from a healthcare professional in the Blue Cross and Blue Shield of Alabama network who specializes in obstetrics or gynecology. The health care professional may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of healthcare professionals who specialize in obstetrics or gynecology, contact the telephone number on the back of your Identification Card or refer to the Blue Cross and Blue Shield of Alabama website www.AlabamaBlue.com. ●

Choice of Primary Care Physician Notice

The Plan generally allows the designation of a Primary Care Provider (PCP). You have the right to designate any PCP who participates in the Blue Cross and Blue Shield of Alabama network and who is available to accept you or your family members. For information on how to select a PCP, and for a list of PCPs, contact the telephone number on the back of your Identification Card or refer to the Blue Cross and Blue Shield of Alabama website www.AlabamaBlue.com. For children, you may designate a pediatrician as the PCP. ●

Learn more at diabetes.org



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.

Medicare's Annual Enrollment Period Began October 15

Each year, Medicare holds its Annual Enrollment Period (AEP) from October 15 – December 7. This is the time when Medicare allows Medicare-eligible individuals to enroll or change their individual Medicare plan coverage. This does not apply to PEEHIP members who are enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO) Plan. You have an exclusive Group Medicare Advantage Plan that was designed at the direction of PEEHIP to meet its benefit requirements. Only Medicare-eligible members of PEEHIP (retirees and

dependents) are able to join this plan. Medicare allows groups like PEEHIP to determine their own annual enrollment period. PEEHIP held its annual Open Enrollment period earlier this year (July 1 – August 31) for an October 1, 2018, effective date.

You can relax and ignore all of the information from other insurance carriers about changing healthcare coverage this fall. In fact, it is very important that you **DO NOT** enroll in any indi-

vidual Medicare plan like a Medicare Advantage or Part D Prescription drug plan. If you do, you will risk losing your PEEHIP-sponsored medical and prescription drug coverage.

If you drop your PEEHIP group-sponsored retiree health coverage, you will not be able to re-enroll until the next PEEHIP Open Enrollment period of July 1 through August 31 for an October 1 effective date. ●

Medicare only allows you to be enrolled in one Medicare Advantage plan and one Medicare Part D prescription drug plan at a time. If you enroll in another Medicare Advantage plan or a stand-alone Medicare Part D plan not offered by PEEHIP, you will be disenrolled from the PEEHIP-offered UnitedHealthcare® Group Medicare Advantage (PPO) Plan. Any family members will also be disenrolled from their PEEHIP-offered coverage and you and your family will not have Hospital Medical or drug coverage with PEEHIP.

Hearing Aid Allowance Reimbursement

PEEHIP and UnitedHealthcare® understand that you have more important things to worry about than whether or not you can afford your hearing aids. That's why UnitedHealthcare® is proud to offer Hearing Aid Allowance Reimbursement.

Although routine hearing exams and hearing aids are not covered by original Medicare,

your PEEHIP UnitedHealthcare® plan provides coverage for these services in addition to your medical coverage. You have access to a 100% covered diagnostic hearing and balance evaluation once each plan year and a \$500 allowance for hearing aids once every three plan years.

When you purchase hearing aid(s), UnitedHealthcare® will reimburse up to \$500.

You may use any provider to purchase the hearing aid or you can utilize hi HealthInnovations® for additional savings by going online to <https://www.hihealthinnovations.com/> or calling 855.523.9355.

Plans are insured through UnitedHealthcare® Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract approval with Medicare.

The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare® grievance process. ●



\$500

allowance per three
calendar years

Healthy Holiday Eating



The holiday season is seen by many people as a chance to unwind and have fun with family. However, for many people, the holidays can instead be a stressful time of the year, as they attempt to juggle all of the preparations.

If you are trying to keep with a diet, the holidays can be an even bigger hassle. Between the celebrations and the stress, diets can often fall by the wayside during this time of the year. Luckily, the Centers for Disease Control and Prevention have come up with a group of healthy habits you can put in place to protect yourself at the Thanksgiving table this year.

1. Don't fill your plate. Research shows that people unknowingly eat more calories when faced with a larger serving. To help cut this down, try to avoid completely filling your plate, and instead only put as much as you think you will eat. You can always go back for more.¹

1 "How to Avoid Portion Size Pitfalls to Help Manage Your Weight." Healthy Eating, Centers for Disease Control and Prevention, 6 July 2016, www.cdc.gov/healthyweight/healthy_eating/portion_size.html.

2. Keep the food in another room. It might also help to keep the food in another room, rather than serving yourself from the table. Keeping the excess food out of sight may help discourage overeating.²
3. Drink water. Replacing water for one 20-ounce soda will save you about 240 calories.³
4. Consider healthy alternatives. You don't necessarily have to avoid all of your favorite foods. Instead, check online to see if there is recipe that uses lower-calorie ingredients.⁴

2 "Improving Your Eating Habits." Healthy Eating, Centers for Disease Control and Prevention, 15 May 2015, www.cdc.gov/healthyweight/losing_weight/eating_habits.html.

3 "Drinking Water." Water & Nutrition, Centers for Disease Control and Prevention, 5 Oct. 2016, www.cdc.gov/healthywater/drinking/nutrition/index.html.

4 "Healthy Weight." Healthy Eating, Centers for Disease Control and Prevention, 8 Sept. 2016, www.cdc.gov/healthyweight/healthy_eating/index.html.

5. Include Thanksgiving dessert in your plan. It's normally ok to have a slice of pie with dinner if you've already included the dessert in your diet plan and ate accordingly previously.
6. Be active during the day. Instead of taking a nap, or watching the game after dinner, you can consider taking a walk, or playing some football with the family.

These steps can help you create a plan for Thanksgiving dinner, so when the time comes, you may spend it relaxing, instead of stressing. ●