

Community Options



The Community Health Options Newsletter

Message from the CEO

With all the talk of some insurance companies leaving the Marketplace and the uncertainties around health care policy at the national level, there is at least one bedrock certainty that you should know: the steadfast commitment of Community Health Options to the people and businesses of Maine.

Our unwavering dedication to our mission is also our unwavering dedication to Maine's group and individual insurance consumers. On-going evidence of our fiscal turnaround reinforces that this commitment will endure.

Just as in our first year of operations in 2014 after which we rebated \$3 million back to our Members and paid \$2 million into the federal risk corridor program, we have returned to being in the black in the first months 2017. Of course continued discipline on our core operational pillars will be the focus in the months to come as we work through the rest of the year, but early indications show a positive 2017 ahead. Two successive months of positive net income have allowed us to begin to rebuild our surplus. As a nonprofit and as a CO-OP, all of our success stays here in our service area, with our Members. Our continued efforts to lower the total costs of coverage and provide relief to consumers and businesses alike will only add to these benefits here at home.

Our approach to lowering the total costs of coverage is rooted in three fundamental operational pillars:

Investments in new tools - While successfully cutting costs over the past two years, we've also placed our focus on gaining new efficiencies. This has resulted in the recent deployment of our new enrollment management system and development of a new invoicing and premium accounting system to provide first tier account management support. Ongoing efforts to revamp provider and member portals continue and will be rolled out throughout the rest of the year.

Better value for our Members - With our switch to a new pharmacy benefits manager, we are continuing our efforts to maximize the value that our Members get out of their premium dollar. Enhanced mail order fulfillment and ease of access to information on lowering out of pocket costs are both meant to aid consumers and reduce total plan costs. Increased scrutiny of out of area, out of network treatment requests has been successful in connecting Members with in network options closer to home and often at less expense for everyone involved.

Focus on unparalleled excellence in service - After the 2016 open enrollment season when we were deluged with calls, we ramped up our capacity to receive calls from Members and providers alike resulting in a dramatic decline in hold times and better consumer access to timely information. Health Options remains committed to being available to our Members whether by phone or via the portal and we continue to refine our service model to benefit our membership and network of providers.

On behalf of your entire Maine-based Health Options team, we look forward to continuing to demonstrate the positive results of our work and earning your ongoing commitment to the only non-profit health insurer domiciled in Maine.

Kevin Lewis

What's New?

Coming in April - Saving You Money on Prescription Medications!

In keeping with our commitment to provide Members with tangible benefits, **Community Health Options** has partnered with **Rx Savings Solutions** to provide Members with a no-cost, confidential pharmacy benefit program that helps you and your family save money on prescription medications. Even if you think you are already paying the lowest price available, logging into the Rx Savings Solutions portal will allow you to see if any additional savings exist on your current medications.

Rx Savings Solutions will also work with your local pharmacy to keep you apprised of the most affordable access to medications by sending you alerts via text or email on an ongoing basis when you have opportunities to save on your prescription costs. For more information, [Click here](#).

Chronic Illness Support Program and Prescription Medications Explained

Many Health Options plans* include our Chronic Illness Support Program (CISP) that provides cost savings and self-management support to our Members with Diabetes, Asthma, Chronic Obstructive Pulmonary Disease (COPD), Coronary Artery Disease (CAD), and Hypertension (high blood pressure). If your plan includes the Chronic Illness Support Program you can save money through lower out-of-pocket costs for medically necessary services for routine and usual care from in-network providers. You also save on prescription medications listed on our Drug Formulary and identified as CISP medications.

As of the 2017 Benefit Plan year, **the reduced share benefit for CISP-eligible tier 1 and tier 3 medications can only be obtained through the Express Scripts Mail Order Pharmacy**. Members can sign up for home delivery through the Member portal or call ESI at 800-462-6605 to speak to an ESI prescription benefit specialist about transferring prescriptions to home delivery.

Ordering your CISP-eligible medications through Express Scripts Mail Order provides the following benefits:

- Tier 1 CISP Medications are covered at 100%
- Tier 3 CISP medications are covered by a copay; however, the copay is reduced by 50%.

For plans in which tier 3 medications are subject to deductible/coinsurance, the deductible for CISP-eligible tier 3 medications is waived and the coinsurance responsibility is halved.

PLEASE NOTE: Because the mail-order discount for copay meds (90 days for the price of 60) would also be applied, Members would pay a single 30-day copay for a 90-day supply.

** Safe Harbor and HSA plans, as well as the 2017 group plan Progress, do not include CISP benefits.*

Prevention and Patient Safety

Health Options 2017 Quality and Service Goals

Community Health Options is focused on helping Members live healthier lives and reducing the cost of care. Through our benefit plan designs, care management, and partnerships with local healthcare organizations we are developing initiatives that improve health, Member experience, and affordability.

In 2017 we are targeting four specific quality and service measures that are part of our annual Healthcare Effectiveness Data and Information Set (HEDIS) review: Age-appropriate preventive cancer screenings (i.e., colorectal, breast, and cervical cancer screenings); Maternity (postpartum) Care; Safe Use of Medications; and Behavioral Health.

Health Options uses HEDIS quality measures to improve its overall performance and ensure superior coverage and service to its Members. HEDIS is one of the most common performance standards that health plans, healthcare facilities, the Center for Medicare and Medicaid Services (CMS), and the National Center for Quality Accreditation (NCQA) use to measure performance on important dimensions of care and service.

Health Options will provide education, information, and assistance throughout the year through email, newsletters, and social media. Additionally, the Population Health Team will identify and contact Members who may benefit from care management assistance to ensure healthy outcomes and Member safety.

Safe Use of Prescription Medications

Do you take a long list of prescription medications for your health conditions? It can be hard to keep track of when and how to take medicines, and the more medicines you take, the harder it may be.

Here are some ideas you can use to stay organized and track your medicines:

- Make a master list of all your medicines
- Make a daily schedule of the medicines you need to take and follow it carefully
- Use a pillbox with dividers for each day's medicine

Taking many different medications increases your chances of having problems. If you take more than one medicine that works the same way, you could get too high a dose. And sometimes medicines work against each other. For helpful tips and an easy-to-use "Master List of Medicines" form, log onto your Health Options Member portal, select "Healthy Options," and type "Keeping Track of Medicines" in the Search box.

Preventive Health Screenings are Important to Living a Healthy Life

Regular preventive health screenings or exams are performed to detect possible disease or other health problems, and are the foundation of your overall health and wellbeing. While diagnostic tests are often only run when a patient is already showing signs and symptoms of a condition, early detection can result in better health outcomes, and lower your risk of serious complications.

Our health insurance plans are designed to support your efforts to protect your most precious asset - your health and the health of your family. Preventive care screenings can help you stay healthier throughout your life. The better your health, the less you may have to pay in healthcare costs. Many preventive healthcare services, including screenings, checkups, and immunizations, cost you nothing.

[Click here](#) to read about the difference between preventive services and diagnostic services.

[Click here](#) to learn about age- and gender-specific guidelines for preventive care that you and your family may need.

National Colorectal Cancer Awareness

Colorectal cancer is the fourth most common cancer in the United States and the second leading cause of death from cancer. Health Options' plan designs provide for preventive cancer screenings, including colorectal cancer screenings. [Click here](#) for more information.

National Lymphedema Awareness

Lymphedema is a potential complication of breast cancer surgery and treatment that can appear in some women immediately after surgery or many years later. If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema (e.g., lymphedema compression garments prescribed by your provider).

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under your plan. Please consult your Member Benefit Agreement for more information.

Community Health Options plans include lymphedema compression garments when prescribed by your provider. If you did not submit a prior authorization request or were previously denied coverage of our compression garments, please call Member Services at (855) 624-6463. Health Options will ensure that past and current claims are processed appropriately. [Click here](#) for more information about lymphedema.

Health and Wellness

Free Workshop - *Living Well for Better Health*

We are committed to Members and helping them to improve their health. Toward that end, we invite you to attend a free workshop hosted by **MaineGeneral Prevention and Healthy Living**. This workshop is open to adults of all ages who have ongoing health problems, or are caregivers for those who do. Learn how to:

- Feel better
- Be in control
- Move more easily
- Connect with others

The six-session workshop series will show new ways to deal with issues such as pain, fatigue, activity levels, feeling sore, experiencing sadness, stress, breathing problems, eating well, and setting goals/planning for the future.

When: On consecutive Wednesdays, March 29 - May 3, 2017

Where: Arch Beta 21 Graybirch Drive - Augusta, ME 04330

Time: 12:30-3:00 pm

Call MaineGeneral Prevention and Healthy Living to sign up or learn more:

207-872-4102

or

Visit the [website](#).

Sitting is the New Smoking

Does this daily ritual sound familiar? We move from the kitchen table to the driver's seat as we start the daily commute to work; we then move from the driver's seat to our office chair and, as the work day comes to an end, we move from our chair to the driver's seat and then the couch or recliner at home. We spend a lot of time sitting! Several articles have been written about the fact that Americans spend more time seated than ever, and it's wreaking havoc on our bodies.

One researcher, Dr. James Levine, summed up his findings in two sentences:

"Sitting is more dangerous than smoking, kills more people than HIV and is more treacherous than parachuting. We are sitting ourselves to death."

Levine is credited with coining that mantra - *"sitting is the new smoking."*

One study compared adults who spent less than two hours a day in front of the TV or other screen-based entertainment with those who logged more than four hours a day of recreational screen time. Those with greater screen time had a nearly 50 percent increased risk of death from any cause and about a 125 percent increased risk of events associated with cardiovascular disease, such as chest pain (angina) or heart attack.

People who sit for prolonged periods of time had a higher risk of dying from all causes - even those who exercised regularly. The negative effects were even more pronounced in people who did little or no exercise.

Log onto your Member portal and select "Healthy Options" to find out what you can do to improve your health and wellbeing.

If You Have a Desk Job...

Tips on How to Stretch at Your Desk and Ways to Sneak in Exercise During Your Workday

Stretching during the day is an important way to stay flexible and avoid prolonged periods of sitting. Stretching can ward off stiffness and joint pain, increase alertness, and provide a boost of energy! It is well known that sitting at our desks all day can lead to a multitude of problems, including insidious weight gain. It's easy to let the day get behind you while you are working, so a good way to remember to stretch every hour is to set an alarm on your phone or your computer. When it goes off, make sure that you stand and stretch! If you can't do it right then, 'snooze' the alarm some number of minutes to remind you again when it's more convenient.

Try walking up and down stairs (from floor one to floor four) two or three times a day. Put the 'stair climb' on your calendar or as a phone reminder, so you don't forget.

Keep your body hydrated by drinking at least 8 glasses of water a day.

Finally, try to park in the furthest spot from the office you can find. This will add exercise to your morning and afternoon walk to and from the office. You'll add steps without even really trying!

[Click here](#) to view a short video on how to stretch at work.

Try This Healthy, Veggie-Based Recipe

Curried Sweet Potato Puree

Ingredients:

- 4 medium sweet potatoes (about 1 3/4 pounds)
- 1/2 cup unsweetened almond milk (for dairy free option. Can be substituted with low fat cow's milk)
- 1/2 teaspoon curry powder
- 4 thin slices peeled fresh ginger
- Kosher salt
- 1/2 lime
- Toasted sliced almonds, for garnish, optional
- Chopped cilantro, for garnish, optional

Directions:

Preheat the oven to 400 degrees F. Wrap each sweet potato in foil, put on a baking sheet and bake until soft, 1 hour. Let cool slightly.

Combine the almond milk, curry powder and ginger in a small saucepan. Bring to a boil, reduce the heat and simmer until the mixture is reduced by a third, about 5 minutes.

Discard the ginger.

Pour any sugary juices from the sweet potato foil wrappers into a food processor. Peel the sweet potatoes and add the flesh to the food processor. Add the almond milk mixture and 1/2 teaspoon salt and puree until smooth.

Transfer to a serving bowl and squeeze the lime over the finished puree. Garnish with almonds and cilantro if desired and serve warm.

Recipe courtesy of foodnetwork.com

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