



WELLNESS WORKS *around the state*

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

FALL 2010

Health Care Reform Update

The comprehensive health care reform law was enacted in March 2010. The law was enacted in two parts: the Patient Protection and Affordable Care Act (PPACA) was signed into law on March 23, 2010 and was amended by the Health Care and Education Reconciliation Act on March 23, 2010. The name, "Affordable Care Act" is used to refer to the final amended version of the law. The Affordable Care Act will drive many updates to the Health Trust medical plans for 2011. Complete information will be sent directly to participants before the end of the year. Please see below for some highlights.

- **Non-Grandfathered Plans:** Because each participating employer group in the Maine Municipal Employees Health Trust has flexibility with regard to employee/ employer cost sharing and other factors, Health Trust plans will be considered "non-grandfathered." This means that the Trust will need to implement many plan updates effective January 1, 2011 in order to be in compliance PPACA.
- **Expected Plan Changes:** As non-grandfathered plans, Health Trust medical plans must comply with certain coverage mandates effective January 1, 2011. While guidance continues to be forthcoming from the federal government, a preliminary outline of updates include: *Adult Children Coverage*—expanded dependent definition and extension of coverage to age 26 (please see special notice in the green insert section); *Lifetime Maximum*—from \$5,000,000 to unlimited; *Annual Dollar Limits*—change dollar limits to day limits on "essential services" (such as physical therapy, speech therapy, occupational therapy); *Preventive Health Services*—expand definition of preventive services without cost-sharing; and possible updates to *Patient Protections* and *Claim Rules and Appeal Rules*.

Health care reform is only beginning. Federal guidance continues to be issued on various provisions. The Trust will continue to update medical plans as needed or required. For additional information, please visit the federal website www.HealthCare.gov.

"Take care of your body. It's the only place you have to live."

- Jim Rohn



Fall 2010

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Health Trust Staff Changes

After a long tenure with the Health Trust, *Terry LaChance* recently moved on to pursue a new career opportunity. We wish her well in her new endeavor and will miss her expertise and friendly demeanor.

Replacing Terry, we are pleased to announce the promotion of *Linda Mack* to **Manager of Enrollment and Data Services**. Linda has been with the Trust for over 12 years and most recently served as a Senior Enrollment and Billing Representative. Linda will supervise the staff of two enrollment representatives and two office assistants as she manages the eligibility and billing functions for the Health Trust programs.

Anthem Prescription Management Transition



Health plan members may have noticed some changes when recently using their prescription drug card. The Health Trust's prescription drug program is administered through Anthem Prescription Management. At the end of last year, Anthem contracted with a company called Express Scripts to provide operational and administrative support for the prescription drug program. Express Scripts is a trusted name for millions of consumers and is one of the largest prescription benefit managers in the country.

Earlier this Fall, prescription drug claim processing was converted to the Express Scripts systems. While this was expected to be a seamless transition, some members may have experienced processing delays that have since been resolved. Also, members who use mail service may have noticed a change in their prescription label and return address with a transition to *Home Delivery Pharmacy*, operated by Express Scripts. In addition, *CuraScript*, the Express Scripts specialty pharmacy, has begun to administer specialty pharmacy benefits for those members who have specialty prescriptions.

Anthem and Express Scripts apologize for any inconvenience experienced by our members and appreciated your understanding and patience during this transition. For additional information regarding pharmacy benefits, please visit the Trust website at www.mmeh.org. As always, please contact your Health Trust Member Service Representatives with any questions or concerns by email at htservice@memun.org or by phone at 1-800-852-8300 Monday through Friday from 8:00am to 4:30pm.

Anthem Website Makeover

If you are computer-savvy and like the convenience of accessing your own claim payment information, check out the newly designed Anthem website at www.anthem.com. Please see below for some questions and answers regarding the new site.

1. What's behind the redesign?

As the web continues to evolve, Anthem has learned more about the best ways to provide tools and information to members. State-of-the-art information architecture and a streamlined design will allow members to quickly and efficiently access the tools and information they need. In addition to improving website navigation and content, the redesigned site will deliver important messages and information in an easy-to-understand way. User and system error messaging will be more intuitive and instructional, and glossaries and "Did You Know?" messages will clarify potentially confusing terms.

2. If I was already registered, will I need to sign up again?

Yes. But, as long as a member's chosen username meets the security guidelines, he or she can request their previous username. Naturally, if two users request the same username, the first one to successfully register will secure that username.

3. Can members access their claims history and other benefit information once they re-register?

Yes. Information managed in the enrollment platforms will be fed to the secure portal in much the same way as it was before.

To take a tour of the reinvented Anthem site, please go to the Health Trust website at www.mmeh.org and click on "What's New" and then select "New Anthem.Com Website Tour".

Please know that not all areas and information on the Anthem website apply to Health Trust participants. Please contact Health Trust Member Service Representatives with any questions or concerns by email at htservice@memun.org or by phone at 1-800-852-8300 Monday through Friday from 8:00am to 4:30pm.



Partner With Your Doctor for Quality Care

Health care is a common topic for everyone these days. Some focus is on health insurance and how plans pay for services. Other people are concerned about receiving the highest quality care from their providers. How do you know what to do and what questions to ask?

There are many resources available to you through the **Maine Health Management Coalition (www.mhmc.info)** Check out the site for an article about how two of Maine's best rated doctors tell you how to choose and partner with a doctor for best results.

Maine physicians, Dr. Jennifer McConnell and Dr. Roy Nakumura were highly rated in a national research project that asked patients to rate the care from their doctors. The researchers reported: "Maine patients rate the quality of care and interpersonal relations they receive with their doctors among the best in the country!" Patients scored Drs. Nakumura and McConnell among the highest of all the doctors.

Jennifer McConnell, MD is a family practice doctor who loves to take care of entire families, from babies to grandparents. Dr. Jenn is really pleased when patients are able to talk to her about things they can't talk to anybody else about, such as feeling anxious or depressed.

Roy Nakumura, MD practices at Martin's Point Healthcare in Brunswick. He's a family practice doctor eager to help his patients feel at ease so they can share what's really on their minds. When a patient says "By the way, doctor..." that's when Dr. Roy knows the patient trust him enough to tell the hard truths.

By reading their interviews (www.mhmc.info/interviews/partner-with-your-doctor/) you quickly sense their compassion along with their concern to provide the best care for each patient. Please see below for an excerpt.

I often feel that doctor visits are rushed, that I don't have enough time, especially to ask questions. Is there anything I can do about this?

Dr Jenn: *I really like my patients to come in with a list of what they want to cover – concerns, topics, or questions. Most of the time, I find that, if they know what it is they need, we can cover it. If they don't know, if they're nervous about asking, or if they're forgetful, then it becomes harder and harder to cover. If the list is really long, we might not cover everything in one visit, but we can plan another visit to be sure all the concerns are addressed.*

Dr Roy: *I think personally it's good for patients to write things down ahead, even though doctors might get real nervous when a patient pulls out a list. The scary thing is when there are 10 things on it! But we can plan together which are the most important to tackle today and then set up a plan. Patients often say the most incredible things after you've spent 20 minutes talking about nothing important. Finally you've built up their trust and they have the courage to say something. But then we're scrambling for a lack of time.*

Perhaps you might think about bringing a list to your next doctor visit? It seems that organization and open communication are keys to quality care. Please visit the Maine Health Management Coalition to view the complete interview and for other helpful information.

Telephonic Diabetes Education and Support Program

⇨ *Continued for 2011* ⇨

The Health Trust continues to offer a pilot program where voluntary participants are offered financial incentives (waiver of co-pays for medications and supplies) to complete a 12-month telephonic diabetes self-management program with a local educator (one in-person visit and 12 monthly calls) administered by Medical Care Development in Augusta.

Health Trust participants, early retirees, and adult family members between the ages of 18 and 65, not enrolled in Medicare, being treated for Type 1 Diabetes, Type 2 Diabetes, or Pre-Diabetes are invited to participate. The program is available through 2010 with voluntary rolling admission throughout the year.

For additional information, please contact Health Trust Member Service at 1-800-852-8300 or email to htservice@memun.org or visit our website at www.mmeht.org.

Time to Talk Turkey

Thanksgiving is upon us and many of us will be sitting down to enjoy the traditional turkey feast. But before you dig in, keep these tips in mind when preparing and storing your holiday meal:

- Thaw your frozen bird in the refrigerator. Allow about 24 hours per 5 pounds of turkey.
- Once thawed, you should only continue to refrigerate the turkey for another 1-2 days, so plan accordingly!
- If you forget to thaw the turkey in time, don't worry. Simply submerge the whole turkey in COLD water, changing the water every 30 minutes. This will take about 30 minutes of defrosting per pound of turkey.
- Use a meat thermometer stuck in the thickest part of the meat to ensure turkey reaches a temperature of 180° F.
- Cook your stuffing separately to reduce the risk of food poisoning.

Once you have had your fill of turkey and the fixings, you can indulge in the leftovers, but there are some rules here too:

- Refrigerate within 2 hours of cooking
- Leftovers will only stay safe to eat in the refrigerator for 3-4 days, so you may want to freeze any portions you can't finish by then.
- Gravy lasts only 1-2 days in the refrigerator, but can be frozen for use later.
- If you do freeze the leftovers, eat the turkey within 4 months and the stuffing and gravy within 1 month.

For more turkey tips, visit the National Turkey Federation at www.eatturkey.com



Nutrition and Stress

Feeling wound up, overworked, and exhausted? Do you feel a lack of focus or have trouble sleeping at night? As the days get shorter and the demands on our time during the holiday season get more intense, stress can build up. When our lives get busy it is easy to overlook the importance of eating a balanced diet. However, good nutrition can make the difference between feeling great and energized, or cranky and tired!

When our bodies are under stress, brain chemicals and hormones are produced to allow us to deal with what is going on. Unfortunately those chemicals and hormones play havoc on our decisions about what to eat and when to eat it, as well as our body's ability to process any nutrients. Eating is a common response to stress. Under stress, we are more likely to skip meals or grab for our favorite high-calorie comfort foods. Eating favorite foods in moderation to help alleviate stress is probably fine, but all too often the poor eating habits brought on by stress lead to unwanted weight gain and poor health in the long term.

So if you feel the stress starting to build, don't reach for your favorite treat, instead be sure to provide your body with balanced meals containing nutrient-rich foods, including complex carbohydrates (fruits, vegetables, whole grains), protein (cheese, milk, yogurt, eggs, fish, meats, peanut butter, beans) and healthy fats (almonds, walnuts, canola oil, salmon, tuna). Try to eat small meals and snacks that include protein-rich foods to maintain healthy blood sugars. Don't eliminate entire food groups or skip meals- your body is counting on you to provide it with the energy needed to handle your busy schedule, so fill it up with good-for-you foods! For more information on fitting healthy foods into your life, visit www.mealsmatter.org

Boost Your Energy and Brain Power by eating Breakfast Daily

By eating breakfast daily, it will give you the energy you need to start your day. It is the "fuel" your body needs to get started and keeping going. It is proven that children excel better in school with breakfast versus no breakfast. Eating breakfast daily will also help with weight control and keep you healthy.

Not hungry in the morning? This is very common for many people but try this before you put breakfast on the back burner:

- A cup of low fat fruited yogurt
- A piece of fruit such as a banana, orange or apple
- A bowl of cereal with low fat milk
- A slice of toast with peanut butter and a glass of low fat milk
- Half a toasted English muffin with a slice of low fat cheese
- Trail mix with raisins, nuts and cereal

Keep it simple, but keep it delicious. Here are some other ideas you or your children may enjoy:

- Oatmeal with cinnamon, applesauce, a glass of low fat milk
- A waffle or pancake with light syrup and blueberries
- An English muffin with a slice of ham, egg and low fat cheese
- A low fat raisin bran muffin, glass of low fat milk and a banana

Eat breakfast daily, it speeds up your metabolism, fuels your body and makes you feel better throughout the day! Try www.health.com for more great tips.



Budget Friendly Fitness

Break a Sweat without Breaking the Bank

Feeling cost conscious these days? Join the club; but not literally. You don't have to join a gym to keep up an exercise program. Plenty of free and low cost options can help you stay in shape without straining your budget.

Many of your daily activities offer opportunities to build fitness such as taking a walk, doing chores, playing, taking the stairs, riding a bike or dancing. Take a brisk walk everyday whether it's a nearby trail, through a neighborhood or at a local mall. Start a walking group with friends, neighbors or co-workers. Sneak in extra steps whenever you can by parking farther away from your destination. Other chores that burn calories are weeding the garden, raking the leaves, mowing the lawn, shoveling the snow, scrubbing the cabinets or washing the car. If you have young kids or grandkids, don't just watch them play. Join them for a game of tag, kickball or catch. Walk or bike to the park, splash in the pool together, climb a hill or fly a kite. Even pushing a stroller builds both strength and endurance. Get off the elevator a few floors earlier and walk the rest of the way. At home, make climbing the stairs a workout. If you have a bike then ride. Ride local trails or bike while on errands. If you like to dance, move to the beat of your favorite music.

A modest investment can get you many types of fitness equipment. You can purchase some small hand held weights, called dumbbells. They are available in many sizes and can be used to strengthen every muscle group. You can also use household items such as canned goods, or fill empty containers with water or sand. Add more sand or water for more weight and secure the top with duct tape. Resistance bands and tubing is very inexpensive and can be used to strengthen every muscle group as well. Pop in a DVD or video to get moving with aerobics, tai chi, Pilates or yoga. Use a step stool, put on some music and step on and off a low, sturdy stool for an at home step training workout. If you are going to invest in just one piece of exercise gear, make it a pair of sturdy walking or running shoes. The ideal shoe should be stable from side to side, well cushioned and comfortable to allow you to walk or run smoothly.

When money is tight, you may have to make hard choices. But you don't have to give up your commitment to staying in shape and healthy. For more great tips, reference www.mayoclinic.com

What's a Healthy Portion for your Child or Grandchild?

Food portions are larger than ever these days, usually much more than you need. The recommended serving size is enough. But how much is that? These tips will help keep your portions, as well as your waistline, right-sized.

Here are some tips to help keep your children or grandchildren's portions under control:

- **Teach your children or grandchildren portion size by relating food to everyday items.** For example, a deck of cards is equal to a serving of meat, fish or poultry. An apple or serving of fruit is about the size of a small tennis ball.
- **Teach your children the concept of the divided plate.** Think of a plate divided into four equal sections. Use one of the top sections for protein, and the other one for starch, preferably a whole grain; fill the bottom half with veggies (none of the foods should overlap or be piled high).
- **Check the label on your food** to see if it meets basic needs in your diet, like calcium or Vitamin C; if it's not "good" for you, eat less of that food.
- **Avoid eating directly out of the package.** Try putting snacks into a small bowl or snack size baggie.
- **Eat three meals a day and two healthy snacks;** this way you won't stuff yourself if you have skipped a meal.
- **Serve food on smaller plates.**
- **Serve meals from the stove.** This tip will keep you from feeling tempted to eat more when you are not hungry.
- **Skip the "clean plate" club.** Instead, encourage your children to start with smaller portions and eat until they are satisfied.
- At restaurants, ask for a **lunch size portion** or share your meal.
- **Role model** the behaviors that you want your children to develop.

Reference www.kidshealth.org for more great information.

Quarterly Check-up: Cholesterol

THE BASICS

Talk to your doctor about when and how often to have your cholesterol checked. Most men and women should have their cholesterol checked at least once every 5 years. If you have a family history of heart disease or other risk factors for heart disease (like smoking, diabetes, high blood pressure, or obesity), you may need to get checked more often. Too much cholesterol in your blood can cause heart disease or a heart attack. The good news is that cholesterol can be easily checked and if it is high, there are things you can do to control it.

HOW DO I CHECK MY CHOLESTEROL?

Ask your doctor for a blood test called a lipoprotein (lip-oh-pro-teen) profile to measure your cholesterol levels. A small sample of blood is taken from your finger or arm. Usually you can't eat or drink anything (except water and black coffee) for 9–12 hours before the test.

WHAT DO THE NUMBERS MEAN?

Your lipoprotein profile will tell you about:

- **Total cholesterol** – Desirable total cholesterol is a number under 200.
- **LDL cholesterol** – This is the bad type of cholesterol that can block your arteries. Most people should try to keep their LDL cholesterol under 130. If you have heart disease or diabetes, keep your LDL cholesterol under 100.
- **HDL cholesterol** – This is the good type of cholesterol that lowers your risk for heart disease. An HDL cholesterol below 40 is a major risk factor for heart disease. An HDL cholesterol above 60 helps protect against heart disease.
- **Triglycerides** (a type of fat in your blood) – Keep this number under 150.

WHAT AFFECTS CHOLESTEROL LEVELS?

Your body makes all of the cholesterol it needs. Cholesterol is also found in some of the foods you eat. Many things affect the level of cholesterol in your body:

- **Family history** – high cholesterol can run in families.
- **Age** – as you get older, your cholesterol levels go up.
- **Weight** – losing extra weight can help lower your cholesterol levels.
- **Diet** – eating too much saturated fat, trans fat, and cholesterol raises the level of cholesterol in your blood.
- **Physical activity** – getting active can help you lose weight and lower your cholesterol.

There are no signs or symptoms of high cholesterol. That is why it's so important to get your cholesterol levels checked.

THE BENEFITS

Lowering your cholesterol can reduce your risk of heart disease – and can help you live a longer, healthier life. The higher your cholesterol level, the greater your risk. **That's why it is so important to find out your cholesterol levels as early as possible.**

You can lower your cholesterol by:

- eating foods low in saturated fat, trans fat, and cholesterol
- getting active
- controlling your weight
- You may also need a special diet or medication – your doctor can help you determine this

TAKE ACTION!

Find out your cholesterol levels as early as possible.

• **Make an Appointment to get Your Cholesterol Checked**

Call your doctor's office or health center. Schedule a time to get a blood test. Be sure to ask for a complete lipoprotein profile. Remember, you can't eat or drink anything (except water and black coffee) for 9–12 hours before the test.

• **Eat Healthy**

- Changing your diet can lower your cholesterol.
- Eat less saturated fat, which is found in animal products like butter, cream, and fatty meats, and in tropical oils such as palm, palm kernel, and coconut oil.
- Eat more foods that are high in fiber, like oatmeal, oat bran, beans, or lentils.
- Choose fruits and vegetables instead of foods higher in saturated fat.

• **Get Active**

Exercising regularly can help you lose weight and raise HDL (good) cholesterol levels.

Source: National Health Information Center, www.healthfinder.gov

Fighting Fat at KKWWD

Over the last three years, the employees at Kennebunk, Kennebunkport, and Wells Water District (KKWWD) have been shrinking...well, at least their waistlines have been. In 2008, the District's Health and Safety Committee developed the concept of the "Fat Attack" as a fun way to encourage and motivate employees to voluntarily lose weight through proper diet and exercise in order to reduce the many occupational and health risks associated with being overweight. Now, the "Fat Attack" is an annual event with the majority of employees participating and losing some pretty impressive pounds- a total of 130 pounds were lost in the 2010 competition!

Interested participants can sign up in February for an early March kickoff, at which time all competitors are confidentially weighed in by a Wellness Works staff member. Over the course of the twelve week program, noontime workshops are held that focus on nutrition, exercise, or another wellness topic of interest. At the conclusion of the three months, all participants are weighed out and their percent weight loss results are posted. The person with the highest percent of weight lost is crowned the Fat Attack Winner, but all participants receive either a t-shirt or tote bag. The top three losers/winners are awarded cash prizes of \$100, \$75 and \$50 respectively.

Scott Minor, the big winner (or loser) for the 2010 Fat Attack, and one of the creators of the competition, has seen this competition improve morale among employees, "I believe that it has brought us closer as a group as it gives us something to talk about and experience besides work." The results of the Fat Attack are varied, some folks continue to maintain the lower weight levels they achieve through the contest, but others tend to drift back and forth between competitions. Minor has seen some long lasting changes however, he says, "Employees have become more health conscious as a result of the nutrition workshops provided through the program, with many also taking the opportunity to join local health and fitness clubs. Positive self esteem and positive attitudes are a natural benefit of participants in the Fat Attack."

A grant from Wellness Works, the health education and promotion program of Maine Municipal Employees Health Trust, provided the necessary funding to help offset the cost of the program that KKWWD offered. If you would like more information on how to get a Wellness Program started at your worksite, please contact Anne Charles at 1-800-852-8300 or via e-mail at acharles@memun.org.

Time to Clean House

Is your house killing you? Well probably not, but it may be making you sick. There are multiple areas of our homes that are germ magnets, most are places and items we wouldn't even think twice about. Read on to discover the germ truth about common items that could use cleaning.

1. **Your salt and pepper shaker.** When's the last time you cleaned them? Exactly. These shakers get touched during all parts of your meal-making and eating process. To avoid cross-contamination and food poisoning, your shakers should be wiped down with a disinfectant wipe after each use – especially between the preparation and eating phases.
2. **Your laptop.** Even if you are the only one using it, the average laptop has over 21,000 germs per square inch (compared to 41 per square inch on a public toilet)! Gently wipe down your keys at the end of every day to keep germs at bay.
3. **The kitchen dishtowel.** We all know sponges are a harbor for germs and bacteria, but the dishtowel you use in the kitchen is just as rich in bacteria and viruses. A recent study found that about 7% of dishtowels are infected with MRSA, the difficult-to-treat staph bacteria that can cause deadly skin infections. Use paper towels to wipe countertops and spills and use the dishtowels for wiping down clean dishes, launder at least twice a week.
4. **Your welcome mat.** It not only welcomes your guests but also all the bugs on the bottoms of their shoes. In fact, one study found that nearly 96% of shoe soles had traces of coliform, which includes fecal bacteria. Spray the doormat once a week with a fabric-safe disinfectant. Leave shoes at the door and avoid resting bags and groceries on the mat.
5. **Your cell phone.** Several studies on cell phones and PDAs found that they carry tons of bacteria, including staph (which can cause skin infections), pseudomonas (eye infections), and salmonella (stomach ailments). Many electronic devices are sheathed in leather or vinyl cases, which provide plenty of creases and crevices for germs to hide. Use a disinfecting wipe a few times a week, and be conscious of where you rest personal items.



For more germ truths about the stuff in your house, along with ways to kill the germs and clear the grime, visit Prevention at www.prevention.com



WELLNESS WORKS

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Newsletter Search Contest

Do you want a chance to win a *Wellness Works* gym bag? Take a few minutes and answer the following questions (all answers can be found in articles in this newsletter). Send the answers along with your name, address and phone number to: *Wellness Works*, 60 Community Drive, Augusta, Maine 04330. You can also e-mail your answers to us at: **wellness@memun.org**. Entries must be received by November 20, 2010. One winner will be drawn at random.

Congratulations to Ray Robidoux, an employee from the City of Ellsworth, who won the Summer Newsletter Search Contest!

Your name: _____ Phone Number: _____

Address: _____

Employer (or former employer, if you are a retiree): _____

1. How many germs per inch does the average laptop have? _____

2. What is the best way to thaw a frozen turkey? _____

3. What are some of the benefits of eating breakfast daily? _____

4. List five factors that affect cholesterol levels: _____

