



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

WINTER 2011

Expanded Preventive Care

Effective January 1, 2011, MMEHT medical plans implemented expanded preventive care provisions to comply with federal health care reform recommendations required through the *Patient Protection and Affordable Care Act* of 2010. As a result, you and your family may be eligible for some important preventive services—which can help you avoid illness and improve your health—at no out-of-pocket costs to you.

What is the expanded coverage? Generally, Trust medical plans now cover 100% of covered preventive care services such as recommended exams, screenings, and vaccinations, with no copayment, co-insurance, or deductible. If you visit in-network providers, there will be no out-of-pocket costs for covered preventive care services. There may be additional costs to use out-of-network providers.

What services are covered? Ask your health care provider to find out which covered preventive services are right for you based on your age, gender, and health status. Some services that are now fully covered include:

- Wellness exams for children and adults
- Recommended vaccines, including flu and pneumonia
- Screenings for diabetes, cholesterol and osteoporosis
- Screenings for breast cancer, prostate cancer, and colon cancer
- Pregnancy screening tests

How does my provider know what to charge me? MMEHT staff is hearing that providers and billing offices are asking patients whether their medical plan is considered *non-grandfathered* (new provisions apply in 2011) or *grandfathered* (changes not required at this time) to determine whether to waive or charge a copay for preventive care office visits. As outlined in the Fall edition of *Wellness Works Around The State*, Health Trust plans are **non-grandfathered**.

Your doctor may provide a preventive service, such as a cholesterol screening test, as part of an office visit. Be aware that the plan can require you to pay some costs of the office visit, if the preventive service is not the primary purpose of the visit, or if your doctor bills you for the preventive services separately from the office visit.

Where do I get more information? Please see the center insert titled “*2011 Expanded Preventive Care Services*” in green pages of this issue for helpful definitions and federal website links. For specific inquiries, please contact a Health Trust Member Service Representative at htservice@memun.org or 1-800-852-8300.

Snowflakes are one of nature's most fragile things, but just look what they do when they stick together.

Verna M. Kelly



Winter 2011

What's Inside:

Medicare Preventive Services for Retirees	2
Trust Commitment to Quality Medical Care	2
Get Check-ups and Medical Tests Right for You	3
Four Ways to Help You Reverse Prediabetes	3
TDES Program Graduate Finds His Voice!	4
Telephonic Diabetes Education and Support Program.....	4
2010 Dietary Guidelines	5
Simple Changes Create Positive Results.....	5
Quarterly Check-up: Eczema.....	6
City of Auburn Goes Platinum	7
Everyday Reminders	7
Newsletter Search Contest.....	8
2011 Expanded Preventive Care and 2011 Benefit Program Changes.....	Green Pages

Health Trust Staff Update

You may have noticed a new friendly voice when calling the toll-free number for the Maine Municipal Employees Health Trust. **Heather Trimble** recently joined our team as a **Member Service Representative**. Heather has many years of customer service experience formerly working on the provider side for medical and dental insurance and is enthusiastic about her role in assisting our members.

Medicare Preventive Services for Retirees

In accordance with the *Patient Protection and Affordable Care Act* of 2010, Trust participants that have Medicare as their primary medical coverage (usually retirees over age 65), may qualify for a yearly wellness exam and many preventive services for free. Starting January 1, 2011, Medicare will cover certain preventive services without charging the Part B coinsurance or deductible. A retiree may pay nothing for many preventive services if receiving services from a doctor or other health care provider who accepts assignment. The federal websites outline the services that qualify as listed below.

Yearly wellness exam. If you are new to Medicare, your “Welcome to Medicare” physical exam is now covered without cost sharing during your first 12 months of Part B coverage. This exam is a one-time review of your health as well as education and counseling about preventive services and other care. If you have had Part B for longer than 12 months, you can get a yearly wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. Your first yearly wellness exam can’t take place within 12 months of your “Welcome to Medicare” physical exam.

Tobacco use cessation counseling. This benefit is now considered a covered preventive service, whether or not you have been diagnosed with an illness caused or complicated by tobacco use. While still a covered service, the coinsurance and deductible may apply if you have already been diagnosed with a tobacco related illness.

No more Medicare Part B deductible or copayment for specific screenings if certain coverage criteria apply:

- Bone mass measurement
- Cervical cancer screening, including Pap smear tests and pelvic exams
- Cholesterol and other cardiovascular screenings
- Colorectal cancer screening (except for barium enemas)
- Diabetes screening
- Flu shot, pneumonia shot, and the hepatitis B shot
- HIV screening for people at increased risk or who ask for the test
- Mammograms
- Medical nutrition therapy to help people manage diabetes or kidney disease
- Prostate cancer screening (except digital rectal examinations)

Some important payment details. For most retirees over age 65, Medicare is your primary plan and the MMEHT Retiree Group Companion Plan is your secondary plan (if you enrolled when originally eligible.) Please remember to share your Medicare ID card and new MMEHT ID card with your providers so they can bill your coverage accordingly. For some preventive services, you will pay nothing. You may have to pay co-insurance (a part of the cost) for the office visit when you get some services. Remember to submit a claim (or have our provider submit it for you) for any out-of-pocket payments to your secondary plan through the Trust.

For additional Medicare information please refer to the federal websites: www.medicare.gov and www.medicare.gov/navigation/manage-your-health/preventive-services/preventive-service-overview.aspx and www.healthcare.gov/law/provisions/medicare/preventiveservices.html or by phone at 1-800-MEDICARE (1-800-633-4227) 24 hours, 7 days a week. For questions on your MMEHT Retiree Group Companion Plan, please contact the Trust at 1-800-852-8300 weekdays from 8:00 a.m. to 4:30 p.m.

Trust Commitment to Quality Medical Care

The Maine Municipal Employees Health Trust continues its strong support of the Maine Health Management Coalition (MHMC) – a purchaser-led partnership among multiple stakeholders. The MHMC is non-profit coalition of 60+ employers that includes doctors, hospitals, insurers, and public and private employers. Approximately 250,000 employees and their dependents benefit from their employers’ support of the Coalition. These partners work collaboratively to improve the value of health care services delivered to employers, employees and dependents. What gets measured gets improved and the MHMC has for five years been publicly reporting on quality of care provided by doctors and hospitals across the state through its website, www.mhmc.info.

The Trust is committed to helping our participants get the highest quality and value out of their health care dollars. In 2010, the MHMC led several initiatives to educate health care consumers, to reform the way we pay for health care services, to enhance the delivery of primary care and to make health care more accountable. For more information, please visit the Trust website at www.mmeht.org – click “What’s New” – and select the link to “Maine Health Management Coalition – How Do I Get Quality Care?”

Get Check-ups and Medical Tests Right for You

Ask: If I'm mostly healthy, what routine check-ups and tests do I need?

Learn: Expert national guidelines can inform you and your doctor about check-ups and tests to help keep you healthy. These are largely based on your age and gender. Your doctor may also consider your family medical history. Ask your doctor:

- What are the national guidelines about check-ups and tests for someone like me? Do you have office systems in place that will help us follow the guidelines, such as a reminder system for appointments and tests?
- What are my biggest health risks and what can I do to prevent problems?
- What good health habits are most important for me? How can I get started and stick with them?

To find national guidelines on check-ups and tests, go to: www.mhmc.info/checkups

Ask: If I have a long term condition such as asthma, diabetes, heart failure, or depression, what routine check-ups and tests do I need?

Learn: Expert national guidelines can inform you and your doctor about when and how often certain check-ups and tests should be done as part of your overall treatment plan. Studies have shown that patients stay healthier when the guidelines are followed. Work with your doctor to manage your condition.

- What are the national treatment guidelines for someone with my condition? How often do I need to come in and how often are certain tests scheduled? Do you have office systems in place that will help us follow the guidelines, such as a reminder system for appointments and tests?
- What medicines do I need to take? What do they do? How should I take them? What are the side effects? When should I call you?
- How do I need to check on symptoms at home? What should I do if my symptoms are getting worse?
- What else do I need to do to manage my condition?

To find out which medical practices use office systems to help manage care, go to: www.mhmc.info/doctors

To locate accurate information and treatment guidelines for many health conditions: www.mhmc.info.healthfinder

Decide: Am I working well with my doctor to manage my health? Are we following national guidelines for check-ups and tests right for my age, gender and condition? Are we both using systems to keep track of how I'm doing and any next steps?

Source: Maine Health Management Coalition; www.mhmc.info

Four Ways to Help You Reverse Prediabetes

About 25% of Americans are prediabetic, meaning their blood glucose levels are high and full-blown Type 2 Diabetes may be just around the corner. However there are steps you can take to reverse your risk of developing Type 2 Diabetes, try these simple steps:

1. **Lose a few pounds.** Studies have shown that when overweight people lose just 10% of their body weight, they are less likely to develop diabetes.
2. **Walk!** Studies from around the world have found that your risk of diabetes drops by 80% if you just walk 30 minutes a day. Exercise allows blood sugars to get into cells more easily, where they are used up for energy, instead of staying in your blood stream and causing problems.
3. **Eat whole grains.** Eating whole grains every day steadies blood sugar, and lowers your risk of getting diabetes by 42%. Shop smart – DO NOT put any grain product in your cart that doesn't have the word "whole" listed as the first word on the ingredient list.
4. **Get a blood test.** Many people with prediabetes do not even know they have a problem. Symptoms of diabetes can go undetected or unnoticed until it's too late, so find out early if you are at risk. Talk to your doctor about your risk and testing for diabetes.

Want to know if you are at risk for developing Type 2 Diabetes? Check out www.diabetes.org and take the "Diabetes Risk Test."

TDES[®] Program Graduate Finds His Voice!

Recent Telephonic Diabetes Education and Support (TDES[®]) program graduate, Donald Cammack says, “Thanks to my TDES[®] diabetes educators at Eastern Maine Diabetes Center, I can tell my doctors what I need and want for my diabetes care.” Please read more below from his telephone interview conducted by Medical Care Development, the administrator of the program.

- **Please tell us about yourself and how TDES[®] helped you.** *I have had Type 2 diabetes for over 10 years. I live in Bangor and work as the Construction Supervisor at the Bangor Water District. I like to ride my motorcycle, hunt, and fish whenever I can.*



In December of 2009, I thought I was having a heart attack. I went to the ER, and had numerous and costly tests. Luckily, it turned out to be a reaction to my diabetes medication. Since then I have worked with my TDES[®] diabetes educator to turn my life around.

- **What interested you in the TDES[®] Program?** *I heard about it at work and was having problems controlling my diabetes. It sounded like the program would help me get a better handle on what I was doing wrong, so I signed up. The co-pay waiver for diabetes medications and supplies sounded good too!*
- **How did your application and enrollment go?** *I was ready to start right away so the enrollment process seemed a little slow to me. I really wanted to participate and I was pleased to get into the Eastern Maine Diabetes Program.*
- **What do you do differently since TDES[®]?** *I am much more confident speaking with doctors now. I wanted to see a diabetes specialist and my educator supported me in asking my primary care provider for a referral.*
- **What else do you like about the TDES[®] program?** *Now I test my blood sugar more often and I feel more successful with my daily self-care. Just talking to someone each month for a year over the phone, helped me build on what I was doing right. I found even the smallest changes can make a big difference.*
- **What’s happening now?** *My average weekly Blood Sugar has come down from a high of 200 to my goal of 120. My health has really improved overall.*
- **What would you tell fellow members of MMEHT or co-workers about TDES[®]?** *I have already referred one co-worker to TDES[®] and I will continue to promote the program. It worked for me – I say sign-up now!*

We thank Mr. Cammack for publically sharing his story, congratulate him for completing the Telephonic Diabetes Education and Support (TDES[®]) program offered through the Maine Municipal Employees Health Trust medical program, and commend him for his inspirational commitment to his health and wellness.

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 2011 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.

2010 Dietary Guidelines

It is finally here! The much awaited, highly anticipated, new and improved...2010 Dietary Guidelines for Americans. Okay, so maybe you weren't eagerly awaiting its release, but it is good news for those of us interested in improving our health and wellness. With more than 1/3 of our children and more than 2/3 of adults in the U.S. overweight or obese, it is clear that we need to do something to start to trim our waistlines and to improve our eating and exercise habits. This is the 7th edition of the Dietary Guidelines which strives to offer nutritional guidance to promote health, reduce the risk of chronic disease, and reduce the prevalence of overweight and obesity through improved nutrition and physical activity. So what are the big changes? Well, really it is the stuff we have been talking about for years:

- Enjoy your foods, but eat less.
- Avoid oversized portions.
- Make half your plate fruits and vegetables.
- Switch to fat-free or low-fat (1%) milk.
- Compare sodium in foods like soup, bread, and frozen meals – and choose the foods with lower numbers.
- Drink water instead of sugary drinks.

That is the quick version of the changes. If you would like to find out more details, visit the 2010 Dietary Guidelines for Americans at www.dietaryguidelines.gov. More advice and tools, including a next generation Food Pyramid, will be coming out in the next few months. Stay tuned for more updates in future newsletters.

Quick Fact:

Nearly 15% of American households have been unable to get enough food to meet their needs in recent years. You can help by making donations to your local food bank!

Simple Changes Create Positive Results

Set yourself up for success by choosing simple, positive changes that will have an immediate impact on the way you feel. These small changes you make every day add up significantly over time and you'll begin to notice that there's a ripple effect. Positive results create more positive results. As your momentum builds, you'll feel inspired to make even more positive changes. It happens one step at a time.

The key is to pick an area that energizes you and where you know you'll succeed. As you take consistent action, you send a message to your subconscious that you are someone who follows through. This works to strengthen your discipline and confidence, just what you need to produce positive results.

So, where would you like to create a positive change in your life? What action are you most willing take? Pick one area and get started. And remember to let it be easy.

Here are some simple ideas that create powerful changes when put into action every day.

- **Gratitude.** Find three new things in life to appreciate.
- **Spiral Up!** Do something that makes you feel great.
- **Meditation.** Practice stillness for 5 to 10 minutes.
- **Movement.** Walk, run, bike...move your body.
- **Accomplishments.** Write down everything you achieve.
- **Hydrate.** Drink 10 glasses of water.
- **Health.** Eat fresh fruits and veggies.
- **Save.** Put money away for a rainy day.
- **Read.** Expand your mind.
- **Sleep.** Give your body rest.

Source: 2009, Live Dynamite

Quarterly Check-up: Eczema

On-Call is a medical self-care program for members of the Maine Municipal Employees Health Trust. It helps individuals to assess a variety of health concerns by answering three basic questions:

- *Is this a medical emergency?*
- *Should I see or call my doctor?*
- *Can I treat myself at home and if so, how?*

The 2011 winter quarter On-Call topic is Eczema:

What is Eczema?

Eczema is another term for inflammation of the skin, or also known as dermatitis. The itchy rash of eczema can flare up for any number of reasons such as contact with harsh detergents, rough fabrics, or cosmetics, as well as poor sleep habits, emotional distress, food allergies, poor circulation in the legs, or a compromised immune system. Most of the time, bouts of eczema come and go, but during dry winter months eczema can linger for weeks and can be difficult to soothe. As a result, eczema sufferers have to look beyond typical dry skin treatments in order to start healing broken skin and restoring moisture to affected areas.

Signs and Symptoms of Eczema:

- Mild to severe itching.
- Red, raised skin lesions.
- Cracked, dry, or scaly skin.
- Peeling skin.
- Swollen legs in some cases.
- Oozing and crusting (in severe cases).

Talk with Your Doctor if:

- Oozing or bleeding rash does not respond to home care.
- Over the counter hydrocortisone creams do not satisfactorily control itching.
- You suspect childhood eczema is caused by an allergy.
- A scaly rash appears on your face and is accompanied by unusual joint pain and coughing.

Treatment:

- Over the counter hydrocortisone creams and antihistamines to relieve itching.
- Calamine lotion for “weeping” eczema to help stop the ooze.

Nutrition:

- In children, eggs, milk and orange juice may cause skin rash: check with your doctor before eliminating foods from your child’s diet.

Hot/Cold:

- Apply cold, wet dressings to itchy areas. Cold water will do, but ice cold milk is most soothing (be sure to wash skin after using milk).
- Avoid hot water whenever possible, especially at bath time.

Body Cleaning:

- Keep skin moist and well lubricated. Apply therapeutic lotion (e.g. Eucerin®, Aquafor®, Lubriderm®, Keri®) or baby oil immediately after contact with water, before the skin has had a chance to dry.
- Use soap sparingly, and choose non-soap or super fatted bath bars rich in lanolin, cocoa butter, or cleansing cream.

Note Well:

- Avoid scratching, which could cause secondary bacterial infection.
- Invest in a humidifier that ties into your home heating system.
- Avoid false fingernails: Acrylic and fingernail glue can aggravate eczema.
- Wear cotton or fabrics that don’t irritate skin.
- Wear rubber gloves (avoid latex products if you have a latex allergy) when cleaning or doing dishes.
- Manage stress. Stress is a major issue adults have eczema flare ups.

The goal of a Medical Self-Care program is not to deter you from seeking medical attention, but rather to make you more aware of the types of treatment you should seek out. Once you know how to proceed in a particular situation, you will be better able to ask questions, make informed decisions, and have a better relationship with your healthcare provider. Always be sure to always check with your doctor if a Homecare remedy goes against your normal course of treatment or if you have been warned against using particular products due to other health conditions.

Source: **Wellinformed 2008 and www.healthfinder.gov**

City of Auburn goes Platinum!

The **City of Auburn** has been recognized by the American Heart Association (AHA) as a 2010 **Platinum-Level Start! Fit-Friendly Company** for positive outcomes resulting from their unique employer-sponsored wellness program.

The AHA Start! Fit-Friendly Companies Recognition Program recognizes employers that champion the health of their employees by offering physical activity programs within the workplace and also provides encouragement and resources for companies that seek to improve their employees' health and well-being. Since it was launched in 2007, the nationwide initiative has recognized more than 1,000 companies as AHA Start! Fit-Friendly Companies.

Recognition is a critical component of the AHA Start! Fit-Friendly Companies Program. Recognized employers are listed on the program's national website as in publications such as the *MaineBiz* and *Forbes* magazine. Qualifying companies also have the right to use the program's annual recognition seal for internal communications and with external, recruitment-related communications. There are two levels (gold and platinum) of employer recognition.

Gold-level status is awarded to companies that meet specific criteria such as various options to encourage physical activity, nutrition, and culture enhancements such as on-site walking routes, healthy food options, and annual employee health risk assessments. The City of Auburn has received the Gold-level status a couple of times.

Companies that take the program a step further and demonstrate successful outcomes and return on investment for their wellness programs receive Platinum-level recognition. This is the second time that the City of Auburn received the highest recognition. Christine Mumau of the City of Auburn's Human Resource Department and on-site Wellness Committee Member proudly reports, "We are grateful for the participation of our employees in helping to reduce health insurance costs, as well as improving their own health and well being. Without that, we would not have earned this award."

With an active on-site Wellness Committee and commitment from management and employees, the City of Auburn has had an active wellness program in place for over 16 years. MMEHT health educators frequently provide dozens of on-site education and fitness classes to very enthusiastic students on an annual basis. In addition, the City of Auburn uses their wellness incentive grants to fund some interesting programs such as on-site health fairs, sports and hiking activities, and employee participation incentives such as gift cards. Congratulations to the employees of the City of Auburn and their Wellness Committee on their commitment and results in worksite wellness.

For more information regarding the American Health Association Start! Program, please visit www.startwalkingnow.org. One upcoming event is National Start! Walking Day on **Wednesday, April 6**, where companies, organizations, and individuals across America wear sneakers to work, take 30 minutes to walk, and pledge to live heart-healthy lives. The website offers resources and even a downloadable tool kit to help get you or your organization motivated and provides tips on how to make the day a success.

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 interventions that the City of Auburn offered. If you would like more information on how to start a wellness program at your worksite, please contact Anne Charles at 1-800-852-8300 or via e-mail at acharles@memun.org.

Everyday Reminders

Everyone forgets things now and then, but there are ways to boost up our memories and ensure that we don't forget as much. Try these simple strategies for improving your memory:

- ✓ Write yourself notes about things you need to remember and tape them in prominent places or in a daily calendar, where you are sure to see them.
- ✓ Say it out loud. When you need to remember something, repeat it to yourself as you do it, such as, "I am putting my glasses on the counter."
- ✓ Use technology to your advantage. Things like speed dial, address books, and alarms were created to save you time and energy – let them do the remembering for you!
- ✓ Make a habit of putting things you use every day in exactly the same place each time you put them away, this way you will always know where they are.
- ✓ Write your passwords down and keep them in a safe place.
- ✓ Use word associations. If you are meeting new people and want to remember their names for next time your paths cross, use their name in conversation and try to connect their name with someone else who you know with the same name, or think of a word that rhymes with the name, like Tall Paul.





WELLNESS WORKS

Maine Municipal Employees Health Trust
60 Community Drive
Augusta, ME 04330

PRSR STD
U.S. POSTAGE
PAID
Augusta, ME
PERMIT #195

Visit our website at
www.mmeht.org

The **WELLNESS WORKS Around the State** Newsletter is a publication of the Maine Municipal Employees Health Trust (MMEHT), 60 Community Drive, Augusta, ME 04330. Editor: Anne Charles; Desktop Publishing: Sally Joy; Contributing Writers: Karen Childs, Amanda Collins, Abby DiPasquale and Danielle Yale. Phone: 1-800-852-8300.

Newsletter Search Contest

Do you want a chance to win a *Wellness Works* backpack? 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 March 20, 2011. One winner will be drawn at random.

Congratulations to Lesley Jones, an employee from the City of Augusta, who won the Fall Newsletter Search Contest!

Your Name: _____ Phone Number: _____

Address: _____

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

1. What percentage of the American population is prediabetic? _____

2. What website should you visit to access the new 2010 Dietary Guidelines? _____

3. List three things you should do to ensure that you are eating a healthy diet: _____

4. List three signs of eczema: _____

