

HELPFUL RESOURCES

Maine Health Management Coalition
Bringing health care value to the people of Maine
www.mhmc.info

All health care is not created equal. For that reason, the Health Trust is an active member of a non-profit organization called the Maine Health Management Coalition (MHMC). The Coalition is comprised of nearly 50 Maine employers, including doctors, hospitals, insurers and public and private employers. The MHMC exists to address the crisis of rising health care costs by improving the quality and value of health care that is delivered in our state. MHMC helps employers and their employees use this information to make informed decisions.

The Coalition's public reporting initiative uses the best national and local criteria to evaluate and measure the quality of local primary care physician practices and hospitals. Efforts to publicly report quality data on specialists are currently underway. As a participating employer in the Health Trust, you and your covered employees have access to this information.

We recommend a visit to the website at www.mhmc.info to review:

- **Maine Doctor Ratings**
- **Maine Hospital Ratings**
- **How Do I Get Quality Healthcare?**
- **Interviews with Maine Doctors and Patients**

You and your employees can compare their physicians' practices to other local practices, learn more about some of the best primary care doctors in Maine, identify which doctors can best treat specific chronic conditions, and get reliable, independent information about local physicians and hospitals.

The Health Trust encourages participants to seek out safe, high-quality health care when they need it. We know that quality health care saves lives, and it saves costs. We also know that the quality of health care varies in Maine. Information championed by the MHMC can help your employees learn what questions to ask about their health care, find answers they can trust, and discover health care choices they can make.

Anthem 360° Health Program
www.anthem.com

Anthem 360° Health brings together the information and services to assist members in making informed health care decisions, stay healthy, better manage a health condition. There are four categories.

Health Resources – Access general health and wellness Information via your computer or phone

Health Extras – Access helpful reminders and interactive tools.

Health Guidance – Contact specialists for guidance and support. **24/7 NurseLine at 1-800-607-3262**

Health Management – Anthem will work with you, your doctor and other health care providers to help you get the care and support you need for a chronic disease or acute health condition.

MMEHT Website
www.mmeht.org

Did you know our website has great information? Please visit our site to check it out. Click on “**What’s New?**” from the home page to get to recent items including:

- **Maine Health Management Coalition – How Do I Get Quality Care?** – Link to variety of “tip sheets” including *Choosing A Primary Care Physician* and *Get Check-Ups and Medical Tests Right For You*.
- **2010 Plan Changes** – Link to recent information.
- **Walk-In Clinics** – Link to current list of providers.
- **Anthem 360° Health** – Link directly to this section of the Anthem website.

2010 HEALTH TRUST PLAN CHANGES

This is a summary of plan changes. In the case of any inadvertent discrepancies, the plan amendment will govern.

Eligibility Clarification – Children’s Health Insurance Program Reauthorization Act (CHIPRA) **Medical-All Plans: POS-A, POS-C, POS-B, PPO Value, Indemnity Choice, Retiree Major Medical**

Effective April 1, 2009, employees (or spouse and dependents) may enroll (or dis-enroll) within 60 days of new eligibility or ineligibility in a state-sponsored Children’s Health Insurance Program plan.

Preventive Colonoscopies

Medical: POS-A, POS-C, POS-B, PPO Value

Effective January 1, 2010 Trust plans will cover screening preventive, routine colonoscopies under at the preventive lab and x-ray benefit levels (primarily eliminating the outpatient surgical facility fee under the for POS-A and POS-C plans.)

Nutritional Counseling

Medical: POS-A, POS-C, POS-B, PPO Value

Effective January 1, 2010 nutritional counseling will be covered for up to **6 visits** (formerly 3 visits) per calendar year when authorized in advance by the Primary Care Physician (PCP), under a clearly defined treatment plan.

Telemedicine Services

Medical-All Plans: POS-A, POS-C, POS-B, PPO Value, Indemnity Choice, Retiree Major Medical

Effective January 1, 2010 Trust plans will provide coverage for health care services provided through telemedicine** if those services would be covered though an in-person consultation.

**Telemedicine is the use of interactive audio, video, or other electronic media for the purpose of diagnosis, consultation, or treatment. Telemedicine does not include the use of audio-only telephone, facsimile machine, or e-mail. Benefits are provided for telemedicine if the health care service would be covered were it provided through in-person consultation between the covered person and a covered health care provider. Coverage for health care services provided through telemedicine will be determined in a manner consistent with coverage for health care services provided through in-person consultation (subject to applicable copayment and coinsurance provisions.) Members who are interested in telemedicine services should ask their doctors whether they provide these services.

Infusion Therapy-Ambulatory Infusion Suites

Medical-All Plans: POS-A, POS-C, POS-B, PPO Value, Indemnity Choice, Retiree Major Medical

Effective January 1, 2010 Trust plans will update contract language so that infusion therapy is covered under a broader definition to provide coverage at new ambulatory infusion suites (rather than either the physician’s office or at home.)

Dental Hygienist Services

Dental

Effective January 1, 2010, the definition of dental provider is expanded to include independent practice dental hygienists performing covered services under the contract within the lawful scope of practice of their license.

*For specific inquiries or questions, please contact your
Health Trust Service Representatives at htservice@memun.org or 1-800-852-8300.*



Telephonic Diabetes Education and Support[®]

**Sign up for the Diabetes Self-Management Program
and
Save Money at the Pharmacy too!**

WHO?	<p>Maine Municipal Employees Health Trust</p> <ul style="list-style-type: none"> • Participants, early retirees, and adult family members; • Ages between 18 and 65, not on Medicare; • Receiving treatment for <u>Type 1 Diabetes, Type 2 Diabetes, or Pre-Diabetes.</u>
WHAT?	<p>Telephonic Diabetes Education and Support (TDES) program featuring local, individualized education and support from experienced, certified diabetes educators including:</p> <ul style="list-style-type: none"> • A one-time, in-person enrollment visit to a facility offering the program; • 11 follow-up telephone calls with your diabetes educator. <p>Diabetes education services are covered under your health plan.</p>
WHERE?	<p>Initial enrollment meeting is at a Diabetes Self-Management and Educator hospital program of your choice. A list of participating hospitals is available upon request. Follow-up telephone appointments are at a phone number you designate.</p>
WHEN?	<p>Program extended through 2010 with applications available the entire year.</p>
WHY?	<p>To improve personal management of diabetes, prevent complications and optimize health.</p>
INCENTIVE:	<p>While participating in the 12-month program, copays will be waived (paid by the plan) for prescribed diabetes medications and supplies:</p> <ul style="list-style-type: none"> • Prescription drugs that lower blood glucose; • Supplies (including syringes, test strips, lancets.)
HOW?	<p>Want to Learn More or Enroll?</p> <ul style="list-style-type: none"> • On-line at: www.mmeht.org Click on "What's New" for a direct link to the TDES program or • On-line at: www.mcd.org/TDES Click on "MMEHT" for a direct link to the application or • Call: <i>Phonse Allen-Laney</i> at 622-7566, ext. 252 or email at aralaney@mcd.org

ALL INQUIRIES ARE CONFIDENTIAL



Medical Care Development (MCD) in Augusta Maine, is a non-profit organization that developed and manages the Telephonic Diabetes Education and Support[®] (TDES) Program in partnership with the Maine Municipal Employees Health Trust and Anthem Blue Cross and Blue Shield.

THE HEALTH TRUST ADVANTAGE

- ▶ **DEVELOPED FOR MAINE LOCAL GOVERNMENT EMPLOYEES**
 - ▲ governed by dedicated Board of Trustees comprised of your Maine colleagues
 - ▲ 450 employer groups; 9,000 employees; 20,000 members including dependents
 - ▲ self-insured pooled benefit program
- ▶ **MAINE NON-PROFIT ORGANIZATION**
 - ▲ no worries about mergers/acquisitions and profit drivers
 - ▲ sound fiscal management and self-insured funding
 - ▲ serving Maine people; providing Maine jobs
- ▶ **EFFECTIVE TRUST MANAGEMENT FOR OVER 25 YEARS**
 - ▲ experienced and knowledgeable Trustees, advisors, staff, and business partners
 - ▲ stable premium rates averaging under 5% over the past 5 years even with double digit medical care inflation factors
 - ▲ history of returning premium contributions through rate reductions using available surplus
- ▶ **QUALITY BENEFITS FOR ACTIVE EMPLOYEES AND EMPLOYERS**
 - ▲ **Choice:** medical plans, life insurance options, dental insurance, short term/long term disability
 - ▲ **Flexibility:** domestic partner, eligibility definitions, dual or triple options, subgroups/collective bargaining units
 - ▲ **Expertise:** plan design, COBRA-ARRA, HIPAA, administration, problem resolution
- ▶ **RETIREE MEDICAL BENEFITS**
 - ▲ commitment to provide quality retiree medical coverage (not always available in commercial market)
 - ▲ early retiree medical plan provisions
 - ▲ retiree medical plan for Medicare eligible retirees
 - ▲ GASB 45 actuarial valuation assistance
- ▶ **LIFE INSURANCE INCLUDED WITH MEDICAL PLAN**
 - ▲ basic life insurance of one-times annual salary for active employees in medical plan
 - ▲ flat \$2,000 life insurance for retirees in medical plan
- ▶ **INNOVATIVE PROGRAMS – Tangible returns on your premium investments**
 - ▲ **HEALTH PROMOTION-Wellness Works**
 - Employer: Wellness Incentive Grant; EAP Grant; Personal Wellness Profiles and Report
 - Employee: Incentive Programs with Rewards; On-Site Classes; Learn by Mail Options; Newsletter
 - ▲ **CHRONIC DISEASE MANAGEMENT**
 - Telephonic Diabetes Education and Support (TDES) Pilot*-locally delivered program with incentives
 - Anthem 360 Health* providing phone and on-line support
 - ▲ **HEALTH MANAGEMENT**
 - Nurse Hotline* –24 hours per day / 7 day per week assistance via 800#
 - Generous Preventive Care Benefits*
 - ▲ **PATHWAYS TO EXCELLENCE (www.mhmc.info)**
 - Working with Maine employers and health care providers to improve the quality of healthcare and patient safety.*
- ▶ **EXCEPTIONAL LOCAL SERVICE – Professional assistance from Augusta, Maine**
 - ▲ **Relationships:** longstanding contacts with experienced and dedicated staff members
 - ▲ **Real People:** personal customer service (no integrated voice response system)
 - ▲ **Real Accountability:** effective claims resolution processes through in-sourcing claims access
 - ▲ **On-Site Employer Visits:** experienced representatives that know you and your employees
 - ▲ **Annual Regional Meetings and Workshops:** administration, retiree, plan review, wellness conference

THE DIFFERENCE IS TRUST