

opersHealthCare

For participants in the OPERS health care plan.

OPERS Medicare Connector *Fact vs. Fiction*

With the OPERS Medicare Connector becoming effective in January 2016 and enrollment taking place later this year, many retirees have questions concerning the Connector experience. We've provided and will continue to provide education about what you'll experience during Connector enrollment but, based on questions we've received, there are a few points we ought to clarify. Please read on to learn some facts about the implementation of the OPERS Medicare Connector and the enrollment process.

Fiction: I heard the Connector open enrollment process is done using an automated phone system. There won't even be a real person on the line.

FACT: Your enrollment call for the OPERS Medicare Connector will NOT be done using an automated phone system. First, you will speak with a Licensed Benefit Advisor from OneExchange. This advisor will be licensed by the insurance carriers and have all of the necessary credentials to answer specific questions regarding individual Medicare plans. Once you have received answers to all your questions and decided on a new plan, you will enroll by speaking

directly with an Application Data Processor (ADP) who is trained exclusively in the OneExchange enrollment process.

Fiction: I only get one phone call to ask all my questions and enroll in a new Medicare plan.

FACT: Once the OneExchange/OPERS enrollment phone number is operational, you can make as many phone calls to the OPERS Medicare Connector as you need to receive answers to all of your questions and feel comfortable making a plan selection.

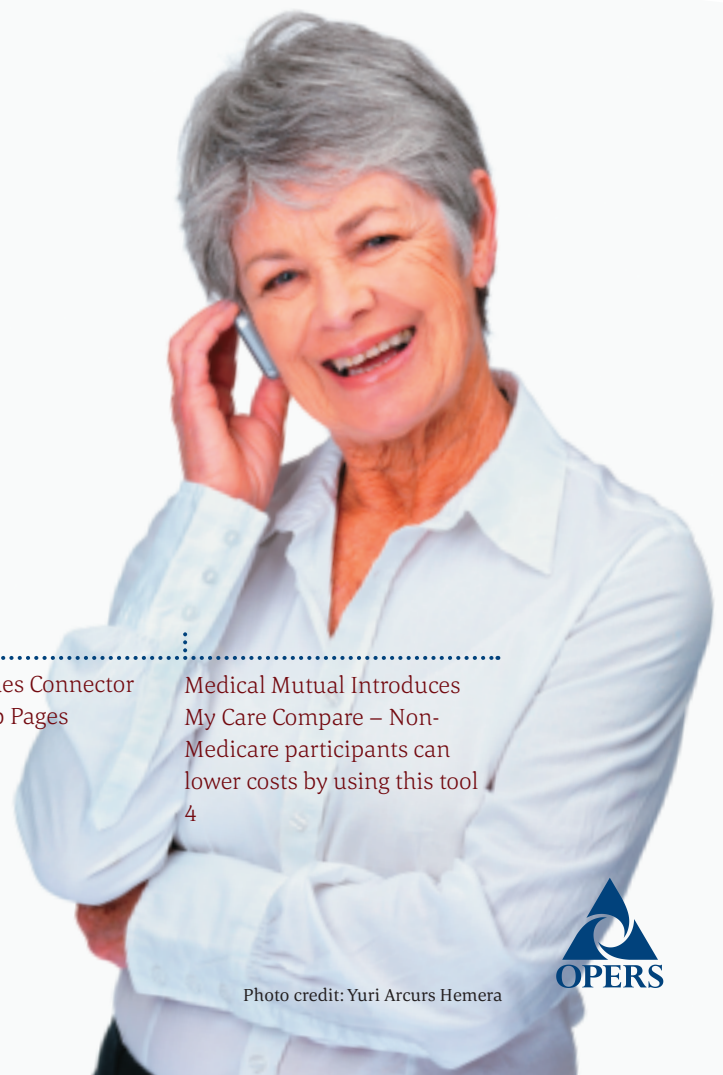


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Photo credit: Yuri Arcurs Hemera





OPERS Medicare Connector Fact vs. Fiction *(continued)*

Fiction: I have to stay at home so I don't miss the initial call from OneExchange. If I miss this call, I won't have another chance to schedule an enrollment appointment.

FACT: Once the exclusive OneExchange/OPERS phone number is operational, you are encouraged to call OneExchange and schedule your enrollment appointment at your convenience. OneExchange may also contact you directly to schedule your appointment. The call from OneExchange may be from a live person or by a phone message.

Fiction: OPERS is doing away with Medicare Part B premium reimbursements in order to be able to pay Medicare Part A premiums for those who don't qualify for premium-free Medicare Part A.

FACT: The savings from discontinuing the Medicare Part B premium reimbursement program are being used to help preserve the OPERS health care fund. None of those savings will be used to fund Medicare Part A premium reimbursements. For a long time, OPERS has been required by law to provide coverage for those individuals not eligible for premium-

free Medicare Part A and thus the funding has always been part of OPERS' total health care expenditures. The recent changes allow OPERS to provide an allowance, rather than a plan, for these retirees. This is more economical for both the retiree and OPERS.

Fiction: I will make payments to the OPERS Medicare Connector for my health care coverage premiums beginning in 2016.

FACT: The OPERS Medicare Connector is a service that will facilitate OPERS retirees selecting and enrolling in an individual Medicare plan which fits their needs. Once enrolled in a plan, retirees will make premium payments directly to the insurance carrier. Additionally, retirees also will need to keep paying their Medicare Part B premium. Retirees will then seek reimbursement for insurance premiums, Medicare Part B premiums and other qualified medical expenses using a Health Reimbursement Arrangement (HRA). OPERS will deposit a monthly allowance into your HRA. Using this type of account allows OPERS to provide an allowance to retirees without the funds being taxed.



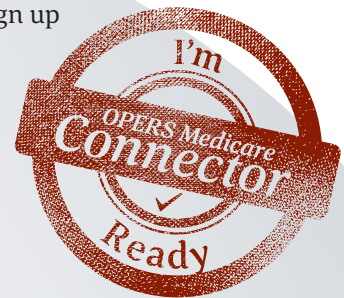


OPERS Medicare Connector Readiness – *What can I be doing right now?*

As an OPERS retiree enrolled in both Medicare Parts A and B, you likely have a basic understanding of the OPERS Medicare Connector and are anxiously waiting to enroll this fall. Many retirees have asked us what they can be doing right now to prepare themselves for the transition to the Connector. The answer is simple – educate yourself so when the time comes to enroll, you can make an informed decision that you feel good about.

There are a variety of ways to do this:

- Refer back to the Connector Readiness Kit you received earlier this year for a multitude of information on the Connector.
- Read “Medicare & You” located at www.medicare.gov.
- Explore www.medicare.gov to determine the Medicare Advantage options available in your ZIP code.
- Go to www.opers.org/Connector to watch the “Connector Readiness 2016” video and our monthly health care videos.
- Explore www.medicare.gov to determine the Medicare Advantage options available in your ZIP code.
- Go to www.medicare.gov to determine the Medigap (Medicare Supplement) options available in your ZIP code.
- Register for an OPERS Connector Readiness seminar in your area.
- Go to www.opers.org/Connector to watch the “HRA Allowance” video.
- Periodically visit www.opers.org/Connector to check for the newest information.
- Participate in an OPERS Connector Readiness webinar.
- If you are turning 65 this year, visit www.ssa.gov to sign up for Medicare.



OPERS launches Connector Readiness Web Pages

OPERS recently launched dedicated OPERS Medicare Connector Web pages on OPERS.org. These pages feature basic information on what the Connector is and why OPERS chose to make this change. Sections include Medicare basics, enrollment and the Health Reimbursement Arrangement (HRA) allowance. Also featured are additional resources including a “Retirees Like Me” section and access to helpful videos and articles.

We’ve made the OPERS Medicare Connector Web section easy to access. You can find it by typing ‘www.opers.org/connector’ directly into your Internet browser or by using the links from the www.opers.org home page. We will be adding new content to these pages throughout 2015, so please visit frequently.





Medical Mutual Introduces My Care Compare – *Non-Medicare participants can lower costs by using this tool*

Did you realize you generally pay more for services provided in hospital outpatient departments? Some hospital outpatient services – such as X-rays, colonoscopies and laboratory services – can be double the price for identical services provided in a doctor’s office or other community-based settings. For example, all fees for a knee replacement can cost upwards of \$34,000 when done at a hospital’s main location versus \$20,500 when the procedure is performed at one of its branch locations or at a local hospital in the community.

You may be able to lower your costs by using Medical Mutual’s new online tool, My Care Compare. The My Care Compare tool provides you with a reasonable estimate of your cost when you receive care from a SuperMed® Network provider. The estimates provided do not guarantee actual cost, services, coverage or payment and is subject to your cost sharing responsibilities.

My Care Compare will allow you to compare quality ratings for physicians and facilities in your area. This information will help you make the best choice for your health, as well as your budget. The quality information comes from HealthGrades, www.healthgrades.com. They provide consumers with the information they need to make more informed decisions, including information about a provider’s experience, patient satisfaction and hospital quality.

Beginning in April 2015, you will be able to research and compare services, locations and costs for the following medical services:

- Office visits
- Blood tests and other lab services
- X-rays, MRIs and CT scans
- Physical therapy

By the end of the year, My Care Compare will allow you to research and compare bigger ticket items like joint replacements, carpal tunnel surgery and gallbladder removals.

Comparing Costs

Your doctor recommends that you get a chest X-ray for your cough. You can choose to go across the street to the hospital outpatient imaging department or drive down the street to a community-based imaging clinic.

Cost of the procedure done in a hospital outpatient setting:	\$140
.....	
Cost of the procedure done at the community-based clinic:	\$ 25
.....	
Cost difference:	\$115

Comparing costs and services will be easier beginning in April. The My Care Compare tool will be available on Medical Mutual’s secure website through My Health Plan.

Go to MedMutual.com and click Get Started in the My Health Plan section on the home page. You will need your identification number from your ID card and your date of birth to enroll. Then follow the instructions on the screen.

Need to register for My Health Plan?





Healthy Eating – Making a Natural Investment in Yourself

Healthy U Ohio

HEALTHY U is an evidence-based workshop that gives you tools to successfully manage chronic conditions. Participants will get tips and resources to map out a healthy eating plan and exchange bad habits for good lifestyle choices, as well as strategies for improving other aspects of your health. Visit www.aging.ohio.gov or contact your area agency on aging by calling 1-866-243-5678 to learn more about HEALTHY U.

How, when and what we eat have a direct influence on how we feel. Eating healthy simply means most of the time you are making good choices about what you eat. It doesn't mean you have to deny yourself the foods you like most, but it might mean you will have to work a little harder to find a balance.

When you eat healthy, you will have more energy and feel less tired. You will increase your chances of preventing or lessening further problems from health conditions such as heart disease, diabetes and cancer. Finally, healthy eating feeds your brain which can help you handle life's little ups and downs.

Here are the key principles of eating healthy:

- **Choose foods as nature originally made them.** Eat fewer processed foods, which typically have added fat or sugar. For example, instead of fries choose a baked potato.
- **Get your nutrients from foods, not supplements.** Your body needs certain vitamins and minerals to work efficiently. Natural foods are the best sources of these nutrients in the right combinations.

- **Eat a variety of colorful, natural foods.** Try to build plates for each meal that include minimally processed meat, fish or poultry, a lot of colorful fruits and vegetables and white and warm brown grains, rice, mushrooms and onions.
- **Eat foods high in phytochemicals.** Phytochemicals promote health and fight disease, and they are what give fruits and vegetables their bright colors. The more an ingredient is processed, the more phytochemicals it loses.
- **Eat regularly.** Eating at regular intervals ensures that your body gets and uses the nutrients it needs. It also helps maintain and balance your blood sugar level, and prevents overeating.
- **Eat what your body needs.** How much you should eat depends on many factors, including your age, gender, body shape and size, health needs and activity level. Eating too much or too little can affect how you feel.

If you'd like to learn more about eating healthy, consider enrolling in HEALTHY U Ohio.

Source: Gonzales, Holman, Laurent, Lorig, Minor, & Sobel (2012, 4th edition)
Living a Healthy Life with Chronic Conditions



Take Advantage of Medication Therapy Management

Whether you are taking two, three or 10 medications, it is important to manage them wisely. This can be done by partnering with your physician, pharmacist and an Express Scripts Medication Therapy Management (MTM) pharmacist/licensed pharmacy intern. Not only are they able to assist you with treatment plans, but can also lend advice on things like cost savings opportunities and offer suggestions for remembering to take medications.

Take control of your medication plan and set up an appointment with your trusted physician or pharmacist:

- **Talk to your physician.** Discuss everything you are currently taking and how to optimize your medications. Bring with you a list of current prescription medications, over-the-counter drugs, vitamins and supplements.
- **Talk to your pharmacist.** If you have a strong relationship with your retail pharmacist and they know your medication history well, consider asking them if they would review all the medications you currently take. They may provide suggestions on how to make the most of your medications.
- **Talk to an Express Scripts Medication Therapy Management (MTM) pharmacist.** Eligible participants in the MTM program are able to engage in one-on-one telephone discussions about medication management with a registered pharmacist or licensed pharmacy intern. If you are interested in this program visit www.opers.org or call Express Scripts at 1-800-789-7416.





Take Advantage of Medication Therapy Management *(continued)*

Taking action now to optimize your medications with a trusted physician or pharmacist will not only assure you pick the best plan to fit your needs through the OPERS Medicare Connector (if applicable), but it will also set you up for an improved quality of life. Your partnership also may help to identify:

- **Treatment guidelines** – For every condition like diabetes or heart disease, there are guidelines on recommended drugs.
- **Drug dosage adjustments** – You may be on the right medication, but a change in the drug dosage may be appropriate for you.
- **Adverse drug reactions** – Unpleasant symptoms you’re experiencing like drowsiness, dry mouth or constipation may actually be the result of medications you’re taking.
- **Drug interactions** – If you take multiple medications, they may actually counteract each other, resulting in you not getting the drug’s full intended value.
- **Duplicate drug therapy** – Sometimes similar medications are prescribed by different physicians or it may not be clear which medication to discontinue when a new prescription is prescribed.
- **Medication adherence** – It is important to take medications as prescribed by your physician to ensure they work as they should. Medical professionals can assist you with methods to remember to consistently take your medications as well as provide recommendations if you are not taking them due to cost, side effects or difficulty remembering to take multiple doses a day.
- **Cost savings opportunities** – Many brand-name medications have generic, therapeutic equivalent or over-the-counter alternatives.

“I was taking two of the same type of cholesterol medications and didn’t realize this until I spoke with the pharmacist from the Medication Management Center.”

~ Medication Therapy Management program testimonial





Take Advantage of Medication Therapy Management *(continued)*



“I was having problems affording one of my pain medications that was very expensive. I told the pharmacist about this and she recommended a few generic options. I am very thankful for her suggestions”

~ Medication Therapy Management program testimonial

Are you a mobile user?

Have better visits with your doctor. Keep track of visits, store key information for quick reference and organize your questions and action plans to get and stay healthy. Download the Visit Helper™ app today using this QR code (PIN: opers) or visit www.visithelper.com.

It's great for patients and caregivers!



**Ohio Public
Employees
Retirement
System**

Photo credit: Zoonar RF, Zoonar

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