

Inside the Numbers

HNE strives to provide access to care while managing costs

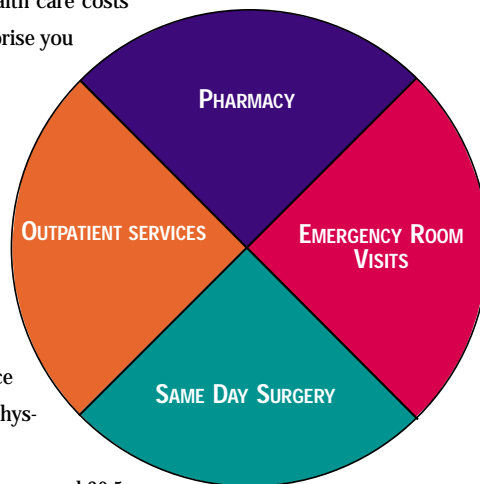
PICK A CATEGORY AND TEST YOUR KNOWLEDGE!

It may not surprise you that health care costs continue to rise. What may surprise you is a closer look at the numbers.

For instance, did you know:

- HNE uses 91 cents of every premium dollar to pay for member health care services and treatment?
- Of that 91 cents, about one-third (or 30 cents) is spent on outpatient services, such as physician office visits, emergency room care, and physical and occupational therapy?
- Costs for acute inpatient services increased 26.5 percent, from \$23.84 per member per month in 2000, to \$30.15 in 2001?

As a managed care health plan, our goal is to provide access to care you need while making sure your health care dollars are spent wisely. In this issue of *Member Matters*, we look at the costs of some benefits and services to help you understand and make the best use of your plan.



- P** True or False: Pharmacy costs exceed the costs for all hospital services.
- ER** From 2000 to 2001, costs for emergency room visits increased by what percentage?
- 11.5%
 - 5%
 - 20%
 - None of the above
- S** How much did costs for same day surgery increase from 2000 to 2001?
- Between 5 and 10 percent
 - Between 11 and 15 percent
 - Between 16 and 20 percent
 - More than 20 percent
- O** Which service represents HNE's largest outpatient expense?
- Surgery
 - Emergency
 - Diagnostic radiology
 - Anesthesia

Answers on page 24

Inside This Issue

- Your Chair, Your Back
- Volunteering: Giving the Gift of Yourself
- Annual Member Satisfaction Survey
- Member Health Improvement Initiatives
- How Can You Tell if You Have the Flu?
- Health Classes and Provider Updates
- Your Care: Runny Nose
- Pharmacy Benefit Changes

A Fun, Educational Way to Help Kids with Asthma

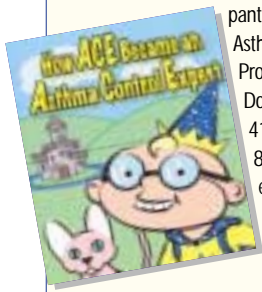
Health New England's Health Programs Department has created, illustrated, and published a storybook, *How ACE Became An Asthma Control Expert*, helping children learn to control their asthma. Written especially for children with asthma between ages 5 and 12, the book was developed in response to the lack of fun, educational asthma-related materials. The book also introduces a sticker system for children and parents to use with medications and related equipment. Children will have fun learning how to manage their asthma through ACE's adventures with his cat, Furlis.

HNE sent the book to all children in this age group who are active HNE members and enrolled in HNE's Pediatric Asthma Program. In addition, plan pediatricians and pulmonologists received a limited supply to distribute.

Feedback from parents has been excellent. One parent wrote, "This book really helped my daughter to understand her asthma better. The stickers were also a great idea. She was able to identify all of her medications easier by placing the stickers on them. The book made both of us feel better about asthma and knowing that it doesn't have to be so scary. It's nice to know that it can be controlled and that asthma won't control her instead. Keep up the good work and thanks for letting our children know that they aren't alone and don't have to be afraid of asthma."

Another parent said, "My 10-year-old son enjoyed the book immensely. What a wonderful idea! I think he feels empowered to take part in his asthma prevention."

If your child has asthma and is not a participant in the Pediatric Asthma Management Program, contact Donna Stafilarakis at 413.787.4000 or 800.842.4464, ext. 3381.



Test your knowledge!

Continued from page 1

PHARMACY

Answer: True. In fact, pharmacy expenses have risen 12-18 percent each of the last four years. As medical science develops new drugs and introduces new indications for many old drugs, overall use of prescription medications rises. Clearly, these medications not only have improved the quality of life for many patients, but have slowed the inflation of medical expenses by reducing hospitalizations and enhancing treatment of chronic conditions. While many insurance companies exclude certain medications to try to control costs, HNE covers most drugs through an open formulary. We use a three-tier copayment structure that covers a wide array of medications and helps keep monthly premiums at a reasonable level. Through this structure, we are enlisting support from members and doctors—asking them to choose the most cost-effective medications.

EMERGENCY ROOM VISITS

Answer: A. Emergency room visits increased by 11.5 percent. When an emergency occurs, seek medical care immediately. Call 911 or go to the nearest emergency room right away. If there is time, HMO and point of service members should also consult their Primary Care Physicians. Identify yourself as an HNE member and clearly state your symptoms. Your PCP may ask you to go to an emergency room or visit a doctor's office. If you reach an answering service, ask for the PCP (or covering doctor) to return your call. Your PCP or a covering doctor is on call 24 hours a day.

It is also important to remember that a copayment applies when you visit an emergency room, even if your doctor directed you there. HNE waives the copayment if you are directly admitted to the hospital. Check your plan materials for copayment amounts.

All emergencies have two things in common: They pose a serious threat to health and they require quick action. Some problems are emergencies because they might become more serious if not treated promptly (such as deep cuts and broken bones). Other emergencies are potentially life threatening, such as heart attack, stroke, poisoning, loss of consciousness, severe bleeding, and severe trauma.

Elective or routine care of a minor illness is not considered an emergency. Examples include colds, sore throat, flu-like symptoms, injuries that occurred more than 24 hours before you seek care, and persistent or chronic illness treatable by your doctor.

SAME DAY SURGERY

Answer: B. Costs for same day surgery increased 13.1 percent in 2001. HNE covers outpatient or ambulatory surgery, including related services, and certain procedures, including sigmoidoscopies, colonoscopies, and biopsies. However, remember that a copayment applies, and certain services and procedures require prior approval. Check your plan materials for details.

OUTPATIENT SERVICES

Answer: C. Diagnostic radiology simply means tests that are used to diagnose injury or illness, such as MRIs or CT scans. They represent more than 12 percent of HNE's total outpatient costs, and expenses have increased about 20 percent in 2002. In September, HNE implemented a prior approval requirement for MRI, MRA, CT scans, and PET scans to control costs and keep pace with the rapid growth and use of this technology.

Y o u r P l a n

Stretching While You Work

Neck/Upper Back Stretch



- Stand comfortably straight with your abdominals tight and your knees slightly bent.
- Clasp your hands together and press toward the floor.
- Tuck your chin gently and bend progressively from the neck to the upper back. You should feel a gentle stretch.
- Repeat 5–10 times.

Seated Gluteal Stretch



- Sit in your chair with your back straight.
- Grasp your left thigh just under the knee.
- Keep your right foot on the floor.
- Gently pull your leg and toward your chest to a point of tension.
- Hold for 20 seconds.
- Repeat 3 times with each leg.

Your Chair, Your Back

As you sit hour after hour at your workstation, your posture tends to sag, you get more slouched, and your back arches unnaturally. Before you know it, you have a pain in your back, your neck is stiff, and you're working up a pretty good headache. To prevent these discomforts, be sure your chair is well designed and fits your body properly:

- **ADJUST THE HEIGHT OF YOUR CHAIR SO THAT YOUR FEET REST COMFORTABLY ON THE FLOOR.** If your feet don't reach the floor, a footrest can give you solid support. The best footrests are adjustable in height, have a nonskid surface, and are inclined from 5 to 15 degrees.
- **ADJUST THE SEAT BACK TO ALLOW FIRM PRESSURE IN THE LOWER BACK.** This should help you maintain the normal S-shape of your spine.
- **ADJUST THE ARMRESTS TO ALLOW FOR SUPPORT, BUT AVOID LEANING ON THEM.**
- **OTHER FEATURES OF A GOOD CHAIR INCLUDE** breathable upholstery fabric, "waterfall front" contoured to reduce pressure on the back of the legs, and easy access to the adjustment controls.

When possible, "test drive" a new chair to see if you can adjust it to fit your individual body type and working style. Once you're sure you have the proper chair, these ideas will help improve your comfort during the day:

- **SIT PROPERLY.** Poor sitting posture can cause your head and shoulders to slump forward, placing abnormal strain on the muscles and ligaments of your back.
- **TAKE BREAKS.** If possible, walk to the water cooler, visit a friend, look out the window, or walk around for a few minutes periodically throughout the day. The important thing is to get out of your chair every hour and move around.

Resource: www.cdc.gov/od/ohs/Ergonomics



Conserve electricity during your workday by setting your computer's "sleep" or "quiet" mode option so that it switches off full power automatically when it is not being used. This little step can reduce your computer's energy use by as much as 70 percent. Your company, and the planet, will thank you!

Even if your chair fits you perfectly, neck pain and eyestrain can still occur. Try using a document holder that holds papers up beside your computer monitor screen. That way, you won't have to turn your head too much or hold your neck at an awkward angle to see the page.

Believe it or not, complaining doesn't have to equal whining. Psychologist Dr. Thomas Gordon, author of Leadership Effectiveness Training, says that an effective way to get what you want is to phrase your complaint this way: "When you (X), I feel (Y) because (Z)." This "three-part assertiveness" model does not place blame or criticize the other person. At the same time, your own concerns are expressed calmly and your reasons are stated simply and clearly.

"From failure can come valuable experience; from experience—wisdom; from wisdom—mutual trust; from mutual trust—cooperation; from cooperation—united effort; from united effort—success."

—William A. Ward

Y o u r W o r k



A Volunteer's Story

Owen Young is a lot like the rest of us. Besides his demanding job, he has financial responsibilities to fulfill, family ties to maintain, and dinner to cook. The difference is that Owen also is a very active volunteer. "It's a great way to meet people who have similar interests," he says, "and it's an easy way to connect. Right away, there's something to talk about."

Owen volunteers on church committees, benefit telethons, and by visiting residents in a nursing home—to name only a few! Thoughtfully, Owen comments, "I pick and choose very carefully how and where to get involved: only things I believe in, and only organizations or causes that I choose to support."

Managing extra responsibilities has taught Owen to use his free time more effectively, and he says he has learned to prioritize. "My community work is very much a part of my life balance, and it helps me to not take myself too seriously."

Owen reflects, "Sometimes, committee work doesn't feel very gratifying when you're doing it, but you know you are laying a foundation for the future. That's the beauty of that sort of work." Other times, when he's working on something more tangible, such as rebuilding a hiking trail, he says, "I get a real sense of accomplishment to be able to actually see a project when it's done. I just know, at the end of the day, that I have done my best, and that's what counts. And if someone I have helped gives me a little smile, that's the best reward!"

Owen C. Young is a business consultant who lives, works, and does volunteer work in Charlottesville, Va.

Volunteering: It's Good

Today, volunteering is much more than just doing charity work. It's really an exchange—as you give your time and talents to other people, organizations, and causes, you gain a lot in return. You can actually improve your own health and well-being at the same time you are benefiting your community.

A research study conducted in 1999 at the University of Michigan showed that people who do volunteer work tend to



live longer than those who do not volunteer. Increased social connections from volunteering can create a feeling of well-being, and those who volunteer also seem to suffer fewer minor illnesses such as colds and stomachaches. In addition, a volunteer's blood pressure and heart rate may be lowered as a result of working to help others. As

volunteers reach out to others and turn the emphasis away from their own troubles, their self-esteem and emotional health benefit as well.

Volunteering can take many forms. You might find that you are interested in campaigning for a cause you believe in strongly. Perhaps there is a caretaking opportunity in your community you can help with such as an animal shelter, eldercare facility, or child daycare center. Maybe you'd like to help with educational programs, church activities, sports leagues, youth projects, committee work, or events organization.

Consider the following questions to help you zero in on volunteer opportunities that may appeal to you:

- **WHAT ARE YOUR MAIN AREAS OF INTEREST?**

- Sports?
- Education?
- Fund raising?
- Health care?
- Special events?
- Politics?

L i f e C o u r s e

... Good for You Too

“Never doubt that a small group of thoughtful committed people can change the world: indeed it’s the only thing that ever has.”

—Margaret Meade

spend time with my family?” One way to stay involved in the community and still keep your family ties is to do your volunteer work together, as a family activity. Look for projects that can involve family members of any age. Make a day of it, or commit to as little as one day a month. Spending this quality time with your family will teach your kids valuable lessons about caring, sharing, and helping others—a lesson of action rather than just words. You will be setting a powerful example for your children to follow as they learn to become healthy, responsible members of your community.

- **ARE YOU DEVOTED TO A CAUSE OR ORGANIZATION THAT MEANS A LOT TO YOU?**
- **WOULD YOU PREFER TO WORK ALONE OR WITH A GROUP?**
- **DO YOU WANT TO MEET NEW PEOPLE** or would you prefer to work with people you know well already?
- **DO YOU LIKE ONE-ON-ONE CONTACT** with others or would you prefer to work behind the scenes?
- **WOULD YOU LIKE TO DO SOMETHING THAT USES SKILLS YOU HAVE ALREADY** or would you prefer to develop new skills?
- **DO YOU WANT A ONE-TIME ASSIGNMENT** or a long-term, regularly scheduled commitment?

Naturally, you might ask, “How can I manage to add more work to my schedule and still



Reference DESK

Make a Difference: Your Guide to Volunteering and Community Service, by Arthur I. Blaustein. Berkeley, CA: Heyday Books, 2002

Volunteering: The Selfish Benefits: Achieve Deep-Down Satisfaction and Create That Desire in Others, by Charles A. Bennett. Los Angeles: Committee Communication, Inc., 2001.

International Directory of Voluntary Work, by Louise Whetten and Victoria Pybus. Oxford: Vacation Work, 2000.

Volunteering: 101 Ways You Can Improve the World and Your Life, by Douglas M. Lawson. Poway, CA: Alti Publishing, 1998.

Homework

When you are ready to volunteer, check with your local service agencies, schools, hospitals, youth sports organizations, or your place of worship.

These Web sites also can direct you to local, national, or global volunteering opportunities:

www.pointsoflight.org: National volunteering resources

www.idealists.org: International volunteering

www.dosomething.org: Young people making a difference

www.redcross.org: Emergency and disaster relief services

www.habitat.org/local: Habitat for Humanity

www.cancer.org/: American Cancer Society

L i f e C o u r s e

HNE Scorecard: Members Rate 0

Getting the most from your plan means getting answers to some basic questions. For example:

- **DO YOU HAVE ACCESS TO THE CARE AND SERVICE YOU NEED?**
- **DOES HNE HELP MEMBERS MAINTAIN GOOD HEALTH AND AVOID ILLNESS?**
- **HOW DOES HNE INSURE THE INTEGRITY OF PARTICIPATING PROVIDERS?**

The Consumer Assessment of Health Plans (CAHPS®) 2.0H Survey provides some insight. CAHPS, a standardized survey to assess member satisfaction with health plans, was sent to 950 randomly selected members in Spring 2002.

Topics ranged from administration and membership to clinical services delivered by physicians, nurses, or other health care providers. The information on these pages is a snapshot of HNE's results, which covered experiences during the previous 12 months.

Access and availability scores determine how often members obtain basic medical services. Low rates may indicate that members find it difficult to get appointments because of a low number of participating health care providers or a lack of understanding of their benefits.

The survey was conducted by The Myers Group, an independent research company approved by the National Committee for Quality Assurance (NCQA).

Complete survey results are published in "A Commitment to Our Members," a report on 2001 quality improvement initiatives. Read the report online at www.healthnewengland.com or obtain a copy by calling Member Services at 413.787.4004 or 800.310.2835.



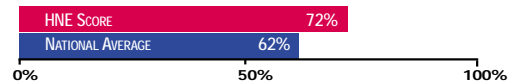
Access and Availability

Members rated questions on a scale of 0 to 10, with 0 being the "worst possible" and 10 the "best possible" rating. The results indicate the proportion of members who gave HNE an 8, 9, or 10.

Category: Overall Health Plan

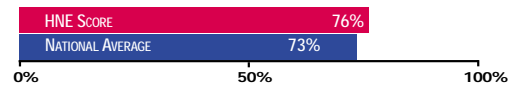
Criteria Judged: Overall satisfaction with HNE:

- Quality of care given by plan providers
- Quality of HNE service
- Member cost



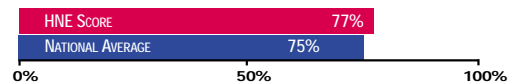
Category: Overall Health Care

Criteria Judged: Satisfaction with all health care provided



Category: Personal Doctor/Nurse

Criteria Judged: Satisfaction with health care professional

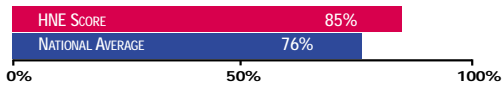


Member Feedback

e Our Quality, Service, and More

Category: Specialist

Criteria Judged: Satisfaction with specialist seen most often, including personal doctor if he or she is a specialist.

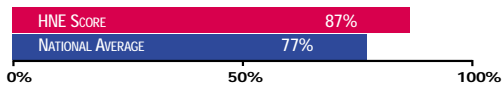


Category: Getting Needed Care

Criteria Judged: Any problems with:

- Finding a personal doctor or nurse.
- Getting a referral to a specialist.
- Getting the care members/their doctors believed necessary.
- Getting care approved by the health plan without delays.

PERCENTAGE REPLYING, "NOT A PROBLEM"

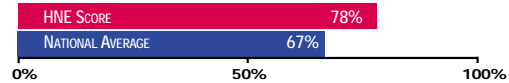


Category: Customer Service

Criteria Judged: Any problems with:

- Understanding information in written materials.
- Getting help when they called HNE customer service.
- HNE paperwork.

PERCENTAGE REPLYING, "NOT A PROBLEM"

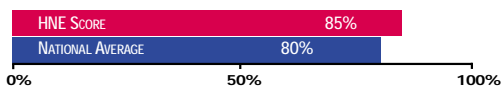


Category: Getting Care Quickly

Criteria Judged: How often members:

- Got the help or advice they needed when they called during regular office hours.
- Got needed care right away for an illness or injury.
- Waited less than 15 minutes past their appointment times.

PERCENTAGE REPLYING, "USUALLY OR ALWAYS"



Access to All Health Care

This measures the proportion of members who had at least one ambulatory or preventive care visit with any HNE practitioner within the time frame shown. All members included in this measure were continuously enrolled in HNE for at least three years.

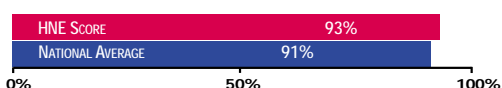
AGE GROUPS:	Past three years			Past two years	Past year	
	20-44 YRS.	45-64 YRS.	65+ YRS.	7-11 YRS.	12-24 MOS.	25 MOS.-6 YRS.
HNE RATE	95%	96%	99%	97%	99%	95%
NATIONAL RATE	92%	94%	95%	86%	95%	86%

Category: Communication with Doctors

Criteria Judged: How often doctors and other providers:

- Listened carefully to members.
- Explained things in a way they could understand.
- Showed respect for what they had to say.
- Spent enough time with them.

PERCENTAGE REPLYING, "USUALLY OR ALWAYS"



Access to PCPs

Regular check-ups offer one of the best ways to detect physical, developmental, behavioral, and emotional problems, because they give Primary Care Physicians an opportunity to offer guidance and counseling. This measure reports the proportion of members, by age group and number of visits, who visited their PCP in the past year.

	At Least Six Visits Infants: 0-15 Months	At Least One Visit 3-6 Years
HNE RATE	83%	84%
NATIONAL RATE	60%	57%

Member Feedback

Confidentiality Statement:

How We Protect Your Privacy

Health New England is committed to protecting your privacy at all times and in all settings. As part of that commitment, we comply with state and federal law and follow our own established policies to keep members' Personal Health Information (PHI) confidential.

HOW DOES HNE COLLECT PERSONAL HEALTH INFORMATION?

HNE gets this information from:

- Applications you submit when you enroll.
- Your employer or employer's broker when applying for health insurance coverage.
- Providers who submit claims or request authorization on your behalf for certain services or procedures.
- Attorneys who represent our members in automobile accidents or other cases.
- Other insurers.

HOW IS HNE GOING TO USE MY PERSONAL HEALTH INFORMATION?

HNE uses the data it collects:

- For enrollment and eligibility verification.
- To underwrite and set premium rates.
- To process, pay, or audit claims, and to coordinate benefits or subrogate a claim.
- For quality, utilization, and disease management purposes.
- To furnish information to providers who are treating HNE members.
- To respond to a subpoena or court order.

WILL HNE DISCLOSE MY PERSONAL HEALTH INFORMATION TO ANYONE OUTSIDE OF HNE?

HNE may share your PHI with third parties outside of HNE, such as consultants and auditors, when necessary to conduct business. HNE does not release PHI (other than name, address, and age) to employers. Employers who are self-funded, however, do need certain data so that they may adequately fund their accounts. HNE will insist that these employers agree to protect the data from internal disclosure for any use that would affect the member.

If HNE wishes to release a member's PHI for purposes other than those listed here, HNE will allow the member to consent to or deny such release. If a member lacks the ability to give consent, HNE will contact the member's Primary Care Physician to determine the people who may authorize the release of PHI and who may have access to such information. If someone calls to request access to a member's PHI, HNE may request proof of legal authority to act on behalf of that member.

HOW DOES HNE PROTECT MY PERSONAL HEALTH INFORMATION?

HNE has a detailed policy on confidentiality. All employees or temporary employees must sign a statement that they have read and understand the policy. We conduct privacy training and send annual privacy reminders to our employees. If you would like a copy of HNE's policy on confidentiality, please call HNE Member Services at 413.787.4004 or 800.310.2835.

HNE also includes confidentiality provisions in all of its contracts with plan providers. In most cases, when HNE discloses PHI to a third party outside of HNE, we will require the receiving party to agree to keep the data confidential and use it only for the purpose for which it is disclosed.

HNE also maintains physical, electronic, and procedural safeguards to protect data.

CAN I GET A COPY OF MY MEDICAL RECORDS?

Under Massachusetts law, you have a right to obtain a copy of your medical records. If you wish to obtain a copy, contact your health care provider directly. HNE does not provide medical care. All members receive care and treatment from providers based in their own facilities. HNE's records are mostly records of claims for medical coverage. If you would like a copy of your medical claims history, please write to HNE, attention Legal Department.



Member Satisfaction

Confidentiality Statement:

How We Protect Your Privacy

Health New England is committed to protecting your privacy at all times and in all settings. As part of that commitment, we comply with state and federal law and follow our own established policies to keep members' Personal Health Information (PHI) confidential.

HOW DOES HNE COLLECT PERSONAL HEALTH INFORMATION?

HNE gets this information from:

- Applications you submit when you enroll.
- Your employer or employer's broker when applying for health insurance coverage.
- Providers who submit claims or request authorization on your behalf for certain services or procedures.
- Attorneys who represent our members in automobile accidents or other cases.
- Other insurers.

HOW IS HNE GOING TO USE MY PERSONAL HEALTH INFORMATION?

HNE uses the data it collects:

- For enrollment and eligibility verification.
- To underwrite and set premium rates.
- To process, pay, or audit claims, and to coordinate benefits or subrogate a claim.
- For quality, utilization, and disease management purposes.
- To furnish information to providers who are treating HNE members.
- To respond to a subpoena or court order.

WILL HNE DISCLOSE MY PERSONAL HEALTH INFORMATION TO ANYONE OUTSIDE OF HNE?

HNE may share your PHI with third parties outside of HNE, such as consultants and auditors, when necessary to conduct business. HNE does not release PHI (other than name, address, and age) to employers. Employers who are self-funded, however, do need certain data so that they may adequately fund their accounts. HNE will insist that these employers agree to protect the data from internal disclosure for any use that would affect the member.

If HNE wishes to release a member's PHI for purposes other than those listed here, HNE will allow the member to consent to or deny such release. If a member lacks the ability to give consent, HNE will contact the member's Primary Care Physician to determine the people who may authorize the release of PHI and who may have access to such information. If someone calls to request access to a member's PHI, HNE may request proof of legal authority to act on behalf of that member.

HOW DOES HNE PROTECT MY PERSONAL HEALTH INFORMATION?

HNE has a detailed policy on confidentiality. All employees or temporary employees must sign a statement that they have read and understand the policy. We conduct privacy training and send annual privacy reminders to our employees. If you would like a copy of HNE's policy on confidentiality, please call HNE Member Services at 413.787.4004 or 800.310.2835.

HNE also includes confidentiality provisions in all of its contracts with plan providers. In most cases, when HNE discloses PHI to a third party outside of HNE, we will require the receiving party to agree to keep the data confidential and use it only for the purpose for which it is disclosed.

HNE also maintains physical, electronic, and procedural safeguards to protect data.

CAN I GET A COPY OF MY MEDICAL RECORDS?

Under Massachusetts law, you have a right to obtain a copy of your medical records. If you wish to obtain a copy, contact your health care provider directly. HNE does not provide medical care. All members receive care and treatment from providers based in their own facilities. HNE's records are mostly records of claims for medical coverage. If you would like a copy of your medical claims history, please write to HNE, attention Legal Department.



Member Satisfaction

2002 Health Improvement Initiatives

Helping Members Take Control

Each year HNE's health improvement initiatives promote preventive care and help members manage chronic health conditions. Our 2002 initiatives include:

- **CHOLESTEROL MANAGEMENT**—For members diagnosed with coronary artery disease or coronary heart disease equivalents who have an LDL cholesterol level above 100 mg/dl. The program, designed to prevent future cardiac events, offers educational materials, nutrition education and counseling, tracking tools, reminders, and the *Living Well* newsletter. PCPs receive a list of patients eligible to participate.
- **CELEBRATING WOMEN**—A year-long program that educated women, both members and non-members, about heart disease, osteoporosis and menopause management. The program featured three seminars and the Women's Night Out Health Fair, which included speakers; bone density, cholesterol and blood pressure screenings; body composition; and skin analysis. Additionally, more than 40 vendors hosted fun, interactive booths.
- **LIVING WELL WITH CHRONIC CONDITIONS**—A six-week program that enhances self-management skills of people with chronic illnesses. The program focuses on daily management of chronic conditions, goal setting, problem solving, dealing with negative emotions, fatigue management, fitness and exercise, and much more. All members with chronic health conditions may participate.
- **THE PEDIATRIC ASTHMA MANAGEMENT PROGRAM**—Introduces the book *How ACE Became An Asthma Control Expert*, along with stickers for children and parents to identify asthma medications and equipment. This book is free for children with asthma between ages 5-12.
- **GROCERY STORE TOURS**—Allows members with diabetes and high cholesterol to walk through the grocery store with a registered dietician and learn to read food labels, count carbohydrates, determine portion sizes, and more.

Ongoing programs implemented before 2002 include:

- **BIRTHDAY CARD PREVENTIVE HEALTH PROGRAM**
- **BRIGHTER INFANT BEGINNINGS PROGRAM (PRENATAL EDUCATION, HIGH-RISK PREGNANCY MANAGEMENT)**
- **DIABETES MANAGEMENT PROGRAM**
- **ADULT ASTHMA PROGRAM**
- **PEDIATRIC ASTHMA PROGRAM**

To learn more, contact Lynn Ostrowski at 413.787.4000 or 800.842.4464, ext. 3383.



How can you tell if you have the flu? What can you do to prevent it?

Influenza, or the flu, is caused by a variety of influenza viruses. Peak season is mid-December through mid-January, but it can last until April. Symptoms include:

- High fever (102-104 degrees) that can last three to four days.
- Extreme exhaustion at the onset.
- Headache and general body aches and pains.
- Weakness and fatigue.
- Stuffy nose, sneezing, sore throat, cough, and chills.

HIGH-RISK GROUPS

You should get a flu shot annually if you:

- are over age 65.
- have chronic heart, lung, or metabolic disorders such as diabetes.
- have anemia or kidney problems.
- are a health care provider or caregiver working with people in high-risk groups.
- live with someone in a high-risk group.

Children 6 months or older with a chronic respiratory disorder should also receive shots.

Preventing the flu is difficult because the virus differs slightly each year. The shot is updated each year and can protect you for only one year. No vaccine protects completely, but it may help minimize flu symptoms.

If you get the flu, rest, drink plenty of fluids, and take aspirin or acetaminophen to relieve fever and discomfort. However, consult your doctor before giving aspirin to children because of the risk of Reye's Syndrome. Certain medications such as amantadine and rimantadine, if given early in the illness, may reduce the duration of symptoms.

Call your doctor if you think you have the flu and you:

- have breathing or heart problems or other serious health problems.
- are taking drugs to fight cancer or other drugs that weaken your body's immune system.
- feel sick and do not seem to be getting better.
- have a cough that begins to produce phlegm.

Benefit News

Health Education Classes

Health New England wants to keep you healthy! Find what interests you and take advantage of our educational and self-help programs. Pre-registration is required for most classes. For more information, visit www.healthnewengland.com, click "Health Options," then click on the "Health Education Classes" tab.

HEALTH NEW ENGLAND

Adult Asthma Education. Offered to members who have been diagnosed with asthma. Learn how to manage your asthma, measure peak flow, and develop an Asthma Action Plan. Classes are held from 6:30 - 8:30 p.m. at the Best Western Sovereign Hotel, West Springfield. For

class dates, call 413.787.4000 or 800.842.4464, ext. 3553.

Pediatric Asthma Education. Interactive classes that combine learning with fun, focusing on what asthma is and teaching kids how to keep it under control. The nurse educator helps children talk to each other about how asthma affects them and to share feelings. Parents join their children in the last 30 minutes to review asthma control, common medications, asthma action plans, and peak flow charting. (*Children must be accompanied by parent/guardian. Parent/Guardian must be present during all class times.*)

Separate, age-appropriate classes are held for ages 8-12 and 11-17. Classes are held from 6-7:30 p.m. at the Best Western

Sovereign Hotel, West Springfield. For more information, call 413.787.4000 or 800.842.4464, ext. 3391.

Diabetes Management. Two free classes offered for members with diabetes: *Diabetes Education and Diabetes Nutrition/Meal Planning.* We encourage all members with diabetes to participate and bring a support person. Classes are held at the Best Western Sovereign Hotel, West Springfield. For more information about the Diabetes Management Program or to enroll, call 413.787.4000 or 800.842.4464, ext. 3381.

Diabetes & Cholesterol Grocery Store Tours. Walk through the grocery store with a registered dietician and learn how to read food labels, count carbohydrates,

determine portion sizes, and much more! Space is limited! For more information, call 413.787.4000 or 800.842.4464, ext. 3300.

Living Well Program. A six-week program teaching self-management techniques that help relieve symptoms and control chronic illness. Meets weekly. Fee is \$35 for materials. To register, or to obtain dates for next series, call 413.787.4000 or 800.842.4464, ext. 3300.

Smoking Cessation. Reimbursement up to \$50 to attend a smoking cessation program. For HNE members who have asthma, diabetes, cardiovascular diseases, and/or who are pregnant. For more information, call 413.787.4000 or 800.842.4464, ext. 3391.

Area hospitals also offer instruction and education on a wide range of topics. For more information, please call the individual hospitals directly.

CPR CERTIFICATION

Baystate Medical Center 413.794.9441
Community Heartsaver CPR
CPR-Healthcare Provider

Berkshire Medical Center 800.377.4325
CPR Certification Program

Fairview Hospital 413.229.0010
CPR Certification Program
CPR Renewal

Mary Lane Hospital 800.377.4325
CPR Certification Program

Noble Hospital 413.572.5172
CPR Classes

DIABETES

Berkshire Medical Center 413.447.2000
Free Diabetes Clinic

Cooley Dickinson Hospital 413.582.2400
Managing Your Diabetes
Families of Children with Diabetes

Holyoke Hospital 413.534.2789
Diabetes Self-Management

Mary Lane Hospital 413.967.6211
Blood Glucose Screenings

GENERAL HEALTH

Baystate Medical Center 413.794.2255 or
800.377.HEALTH
Cholesterol Screenings

Fairview Hospital Wellness Center
413.528.0790
Blood Pressure Screenings

Franklin Medical Center
800.377.HEALTH ext. 4325
Basic First Aid

Holyoke Hospital 413.534.2789
Blood Pressure Screenings

Mary Lane Hospital 413.967.6211
Health Screenings

PRE/POSTNATAL

Baystate Medical Center 800.377.HEALTH
Preparation for Childbirth
Vaginal Birth after Cesarean

Cooley Dickinson Hospital 413.582.2736
Becoming a Family
Breastfeeding Clinic

Fairview Hospital 413.528.0790
Breastfeeding Clinic (Postpartum)
Prepared Childbirth (Basic)

Mary Lane Hospital 413.967.6211
Childbirth Classes

Noble Hospital 413.562.3522
Exercise and Pregnancy

PARENTING

Cooley Dickinson Hospital 413.582.2736
Beyond Birth: Parenting Your Newborn
Gentle Baby Touch - Infant Massage

Franklin Medical Center 413.774.4444
Parenting Teenagers Effectively

SMOKING CESSATION

Cooley Dickinson Hospital 413.582.2519
Quit Now/Tobacco Treatment Program
Last Smoke

Fairview Hospital 413.528.8600 ext. 3140
Better Breathers Pulmonary Rehab
Program

Massachusetts Smokers Quit Line:
1.800.TRY.TO.STOP or 1.800.879.8678

Noble Hospital 413.568.1318
Smoking Cessation

SUPPORT GROUPS

Baystate Medical Center 800.377.HEALTH
Better Breathers Support Group
Menopause Support Group
Osteoporosis Support Group

Berkshire Medical Center 413.447.2000
Diabetes Support Group

Cooley Dickinson Hospital 413.582.2000
Breast Cancer Support Group
Chronic Illness Support Group
Prostate Cancer Support Group

Fairview Hospital 413.528.0790
Chronic Mental Illness Support Group
Diabetes Support Group

Franklin Medical Center 413.773.2570
Breast Cancer Support Group
Breastfeeding Support Group
Cancer Support Group

Mary Lane Hospital 413.967.6211
Better Breathers Support Group
Cancer Support Group
Stop Smoking Support Group

Noble Hospital 413.568.2811
Caregivers Support Group
Diabetes Support Group
Stroke Support Group

WEIGHT MANAGEMENT

Fairview Hospital 413.528.8600 ext. 3061
Weight Management

Physician Directory Update

The following Primary Care Physicians have joined HNE: Internal Medicine

Edward M. Dean, M.D.
264 Elm Street
Northampton, MA 01060
413.586.1100

Anne C. Weaver, M.D.
Amherst Family Practice
29 Cottage Street
Amherst, MA 01002
413.548.8885

Kyneret Albert, M.D.
Hillcrest Family Health Center
165 Tor Court
Pittsfield, MA 01201
413.499.2054

Meera Ravikumar, M.D.
Western Mass Physician Associates
Chicopee Medical Center
262 New Ludlow Road
Chicopee, MA 01020
413.552.3250

Pediatrics

Cheryl D. Tierney, M.D.
140 High Street
Springfield, MA 01199
413.794.2515

Anne C. Weaver, M.D.
Amherst Family Practice
29 Cottage Street
Amherst, MA 01002
413.548.8885

The following providers no longer participate with HNE:

Robert A. Bissell, M.D.
Daniel E. Clapp, M.D.
Nayyer Ghias, M.D.
Anne F. Josephs, M.D.
Penny Lamhut, M.D.
Francis Stein, M.D.
Cindy S. Chu, M.D.

The following Primary Care Physicians changed addresses:

Kenneth J. Anolik, M.D.
150 Fearing Street
Amherst, MA 01002
413.658.0047

Howard N. Baker, M.D.
College Highway Medical Associates
800 College Highway
Southwick, MA 01077
413.569.2257

Ronald H. Berger, M.D.
Chestnut Medical Associates
300 Birnie Avenue
Springfield, MA 01107
413.785.5344

John A. Egelhofer, M.D.
Chestnut Medical Associates
300 Birnie Avenue
Springfield, MA 01107
413.785.5344

David R. Fanti, M.D.
Chestnut Medical Associates
300 Birnie Avenue
Springfield, MA 01107
413.785.5344

James Hessong, M.D.
Chestnut Medical Associate
300 Birnie Avenue
Springfield, MA 01107
413.785.5344

Arthur G. King, Jr., M.D.
College Highway Medical Associates
800 College Highway
Southwick, MA 01077
413.569.2257

Laura Koenigs, M.D.
3300 Main Street
Springfield, MA 01199
413.794.7040

Alla Tchesnovetskaya, M.D.
College Highway Medical Associates
800 College Highway
Southwick, MA 01077
413.569.2257

Stefan A. Topolski, M.D.
51 Sanderson Street
Greenfield, MA 01301
413.625.9267

The following Primary Care Physicians changed telephone numbers. The new numbers are listed below.

Ibijoke A. Alade, M.D.
413.739.1100

Olga I. Andreyeva, M.D.
413.739.1100

Jacqueline A. Spain, M.D.
413.739.1100

The following doctor will no longer participate with HNE as a Primary Care Physician. The doctor will continue to treat HNE members as a specialist only.

Zubeena M. Mateen, M.D.
Western Mass Physician Associates
Chicopee Medical Center
262 New Ludlow Road
Chicopee, MA 01020
413.552.3250

The following doctor has joined HNE as a specialist in neurosurgery:

David C. Leppla, M.D.
Berkshire Neurosurgeons
44 Charles Street
Pittsfield, MA 01201
413.499.2831

Runny Nose

The obvious source of a runny nose is a cold. Until your body rids itself of the virus that has invaded your respiratory system, your nose may leak a lot of mucus. Most of the time, the mucus is clear and watery. If it becomes thick and colored (yellow or green, for instance), you probably have a bacterial infection and need to see a doctor. Otherwise, gentle and frequent blowing will help keep nasal passages relatively clear.

If your nose runs but you don't have a cold, you probably have allergic rhinitis—allergies to certain plants, pollen, or dust. Therefore, avoiding offensive allergens should be your first plan of attack.

Finally, be careful using over-the-counter nasal sprays. Overuse (i.e., more than three days) can lead to a rebound effect, where the medication causes a runny or stuffy nose. Instead, try saline spray to wash away irritants or to moisturize dry nasal passages. You can buy saline spray or make your own: Boil a mild salt-water solution of three tablespoons per eight ounces of water. Let it cool, then inhale the solution into your nose from your palm or through a spray inhaler.

Symptoms/Signs

- Intermittent or continuous drainage of mucus from the nose

Consult Your Doctor If:

- A runny nose and other cold symptoms are accompanied by a fever of 103 degrees F.
- Nasal mucus is discolored (e.g., yellow or green) or has a foul odor.
- You suspect your runny nose is a result of seasonal allergies.
- A runny nose is not accompanied by any other symptoms and lasts three weeks or longer.
- You experience wheezing, shortness of breath, or difficulty swallowing.
- Mucus is accompanied by severe facial pressure or pain unrelieved with OTC preparations.
- You have used over-the-counter nasal sprays for more than two weeks without relief.

This article is intended to increase awareness of health and medical care issues. None of the information in this text is intended to be a substitute for appropriate physician diagnosis and medical care.

HomeCare

If physician referral is not recommended at this time, try the following:



Medication

- Try an over-the-counter antihistamine or cold remedy.
- Use over-the-counter nasal spray medications for no more than three days, saline nasal spray as needed.



Hot/Cold

- Breathe steam to loosen mucus and clear out nasal passages. Take hot showers, or fill a basin with boiling water, drape a towel over your head, bend over the basin, and breathe. Drinking hot beverages may help.



Nutrition

- Eat a well-balanced diet with plenty of fruits and vegetables rich in vitamins C, A, and E.
- Avoid dairy products, which can contribute to thicker and more profuse mucus.



Rest

- Get adequate rest to help re-energize your immune system.
- Limit activity in cold, dry weather.



Prevention

- If you have allergies, use your home and car air conditioner during allergy season. Keep windows closed. Consider using a portable air filter.
- Keep your home well humidified.

** Because of the risk of Reye's syndrome, aspirin should not be given to or used by children or teenagers who have or are suspected of having flu or chicken pox. Use acetaminophen.*

Y o u r C a r e

Pharmacy Benefit Changes

The following changes become effective Jan. 1, 2003.

DRUGS REQUIRING PRIOR APPROVAL

For a copy of the clinical criteria and/or request form used in the prior authorization process, call Member Services at 413.787.4004 or 800.310.2835.

DRUG	TREATMENT
Actiq	Cancer pain
Arava	Rheumatoid arthritis
Bravelle	Infertility
Cetrotide	Infertility
Enbrel	Rheumatoid arthritis
Entocort EC	Crohn's disease
Fertinex	Infertility
Follistim	Infertility
Follistim/Antagon kit	Infertility
Gleevec	Chronic Myeloid Leukemia or Metastatic Malignant Gastrointestinal Stromal Tumors
Gonal-F	Infertility
Kineret	Rheumatoid arthritis
Metrodin	Infertility
Pergonal	Infertility
Provigil	Narcolepsy
Repronex	Infertility
Tracleer	Primary pulmonary hypertension

ADDITIONAL BENEFIT: ATTENTION DEFICIT DISORDER MEDICATIONS COVERED

Members may obtain up to a 60-day supply of these medications at a participating retail pharmacy. One copayment applies for each 30-day supply. A 90-day supply is available through mail order provided the prescription is written by a doctor and the diagnosis is included in the prescription.

MEDICATION	TIER	GENERIC (TIER 1) EQUIVALENT
Adderall	3	Amphetamine
Amphetamine	1	N/A
Concerta	2	None
Dexedrine	3	Dextroamphetamine
Dextroamphetamine	1	N/A
Focalin	3	None
Metadate CD	2	None
Metadate ER	2	None

MEDICATION	TIER	GENERIC (TIER 1) EQUIVALENT
Methylphenidate	1	N/A
Ritalin	3	Methylphenidate
Ritalin SR	2	None

NEW GENERICS AVAILABLE

Remember, the generic product is available for a Tier 1 (lowest) copayment; the brand product is available for a Tier 3 (highest) copayment. Massachusetts law requires pharmacists to dispense generic drugs when available unless your doctor writes "no substitution" on the prescription.

BRAND NAME DRUG	TREATMENT	NEW GENERIC
Augmentin	Antibiotic	Amoxicillin/clavulanate
Ceftin	Antibiotic	Cefuroxime
Prinivil	High blood pressure	Lisinopril
Prinzide	High blood pressure	Lisinopril/hydrochlorothiazide
Zestril	High blood pressure	Lisinopril
Zestoretic	High blood pressure	Lisinopril/hydrochlorothiazide

NOW AVAILABLE AT TIER 2 (BRAND/FORMULARY) COPAYMENT

MEDICATION	TREATMENT	NOTES
Entocort EC	Crohn's disease	Prior authorization required

NOW AVAILABLE AT TIER 3 (BRAND/NON-FORMULARY) COPAYMENT

MEDICATION	TREATMENT	FORMULARY ALTERNATIVE
Paxil/Paxil CR	Depression	Fluoxetine (Tier 1) Celexa (Tier 2) Zoloft (Tier 2)

ONLY MAINTENANCE MEDICATIONS AVAILABLE THROUGH MAIL ORDER
Beginning Jan. 1, only maintenance medications may be purchased through mail order. Medications are classified as "maintenance" if they are: 1) taken for chronic illnesses such as asthma, allergies, high blood pressure, etc.; 2) obtained by prescription at least twice at a retail pharmacy. The following medications may not be purchased through mail order: narcotics, injectables, drugs subject to prior approval, and drugs with quantity limits.

BIRTH CONTROL PATCH AVAILABLE

The birth control patch, Ortho Evra, is available at a Tier 3 (highest) copayment, limited to three patches per month. Replacement patches are available through the manufacturer; visit www.orthoevra.com for details.

Health New England
One Monarch Place
Springfield, MA 01144-1500

PRESORTED STANDARD MAIL
U.S. POSTAGE
PAID
ARLINGTON, TX
PERMIT #1881