

February 2009

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Employer Update

from MEDICA.

[Total Health Management](#)[Employer Resources](#)[Member Resources](#)

Questions? Please contact your broker or Medica representative.

March 26 Employee Health and Wellness 101

Find out how providing the right tools for your employees can lower your healthcare costs and lead to healthier, more productive employees. Medica makes it easy for you to get started by providing turnkey tools to help you encourage your employees to adopt a healthier lifestyle.

For more information and to register, go to www.medicatraining.com.

February 26 - Large group administrator training (Fully insured with 50+ employees) 8:30 - 11:30 a.m.

We'll walk you through the basics of ongoing administration, from how to get started to adding

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Wellness News: Better Health Made Simple

Practicing simple healthy habits can reduce your risk of health conditions such as heart disease, stroke, type 2 diabetes and some forms of cancer. This month's *Wellness News* provides guidelines for healthy eating and physical activity, information on tobacco use and stress management, and a healthy recipe for grapefruit and spinach salad.

[Download *Wellness News* to share with your employees.](#)

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Medica to begin collecting SSNs

Medica customers were notified last month of a new federal directive requiring all group health plans to provide select member social security numbers (SSNs) to the Centers for Medicare and Medicaid Services. At the end of February, Medica will begin contacting employer groups to request SSNs for the members affected by this new federal directive. All groups that are impacted will receive a letter which will include a report of all members for which SSNs are required and options for submitting the required information to Medica through a secure process. You do not need to do anything until you receive this letter.

In addition, we have modified our enrollment process.

new employees, where to get your questions answered and more. We'll also share information about value-added resources for you and your employees.

There's still time to sign up, please register by February 19 at www.medicatraining.com.

Sign up for the 2009 Medica Shape Up Challenge

There's still time to sign up for our most popular worksite wellness event—the Medica Shape Up Challenge. This friendly six-week competition rewards employees for adopting healthy habits, such as getting enough sleep, exercising and eating right. The 2009 challenge runs from April 6 through May 17. The final training sessions will be held in late February and early March.

[View more information or register.](#)

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Health Topic of the Month: Heart Health

Are you concerned about the heart health of your employees? Copy and paste the below information into an employee newsletter or other communication.

Have you had your blood pressure checked lately? You may not have symptoms from high blood pressure, but the condition can take a serious toll on your health. If left unchecked, it can lead to stroke, heart

Enrollment forms received by Medica without the necessary SSN information will be held while we contact the employer to request it.

For more information on this new requirement, be sure to read the article in last month's Employer Update.

[View January Employer Update.](#)

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Options for those ineligible for group coverage

In December 2008, the nation's unemployment rate reached the highest level in the past 16 years at 7.2%. Locally, Minnesota employers are expected to cut an additional 61,000 jobs in 2009.

While COBRA has long been offered to the newly unemployed, an analysis by the Commonwealth Fund finds that only 9% can afford this option. Family COBRA coverage costs more than three times as much as an average yearly employee health insurance payment.

An individual health plan may be a more affordable option. If your company is in the position of having to reduce your workforce, consider sharing the below options with your employees. Medica already has a team ready to assist individuals who find they are no longer eligible for group insurance. Individuals can call the Medica Sales Department at 952-992-2080 or 1-800-670-5935. Contact your broker or Medica representative for more information.

Here is an overview of the Medica individual products:

- [Medica Direct HSASM for individuals](#) is an open access broad national network plan designed to comply with state and federal high deductible health plan requirements. *Available in Minnesota and South Dakota.*
- [Medica Direct Short-TermSM for individuals](#) is an open access local network plan with 30, 60 and 90 day contracts. *Available in Minnesota and South Dakota.*
- [Medica Direct ValueSM for individuals](#) is an open access broad national network plan that offers traditional deductible and co-insurance plans. *Available in Minnesota.*
- [Medica EncoreSM](#) is an open access broad national network plan that offers first dollar coverage for preventive services, backed by catastrophic coverage. *Available in Minnesota.*
- [Medica SoloSM](#) is an open access broad national network plan that offers the lowest priced plan options. *Available in Minnesota.*

Here are other options available to Minnesotans who need health insurance:

- [Minnesota Comprehensive Health Association \(MCHA\)](#) provides individual health insurance

attack, heart failure, kidney failure and other serious health conditions.

Call Medica CallLink® nurse line to speak with a registered nurse. They can help you learn ways to keep your heart healthy, find out what questions you should ask your doctor and ask about recommended screenings.

Caring professionals are always available 24 hours every day and can provide trusted information and support. Medica members can call **1-800-962-9497**.

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coverage to *Minnesota residents* who have been turned down by other insurance companies due to pre-existing health conditions. Due to its high-risk population, this plan typically costs more than other individual plans and should be considered when other options are not available.

- [Medical Assistance, General Assistance Medical care and MinnesotaCare](#) through Medica. Roughly 666,000 Minnesotans receive health care through the state's three publicly funded basic health care programs. Employees should call MinnesotaCare or their local county office to apply. They can choose Medica when they enroll. [View phone numbers for county human service agencies](#).

[Compare Medica's Minnesota individual plans in one brochure](#).

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The cost of undiagnosed depression

Depression is one of the most prevalent and costly chronic illnesses today, affecting about 10% of the adult population¹. Health care costs for people with depression are 50% to 100% higher than for those without it¹. Depression often co-exists with other serious health conditions, amplifying symptoms, but can often go undiagnosed. For example, 46% of all members who are currently engaged in Medica's health and wellness coaching program have a diagnosis of depression.

The health and wellness coaching program focuses on the "whole person" instead of specific diseases, providing individual support to members with multiple health conditions. This new approach allows the coach to help the member manage their depression along with other conditions, instead of focusing on one disease at a time. The coaching process begins with a health inventory, which helps identify depression and other conditions, which for the member can be barriers to improving their health.

Medica also partners with Medica Behavioral Health to provide confidential assistance if members have inpatient or outpatient behavioral health needs.

¹[Depression Management Value Report](#)
[View health and wellness coaching fact sheet for employers](#).

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The first step to a healthier workforce

At a time when health care costs are a top concern of most employers and employees, it's more important than ever to help employees make healthy changes. Encouraging your employees to complete a health assessment is a great way to begin promoting wellness activities at your worksite.

When employees complete this simple, confidential questionnaire, they receive information about their potential health risks and specific action steps to improve them. Medica also rewards your employees with a \$25 gift card just for taking the health assessment. It's just one way Medica is making it easy to promote a healthier worksite with the Take Action...Get Rewarded program.

[Download materials to promote health assessments to your employees](#).
[Learn more about the Take Action...Get Rewarded program](#).

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Health information available to members 24/7

HealthForums.com features the latest news and information covering more than 1,000 health topics, plus interactive tools and resources to help Medica members learn more about their health.

[Visit HealthForums.com.](#)

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Employer Indicators Winter 2009 issue

Want to learn how you can provide your employees with leading-edge health plans while keeping costs in check? View the latest issue of Medica Indicators®, our employer newsletter.

[Download Winter 2009 Employer Indicators.](#)

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Health club reimbursement program adds locations

Fit ChoicesSM by Medica, our nationwide health club reimbursement program has added two new health club locations as of February 1:

- Mercy Fitness Center - Moose Lake, MN
- Phy Ed Health Club - Superior, WI

By enrolling in a participating facility and working out at least 8 days per month, eligible Medica members receive a \$20 credit towards their monthly dues. Similar programs by other health plans require 12 visits per month.

[View participating fitness facilities.](#)

Fit Choices by Medica is included with fully insured plans; available for purchase by self-insured groups.

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