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February 2007

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Employer Update

from MEDICA.

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Events

Beyond Benefits

Value-added training events from Medica

We're pleased to introduce Beyond Benefits, a series of seminars specifically designed for Medica customers. These training

Preventive care reminders improve members' health, reduce costs

An ounce of prevention is worth a pound of cure, especially when it comes to improving health. That's why Medica created "Checkup Checklists" -- personalized health reminders that are sent to targeted members who need routine-health checkups. This focus on health improvement helps members take charge of their own health and reduces health care costs at the same time.

The immediate goal of the program is to encourage members to talk with their primary care provider about getting needed routine health care services. A survey taken after the program was launched in 2005 showed promising results:

- Members liked receiving the checklist and thought it was useful.
- 70% said they intended to take action based on the information they received.
- Claims data showed members who received customized health information were more likely to schedule routine appointments than those who did not receive it.

How the program works

Medica uses health care claims data to target members who could benefit from Checkup Checklists, including a mix of seniors, state public program enrollees and commercial members (those receiving coverage through their employer). The 2006 program included nearly 140,000 commercial members.

A cover letter commends members for getting needed care if it

opportunities provide valuable resources and tools for managing workplace challenges, and are provided through Medica's Optum Employee Assistance Program. Best of all, Beyond Benefits is offered at no charge to you.

The series kicks off next month with back-to-back sessions on two important topics:

Meeting the Challenge of the Difficult Customer (1 hour)

In today's service-oriented economy, providing excellent customer service is of paramount importance. How should an employee respond when a customer is unduly demanding, rude, abusive, or potentially violent? This program provides tips on communication skills employees need to diffuse these tense situations.

M.E.E.T. on Common Ground (1 hour)

We are all unique individuals with our own gifts, skills, concerns and perspectives. These elements are part of what make us special, but sometimes can set us apart from our co-workers. This program provides tips for finding common ground given our differences, and outlines a four-step model for promoting a mutually respectful working environment.

The seminars will be held on the following dates at Medica's Corporate Office in Minnetonka. Both topics will be covered each day.

was received. Then a one-page Checkup Checklist health report – customized individually to each member – gives a snapshot of any remaining preventive care needs, indicating checkups that are overdue as well as any coming due in the next 12 months. Members will receive their 2007 Checkup Checklist in July.

Why prevention is key

Keeping people healthy ultimately saves lives, but doing so in a focused manner also helps control ever-rising health care costs. Studies show an estimated one-half of all medical costs are attributable to illnesses that can be prevented. Routine preventive health checkups are invaluable in detecting problems as early as possible and early detection affords the best possible treatment options.

Medica is the only local health plan that currently offers such annual personalized preventive health care reminders to its members. To learn more, contact your strategic account executive.

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Medica to move Lipitor® to non-preferred status

We are committed to providing our clients and members with access to safe, effective and affordable medications while helping to manage the rising cost of prescription drugs. Because of the recent availability of powerful generic cholesterol-reducing drugs (statins) and after reviewing utilization and clinical data, Medica has decided to remove Lipitor from its formulary of preferred drugs. This change is effective April 1, 2007 for new prescriptions and November 30, 2007 for members currently taking Lipitor.

Medica's formulary will continue to provide a range of treatment options, including three generics — simvastatin (Zocor®), pravastatin (Pravacho®), and lovastatin (Mevacor®) — and two brand medications, Crestor® and Vytorin®. After a thorough clinical review, Medica's Pharmacy and Therapeutics Committee (a committee of independent practicing physicians and pharmacists) determined that these preferred formulary drugs demonstrate comparable cholesterol lowering benefits to Lipitor.

Medica's change is designed to promote the use of clinically effective generic alternatives, which are about one-third the cost of Lipitor. We estimate that up to 80% of patients who have been on Lipitor could be treated effectively by a generic. For Medica customers and members, that would equate to potential overall savings of about \$12 million annually. Medica members, alone, would save nearly \$3 million in lower generic copays.

Medica's action is in keeping with a trend that is occurring nationwide. A number of insurers, including Aetna, Tufts, Cigna and multiple Blue Cross plans have moved Lipitor to non-preferred status.

Choose one:

[Tuesday, March 20
1- 3:30 p.m.](#)

[Wednesday, March 21
8 – 10:30 a.m.](#)

Space is limited, so register early. Hope to see you there!

Save this date!

The next Beyond Benefits seminar, entitled “*Workplace Engagement: Attracting and Retaining a Committed and Challenged Workforce,*” will be held May 15 and 16. To learn more, watch upcoming issues of the Update or go to www.medicatraining.com.

The Appropriate Use of Imaging Services – A Challenge for All

*A Patient Choice
Employer and Provider
Forum*

There’s no doubt that high-tech imaging services offer powerful diagnostic tools for doctors. As one of the fastest growing segments in health care, stakeholders are struggling to find ways to reign in costs, while providing appropriate care in an area ripe for overuse. You’re invited to participate in a candid discussion with Robert Baumgartner, CEO of the Center for Diagnostic Imaging, Inc. (CDI) and Board Chair of the National Coalition of Quality Diagnostic Imaging Services, about the issues surrounding this controversial area.

[Thursday, March 1, 8:30 –](#)

Existing members taking Lipitor prior to April 1 will be able to receive their current formulary benefits through November 30, 2007. During that period we will be encouraging members to talk to their doctor about switching to a generic statin. Those members with a tiered pharmacy benefit who are able to switch will benefit from an immediate reduction in their copay.

Preferred brands Crestor and Vytorin are available for patients who require a more potent cholesterol-lowering drug. If a physician concludes that Lipitor is the best statin for a patient, Medica’s tiered pharmacy benefit or formulary exception process (for closed formularies) continue to be options that will allow a member to stay on Lipitor with some level of benefit.

Affected members will receive letters in advance informing them of their options and explaining how to avoid paying higher out-of-pocket costs. If you have any questions regarding this change, please contact your strategic account executive.

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Use of generic drugs on the rise

The number of Medica members using generic drugs is on the rise. In December 2006, generic drugs represented 62% of Medica’s drug claims, reflecting a company highpoint and a growing national trend. It also translated into more than \$36 million in savings for Medica and our customers in 2006.

Two main factors are driving generic use at Medica:

- Three highly utilized brand-name drugs became available in generic form in 2006 – Zocor, Zolofit and Flonase.
- We implemented a Step Therapy program last summer that encourages the use of generics as a first-line treatment for members newly diagnosed with heartburn, high blood pressure and depression.

Generic drugs are approved once they demonstrate therapeutic equivalence to the brand-name drug and generics are a much more cost-effective choice. Medica’s average plan cost for a brand-name drug in 2006 was \$109.79, compared to \$14.93 for a generic equivalent.

Encourage your employees to talk to their doctor about using generic drugs instead of brand-name drugs whenever possible. Your employees can also learn more about generic drugs by visiting medica.com. and following these links: *Member Resources>Member Tips>Savings with Generics*.

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Fit ChoicesSM Network Grows

It’s getting easier all the time for Medica members to find a local health club option. Fit Choices by Medica added 24 new locations in February, bringing the total number of participating health clubs to 268. You can view the complete list of health

10:30 a.m.

Medica Corporate
Headquarters

The registration deadline is Friday, Feb. 23. For more information about the session, contact Ms. Photine Saar at Medica at 952-992-1712, or e-mail psaar@pchealthcare.com.

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clubs in our network [here](#).

In addition, members need to visit a network health club only 8 days per calendar month to receive a \$20 credit toward their health club membership dues. The 8-day minimum visit requirement made news late last year when Blue Cross and Blue Shield of Minnesota and HealthPartners increased their minimum requirement by 50% (from 8 visits per month to 12).

Medica chose not to change its requirement, choosing instead to keep the incentive attainable and encourage more members to stay fit. Currently, about 25,000 members are signed up for the Fit Choices program. Nearly half of those members now qualify for the discount each month. With a requirement of 12 times a month, only 15% would qualify.

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Shape Up Challenge update

Companies are gearing up for Medica's 5th Annual Shape Up Challenge, and it looks like this year's event will be bigger and better than ever before. The 2007 event runs for six weeks, from April 9 through May 20.

This friendly competition rewards employees for adopting healthy habits, such as eating fruits and vegetables and taking stairs instead of elevators. Medica conducts prize drawings each week and awards a grand prize to the worksite with the highest number of points for their employees. Competition is already heating up, especially between companies with multiple locations.

Several online components have been added to the event this year:

- Site coordinators will have online access to Shape Up Challenge resources for planning and implementing a fun, company-wide campaign.
- The challenge will be offered online in My Health Manager from MedicaSM in addition to the worksite program.
- Participants eligible for My Health Manager from Medica will be able to track their progress online.

Last year, more than 12,000 employees participated in this popular campaign, and 99% of their employers plan to take the challenge again. If you have questions about the Shape Up Challenge, email shapeupchallenge@medica.com or contact your strategic account executive.

Did you miss the Shape Up Challenge training session?

If you were unable to attend a Shape Up Challenge site coordinator training session, don't despair. A WebEx training session will be held Thursday, March 8, from 10:00 – 11:30 a.m. for those of you who couldn't make it. Watch for an email with additional information about how to sign up for this opportunity.

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