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October 2008

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Employer Update

from MEDICA.

Total Health Management

Employer Resources

Member Resources



Questions? Please contact your broker or Medica representative.

Driving Results with Total Health Management

Back by popular demand, this seminar highlights Medica's turnkey tools to help promote healthier lifestyles at your workplace and control health care costs.

Wednesday,
October 29

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Wellness News: Medication Safety

Doctors, nurses, and pharmacists work hard to keep you healthy, but unfortunately, medication errors occasionally occur. The more information you have, the better able you are to prevent errors and protect your health. This month's issue of *Wellness News* provides simple tips for using medicines safely along with tips to help you and your doctor become partners in improving your health care.

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

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Key information for January renewals

8:00 a.m. Registration
8:30-11:00 a.m. Program

[Register!](#)

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A large percentage of our customers renew their health plan each January 1, making fall a very busy time. Following the simple steps below can make the renewal process go more smoothly for both you and your employees.

Step 1: Review your renewal information promptly and contact your broker or Medica sales executive if you have any questions.

Step 2: Decide whether or not to schedule open enrollment meetings. We strongly recommend holding them when you're making a substantial change in benefit levels or you've added a large number of new employees throughout the year.

Step 3: If you decide to hold open enrollment meetings, contact your Medica account manager right away. The more notice you can provide, the better our account managers will be able to accommodate your needs. All meetings need to be scheduled before December 3, if possible.

Step 4: Be sure to order enrollment materials early. Materials may arrive in several boxes and will be marked with blue "Medica materials" stickers. Check the boxes when you receive them to make sure that you have everything you need.

If you have any questions about the process, please contact your broker or Medica account manager.

Key Dates for January 2009 Renewals	Large Group	Small Group
Medica target date for sending January renewals	Sept. 26	Oct. 30
Medica offices closed for holiday	Nov. 27-28	Nov. 27-28
Deadline for employers and brokers to notify Medica of decisions on any outstanding renewals; an additional two weeks' notice is needed for Passport plan designs	Nov. 26	Dec. 19
Last day to send Medica any enrollment forms on any additions, changes, or deletions of membership to ensure that ID cards are correct and will be received before Jan. 1, 2009.	Dec. 1	Dec. 1
Medica offices closed for holiday	Dec. 25	Dec. 25
Medica offices closed for holiday	Jan. 1	Jan. 1

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Medica's financial health continues to be very strong

[TheStreet.com](#) (formerly known as Weiss Rating Inc.) has rated Medica an A- or Excellent. Of the major health plans in our service area, Medica is the only one with an excellent rating.

TheStreet.com Financial Strength Ratings represent a completely independent, unbiased opinion of an insurance company's financial strength. Each quarter, the company derives the ratings from annual and quarterly financial statements obtained from state insurance commissioners as well as information requested from the insurance companies. Ratings are analyzed based on capitalization, profitability, liquidity and stability to arrive at a letter grade rating.

TheStreet.com defines an "A-" rating as: "This company offers excellent financial security. It has maintained a conservative stance in its investment strategies, business operations and underwriting commitment. While the financial position of any company is subject to change, we believe this company has the resources necessary to deal with severe economic conditions."

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Medica earns certification for valid ROI measurements

Medica disease management programs have been certified for providing valid return on investment (ROI) measurements. Medica is one of only 31 nationwide health plans awarded "certification for validity in savings measurement" in recognition of using correct metrics to measure financial and/or adverse event reduction performance in disease management from the [Disease Management Purchasing Consortium \(DMPC\)](#)*.

Program categories measured include: Pediatric Asthma, Coronary Artery Disease, Cardiac Heart Failure, and Diabetes for plausibility indicators. Plausibility indicators are defined as metrics that are checked to ensure the calculated ROI is plausible. For instance, if a health plan shows they have saved money in asthma, they must have proved to reduce the number of asthma attacks that end up in the emergency room or hospital.

*DMPC is led by Al Lewis, who is considered the founder and the most influential leader in the disease management industry. Associate members include national care accreditation organizations such as JCAHO, URAC and the Harvard School of Public Health.

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Member incentive program enhanced to reward healthy choices

Effective January 1, 2009, we're making significant improvements to the program that rewards members for participating in wellness activities on My Health Manager from MedicaSM. These changes make it even easier and more motivating for Medica members to log in, take action, and earn rewards. Some highlights:

- **Earn a higher maximum reward:** Members can earn up to \$125 in gift cards each year by completing wellness activities; the previous maximum was \$100. Members will earn a \$25 gift card just for taking the health assessment.
- **Wellness credits accumulate annually:** Wellness credits will be cumulative on an annual basis instead of quarterly, so members will no longer lose their points if they don't complete enough wellness activities in a given quarter.

- **Expanded reward choices:** Members will be able to choose their gift card reward from over 350 merchants (up from 150), including major retailers that weren't previously available.
- **Faster receipt of rewards:** Wellness credits can be redeemed immediately and gift card rewards will be shipped within one business day of when the order is placed.

[Download the employer fact sheet for more information.](#)

Stay tuned for materials to help you promote the enhanced My Health Manager from Medica to your employees.

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Help employees stay healthy through the holidays

Did you know that the average person gains up to 5 pounds during the holiday season? As an employer, you're in a great position to create an impact on your employees' health. Since employees typically spend eight or more hours a day at work, you can leverage that time to engage your employees in healthier living.

Promote the "Maintain, Don't Gain" Challenge to your employees to encourage healthy behaviors that support weight management, while discouraging unhealthy behaviors that promote weight gain. The challenge runs from November 24 - December 26, 2008. Participants earn points toward gift cards for practicing healthy habits.

[Download materials to promote Maintain, Don't Gain to your employees.](#)

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Medica Tobacco Cessation program gets results

Tobacco use remains the leading cause of preventable illness and death in the United States. Helping your employees quit tobacco can have a significant impact on the health and productivity of your workforce, not to mention your bottom line. Participants are 4 ½ times more likely to quit tobacco successfully with the Medica Tobacco Cessation Program than on their own. [Download the Tobacco Cessation Value Report for more key program results.](#)

The Great American Smokeout is coming up on November 20. It's a great time to promote the Medica Tobacco Cessation Program to your employees. New [member brochures](#) are available. For a supply of brochures, call the Medica Service Center at 952-992-2200 or 1-800-936-6880. Find additional resources to help promote a tobacco-free worksite on the [Wellness Resource Center](#).

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Reminder: Schedule your worksite flu clinic

Now is the time to schedule your worksite flu clinic if you haven't already. Flu clinics can be scheduled as early as November 3, 2008. For details on how to set up a flu clinic at your worksite, visit the [Wellness Resource Center](#).

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Members invited into coaching program

October 1 marked the launch of Medica's health and wellness coaching program, designed to improve the health of at-risk members. Every month, we will evaluate 100% of our member population to identify those who would most benefit from the program. Our coaches will give members the support, motivation and tools they need to make health behavior changes.

In late September, we began mailing program invitations to members identified for the new program. About one week after the invitation is mailed, members who do not respond to the invitation will receive a follow-up phone call(s) also inviting them into the program. The frequency of coaching sessions and length of program is determined by the member and is based on their individual health needs and readiness to change. The average length of the program is six months. Members who decline to participate in the program at the time they are contacted may be identified for the program again in six months.

All eligible members, even those who are not identified, are welcome to self-refer to the new program. Medica will also inform members about the new program in the next *Healthy Attitudes* member newsletter.

For more information on the health and wellness coaching program, [download the fact sheet for employers](#). Point your employees to the [health and wellness coaching information](#) in the member area of Medica.com.

The health and wellness coaching program is available to fully insured plans and as a purchase option for self-insured groups.

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Health club reimbursement program adds locations

Fit ChoicesSM by Medica, our popular health club reimbursement program has added three new health club locations in Minnesota as of October 1, 2008. The new locations are CORE Spinal Fitness in Roseville and Woodbury, and YMCA in Northfield. The program expanded to over 8,000 locations last month with the addition of four nationwide clubs: Life Time Fitness, Anytime Fitness, Snap Fitness and Curves.

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.

[Participating Fitness Facilities](#)

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

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