

MEDICA[®]
Personalize. Empower. Improve.

Employer Update



January 2012 issue:

[Health and wellness coaching program improves health, reduces cost](#)

[Wisconsin modifies dependent coverage requirements](#)

[Upcoming employer training opportunities](#)

[Member tip sheets provide answers to common questions](#)

[Member topic of the month: mymedica.com](#)

Quick Links: [Forms](#) | [eServices](#) | [My Health Rewards by MedicaSM](#) | [Member materials](#)

[Health and wellness coaching program improves health, reduces cost](#)

Three years after the introduction of Medica's health and wellness coaching program*, a research study by an independent third party confirms that the program improves health and generates cost savings.

Participants experienced marked improvement in common clinical measures, including weight, blood sugar control and blood pressure. On average, program participants showed a 6 percent reduction in weight (11.6 pounds per participant) and a 7 percent improvement in body mass index. Participants with diabetes achieved a 35 percent reduction in their HbA1c levels (blood sugar management). Participating Medica members are enthusiastic about their experience with the program, many of them noting that the program helped them change behaviors and that they feel more confident in managing their own health.

In addition to the health benefits of the program, reductions in costs were observed in inpatient, outpatient and total costs for program participants. Inpatient costs showed the most marked change, followed by outpatient costs and emergency room use. Reductions across these services were partially offset by increases in primary physician visits and medication use. Overall, program participants showed a cost savings of \$19 - \$22 per member per month compared to the study control group.

[Learn more about the results of Medica's health and wellness coaching program.](#)

[Download coaching flier to promote the program to your employees.](#)

*Medica's health and wellness coaching program is included with fully insured plans and is available for purchase by self-insured groups.

[Return to top](#)

[Wisconsin modifies dependent coverage requirements](#)

The state of Wisconsin has passed legislation modifying the requirements for group health plans that provide dependent coverage of children. The following changes were effective January 1, 2012, for new and renewing groups.

Fully insured plans in Wisconsin must provide coverage until an adult child turns 26 years of age (previously was age 27). Self-insured plans in Wisconsin were already required to provide coverage until an adult child turns 26 years of age; no further changes are necessary for self-insured plans.

Wisconsin kept their full-time student provisions beyond age 26 for fully insured plans. An adult child must also be covered if all of the following criteria are satisfied:

1. The child is a full-time student, regardless of age;
2. The child was called to federal active duty in the National Guard or in a reserve component of the U.S. Armed Forces while the child was attending, on a full-time basis, an institution of higher education;
3. The child was under the age of 27 when called to federal active duty.

Members who are turning 26 will receive a letter two months prior to their 26th birthday reminding them that their coverage will terminate at the end of the month in which they turn 26. As always, these members will be eligible for COBRA or continuation coverage.

[Return to top](#)

Upcoming employer training opportunities

We have several free training sessions scheduled for employer groups. Group Administrator Training covers the basics of ongoing administration, from how to get started to adding new employees, where to get your questions answered, and more. A health and wellness expert will also share strategies and tools to engage your employees in healthier lifestyles and help them make the most of their Medica plan.

Employer eServices Training will show you how to save time by managing your Medica benefits administration online. This Internet-based application offers you real-time secure access to manage enrollment and billing for your plan, 24 hours a day, 7 days a week.

Date	Session	Location
February 8	Small Group Administrator Training (for groups with 2-49 employees)	St. Cloud, MN
February 14	Small Group Administrator Training (for groups with 2-49 employees)	Minnetonka, MN
March 1	Large Group Administrator Training (for fully insured groups with 50+ employees)	Minnetonka, MN
March 15	Employer eServices Training	Minnetonka, MN

For more information or to register, please visit www.medicatraining.com.

[Return to top](#)

Member tip sheets provide answers to common questions

We have recently updated our member tip sheets, which provide an at-a-glance look at a variety of benefit topics. Tip sheets answer common questions about out-of-network care; health savings, health reimbursement and flexible spending accounts; referrals (for Medica Elect[®] and Medica EssentialSM members) and five other topics. Group administrators may also find the tip sheets handy. Access the tip sheets at medica.com/membertips, or from the home page of mymedica.com (pre-login). Encourage your employees to use this great resource.

View updated tip sheets:

[Deductibles, Copayments and Coinsurance](#) | [Flexible Spending Accounts](#) | [Health Savings Accounts](#) | [Health Reimbursement Accounts](#) | [Out-of-Network Care](#) | [Pregnancy Care](#) | [Preventive Care](#) | [Referrals](#) | [Saving With Generics](#) | [When and Where to Get Care](#)

[Return to top](#)

Member topic of the month: mymedica.com

Every month we feature ready-made promotional materials for one of our member programs or services. You can print the flier or email it to your employees, whichever you prefer!

The topic this month is mymedica.com, a one-stop resource for all kinds of information to help your employees manage their health plan benefits and improve their health.

[View mymedica.com flier.](#)



In addition, employees who are registered for mymedica.com can enter to win the *Healthy and Happy with mymedica.com* sweepstakes! Visit the sweepstakes resources page on medica.com for newsletter content, banner ads and other materials to help you spread the word to your employees.

[View sweepstakes resources on medica.com.](#)

[Return to top](#)

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