Keystone Health Plan Central

The Healthy Workplace

STRATEGIES FOR SUCCESSFUL COMPANIES

▶Keeping Your Employees Healthy and Costs Low

How HMOs Are Helping

HMOs are always looking for better ways to keep people healthy and help them manage chronic illnesses, while saving everyone money in the process. One of the ways they do this is through disease management. This term, which is frequently heard in managed care circles, is worth taking note of because it could indirectly mean a healthier employee population and lower health care costs for your company.

Traditionally, health care companies have taken a "component" approach to decreasing the costs associated with treating a particular health condition, such as asthma or diabetes. This means that they have tried to lower hospital costs, pharmaceutical costs, and provider costs separately. Although this approach has worked to a certain extent, more managed care organizations believe that they could be more efficient by managing a disease throughout the entire course of care rather than by focusing on just one aspect. Proponents of disease management believe that it will lower costs and improve care.

What Is Disease Management?

According to James Couch, M.D., director in charge of Coopers & Lybrand worldwide disease management consulting practice in Hartford, "disease management is a systematic way of identifying a disease within a particular group of people and of using interventions—preventive care and education, for example—that have proved to achieve better outcomes and patient satisfaction at a lower cost."

The focus of disease management is on constantly improving the care for a particular condition every step of the way. By standardizing treatment through physician practice guidelines, outcomes measurement, and education, health plans may be able to improve the quality of care and impact the price tag attached to that care.

This is why virtually all major health plans are involved in disease management in some way, says Couch. "They realize they have to compete with each other to improve the health of an employee population while holding down costs."

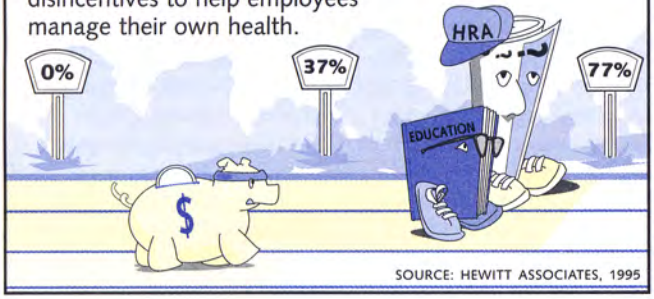
Which Diseases Does It Focus On?

A variety of conditions are being targeted by disease

continued on next page

Health Promotion at Work

A survey of 1,050 major U.S. employers showed that 77 percent use health-risk appraisals, 77 percent use education, and 37 percent use financial incentives or disincentives to help employees manage their own health.



SOURCE: HEWITT ASSOCIATES, 1995

Winter 1997

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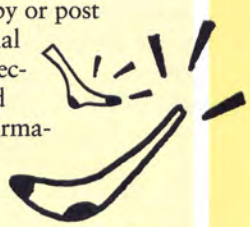

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How to Choose a Health-Risk Appraisal

Health-risk appraisals (HRAs) have traditionally been used to estimate the probability of death. But now there is more interest in using them to estimate the likelihood of disease. This is done using three basic components—a questionnaire, a risk estimation, and educational follow up. From information gathered through this process, HRAs can present employers with a good picture of the total health risks of their employees.

The popularity of HRAs has grown in recent years because of their benefits both to employers and employees. Not only are they relatively inexpensive, they may also increase employee participation in health promotion and wellness programs.

Shop Wisely

When shopping for an HRA, start by determining which services you need and which services a particular vendor offers. What type of questionnaire does the vendor use, and how is it administered? Does the HRA require health screenings, such as blood pressure and cholesterol checks? Does the vendor provide consultation and education services?

It is also important to know what kind of data the vendor generates. For example, is the data qualitative, quantitative, or both, and is information available about the methodology of the vendor's HRA? If you are going to use this data to implement a wellness or preventive care program, it must be relevant data.

It is also wise to consider how user-friendly the HRA is. If it is difficult to understand or hard to use, most likely it won't be effective. Finally, check out specifics about the questionnaires and the results, both individual and collective, that the vendor offers. Provide input that can tailor the HRA to your company's needs. You and your employees will be better off for it.

To find an HRA vendor, call Mosby Wellness at Work at 800-501-9355.

For More Information

The Society of Prospective Medicine (SPM) recently published the third edition of the *SPM Handbook of Health Risk Appraisals.* It describes more than 30 common HRAs in detail and can help you find an HRA for your company. This handbook costs $45, plus $4.50 shipping and handling. To order a copy, call 402-291-3297, or write to the Society of Prospective Medicine, 4417 Anchor Mill Dr., Omaha, NE 68123. ■

Disease Management

continued from front cover

management programs. Asthma is a common target of disease management. Historically, people with asthma who are not treated appropriately can rack up thousands of dollars in unnecessary health care costs through emergency room visits alone. However, a well-targeted disease management program that includes patient education can lower costs by resulting in fewer emergency room visits and hospitalizations.

Other chronic conditions also lend themselves to disease management. Diabetes, heart disease, and breast cancer are examples.

Disease management programs don't come cheap. They require intense data collection and sophisticated information systems to track practice patterns. But they are worth it. Many managed care organizations have already seen the benefits of such programs.

Although larger employers have taken a more active role in developing disease management programs than smaller ones, it is important for smaller employers to be aware of this growing trend. They should also find out whether their health plan is involved in disease management.

"Progressive employers will serve as agents on behalf of their employees to urge health plans to adopt this systematic approach to health care," says Couch. "Disease management can translate into fewer sick days as well as improved employee productivity because it can help employees and their family members get better more quickly."

The cost benefits of disease management are not conclusive yet. However, managed care organizations believe strongly that disease management is a better way to deal with disease. According to a guide published in September by the National Managed Health Care Congress, 94 percent of managed care respondents predict greater utilization and influence of disease management in their organizations over the next three years. ■

HMO Accreditation

Accreditation is the stamp of quality for HMOs and other managed health care organizations. But trying to sort through which plans have been accredited, what their accreditation status means, and who has done the accrediting can be complicated for employers who are unfamiliar with the accrediting process.

The Dynamic Duo

There are two major independent organizations that accredit managed care plans—the National Committee for Quality Assurance (NCQA) and the Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

The NCQA, in Washington, D.C., bases its decision to accredit a health plan on information gathered in six areas: quality management and improvement, utilization management, physician credentialing, members' rights and responsibilities, preventive health care services, and medical records. Health plans that undergo the NCQA accreditation process are assigned a status ranging from full accreditation for three years to denial of accreditation. In between are one-year accreditation and provisional accreditation.

The JCAHO, in Oakbrook Terrace, Ill., bases its review on eight key areas—members' rights, members' responsibilities, and ethics; continuum of care; patient education and communication; health promotion and disease prevention; network leadership; management of human resources; management of information; and improving network performance. Health plans that undergo the accreditation process through the JCAHO are assigned an accreditation status ranging from accreditation with commendation to no accreditation.

A Little Perspective

When comparing health plans, keep in mind that only a small percentage of health plans receive full NCQA accreditation or accreditation with commendation from the JCAHO. ■

Keystone Employees Reach Out to the Community

When it comes to volunteering for a good cause, Keystone employees are among the first in line. In 1996, Keystone was a corporate sponsor for a number of area organizations.

WalkAmerica

The March of Dimes WalkAmerica was a great success. Keystone sponsored a $5,000 donation and collected $5,200 in pledges. All in all, Keystone raised more than $10,000 for the March of Dimes walk.

Kids Fest '96

Kids Fest '96, sponsored in part by Keystone, was also a major success. Benefiting the YMCA, YWCA, and the Jewish Community Center, Kids Fest featured a variety of cultural, educational, and safety-related exhibits designed especially for young children.

SAFE KIDS Coalition

We also donated 10 car seats to the Allentown Health Bureau and the Allentown-Bethlehem SAFE KIDS Coalition.

Biking for a Cause

Lastly, we can't forget the team of bikers that braved the rain and winds in the annual MS 150 Bike Tour. The rain was so heavy that one rider lost her bike in a rising stream while turning a corner. The Keystone team pedaled its way to raise more than $1,200 for multiple sclerosis.

Participating in community events has allowed Keystone to support local charities and to get to know its customers at the same time. ■

Keystone's 1996 Events Calendar

Keystone is committed to helping the community throughout the year. Here is a list of all the local events our employees participated in and the many different charities they benefit.

- American Heart Walk: the American Heart Association
- Big 33 Football Classic: academic scholarships for local youth
- Carlisle Mile Walk/Run: the Carlisle YMCA
- Great Strides Walk: the Cystic Fibrosis Foundation
- Gus Macker Basketball Tournament: the community
- I.O. Silver Games: cardiac care in the Harrisburg area
- Kids Fest '96: Lehigh Valley's YMCA, YWCA, and the Jewish Community Center
- Lehigh River Relay Run: the American Red Cross
- March of Dimes WalkAmerica: healthier babies
- MS Bike Tour: the Multiple Sclerosis Foundation
- Operation Safe Ride: the Allentown Health Bureau and the Allentown-Bethlehem Area SAFE KIDS Coalition
- Special Olympics Golf Tournament: the Special Olympics
- Volley for Health: the Arthritis Foundation
- WHTM's Health Digest: health-related news and education for the community
- Y-Walk Against Domestic Violence: the Harrisburg YWCA's efforts against domestic violence
- Yiengst Family Circus: entertainment for the entire community

Keystone Health Plan Central
Employee Health Advisor

Staying Healthy With YOGA

Remember when you were a child and your body was like a rubber band? Well, short of a dip in the fountain of youth, yoga is your best bet for regaining that flexibility. What's more, yoga can also help relax your mind, giving you a total mind-body workout.

It's Not Just a Fad

Yoga evolved thousands of years ago in India and is still practiced today around the world. With countless Americans attending classes every week at their local gym or community center, yoga is enjoying widespread acceptance in the United States. Health professionals have been investigating the benefits of yoga for decades. Research has shown that doing yoga regularly can reduce stress, cause the heart to work better, lower blood pressure, and even help people stop smoking.

Yoga Is Right for You

If you've never done yoga before, that's OK. Just about anyone at any age and at any level of fitness can do yoga. It doesn't take any special equipment, and you can do it at home and even at work during a break.

In the United States, we generally focus on three major aspects of yoga: physical movements and postures, breathing techniques, and meditation. A combination of these three aspects makes up a typical practice session, which lasts about 20 minutes to an hour. It is best to do yoga in the morning or evening, but any time will do as long as it's at least an hour or two after you eat.

A yoga session usually begins with gentle postures to relax the body, then moves to more difficult positions. The emphasis is on breathing slowly from deep within the stomach. The phrase "no pain, no gain" is never used in yoga. Yoga should never be painful.

For More Information

If you would like to learn more about yoga, call the American Yoga Association at 800-226-5856. Bookstores should also have a selection of books on yoga. ■

ILLUSTRATIONS BY ROBIN ZINGONE

Coping With Daily Work Stress

Work can be a big source of stress for many of us. Whether it's dealing with a coworker, handling a heavy work load, or meeting deadlines, feeling pulled in many directions is often part of the job.

Too much stress can have serious effects on your health. Increased blood pressure, headaches, upset stomach, and fatigue are just some of the most common stress-related health problems. Getting the stress in your life under control is one of the best ways to protect your health. Here are some simple strategies that can help you cope with daily work stress.

Set priorities. Organize your schedule so that you take on your most important tasks first. Try to get unpleasant tasks done as early in the day as possible so that you don't have to worry about them all day.

Polish your work habits. Try to focus on one task at a time rather than thinking about everything else that has to get done. Avoid rushing because it may lead to poor work. Instead, work carefully so things get done right the first time.

Take care of your body. Taking a walk or doing some form of exercise during your lunchbreak is a great idea. Also, try taking slow, deep breaths whenever you notice yourself tensing up. And limit your intake of sugar, salt, and caffeine.

Find the help you need. When something is bothering you, talk with your supervisor. You can also look into stress-reduction options that may be available through your workplace or health care plan, such as counseling or stress-management training. ■

Don't Forget Your Feet

People with diabetes often develop problems with their feet. Because diabetes can cause nerve damage and poor blood flow in the legs and feet, an ordinary cut or blister can become serious. According to the American Diabetes Association (ADA), about one out of every five people with diabetes who goes to the hospital does so for foot problems.

If you have diabetes, there are many things you can do to protect your feet. The ADA offers the following tips.

Inspect your feet every day. Take time to look between the toes and use a mirror to check the bottoms. If you can't see well, ask someone to examine your feet for you. Watch for blisters, calluses, red spots, swelling, cracking, scratches, and cuts. Also check your feet for cold and hot spots. If you find any of these things, call your doctor.

Wash your feet every day. Be sure to dry them thoroughly, especially between the toes.

Wear the right shoes. Make sure that they are flat, supportive, and comfortable.

Pick your socks carefully. Seams and bumpy areas can rub your feet and cause blisters. Padded athletic socks are a good choice. They protect your feet and make walking less painful for tender feet. Wear clean socks every day.

Never walk barefoot. If you have nerve damage, you could burn or cut your feet without realizing it. If your feet are cold, warm them up with socks. Don't use hot water bottles, heating pads, or electric blankets to warm your feet because you could burn them without knowing it.

Don't smoke. Smoking restricts blood flow to the feet and can make wounds heal slowly. Anything that cuts blood flow to the feet is harmful, so avoid wearing tight socks or garters.

See your doctor at least once a year. And make sure your doctor examines your feet at every visit. ■

Get to Know the Keystone Staff

Meet Christine Lawrence, account service representative for Keystone. Lawrence's primary responsibilities include maintaining and building relationships with existing Keystone customers. She educates them on the wide array of benefits that Keystone has to offer and assists them in planning their long-term coverage needs.

A True Team Member

One of Lawrence's customers, Bob Niedzielski, of Tighe Industries in York, appreciates Lawrence's expertise. "Christine is very knowledgeable about Keystone's coverage and rates, and she always projects a very positive attitude. She is always eager to share information about Keystone's products and services."

Covering six Central Pennsylvania counties, some of Lawrence's accounts include the Pennsylvania Automobile Association and the Pennsylvania Turnpike. She is also the representative for the Federal Employee Program.

Christine Lawrence, account service representative

"I've been with Keystone for three years and have seen the company grow in both size and managed care expertise," says Lawrence.

All in a Day's Work

What Lawrence enjoys most about her job is meeting and working with customers and doing her best to ensure that their expectations and their coverage needs are being met. ■

NurseLink Update

NurseLink is a 24-hour health telephone information line staffed with registered nurses. NurseLink works with Keystone doctors to address members' medical questions and concerns.

In one month, we received more than 3,400 inquiries from Keystone members. Our registered nurses talked with approximately 1,700 members, and members listened to more than 9,700 topics through NurseLink's audio library service.

Both you and your employees who are Keystone members can reach NurseLink at 800-452-2583.

Focus on Wellness Brings Down Health Care Costs

What would you do if you were faced with health care premiums that increased by more than 50 percent in just one year? In 1989 Highsmith Inc., a Fort Atkinson, Wisc., company of about 240 employees that distributes library products and equipment, was faced with just such a problem.

So the company took action. After initiating a voluntary, corporate-wide health screening, which included blood pressure, cholesterol, body fat composition, and other tests, Highsmith uncovered a high incidence of controllable risks among its employees. The risks included smoking, obesity, high blood pressure, and not wearing seat belts.

The Power to Stay Well

As a result, the company developed a strategy to lower some of its risk factors and consequently lower its health care costs in the process. In 1990 Highsmith started a wellness initiative that focuses on education and creating a work environment that supports wellness. And in 1992 the company launched Wellpower Plus, a voluntary risk-rated approach to health insurance that is centered around health screenings and reducing employee health risks. The results of this innovative program helped Highsmith earn the Wellness Councils of America's Gold Award in 1994.

Step Right Up

Although Wellpower Plus is a voluntary program, more than 70 percent of Highsmith's eligible employees have participated in it each year since it began. In addition to the lure of better health, employees have a financial incentive to participate in the wellness program. They can earn real-dollar savings in their insurance coverage, which can be as high as $1,000 per year for family coverage.

"When we first introduced Wellpower Plus in 1992, we presented it as another benefit to our employees," says Jayne Kibbe, manager of Employee Development at Highsmith. "And that's how our employees saw it." Now, due to the high cost of health care, many employees look forward to the financial incentive each month.

Highsmith cut its health care costs, and now its employees can save money too.

To participate in the program, employees must meet certain criteria. First, they must be enrolled in the company's health insurance. They must also be nonusers of tobacco products and must agree to participate in an annual health screening. In addition, women between the ages of 40 and 49 must have had a pelvic exam, Pap smear, and mammogram within the last two years. Finally, employees over age 50 must have an annual physical, and for women that includes a pelvic exam, Pap smear, and mammogram.

These criteria are based, in part, on health-risk appraisals (HRAs) that were conducted in 1990 and 1992. The HRAs found, for example, that obesity was a health risk for many Highsmith employees. Highsmith also has a high population of women of childbearing age, thus the focus on women's health.

An Extensive Screening Process

Every May, employees who participate in Wellpower Plus undergo a health screening, which measures blood pressure, body fat composition, cholesterol, and cardiovascular fitness. The company also focuses on an additional risk every year. "Two years ago we screened for diabetes, and this year we conducted hearing tests," Kibbe says.

The program hasn't been in place long enough to measure whether it has had a direct effect on improving the health of Highsmith's employees, but the company sees positive results. And those results make it all worth it. ■

The Screening Process

Employees who participate in Wellpower Plus have the following screenings every year. Your employees may benefit from these same screenings.

- ☑ blood pressure
- ☑ body fat composition
- ☑ cardiovascular fitness
- ☑ cholesterol

Too Much of a Good Thing?

There's something about medical tests and screenings that can instill a sense of security in patients. In today's health care environment, which places a premium on preventive care, screening for problems even before symptoms exist seems not only logical, but also smart medicine.

But the adage that more is better may not always be true, especially when it comes to screening tests. As consumers of health care, your employees should be informed about the potential for overtesting.

No Test Is Perfect

It is true that screening tests can lead to early and effective treatment of disease. But they're not perfect. They can also yield false positive results, which can create problems.

If the results of a test are incorrectly positive, follow-up tests are generally performed to determine the scope of the problem and to make a diagnosis. If follow-up tests are also wrong, unnecessary and potentially harmful medical treatment may be given.

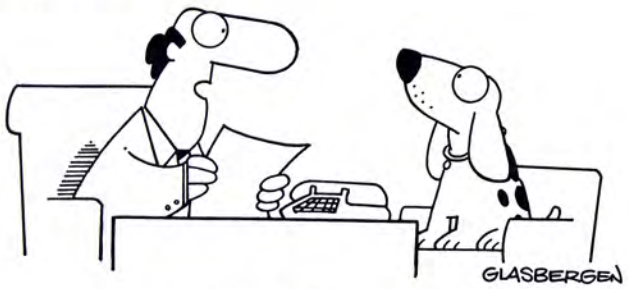
Managed Care Is There

Fortunately, managed care organizations use recommendations from credible organizations—such as the American Academy of Pediatrics, the American College of Obstetricians and Gynecologists, and the Preventive Services Task Force—to create their own recommended preventive care guidelines for members. Members are encouraged to discuss these screenings with their physician. In this way, HMOs prevent the potential dangers of overtesting.

Knowledge Is Power

You can help your employees avoid the problems caused by unnecessary testing. If you're using an HMO to insure your employees, you have a head start. You can also encourage your employees to learn all they can about the preventive care screening tests that are recommended for them. ■

▶On the Light Side



"You're loyal, eager to please, and willing to work like a dog. You could be a top executive if you didn't bark every time the phone rings."

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Resources

Conference on Disease Management: Effective Disease Prevention and Health Promotion Strategies. This conference will be held by the National Managed Health Care Congress from June 16 to 19, 1997, in New York City. For more information or to register for the conference, call the NMHCC at 800-446-6422. Cost: from $10.95 to $15.95.

The 1997 Disease State Management Sourcebook: A Resource Guide to Chronic Care Programs is a disease management handbook offered by Faulkner & Gray's Publishers. For more information or to order, call 800-535-8403 and ask for Customer Service. Cost: $245, plus $4.95 postage and handling.

***SPM Handbook of Health Risk Appraisals,* 3rd ed.** This handbook is published by the Society of Prospective Medicine and includes a detailed description of more than 30 major HRAs. To order a copy, write or call the Society of Prospective Medicine, 4417 Anchor Mill Dr., Omaha, NE 68123; 402-291-3297. Cost: $45, plus $4.50 shipping and handling.

The National Committee for Quality Assurance (NCQA) publishes a monthly report, called the *Accreditation Status List*, on its accreditation decisions. This report is free and can be obtained by calling 800-839-6487. It can also be accessed at the NCQA Web site: *www.ncqa.org*. The NCQA also publishes *Accreditation Summary Reports* for individual plans that it has reviewed. These reports cost $3 each.

The Joint Commission on Accreditation of Healthcare Organizations (JCAHO) offers individual performance reports on health care providers. To order a report, call JCAHO Customer Service at 630-792-5800. Cost: $30.

Keystone Welcomes New Employer Groups

Keystone Health Plan Central is excited to welcome the following employer groups to our health plan. Here is a list of our newest team members.

- Advanced Industrial Services
- All State Design and Development
- Associated Credit Bureau
- Bellefonte YMCA
- Brooks Armored Car
- Buckner News Alliance
- Centre County Association of Realtors
- Delta Dental
- Hanover Packaging
- Ivan Dutterer
- J.C. Penney
- Jay S. Rhoads
- Keystone Community Services
- Lanta Business
- Malta Homes
- Marionette Company
- Metlmex
- Montour Oil
- National Penn Bancshares
- National Recovery Agency
- Ollie's
- O.W. Houts & Son
- Plasticert
- REMCO
- Shamokin Hospital
- Strawberry Fields
- Stroehman Bakery
- Wonderful Wanda's

New Employer Spotlight

J.C. Penney has recently joined Keystone's growing list of customers. With over 25 stores in the area, this new group is offering Keystone coverage to its 1,100 employees.

Dean Packer, Keystone's account executive, says that Keystone's benefits far outweighed those of other prospective plans. "Our wide range and extensive list of benefits helped make J.C. Penney's final decision an easy one." J.C. Penney's administrative representative was impressed with Keystone's out-of-area care and HMO-USA benefits.

Packer has worked with J.C. Penney's personnel specialists in organizing open-enrollment seminars. "I'm finding that the specialists I'm working with have chosen Keystone coverage for themselves and their families over other plans the company offers," he says.

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