



It's Your Health™

> Positive Directions in Health for *Medica Choice Care*™ and *Medica MinnesotaCare* members

> *New Minnesota law takes effect*

Have questions about copayments, eligibility and premiums?

Earlier this year, the Minnesota Legislature decided to make important changes to benefits and eligibility for Minnesota Health Care Programs (MHCP). Medica covers MHCP enrollees in its *Medica Choice Care*™ and *Medica MinnesotaCare* programs.

Many of the state's new rules took effect on October 1, 2003. The changes won't affect everybody. However, many *Medica Choice Care* and *Medica MinnesotaCare* members will see changes such as these:

- *A bigger monthly bill*
- *Limits on some benefits*
- *Required copayments in some cases*

These changes were made by the state, not by Medica. That's important for you to know because Medica has to follow the new rules too.

Here are some reminders about what has changed and, if you have questions, whom you should call.

- ◆ *Your Medica ID card lists copayments you need to make.*
- ◆ *Take your Medica ID card to all health care appointments.*
- ◆ *Remember: There is no copayment for preventive services.*

Eligibility changes

Unfortunately, some people who had *Medica Choice Care* and *Medica MinnesotaCare* coverage will lose it. The state of Minnesota decides who is eligible and who is not. The state will contact you if it decides you are not eligible.

If you have questions about eligibility, please call your county caseworker.

Premium changes

Beginning in October 2003, you may get a bigger monthly bill for your coverage. The size of

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How one woman is beating diabetes

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Easy ways to avoid getting SAD

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We can help you stop smoking

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> *MinuteClinic* > *Kids' Page*





> Ask the pharmacist with Doug Hum, RPH

Medica's drug formulary can save you money

Health care today is better than ever. But if you have diabetes, asthma or another long-term illness, you still have special needs.

Medica's disease management programs can help. We will show you how to take a more active role in your care. Best of all, these programs are offered at no charge to eligible members.

In this issue of *It's Your Health*, we share the inspiring story of one member who used our CorChoices® program to help control her diabetes.

If you are eligible for a disease management program, start 2004 with a healthy choice. Take advantage of this very valuable benefit.

From everyone at Medica, may you and your family have a safe and happy holiday.

Sincerely,

Greg Bury

Greg Bury
Editor



Q: *What is Medica's drug formulary? Why should I use it?*

A: Medica's drug formulary is a list of covered generic and brand-name prescription drugs. When you use a drug on this list, you pay only the copayment as described in your Medica member benefit information. If a drug is not on the formulary, there is a process for requesting a formulary exception. If you get a nonformulary drug without an exception, you pay the full cost of the drug.

Be sure to ask your doctor about generic and formulary drugs. This is very important if you have a long-term or chronic condition, such as asthma, high cholesterol or high blood pressure. The federal government closely regulates generic drugs. They must be identical in all the important ways to brand-name drugs. They just have different names and cost less.

Your doctor should always help decide which drug is best for you. Talk to your doctor about generics that may be available to replace brand-name medications you use.

Q: *Who decides what drugs are on the formulary?*

A: The formulary is updated regularly. The people who do this are doctors and pharmacists. They carefully look at the changing needs of our members and providers.

New drugs may be added to the list as they become available. Sometimes drugs may be taken off the list. A brand-name drug may be removed if a generic version is developed. Drugs may also be taken off the formulary if they become available without a prescription.

The formulary is available upon request. Call Medica Customer Service for a copy. You may also look at it online at www.medica.com. <



Foreign language interpreter services can be arranged by calling one of the following numbers:

- Hmong 952-992-2296
- Russian 952-992-2294
- Somali 952-992-2260
- Spanish 952-992-2297
- Vietnamese 952-992-2295
- Other languages 952-992-2292
- Regional MN: All languages 1-800-601-1805

This information is available in other forms to people with disabilities by calling 952-992-2322 (voice) or 1-800-373-8335 (toll free), or 952-992-2357, or 1-800-234-8819 (TTY), or 711, or through the Minnesota Relay at 1-877-627-3848 (speech to speech relay service).



> *"Totally amazing!"*

CorChoicesSM helps members manage chronic diseases

Whom would you ask for help if you had diabetes? Linda called CorChoicesSM right after she was diagnosed with Type 2 diabetes in January 2003. It was one of the best things she's ever done.

CorChoices is a program that helps people manage chronic diseases, such as asthma and diabetes. Services are provided at no cost to eligible Medica members. Benefits include access to online information, a

phone-based health library, a 24-hour nurse line and a wellness newsletter.

With help from CorChoices, Linda learned what causes her diabetes and what she needs to do to control it. She started walking to lose weight. She learned to eat smaller portions of food. The 53-year-old Minnesotan has now lost 60 pounds and her diabetes is under control.

"CorChoices really helped me understand why I have diabetes and what I can do to control it," Linda says. **"I feel great. It's totally amazing how much of a difference this experience has made in my life."**

To find out how CorChoices can help you, call **952-992-8460** or **1-888-365-8240**.

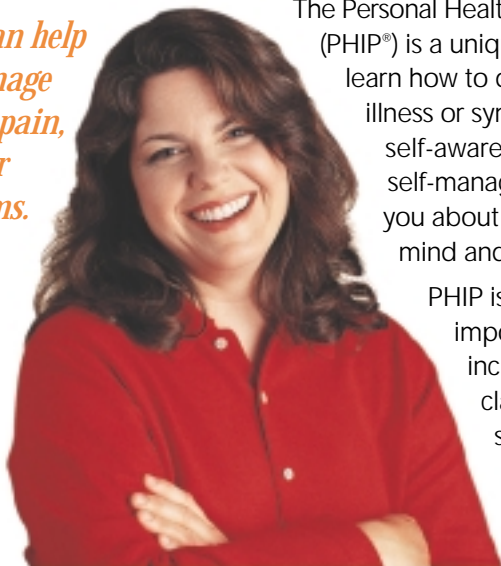
Medica also offers AccordantCare.TM This program helps members manage diseases such as rheumatoid arthritis, multiple sclerosis and Parkinson's disease. It includes a toll-free, 24-hour nurse line. For more information, call toll free **1-866-217-2919**. <

> Help for long-term pain

Take control through education and exercise

Low back pain, fatigue and headaches affect millions of Americans. As a Medica member, you can get help for these and other long-term conditions.

PHIP[®] can help you manage chronic pain, illness or symptoms.




The Personal Health Improvement Program (PHIP[®]) is a unique way to help you learn how to deal with chronic pain, illness or symptoms. Instructors use self-awareness exercises and self-management tools to teach you about the connection of the mind and the body.


PHIP is easy to follow. Most important, it can help. PHIP includes six two-hour classes, as well as home study and practice.

For more information, call **952-992-2224**. <

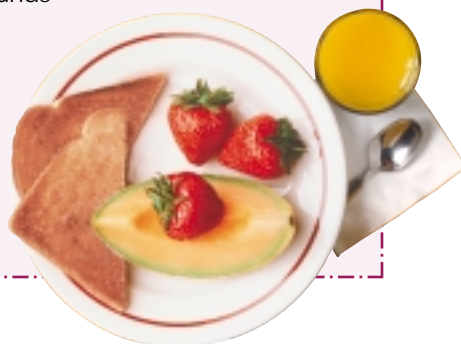
> Tips to help you save on health costs

Dollars and Sense

 **Take a minute.** Emergency room visits can be very expensive. Many hospitals have an emergency room. You should go to one if you have an emergency — but please, do not go to an emergency room for a minor problem. That wastes money. It could also keep someone who has a real emergency from getting the fastest possible care. If you do not have a real emergency, see your primary care provider. If your primary care provider's office is closed, use an urgent care or convenience care center, such as MinuteClinic.SM

 **Keep it simple.** Choose to take charge of your lifestyle by making easy changes that will bring long-lasting, healthy results: Start your day with regular exercise and a balanced breakfast. Quit smoking. Get at least eight hours of sleep each night. Keep within 10 pounds of your recommended weight range. <

A few easy changes can bring about long-lasting results.



> *Let the sun shine in*

Is it winter blues or SAD?

Living in a cold climate, you've probably had the experience of scraping ice off a windshield and walking through knee-deep snow. You might have also experienced winter blues, cabin fever and a more troubling problem called seasonal affective disorder (SAD).

What is SAD?

SAD is a depressive disorder that most often occurs during the winter months. People suffering from SAD are often depressed and tired. They may crave sugary or starchy foods, gain weight, and have headaches and sleep problems. SAD symptoms usually first appear in early adulthood and are more common among women.

How do I get SAD?

No one knows what causes SAD. It may be the result of getting less sunlight during the short days of winter. SAD might also be related to a natural seasonal increase in the production of the hormone melatonin or a decrease in the production of the brain chemical serotonin, both of which help to regulate sleep.

How is SAD treated?

Treatment focuses on managing your symptoms through light therapy, antidepressants, psychotherapy or sometimes a combination of these. In many cases,

What can I do to prevent SAD?

- ☀ Spend time outside every day, if only during short breaks from work. Even on cloudy days, exposure to daylight may help.
- ☀ Avoid sweets and starchy foods. Eat a balanced diet to help boost your energy levels.
- ☀ Exercise at least 30 minutes a day, five or six days a week.
- ☀ Get out of the house. Just being with friends and family may help give you a feeling of support and involvement.

Spending time with loved ones might be just what you need to shake the winter blues.

SAD symptoms disappear with the return of spring's longer, sunnier days. If you have SADlike symptoms that continue beyond the winter months or appear each year, talk to your doctor or call United Behavioral Health at **1-800-848-8327**. <

> Got a minute?

Get fast care for minor illnesses and injuries

Where can you get fast care for sore throats, runny noses and scraped elbows? MinuteClinic.SM

MinuteClinic is a convenience care center. Nurses there can treat minor illnesses and injuries, including ear infections, sinus problems, strep throat and pinkeye. Most patients are in and out in just 15 minutes. You don't need an appointment. Just bring your Medica ID card. You will be responsible for your urgent care copayment.

MinuteClinics are open Monday-Friday 9 a.m. to 9 p.m., Saturday and Sunday 9 a.m. to 6 p.m. For other information, call **952-929-1233**. <



MinuteClinicSM Locations

Apple Valley	15350 Cedar Avenue
Blaine	585 Northtown Drive
Burnsville	1750 West County Road 42
Coon Rapids	12900 Riverdale Drive
Maplewood	2390 White Bear Avenue N.
Maple Grove	8150 Wedgewood Lane
Minneapolis	Target (2nd Floor), 900 Nicollet Mall
Minnetonka	4801 County Road 101
St. Louis Park	3620 Texas Avenue South
Shoreview	Target, 7200 Valley Creek Plaza
Woodbury	Super Target, 3800 Lexington Avenue N.

Know who to call

> ... from page 1

your bill is decided by the state. Please call your caseworker if you have a question about your monthly bill.

Copayment changes

Another new state law requires copayments (or copays) by some people. A copay is the amount of money you might have to pay for prescription drugs or for some medical services. If you must make copayments, it will say so on your member ID card.

In general, there is no copay for preventive services, necessary tests or emergency care. Copays for prescription drugs are \$1 or \$3, depending on your benefits.

Other copays may be higher. For example, you may pay more if you go to the emergency room for something that is not an emergency.

If you have to make copays, it will say so on the new Medica ID card that has been or will be mailed to you.

Here's a good suggestion: When you make an appointment or when you visit your primary care provider, ask if there will be a copayment.

Medica Customer Service can help with copay questions. Our phone numbers are listed on the last page of this newsletter and on your ID card. <



> Another Free & Clear® success story

This member quit smoking — and you can too!

Deidra started smoking seven years ago, at age 14. Her friends, her boyfriend and almost everyone in her family smoked. “I just wanted to be cool and try it,” she says. “Well, I tried it — and after about six months, I was addicted.”



Eventually, Deidra was smoking nearly a pack every day. By that time, people were telling her, “You smell like smoke.” She noticed that climbing stairs wasn’t as easy as it used to be.

Deidra tried to quit several times, including after the birth of her son in November 2002. But one night this past June, she finally quit for good. “I was just sick of it,” she says. “I was scared of what was happening to me, and I was tired of not being able to breathe.”

She got help from Free & Clear,® a smoking cessation program offered at no charge to Medica members. The program includes five one-on-one telephone sessions with a smoking cessation counselor. The counselor gave Deidra tips for quitting, helped her avoid the triggers that made her want to smoke and offered words of support. “It really helped to have someone call and check up on me,” Deidra says.

Quitting has been one of the best decisions she ever made. She breathes easier when climbing stairs and she’s not exposing her family and friends to second-hand smoke. Thanks to her example, Deidra’s boyfriend, mother and uncle are trying to quit smoking too.

Deidra has other important reasons to stay smoke-free. “I don’t want my son to be exposed to my cigarette smoke, and I don’t want him to see me smoking,” she says. “I get cravings sometimes. But I know that I really hate smoking, and I’ve been a lot happier since I quit.”

Starting in January 2004, there’s one more reason to stop smoking. Sign up and complete the Free & Clear program and you can receive up to \$70 in Target store gift cards. Are you ready to quit smoking? For more information about the incentive program, call Medica Customer Service at [952-992-2322](tel:952-992-2322). <



Medica's

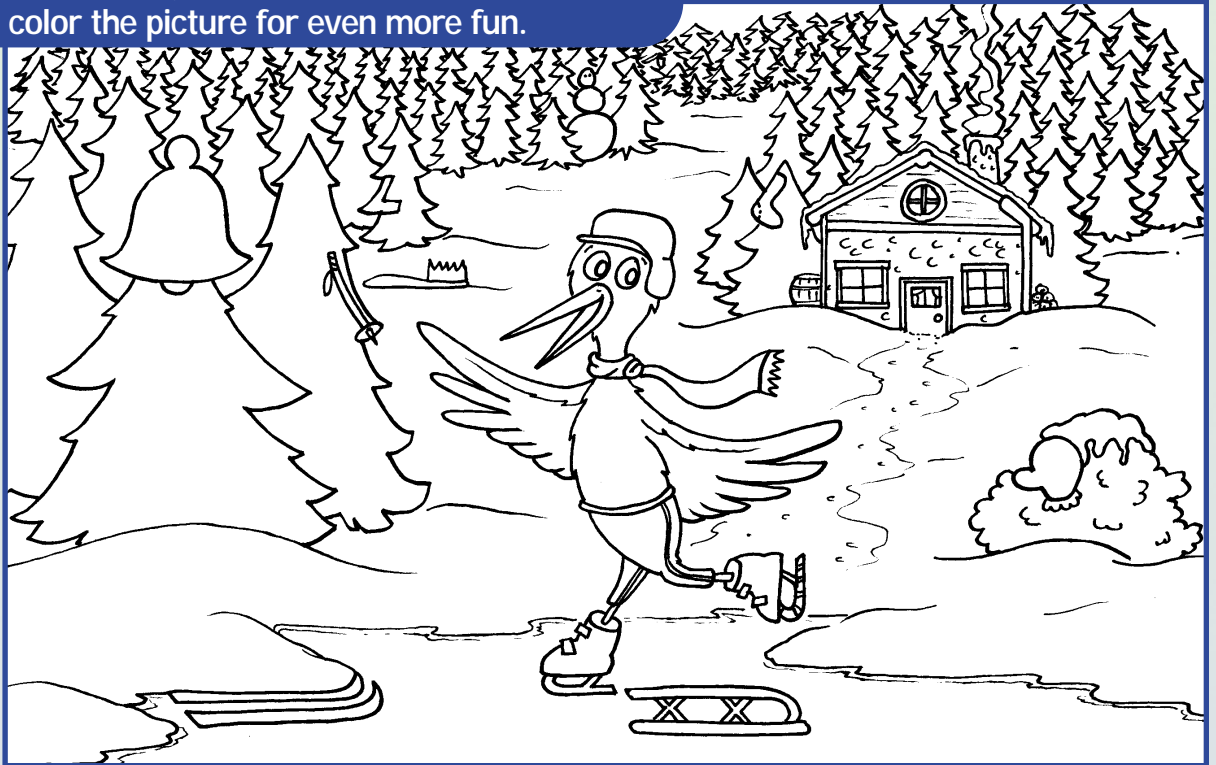
Kids' Page



Luke D. Loon has hidden 11 objects in his winter wonderland. Find them all, then color the picture for even more fun.

Find the Hidden Objects:

- Bell
- Candy Cane
- Hockey Stick
- The Letter "L"
- Mitten
- Ski Pole
- Skis
- Sled
- Snowman
- Sock
- Toothbrush



Winter fun and safety

It's cold outside, but you still want to go out and play. The only thing you have to remember is to play safe. Follow these simple tips:

Dress up

- ☑ Wear layers of clothing to keep you warm.
- ☑ Wear mittens or gloves to protect your fingers.
- ☑ Don't forget your hat and something to cover your ears and mouth.
- ☑ Be sure your boots are dry and not too tight.

Sledding or tobogganing

- ☑ Check the hill first to make sure there are no trees, rocks, fences or bare spots.
- ☑ Never go alone, and make sure your parents know where you will be.
- ☑ Watch out for other sledders. Move away from the trail quickly.

Ice skating and ice hockey

- ☑ Never go onto the ice without an adult checking it first. The ice should be at least six inches deep.
- ☑ Make sure that you and all your friends wear gloves to avoid injuries. <





Medica® Resources

Medica Choice CareSM and Medica MinnesotaCare Directory

Customer Service

Metro: **952-992-2322** Regional: **1-800-373-8335** TTY lines: **952-992-2357** (metro) **1-800-234-8819** (regional)

> **Medica CallLink® Nurse Line.** This service is provided at no cost to you, 24 hours a day, seven days a week. Includes nurse triage, help to find a doctor or clinic, and a health information library.

Metro and regional: **1-800-962-9497**. TTY, please call the National Relay Center at **1-800-855-2880** and ask for the number above.

> **Provide-A-Ride.SM** Free transportation to and from medical, dental, mental health and substance abuse visits for Medica Choice Care members. Call two to five days before an appointment to arrange for transportation services. Metro: **952-992-2292** Regional: **1-800-601-1805**

> **Social services.** Education and referrals are available to community resources, such as food, parenting and child care information; violence and other family issues; housing, clothing and the Women, Infants and Children (WIC) program.

Metro: **952-992-3535** Regional: **1-800-373-8335**
(Listen for prompt for area of social services you wish to reach.)
TTY lines: **952-992-2357** (metro); **1-800-234-8819** (regional)

> **Interpreter services.** Sign language and foreign language services for Medica Choice Care and Medica MinnesotaCare members can be arranged by calling Customer Service, the TTY lines or any of the Language Lines (see pg. 2). Please call two to five days before your appointment.

> **24-hour Fraud Hotline.** Medica's Fraud Hotline provides a resource for reporting suspected fraud committed against Medica by providers, employers, employees, members and others who bill Medica for health care services. Call **952-992-2237** or **1-866-821-1331**.

> **Delta Dental®.** For help finding a dentist, or questions about dental coverage or claims, call Delta Dental at: **651-406-5919** or **1-800-459-8574**;
TTY **651-406-5915** or **1-800-916-9514**.

> **United Behavioral Health.** For a list of mental health and substance abuse providers, or information about benefits, prior authorization or how to make an appointment, call United Behavioral Health (UBH) at: **1-800-848-8327** or TTY **1-800-543-7162**.

Visit us anytime on the Internet at www.medica.com

Want to quit smoking? Call *Free & Clear*® at 1-800-292-2336

Free & Clear; a quit smoking program offered to Medica members, can help!
Quit smoking phone counseling services are provided at no cost to you.

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MR80368

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