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 Volume 2, Issue 3

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Holiday Closings

Thanksgiving	November 25-26
Christmas Eve	December 24
New Year's Eve	December 31



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Volume 2, Issue 3

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 - Employee Fitness Programs
 - HSA's

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NEWS



NORTH ALABAMA MANAGED CARE, INCORPORATED - YOUR HEALTHCARE NETWORK SOLUTION IN NORTH ALABAMA

North Alabama Managed Care, Inc. (NAMCI) is the premier preferred provider network serving employers and their families throughout North Alabama. NAMCI contracts with hospitals, physicians and other medical providers to provide high quality medical care to members at a reduced cost. NAMCI offers members the advantage of lower cost while maintaining a broad choice of preferred providers. NAMCI covers over 47,000 members through contracts with various insurance companies, third party administrators and employers. NAMCI has the reputation as a strong, flexible partner that provides the highest level of customer service in the area. NAMCI is a division of Premier Health Networks of Alabama, LLC.

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Teaching Employees to Become Wise HealthCare Consumers



Jennifer Geist, OHG

As an HR professional, you see it every year: your company's medical costs continue to rise. An important way to keep costs down is to help your employees become better health care consumers. One way to do this is to teach them how to work in partnership with their primary care doctors. Good health care grows out of the relationship between the patient and doctor. As a patient we need to remember to do the following:

- 1. Observe and record symptoms.** Give the doctor a brief description of any symptoms you are having. Explain when the problem started, at what times it occurs, and what you have done to alleviate or aggravate the symptom.
- 2. Prepare a list of questions for your doctor.** About three questions are typically all you can get in during an office visit. If you have more, be persistent with the doctor.

Do not leave until your questions have been answered. Also, give your doctor a list of current prescription and over-the-counter medications you are taking.

3. Obtain information from your doctor. Make sure you understand what your doctor is telling you. What is your diagnosis, treatment plan, prescription, follow up plan, etc? Do not pretend to understand what your doctor is telling you.

Many people are not as skilled as they could be at obtaining health care. Here is list of seven ways to cut costs, but not quality of care:

1. Stay healthy through regular exercise, healthy nutrition, not smoking, not being overweight, avoiding caffeine, nicotine, alcohol, and getting adequate sleep and rest.
2. Use home self-care when possible. It is estimated that 25% of all doctor visits could be treated with self-care. A medical self-care book is a great investment to give to your employees.

Continued on page 2

Employee Fitness Programs Paying Off

Corporate America's investments in fitness programs for workers are beginning to pay some dividends, according to a poll of large employers released this year at a major national conference on obesity.

Survey findings

- 77% employers interviewed had onsite fitness centers
- 69% offered onsite fitness programs
- 67% of employers promoted sponsored fitness programs
- 60% provided information on local fitness programs
- 38% offered online information



Fitness Programs Cost Share

- 61% employers share cost of fitness programs with their employees
- 27% employers pay the entire cost
- 12% employees pay the entire cost

Continued on page 2

Teaching Employees to Become Wise Consumers _____ (from page 1)

3. Make sure you have a primary care physician. Having a family doctor will make it easier to get seen quickly when you are sick. If you don't have one, you often resort to going to the emergency room for treatment.
4. Reduce drug costs by requesting samples or generic prescriptions. Generic medications tend to be less expensive than brand names. And because they have the same active ingredients as name brands, generics are often just as effective.
5. Use your medications wisely. Know what you are taking, know what the medication is for, and take as directed.
6. Use emergency services for only true emergencies. Each year, more than 40% of the nation's emergency room visits are for non-urgent conditions, such as sore throats, headaches and

stubbed toes. These problems could have been treated in a doctor's office at 1/3 to 1/4 lower cost with a shorter wait.

7. Use hospitals wisely. Get in and out as quickly as possible. Most hospital stays are more expensive than a day at a luxury resort and much less fun too!

Being a wise healthcare consumer focuses on taking responsibility for our own health. Knowledge is power. Help your employees to become wise consumers.

For more information on healthcare consumerism, contact OHG Wellness Services at 256-922-6699.

*Jennifer Geist
OHG Wellness Coordinator*

Meet NAMCI's Newest Physicians

Name:	Practice:	Specialty:
George Soliman, MD	The Heart Center, PC	Cardiovascular Diseases
Christopher Palmer, MD	The Orthopaedic Center	Orthopedic Surgeon
Ravindra Mailapur, MD	The Bariatric Ctr at HSV Hosp	Surgery, General
Stuart Foley, MD	Lakeside Clinic, LLC	Internal Medicine
Jitendra Jain, MD	BrightStart Pediatrics, PC	Pediatrics
Venkata Devabhaktuni, MD	Tennessee Valley Life Center	Psychiatry
Erik Lessmann, MD	The Valley Foundation	Family Practice
Mell Welborn III, MD	Vascular Surgery Assoc, PC	Surgery, Vascular
Victoria McConnell, MD	The Valley Foundation	Internal Medicine
Ali Hassoun, MD	Alabama Infectious Disease Ctr	Infectious Diseases
Keith Justin Luper, DPM	The Foot Specialist Group, Inc	Podiatry



We also welcome Lakeland Community Hospital to the NAMCI Network

Employee Fitness Programs Paying Off _____ (from page 1)

Impact of Usage

- 56% companies reported increased morale among workforce as a result of fitness programs and initiatives
- 27% said their fitness initiatives resulted in savings in their health care costs
- 20% experienced increased worker productivity and decreased absenteeism

Fitness Usage

- 98% of employers said 25% to 50% of employees use worksite programs
- 2% of employers reported that more than half of their employees make use of fitness initiatives

Source: National Business Group on Health via Business Insurance, 6/30/04, www.businessinsurance.com

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What's The Latest Buzz Word?

This month marks sixteen years in the healthcare industry for me and I have come to learn that quite often "buzz words" surface prompting us to educate ourselves as we search for solutions for the rising cost of health care. Many would say it was in the late 1970's or 1980's that "managed care" surfaced in the state of Alabama; however, the concept of managed care was designed decades prior to that.

None the less, it was during that time we became familiar with terms such as "primary care physician", "participating provider", "co-payments" and "obtaining a referral prior to seeing a specialist". We added acronyms to our vocabulary like HMOs, PPOs, POS and PHOs. Almost all insured Americans belong to a plan that is some form of managed care. But, healthcare dollars continue to rise and employers are faced with double digit increases annually.

No doubt, you are seeing more about the latest acronym to hit the industry: HSAs, which stands for Health Savings Accounts. Since their January 1, 2004 effective date, HSAs have become the successor of MSAs (Medical Savings Accounts). Their effect on HRAs (Health Reimbursement Accounts) will be to make them more attractive and/or overshadow them by becoming much like a medical IRA.

The more I read and learn about HSAs, the more convinced I am they should be seen as the next step in progression. These flexible and consumer-friendly accounts can save an employee a substantial amount in tax dollars while also making them a more conscientious consumer. Quite simply, they allow individuals and employers to make deposits each year equal to their health insurance deductible. This must be a High Deductible Health Plan (HDHP) of at least \$1000 for an individual or \$2000 for a family policy. When individuals seek medical care, he/she must exhaust amounts in their HSAs before a claim is filed on their insurance.

Annual contributions cannot exceed the amount of the health insurance deductible or \$2500 for individuals and \$5150 for family coverage. However, these accounts earn interest or can be vested in stocks or mutual funds and grow tax-free like a 401k plan.

HSAs bring many advantages to the table for the employee. Here are a few:

- HSAs bring an awareness of healthcare cost to the employee. They see first hand how much it costs for a physician visit, prescription drug, hospital stay, etc.
- HSAs encourage savings for future medical expenses. When coverage is lost during periods of unemployment, funds are available for COBRA or other coverage.
- HSAs are owned by the individual, not the employer. The individual decides how much to contribute (within limits), how much to use for medical expenses and how much to save.
- HSAs are portable. In an individual changes jobs, becomes unemployed or retires, he/she takes the account with him/her.



Cindi A. Bradley
NAMCI

"HSAs bring many advantages to the table for the employee."

- HSAs do not have a "use it or lose" rule. Unspent balances remain in the account and roll over year to year. Should death occur, proceeds are paid to a designated beneficiary.
- HSAs are used with HDHP and premiums should be less expensive.
- HSAs dollars accumulate tax-free. They may be offered as part of an employee's cafeteria plan, thanks to a change in Section 125 of the Internal Revenue Code.

While there are many governing laws and guidelines for HSAs, this entire concept is quite simple. Even in this election year, HSAs should appeal to all - whether conservative or liberal. For the liberal, it brings a ration to HMOs. For the conservative, it brings an alternative to government rationing.

For additional information on HSAs, go to www.treas.gov or submit your question via email to HSAinfo@do.treas.gov.

*Cindi A. Bradley
Sales Executive
Premier Health Networks*