

It's *Your* Benefit

Health insurance and other benefit programs for state and local employees and retirees



Three Navitus Programs Help Members Save Money on Prescription Drugs

Are you looking for ways to save money on the cost of prescription drugs? Take advantage of three programs offered by our pharmacy benefit manager, Navitus Health Solutions. Participation is voluntary; see below for details:

Mail Order Prescription Buying

Under this program, you can obtain up to a three-month supply of maintenance medications (on the formulary) for the price of two copayments if you purchase them from Prescription Solutions, a mail order service under contract with Navitus.

You can receive the following quantities of medication through the mail order service:

- Up to a 90 days supply for most formulary maintenance medications (quantity limits may apply to certain medications).
- Up to a 90 days supply for controlled substances.

- Up to a 30 days supply for self-injectable medications (with the exception of insulin, which may be obtained in quantities equaling up to a 90 days supply).

To register for mail order service, contact Prescription Solutions Customer Service toll free at 1-800-562-6223 for an enrollment form. You will be required to mail an original prescription or have your health care provider fax or call in a prescription directly to Prescription Solutions in order to initiate this service. Please begin this process at least 14 days prior to running out of your medication.

How do I obtain refills? Once mail order service has been initiated, you can order refills using the following methods:

- Call Prescription Solutions customer service toll free at 1-800-562-6223. If you are hearing

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Secretary's Notes

— by Eric Stanchfield, Secretary, Department of Employee Trust Funds

In 2003 the Department of Employee Trust Funds accepted a directive from the Group Insurance Board to further enhance cost management and quality improvement strategies within our group health insurance program. Last year, all of our subscribers — more than 100,000 state and local employees and retirees — benefited from several key health insurance program initiatives. These included contracting with a single pharmacy benefit manager and changing the premium contribution structure to a tiered approach.

As a result, our program had premium increases of approximately 5%, while the rest of the health care industry experienced double-digit premium inflation.

We recognize that these results did not come without cooperation and effort on your part. I would personally like to thank you for navigating a complex, and at times, confusing health care system. This includes understanding your health insurance benefits, becoming knowledgeable about quality of care and patient safety issues, and learning to be a more savvy consumer of your own health care needs. Your cooperation — and feedback — keeps us energized in our work of managing a solid public program for years to come.

We will continue to use this newsletter as a tool to help educate, motivate, and activate you in your health care decisions. I look forward to working on your behalf in 2005.

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impaired, dial 1-800-498-5428. Hours: Monday through Friday, 8 a.m. to 11 p.m. Saturday and Sunday, 9 a.m. to 9 p.m., Central Standard Time.

- Mail completed re-order forms to: Prescription Solutions, P.O. Box 509075, San Diego, CA 92150-9075.
- Place your **Internet** orders through the Prescription Solutions Web site, www.rxsolutions.com.

Refill orders can be placed **three weeks prior** to when the medication will be needed. Please allow five days for processing and delivery. For more information regarding mail order service, consult the Prescription Solutions Internet site, www.rxsolutions.com; Prescription Solutions Customer Service at 1-800-562-6223; or Navitus Customer Service at 1-866-333-2757.

Generic Sampling

The motto here is, *Your First Fill is Free!* This program will allow you “try out” certain generic medications as an alternative to using high-cost, brand name counterparts. Here’s how it works:

- Your physician writes a prescription for certain generic medications for up to a 30-day supply.
- If this is the first time you are filling a prescription for this medication, there is no charge.

Currently, 17 medications are available under the Generic Sampling Program. They are listed below, along with the equivalent brand name:

Generic Sampling Program Medications	
Generic Name	Equivalent Brand Name
Atenolol	Tenormin
Bisoprolol/HCTZ	Ziac
Doxazosin	Cardura
Enalapril	Vasotec
Estradiol	Estrace
Famotidine	Pepcid
Fluoxetine(Caps only)	Prozac
Glipizide	Glucotrol
Glyburide	Diabeta, Micronase
Lisinopril	Prinivil, Zestril
Loratadine	Claritin
Metformin	Glucophage
Metoprolol	Lopressor
Ranitidine	Zantac
Terazosin	Hytrin
Triamterene/HCTZ	Dyazide, Maxzide
Verapamil SR	Calan SR, Isoptin SR

Tablet Splitting

Tablet splitting (physically cutting pills in half) can provide significant savings on prescription drug costs because you pay up to one-half of your usual copayment. The medications selected for this program were based on the following criteria:

- The drug is on the formulary.
- The drug is recognized by the Navitus Pharmacy & Therapeutics Committee as an appropriate product to split.
- The drug is flat priced (i.e. various strengths of the medication must be comparably priced).
- The medication must have once-daily dosing.

How does it work? Look for the “score” marks on each pill. Use the pill splitter to split each pill into equal halves. It’s that easy! You can obtain a pill-splitting device free of charge by contacting Navitus toll-free at 1-866-333-2757. Allow one week for delivery.



Currently, the Tablet Splitting Program includes 11 medications: Aceon, Diovan, Arava, Lexapro, Aricept, Paroxetine, Benicar, Zocor, Cozaar, Zolof, and Crestor.

The table below illustrates how tablet splitting allows you to receive the same dose of a medication in a fewer number of tablets. Thus, the overall cost of the medication is reduced:

	Product and Strength	Quantity	Member Co-pay	Member Annual Savings
Without Pill Splitting	Drug A 40 mg tablets	30	\$15.00	
With Pill Splitting	Drug A 80 mg tablets	15	\$7.50	\$90.00

If any medication in the Tablet Splitting Program is appropriate for your illness or condition, but you are currently not on it, contact your physician. It is up to your physician to recommend tablet splitting and to write your prescription accordingly.

Answers to Commonly Asked Questions About Your Pharmacy Benefit

Members of the group health insurance program frequently ask questions about the pharmacy benefit. *It's Your Benefit* consulted with Navitus Health Solutions, the pharmacy benefit manager, which provided the following responses:

How can generic drugs be as effective as brand name drugs when they cost so much less? All drugs considered to be *generically equivalent* to a brand name product must meet strict manufacturing requirements set by the United States Food and Drug Administration (FDA). These requirements include tests that assure the product is *bioequivalent* to the brand name product. Bioequivalent means that the same amount of active ingredient is delivered to the body at the same time, and used by the body in the same way, as the brand name product. Therefore, *generically bioequivalent* drugs produce the same results as the brand name product. The original manufacturer of the brand name drug receives a patent on the drug and is the only manufacturer who can produce and sell the drug during this patent period. The protection from competition during this period usually al-

lows the manufacturer to recover its research and development costs. Once the patent expires, other manufacturers may produce and sell the drug. These manufacturers usually sell the drug under its generic name. The competition from other manufacturers helps reduce the cost of the drug.

How is coverage determined for a new prescription drug that becomes available? The FDA must approve all new medications before they are put on the market. As a safety precaution, the Navitus Pharmaceutical & Therapeutics (P&T) Committee, composed of physicians and pharmacists from across Wisconsin, usually waits six months before formally reviewing any new medication approved by the FDA. This is because, on occasion, when large numbers of individuals begin taking the medication outside of the controlled environment of clinical trials, rare and possibly serious side effects can surface. In addition, the P&T Committee will review new medications before the end of the six-month period if the product represents a significant advance in

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Telephone Hotline Takes Calls on Patient Safety and Quality Complaints

Health care organizations across the country are working to make improvements in health care safety and quality. But do you know that as a consumer of health care, you can play a vital role in making sure that care is safe and meets national quality standards? For instance, if you have concerns about the care provided by a hospital or clinic, there is a place to turn: the Patient Safety Hotline. The Hotline is operated by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO), an organization that evaluates and accredits thousands of hospitals, health care networks, long term care facilities, and other types of health care providers and organizations nationwide – including many in Wisconsin.

Anyone can call the Hotline, which receives more than 12,000 calls annually. Speak up if you have concerns about any of the following:

- patient care
- patient rights

- patient safety
- staffing issues
- infection control
- medication use
- security issues

Complaint information is used to strengthen the oversight activities of the organization and im-

prove the quality of care in accredited facilities. If the nature of your concern is beyond the scope of JCAHO, staff may be able to direct you to state agencies or other entities for assistance. The Hotline's toll free number is 1-800-994-6610. For more information about the organization, to view a list of JCAHO-accredited health care organizations, or to learn more about the reporting a complaint, visit the JCAHO Internet site at www.jcaho.org.



Review Important Coordination of Benefits Information

In the State of Wisconsin Group Health Insurance program, health plans are required to coordinate benefits. That is, they determine if you or any of your covered dependents are covered by another health insurance policy. If you have other insurance, your health plan must determine which policy is responsible for paying claims first (primary) and which policy is responsible for paying claims second (secondary). This is an important cost-saving measure; it makes sure our program is not paying for services that should be paid for by other insurance that is primary.

The rules governing Coordination of Benefits (COB) are determined by the Office of the Commissioner of Insurance and apply to almost all insured health plans. The COB rules are found in Section five of Uniform Benefits in your *It's Your Choice* booklet.

Each health plan has its own process for deter-

mining if subscribers have other health insurance coverage. Most plans send out a questionnaire each year, and some plans may "pend" (not process) claims until subscribers return the questionnaire. Consequently, it is important to complete and return the questionnaire so the plan can quickly and accurately process claims. In addition, remember to notify your health plan when you or your covered dependents have any insurance changes.

The Department is working on automating the process for the pharmacy benefits manager, Navitus Health Solutions, to coordinate benefits when processing pharmacy claims. To ensure that your pharmacy claims are processed correctly, it is critical that you report changes in other insurance coverage to your health plan. For more information about coordination of benefits, please contact your health plan.

Reminder: Important Changes to Medicare Plus Plan

The Department would like to remind State of Wisconsin annuitants of important changes under the Medicare Plus \$1,000,000 plan, administered by Blue Cross & Blue Shield of Wisconsin. In 2004 and earlier, it was called the Medicare Plus \$100,000 plan. The new name reflects a benefit change designed to keep the program up to date in today's changing health care environment.

Effective January 1, 2005, the aggregate lifetime maximum for the plan was increased from \$100,000 to \$1,000,000. In addition, the way the maximum was counted changed from a per illness/per injury limit to a lifetime amount, similar to other plans offered to state participants. This change not only makes the plan

easier to understand and administer, but also should meet the needs of our members for many years to come.

Some members wondered how there could be a benefit *increase* in 2005 when premium rates for the Medicare Plus \$1,000,000 program *decreased*. This was possible due to the way Navitus Health Solutions controlled prescription drug claims costs. While the cost of the medical plan did increase moderately, and there was a minor cost increase for the change to the \$1,000,000 maximum, the significant savings from Navitus allowed us to provide a lower overall rate.

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therapy and available formulary options. When determining the coverage level for new drugs, the P&T Committee gives higher priority to whether the medication represents a new way to treat a condition; if it represents a significant advancement in the treatment of a condition; how it compares to other available treatments in terms of effectiveness, general safety and side effects; and finally, cost considerations.

What will happen if I am taking a drug that is pulled from the market, like Vioxx? The FDA has the power to remove a drug from the market if it is no longer deemed safe. Likewise, manufacturers may voluntarily withdraw a drug from the market over safety concerns, as was the case with Vioxx, a

drug commonly used to treat arthritis. Once recalls or withdrawals are announced, members of the Navitus P&T Committee immediately reevaluate coverage of other medications in that class of drugs. Navitus distributes information about any formulary changes to pharmacies and physicians as soon as possible. Navitus also identifies members currently taking the recalled or withdrawn medication and sends a letter that includes notification of the recall or withdrawal and identifies the alternative, covered treatment options available. For example, Navitus mailed a letter to participants taking Vioxx the day after it was withdrawn from the market. The letter explained available formulary alternatives to Vioxx.

Stay Healthy This Winter; These Guidelines Will Help

So that we may all stay as healthy and germ free as possible this year, *It's Your Benefit* reminds everyone to follow these simple, preventive measures:

Wash your hands frequently. This is the best way to stop germs from spreading. Think about all the things that you touched today, from your telephone, to door handles, to the office candy jar. Every time you touch food or put your hands in your mouth or near your nose, germs are hitchhiking their way into your body. Worse yet, we all unknowingly share our germs with each other.

Teach these steps to your kids, and try them yourself the next time you step up to the sink:

- Use warm water to wash your hands; it's better at killing germs.
- Use any kind of soap. Antibacterial soaps are fine, but not necessary.
- Don't forget to wash around your nails – veritable germ reservoirs. Wash for about 15 seconds. This is

about as long as it takes to sing “Yankee Doodle,” a great technique to use in getting children to wash longer.

- Wash your hands before eating or touching food in any way, after blowing your nose or coughing, touching animals, playing or participating in sports or visiting a sick friend.

In addition, take care to:

- Get enough sleep and reduce stress.
- Stay at home when you are sick! It will also save others from suffering as you have.
- Cover your mouth and nose when you sneeze or cough.
- Avoid touching your eyes, nose or mouth.



Do I Have a Cold or the Flu?

The “flu” is a term that generally refers to influenza. While vomiting, diarrhea, and being nauseated or “sick to your stomach” can sometimes be related to the flu, particularly in children, these problems are rarely the main symptoms of influenza. The flu is a respiratory disease and not a stomach or intes-

tinal disease. Review the accompanying table, courtesy of the Wisconsin Department of Health and Family Services, Division of Public Health. For more information, go to the Immunization Program Internet site at:

<http://www.dhfs.state.wi.us/immunization>.

Symptoms	Cold	Influenza
Fever	Rare in adults and older children, but can be as high as 102° F in infants and small children	Usually 102° F, but can go up to 104° F and usually lasts 3 to 4 days
Headache	Rare	Sudden onset and can be severe
Muscle aches	Mild	Usual, and often severe
Tiredness and Weakness	Mild	Often extreme, and can last two or more weeks
Extreme Exhaustion	Never	Sudden onset and can be severe

Under What Circumstances Will I Receive a New Prescription ID Card?

Our Pharmacy Benefit Manager, Navitus Health Solutions, will send new identification (ID) cards to you, the subscriber, only when one or more of the following information changes occur:

- You select a new health plan, including selections made during Dual-Choice
- You add or delete dependent(s)
- Your group number changes (i.e., you change employers or retire from the Wisconsin Retirement System)

- You change your name

Subscribers without any of the changes noted here should continue to use their existing Navitus ID card. Subscribers can request additional copies of their ID card by contacting Navitus customer service at the following address:

Navitus Health Solutions
5 Innovation Court, Appleton, WI 54912

Dial toll-free: 1-866-333-2757 or visit on-line
www.navitushealth.com.

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