

For **YOUR** Health

{ SPRING 2016 | FOR MEMBERS OF GUNDERSEN HEALTH PLAN }



products and practices

- Allowing the organizations to be more competitive at the statewide and regional scale

Same great service

Alignment with Unity Health Insurance creates an opportunity for Gundersen Health Plan to expand and become stronger. And while the two businesses are merging to fuel future growth, Gundersen Health Plan's main focus will be to serve its local markets and the 80,000 members it currently serves.

Rest assured, insurance products offered by Gundersen Health Plan and Unity Health Insurance will not be affected at this time. Exceptional customer service will remain a core value for each organization.

Gundersen Health Plan and Unity Health Insurance intend to retain operations in Onalaska, Sauk City and Middleton, and have no plans to reduce staff as a result of the partnership. A name for the new organization has not yet been finalized.

Unity Health Insurance was formed in 1994 and provides community-based managed care products and services to more than 170,000 members throughout 20 counties in southwestern Wisconsin. The organization focuses on community-based healthcare and direct access to leading medical centers.

We will continue to keep you informed in the coming months as more information becomes available.

Better *together*

In January 2015, it was announced that Gundersen Health Plan was exploring the possibility of a partnership with Unity Health Plans Insurance Corporation, the health maintenance organization owned by UW

Health. The exploratory work is now complete, and on Dec. 23, Gundersen Health Plan and Unity Health Insurance submitted a plan to the Wisconsin Office of the Commissioner of Insurance to form a formal partnership.

Goals of the partnership include:

- Facilitating a way for patients to access local health systems
- Managing the health of larger populations
- Using the best of each organization's



PICKY EATERS

Tips for adding nutrition to your kids' diets.

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RIGHT ON TRACK

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PHARMACY FAQs

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Mind your moles LOOK FOR CHANGES THAT MAY SIGNAL CANCER

When was the last time you got up close and personal with your moles? If it's been awhile, it's time to check them out. The more familiar you are with your moles, the more likely you'll notice if they start to look different.

That's important because a change in a mole's size, shape or color is one of the main signs of melanoma—an aggressive type of skin cancer that, if not treated, can spread to other parts of the body and be deadly.

Think ugly

Nearly everyone has moles, and they're almost always harmless. Normal moles are usually oval or round, about ¼ inch across, and the same color—brown, tan or black—all over.

Potential signs of melanoma include moles that:

- Look different from other moles
- Get bigger
- Have unusual shapes; uneven edges; or shades of colors, including white, red or blue
- Ooze, bleed or become scaly

Sores or bruises that won't heal or growths that feel itchy or tender can also signal melanoma.

If you have any of these signs, talk with your doctor. He or she will likely do a skin exam and may suggest a biopsy. Treatment is almost always effective when melanoma is found early.

Sources: American Academy of Dermatology; American Cancer Society; National Cancer Institute



Spring cleaning: Don't let safety slip

On your mark, get set...clean! With spring's arrival, your to-do list is likely full of chores, from giving your home a top-to-bottom buffing to decluttering closets and sprucing up your yard.

But before you spring into action, take a few moments to check out the safety tips below. Thousands of people in the United States get injured every year—sometimes seriously—tackling cleaning projects and yardwork.

To help stay injury-free, follow these precautions when:

Stepping on ladders. Always place your ladder on a firm, level and dry surface. Also:

- See that the ladder is fully opened before stepping on it.
- Always have a buddy spot you—no going solo when climbing a ladder.
- Be sure your ladder isn't near tree limbs or electrical wires when working outside.
- Never stand on the ladder's top rung.
- Don't lean too far to one side. To stay balanced—and avoid a nasty fall—be sure your belly button doesn't extend beyond the ladder's sides.

Mowing your yard. Give your lawn mower a spring tuneup. When using it for the first time after winter, have it serviced so that it's working correctly. Also:

- Use a stick or broom handle—never your hands or feet—when removing debris from a blade.
- Wear sturdy closed-toe shoes—never mow barefoot or in sandals or flip-flops.
- Don't let kids ride on a lawn mower or play near a running one.

Lifting. If an object is too heavy or awkwardly shaped, don't try to lift it by yourself—get help. Also:

- Always bend at your knees, tighten your stomach and lift with your leg muscles as you stand up. Don't bend at your waist.
- Position yourself close to an object before picking it up.

Sources: American Academy of Orthopaedic Surgeons; American College of Emergency Physicians



SUN SAFETY

Tips to beat the burn



Seek shade

Take extra care near reflective surfaces like water, sand and snow. They increase the likelihood of sunburn.



Cover up

Cover as much of your skin as possible. Choose a hat that shades your face, ears and neck—and wear sunglasses that block 99% to 100% of UV rays.



Use sunscreen

Choose a broad-spectrum, water-resistant sunscreen with a sun protection factor (SPF) of 30 or more. Apply it generously. Reapply at least every two hours and after swimming or sweating.

Sources: American Academy of Dermatology; American Cancer Society



Whole-wheat blueberry muffins

Makes 12 servings.

Ingredients

- Nonstick cooking spray
- 1 cup whole-wheat flour
- ¾ cup all-purpose flour
- ½ cup firmly packed light brown sugar
- 1 tablespoon plus 1 teaspoon baking powder
- 1 teaspoon ground cinnamon
- ½ teaspoon ground allspice
- ½ teaspoon salt
- 1 cup low-fat buttermilk
- 2 tablespoons canola oil
- 2 tablespoons unsweetened applesauce
- 1 egg, lightly beaten
- 1 cup fresh or frozen blueberries

Directions

- Preheat oven to 400 degrees. Lightly spray muffin tin with cooking spray.
- In large bowl, combine flours, brown sugar, baking powder, cinnamon, allspice and salt.
- In another bowl, whisk together buttermilk, oil, applesauce and egg.
- Make well in center of dry ingredients. Pour in buttermilk mixture, stirring until just combined (do not overmix). Stir in blueberries. Spoon batter evenly into prepared muffin cups.
- Bake until tops are golden, 20 to 25 minutes. Transfer pan to wire rack to cool slightly. Transfer muffins to cooling rack. Serve warm.

Nutrition information

Amount per serving: 112 calories, 3g total fat (less than 1g saturated fat), 19g carbohydrates, 3g protein, 2g dietary fiber, 262mg sodium.

Source: American Institute for Cancer Research



No, I won't eat it!

5 WAYS TO MAKE FRUITS AND VEGGIES MORE APPEALING TO KIDS

Do your picky eaters turn up their noses at everything from A (apricots) to Z (zucchini)? If so, here are some homespun strategies for transforming young fruit and veggie haters into more adventurous (and healthier) food lovers.

- 1. Plant seeds for change.** Picky eaters may be more enthusiastic about food they've grown themselves. Start them off with tomatoes or green peppers in pots. Clipping herbs from their own window garden might help change your yuck brigade into garnishing gourmets.
- 2. Organize a field trip.** Visit a farmers market, where the farmers themselves can help kids choose the best cantaloupe or the tenderest butter lettuce. Next stop: an ethnic grocery store. Savor the aromas, and have kids name the shapes and colors of the exotic fruits and veggies.
- 3. Raise the bar.** Kids are more apt to eat something they've created themselves. So set up a family meal

bar—a countertop buffet with bowls of sautéed or fresh veggies and all the other fixings for nutritious, build-your-own burritos, stuffed potatoes, salads or sandwiches.

- 4. Hide in plain view.** Slip kale into smoothies, puree peaches to make a sauce for baked chicken or layer spinach into lasagna.
- 5. Name that food.** Try boosting menu appeal through rebranding. Anyone up for snowballs (cauliflower), giant raisins (prunes) or spare spears (asparagus)? Whip up a new veggie dish with your child's help, and name it after your young chef. The next thing you know, you may get regular requests for Josh's Posh Squash, Avery's Savory Yams or Eileen's Silly Beans.

In the end, the more involved kids are—choosing recipes, shopping, peeling vegetables, stirring pots—the more likely they are to try new foods. And cooking together might help create habits for a lifetime of healthy eating.

Sources: Academy of Nutrition and Dietetics; American Academy of Pediatrics; U.S. Department of Agriculture

Choose your fats wisely

Did you know dietary fat is a nutrient? It is. But not all four of the fats found in foods are the same. Two—saturated fats and trans fats—can raise LDL cholesterol (the bad one). But monounsaturated and polyunsaturated fats provide health benefits—including lowering cholesterol. To get the good fats you need for energy, cell growth and hormone production, include

these in your balanced diet:

- Canola oil, fatty fish and ground flaxseed for their omega-3 fatty acids, a polyunsaturated fat that offers heart protection.
- Avocados, nuts and olive oil for their monounsaturated fats, which can improve blood cholesterol.

Source: American Heart Association

We're here to help

The Health Plan Medical Management Department provides the following communication services for members:

- Staff is available at least eight hours a day during normal business hours for inbound and outbound calls regarding utilization management (UM).
- A toll-free number is available for all inbound calls: **(608) 775-8007** or **(800) 897-1923**.
- TTY services for members who are deaf, hard of hearing or speech-impaired are available by dialing **(800) 877-8973** or TTY **711**.
- Language assistance is available free of charge through our Language Line and in person through an interpreter with the Gundersen Interpreter Department.
- Staff is accessible to answer questions regarding UM issues.
- After hours, a voice recording provides instructions on how to leave a message, and all calls are responded to on the next business day.



Fair and square

Gundersen Health Plan, Inc. does not allow financial incentives to staff or healthcare practitioners/providers at any time. All utilization management decision making is based only on the appropriateness of care and services and the existence of coverage. Practitioners/providers or other individuals are not specifically rewarded for issuing denials of coverage, service or care.

Getting answers

TIMELINESS OF UTILIZATION MANAGEMENT DECISIONS AND NOTIFICATION

Behavioral health and medical health review determinations are those decisions which are required for admissions, procedures and out-of-network services made by the Medical Management Department of Gundersen Health Plan. The Health Plan provides a mechanism for initial medical determinations to occur in a process that ensures decisions are timely, made by the appropriate clinical staff and based on medical necessity standards.

The Health Plan adheres to the following time frames for timeliness and notification of behavioral health and medical health utilization management decision making:

- For nonurgent preservice decisions, the Health Plan makes decisions within 14 calendar days of receipt of the request.
- For urgent preservice decisions, the Health Plan makes decisions within 72 hours of receipt of the request.
- For urgent concurrent review, the Health Plan makes decisions within 24 hours of receipt of the request.
- For post-service decisions, the Health Plan makes decisions within 30 calendar days of receipt of the request.

Please note, an urgent request is defined as any request for medical care or treatment with respect to which the application of the time periods for making nonurgent care determinations could result in the following circumstances:

- Seriously jeopardizing the life or health of the member or the member's ability to regain maximum function, based on a prudent layperson's judgment
- In the opinion of a practitioner with knowledge of the member's medical condition, subjecting the member to severe pain that cannot be adequately managed without the care or treatment that is the subject of the request

Denial notices

In the event of a denial, Gundersen Health Plan provides the member and practitioner sufficient information to understand and decide whether to appeal a decision to deny coverage. The following information is included in all denial notices:

- The specific reason or reasons for the denial in easily understandable language
- Reference to the specific plan provisions on which the denial is based
- Instruction for filing a grievance/appeal regarding the denial and independent external review (if applicable)
- Notification of how the member may receive a copy of the specific criteria, guideline or policy referenced for making the decision
- Information on how to contact the appropriate reviewer to discuss the denial



What is *diabetes*?

Perhaps the first thing to know about diabetes is that it isn't just one disease. It's actually a group of diseases characterized by high levels of glucose (sugar) in the blood. It may be that the pancreas doesn't make enough insulin—a hormone involved in turning food into glucose, which the body uses for energy. Another possibility is that the body isn't using insulin effectively.

Whatever the case, the end result is too much sugar in the blood. And excessive amounts of blood sugar can harm organs and lead to serious problems.

Diabetes typically presents in one of three ways.

Type 1 diabetes

Previously called juvenile-onset diabetes, type 1 usually begins in childhood or young adulthood.

It occurs when the pancreas doesn't make enough insulin—or makes no insulin at all. That's why people with type 1 need to regularly take insulin, often with daily injections.

Only about 5 percent of adults diagnosed with diabetes have type 1.

Type 2 diabetes

This is the most common type of diabetes. About 90 to 95 percent of adults diagnosed with diabetes have type 2.

It was once called adult-onset diabetes, but it's increasingly being found in children.

Type 2 occurs when the pancreas doesn't make enough insulin or doesn't use it properly. Genetics, diet and inactivity are all probable causes. Medicines and sometimes insulin are needed to treat it.

Gestational diabetes

Some women who've never had diabetes before develop it during pregnancy.

Gestational diabetes usually resolves once the baby is born. However, it increases the mother's risk for future type 2 diabetes—as well as the baby's risk, if the mother isn't treated.

Sources: American Diabetes Association; Centers for Disease Control and Prevention; UpToDate

DISEASE MANAGEMENT

Support for you to stay healthy

Gundersen Health Plan offers disease management programs for diabetes, heart failure and asthma to provide you with assistance and support from health professionals to help manage your health. There are no classes to attend, and there is no cost to participate. We offer educational materials in the mail and support by phone. Participation in the program is voluntary.

You know your health needs better than anyone else, and we understand that fact. By keeping track

of your health conditions, learning how to take your medicines and getting regular checkups, you will help yourself stay as healthy as possible.

Members are identified to be included in the diabetes, heart failure and asthma programs when a:

- Medical or pharmacy claim (bill received by the health plan) indicates that a member has asthma, diabetes or heart failure
- Healthcare provider asks us to include a member

- Member asks to be included by calling Customer Service or submitting a request through our website member login at **gundersenhealthplan.org**

The programs are voluntary and at no cost. If you do not want to receive the educational mailings, please call us. For more information, call Customer Service and ask to speak to a disease management nurse. We look forward to serving you and helping you stay as healthy as possible.



Jeremy Fejfar, PharmD

Dr. Fejfar has been a pharmacist with Gundersen Clinic Pharmacy since 2003. He is also the Health Plan Clinical Pharmacy Director. Dr. Fejfar earned his doctorate in pharmacy from South Dakota State University. He is a member of the Pharmacy Society of Wisconsin.



Pharmacy FAQs

By Jeremy Fejfar, PharmD, Clinical Pharmacy Director, Gundersen Health Plan

Q Why do my medication copays and deductible go up?

A Unfortunately, every year drug prices go up. This is driven by pharmaceutical companies continually demanding higher prices for the medications they develop (especially for medications used for rare diseases and cancer) and an increase in the price of many generic medications as some manufacturers have merged, reducing competition in the marketplace. According to one analysis, medication prices rose nearly 11 percent in 2014 and over 10 percent in 2015. As the pharmaceutical industry is focusing more on developing these expensive specialty medications, many expect drug costs to continue to rise.

Gundersen Health Plan takes pride in doing everything possible to help our members control their diseases with the most cost-effective medications available. Everyone wins when members are able to access inexpensive medications. Patients are better able to adhere to their prescribed medications when cost is not a barrier. Better adherence leads to better outcomes, because your medications won't work if you don't take them.

When your health conditions are well-controlled, you are less likely to require a hospital admission.

Gundersen Health Plan strives to help you save money on your prescriptions through various methods. We use a program called the Generic Incentive Program where we identify and send letters to members who are taking certain high-cost medications when there are lower-cost options to control their conditions. Members who switch to one of the options listed are able to get several fills at no charge. It is worth paying attention to this letter if you get it in the mail. Since new medications go generic every year, you may find that there are new options available that you had not tried before. This program is the perfect opportunity to try a lower-cost medication option for free.

We also set up our drug formulary to encourage use of the most cost-effective medications by placing them in preferred tiers. Our formulary can be found online at gundersenhealthplan.org/formulary.

We encourage members to talk with their healthcare providers and pharmacists about the most cost-effective options to treat their health conditions.

Q How do I safely dispose of medications?

A If you have old medications laying around that you no longer take or are expired, get rid of them! Gundersen Health System has a medication disposal drop box located in or near the Onalaska, La Crosse and East Building Clinic pharmacies. These boxes are only unlocked and accessible during pharmacy hours. You may dispose of prescription and over-the-counter medications, including pet medications; topical medications, like creams, ointments and lotions; inhalers; and liquid medications in leak-proof containers.

What you need to know:

- Place loose pills in a zipped plastic bag.
- Leave liquid medications in their original containers, and place them in a zipped plastic bag to prevent accidental leakage.
- Do not place unused or used needles in the container. Needles and sharps in accepted containers can be exchanged at the Gundersen Clinic Pharmacy.
- Take chemicals and cosmetics to the La Crosse County Hazardous Materials facility.

Q Where can I get help with managing my medications?

A Since 2015, Gundersen Health Plan has been participating in the Wisconsin Pharmacy Quality Collaborative, which is sponsored by the Pharmacy Society of Wisconsin.

Through this program, the Health Plan reimburses participating pharmacies for certain services provided to members. It allows for formulary interchanges (helping you switch to a more cost-effective medication), identifying gaps in care (contacting your provider to get prescriptions you should be taking to optimally treat your specific diseases) and comprehensive medication reviews (scheduling a session with you to thoroughly go over all of your medications), among other services.

In most cases, these services will be provided by your local pharmacy. However, in some cases, a pharmacist may call you to provide these services as part of this program.

If you are called by a pharmacist as part of this program, they will identify that they are calling on behalf of Gundersen Health Plan.

NECK AND SHOULDER PAIN

Stretch away stiffness

If you spend lots of time on your computer, laptop, tablet or smartphone—and millions of us do—your neck and shoulders may be paying the price.

But you don't have to stay hunched over and hurting. You can work out the kinks and knots—or even prevent them from happening in the first place.

Here are three neck- and shoulder-saving strategies:

- 1. Be sure your work station is set up properly.** Your keyboard, monitor, phone and other equipment should be placed so that you can work without slouching, straining or twisting.
- 2. Watch your posture.** Your ears, shoulders and hips should be aligned.
- 3. Take frequent, short stretching breaks.** If you have a pinched nerve or pain or numbness in your arm or hand, check with your doctor before doing stretches. Otherwise, try these right at your desk:
 - Tilt your ear toward your shoulder. Hold, relax and then repeat on the other side. Next, bend your chin toward your neck.
 - Pull your shoulders up slowly toward your ears. Hold, relax and repeat.
 - Stand, and slowly stretch your arms over your head.
 - Bring your arms out from your sides about 45 degrees, and turn your palms up. Squeeze your upper back muscles to pull the shoulder blades back. Hold, relax and repeat.

If pain persists or gets worse, don't ignore it. Ask your doctor about other treatments to try.

Sources: American Academy of Orthopaedic Surgeons; American Council on Exercise; UpToDate

DESK EXERCISE

NECK STRETCH

Help work out the kinks while you're on the job.



HOLD 15 SECONDS, RELAX



REPEAT 3 TIMES ON EACH SIDE



TILT HEAD TO ONE SIDE



Source: National Institutes of Health



GUNDERSEN HEALTH PLAN FORMULARY UPDATES

| | |
|---------------------------------|--|
| New generic additions to tier 1 | <ul style="list-style-type: none"> • Dutasteride capsule (QL) • Memantine hcl solution (QL) • Nevirapine ER 100 mg tablet (QL) • Nitrofurantoin MCR cap • Paliperidone ER tablet (QL) • Pimozide tablet • Sulfamethoxazole-TMP susp • Tretinoin 0.05% gel • Trimipramine maleate cap |
| New additions to tier 2 | <ul style="list-style-type: none"> • Brilinta tablet (QL, ST) • Synjardy tablet (QL, ST) • Aripiprazole ODT tablets and solution (QL) • Phenoxybenzamine hcl 10 mg cap • Rivastigmine 13.3 mg/24hr PTCH (QL) |
| New additions to tier 3 | <ul style="list-style-type: none"> • Addyi tablet (PA, QL) • Rexulti tablet (ST, QL) • Varubi tablet (QL) |
| New additions to tier 4 | <ul style="list-style-type: none"> • Envarsus XR tablet • Keveyis tablet (PA, QL) • Lonsurf tablet (PA, QL) • Odomzo capsule (PA, QL) • Repatha injection (PA, QL) • Praluent injection (PA, QL) • Technivie dose pack (PA, QL) • Zarxio syringe (PA) • Tobramycin pak 300 mg/5 ml (QL, ST) |
| New additions to tier 6 | <ul style="list-style-type: none"> • Ethacrynate sodium 50 mg vial |

PA: Requires prior authorization

ST: Requires use of a first line drug under step therapy program

QL: Quantity limits are in place

Injectable and IV drugs may not be added to the formulary due to possible coverage under the medical benefit. These drugs may require an approved prior authorization to be in place for coverage under your medical benefit.

Please note: Nonformulary medications have alternatives, formulary equivalents, over-the-counter or generic equivalents. Please talk to your healthcare provider or call Customer Service for more details.



The ups and downs of trampoline safety

Are you thinking of buying your kids a trampoline for the yard? They're a hit with active boys and girls. But what goes up must come down—and that has doctors concerned.

From scrapes and scratches to serious head and neck injuries, many trampoline injuries occur every year, the American Academy of Pediatrics (AAP) reports. Injuries can occur when jumpers land awkwardly, hit the trampoline frame or collide with each other. And safety nets and supervision don't eliminate these risks.

The AAP strongly advises parents not to have a home trampoline. But if you choose to buy one despite the risks, they suggest that you:

- Always provide close supervision
- Only allow one jumper at a time on the mat
- Ban somersaults and flips—such stunts lead to some of the worst trampoline injuries
- Frequently inspect the trampoline's padding and netting, and repair or replace any damaged parts

TV talk: Time to pull the plug?

How much time do your kids spend in front of a screen?

If it's more than an hour or two a day, it's too much. (Homework time doesn't count.)

Kids who sit and stare at screens aren't exercising. They aren't playing ball or jumping rope.

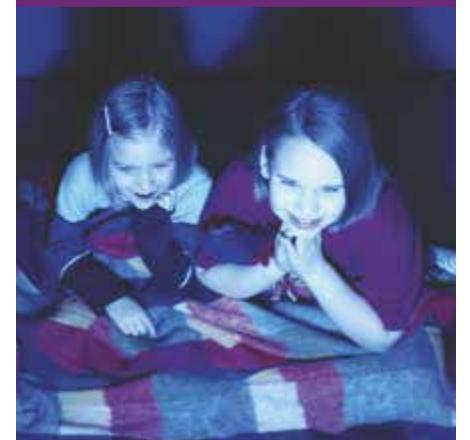
They are just sitting. And they're in danger of being overweight.

That's why it's best to remove TVs and computers from kids' bedrooms.

The kids may not be happy at first, but they may be healthier in the long run.

Source: American Academy of Pediatrics

NEW RULES: No computers or TVs in kids' bedrooms.



GUNDERSEN HEALTH PLAN

Visit us

Our offices are located at 3190 Gundersen Drive, Onalaska, WI, and at the Resource Center located in the Gundersen Lutheran Medical Center – LaCrosse Clinic at 1836 South Ave., La Crosse, WI.



Contact us

Employer Group Plans:

(608) 775-8007

(800) 897-1923

Marketplace Plans:

• GundersenOne:

(608) 775-8092

(855) 685-6404

• Employer Group Plans:

(608) 775-8076

(855) 459-8076

If you are deaf, hard of hearing or speech-impaired, please call TTY 711 or (800) 877-8973. Or you may call through a video relay service company of your choice. Interpreter services are provided free of charge to you. Our office hours are 8 a.m. to 5 p.m., Monday through Friday.

Visit our website

gundersenhealthplan.org

Email us

hpcustomerservice@gundersenhealth.org

Talk to a nurse 24/7

Do you have a health question or concern? Do you think you may need to go to the doctor, but you aren't sure? You have free access to a Nurse Advisor, 24 hours a day, 7 days a week. Call (800) 858-1050 or (608) 775-4454.

Our network of providers

To learn if a healthcare provider is in the Gundersen Health Plan network:

- Check our Provider Directory online at gundersenhealthplan.org/providerdirectory.
- Call Customer Service.

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