

Manage Your Health – Consumerism Series Part Three

Jeff: Hello, in this podcast series we've been talking about consumer driven health plans and how to be an effective participant with one. I'm Jeff Kantorowski and I'm here with my colleagues Joanne Trainor and Jana Dalton. Today we explore topics around managing your own health and well-being. Part of the healthcare equation is certainly taking care of ourselves, managing stress and getting our screenings. So, let's dive in! We'll look at preventive care, the appropriate use of providers, managing chronic conditions and practicing well-being. And finally, about using health allies and our resources that are available. So, Joanne and Jana, share with us why preventive screenings are so important and what people should know about getting them.

Joanne:

Well first off, all preventive care screenings are no cost to you so there really is no reason to delay or avoid getting these services. Preventive care includes your annual physical, routine eye exams, annual GYN mammograms, prostate screenings, routine blood panels skin cancer etc. We know that early detection is key in finding and treating health issues. So, don't delay, make those appointments with your doctor.

Janae: Yeah, I agree. Absolutely early detection is vital, and we should point out that preventive care is covered 100% on all our Cigna plans. So, you would incur no co-pays or any out of pocket expenses to have these screenings done. It's important as well to develop a rapport with your healthcare provider, whether they are a primary care physician, a nurse practitioner, or some other type of specialist.

Jeff: Well that's great information. So, what are the timeframes for these preventive screenings?

Joanne: Your annual physical you can get on a yearly basis. Your routine eye exams you can receive once every 12 months and that's a definitive 365-day period, so make sure you stay within 365 days. Colorectal screenings are typically once every 10 years; if your doctor deems you need to have them more frequently you can. Color guard process is every three years and that's a less invasive procedure. Skin cancer screenings are yearly as well.

Jana: Yeah, we should also point out that your generic preventive prescriptions are also covered at no cost on our consumer driven health plans.

Jeff: Well that's great to know about all the preventive care. So, what about using appropriate providers if you do have a medical situation come up? If you're sick or have an injury?

Joanne: So, first of you want to visit your primary care physician, otherwise known as a PCP for non-urgent complaints. Maybe you think you have the flu or a sinus infection or just typical disease management, then visit Urgent Care. You would go to an urgent care when your primary care physician is not available. And again, this would be for non-

urgent issues such as bronchitis or you think you have the flu, sprains or cuts etc. Urgent Cares are widely available now in the majority of New Hampshire.

Jana: So, if you have an emergency you certainly seek an emergency room. Life-threatening Situations, heart attack, accidents, broken bones, unconsciousness, seek the emergency room. Also, it's important to note this is the most expensive level of care, but absolutely in an emergency go to the ER. Another augment that's available this current plan year is Telehealth. This is something you can access by going to myCigna.com. It's available for any routine symptoms, if your primary care physician is unavailable, a child has an earache, someone has a cold, rashes, on a Sunday afternoon, at two o'clock in the morning, you have access to Telehealth. It's important to note that before you access Telehealth, you want to go in and register for Amwell or MD Live or both. Register with those groups and that will allow you to have access to Telehealth through myCigna.com. The cost for Telehealth is a \$40 copay and if you get in a coinsurance phase during your consumer-driven health plan, you will pay 20% or \$8 for that Telehealth visit.

Jeff: We've talked about managing disease, what about practicing well-being? How do you integrate well-being into your day-to-day life so you don't need to see the doctor as frequently?

Jana: Well, there's lots of ways. One way certainly is by taking responsibility for your own health and well-being. Personal responsibility, taking initiative on getting your own exercise, creating a good diet for yourself, managing any stress in your life and finding tools that help you to do. Certainly, a part of this is managing a work-life balance as well. Make sure you're carving out time for exercise or any stress reducing activities to make sure that you're in a good place.

Jeff: So, you took a hike recently, didn't you?

Jana: Yeah, and that really you know satisfies all of these things. You're getting fresh air, you're getting physical exercise, emotional well-being, being out in nature, it's wonderful and it's highly recommended.

Joanne: Right. And investigate the alternative treatments for your conditions, such as acupuncture, or getting massage on the weekend, or seeing a naturopathic doctor. I can tell you I've spoken to a lot of folks who are using acupuncture to treat their migraines so rather than having to take some heavy-duty medications that you might have some adverse side effects for, they're actually taking advantage of those twelve visits per plan year for their migraines and doing very well.

Jana: I agree. And certainly, reiterating taking the time to be well such as preparing and eating healthy food. So, finding the time to buy healthy fruits and vegetables and making some good healthy dinners for you and your family, exercising on a regular basis, scheduling time in for yourself to make sure that you can make that happen, and then identifying and spending time with people that you enjoy being around and spending as much time with them as you can.

Joanne: Yes, and if you have a medical condition or need help getting engaged in your own wellness, you can work with a health coach through the Good For You! program.

Jeff: Okay, let's talk a little bit more about health coaching. What is that anyways? I've heard about it but is it like a sports coach, more push-ups or what?

Joanne:

No not really. Health coaches are trained wellness professionals that can help you get started or move on your wellness path. So, it's not necessarily a fitness coach egging you on to do 25 more push-ups. It can be someone who works with you to break down any barriers you may have towards your wellness and help you to achieve your goals starting from where you are in your program. It's all about motivation and it's not punitive in any way.

Jeff: So, what's the process for this?

Jana: Well as a first, you want to consult with your doctor to make sure that you don't have any medical conditions standing in the way. Decide to make a change in your overall health and well-being, so again taking personal responsibility for a positive action to take to help manage a chronic condition. You can reach out to a health coach through the Cigna site, set goals and targets and work to achieve them and then follow with regular sessions with your coach to keep you going and to keep you motivated.

Jeff: Well that sounds great to be able to work with Coach one-on-one. Is there any cost associated with that? Am I going to have to pay out of pocket?

Joanne: No as a matter of fact you can get rewarded through the Good For You! wellness program by working with the health coach. So, you can actually feel better, work with this coach and get paid for doing it.

Jeff: Well that sounds great. So, we've talked about preventive care, access to care, of managing conditions and well-being. What are the resources that people have available to get this information? How do they get the information that they need to take part in some of these activities?

Jana:

Well, certainly for starters you could reach out to your friends here at SchoolCare. We're happy to help you. You can call us for any information about the Good For You! wellness program or with any questions about your health care benefits. Also you should be in touch with a health care provider to help you make decisions about your care and well-being. Whether that be your personal your primary care physician or a nurse or any other health care practitioner. These folks and their offices are in the business of health care and can usually provide a great deal of information to help you and your motivation.

Joanne:

Right. Then of course there are the online resources such as myCigna.com where you can find information about your claims.

Jeff: I'd also iterate that you could contact your SAU office or HR business office at work. Those folks should be able to assist you with general questions and information about your benefits and help point you in the right direction. But again, you can always contact SchoolCare at the SchoolCare website at www.schoolcare.org and find lots of resources and information there. In closing, here are some steps that you could consider; first talk to your doctor or health care provider about your health and engaging in wellness activities, get your preventive screenings, they are no cost and in fact most are rewarded with points through the Good For You! Wellness Program so there's really no reason not to consider engaging with a health coach to get you on track with your wellness program. Or work with a coach through Cigna if you want to help manage a chronic condition and use your resources to the full advantage. You have a lot of resources available through work and through SchoolCare and really there's no reason why you should not be able to get the information that you need to move forward. We'd like to thank you for joining us in this webinar podcast. If you missed earlier ones, they are available on the SchoolCare website under resources along with several of the informational programs. Be sure to find us on Facebook and get the latest tips, information and updates on your benefits and don't hesitate to call if you have any questions for SchoolCare. I'm Jeff Kantorowski.

Joanne: I'm Joanne Trainor.

Jana: And I'm Jana Dalton.

All: Thank You!