



HEALTHYchoices



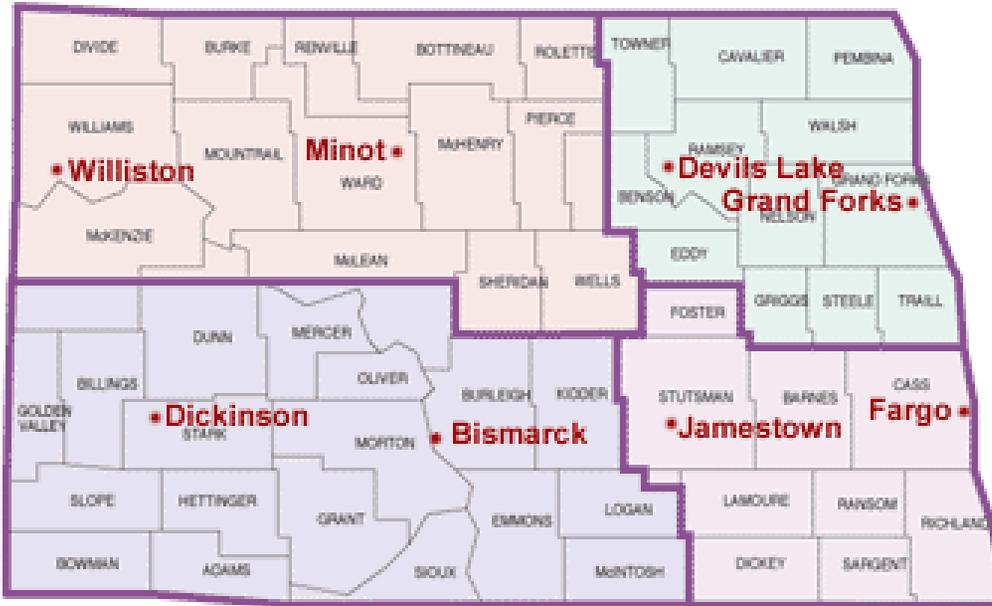
Member Education

Mission

- To educate BCBSND members on issues that affect healthcare costs. As an effort to stabilize premium rates, Member Education aims to make our members wise consumers of healthcare.



Member Education



Bismarck/Minot:
Heather Fried

Fargo/Jamestown:
Dani Morehart

Grand Forks/Devils Lake:
Milissa Van Eps



Member Education

Current Programs:

- **Take Care of Yourself**
- **Walking Works**
- **Strength Training**
- **Health Journal**
- **Beat the Bug**
- **Summer Safety**



Take Care of Yourself

SEVENTH EDITION

More Than 14 Million Copies Sold

"Every family should have this book."

—Annals of Internal Medicine

Take Care of Yourself

The Complete Illustrated Guide to Medical Self-Care



Easy-to-Use Decision Charts
Quickly Explain:

- At-home Treatments for over 175 Health Problems
- When to See a Doctor

Donald M. Vickery, M.D. • James F. Fries, M.D.

- Drivers of Healthcare costs
- Take care of yourself
- Brand vs. generic Rx
- Establish rapport with physicians/pharmacists



Walking Works



- Drivers of Healthcare costs**
- Healthy Choices ad campaign**
- Benefits of Walking**
 - reduce Rx use**
 - everyone can participate**



Strength Training

- Highlight Drivers of Healthcare Costs
- Strength training part of exercise
- Health benefits of strength training
 - Weight loss
 - Healthier heart
 - Strengthens bone





Health Journal



- Highlight Drivers of Healthcare Costs
- Promotes prevention/screenings
- If you knew...What would you do? Ad Campaign



NDPERS Member Education Meetings

- From 11/10/2005 through 10/9/2006:
 - Presentations: 101
 - Members seen: 3,939



**The cost of health
care is everybody's
responsibility**

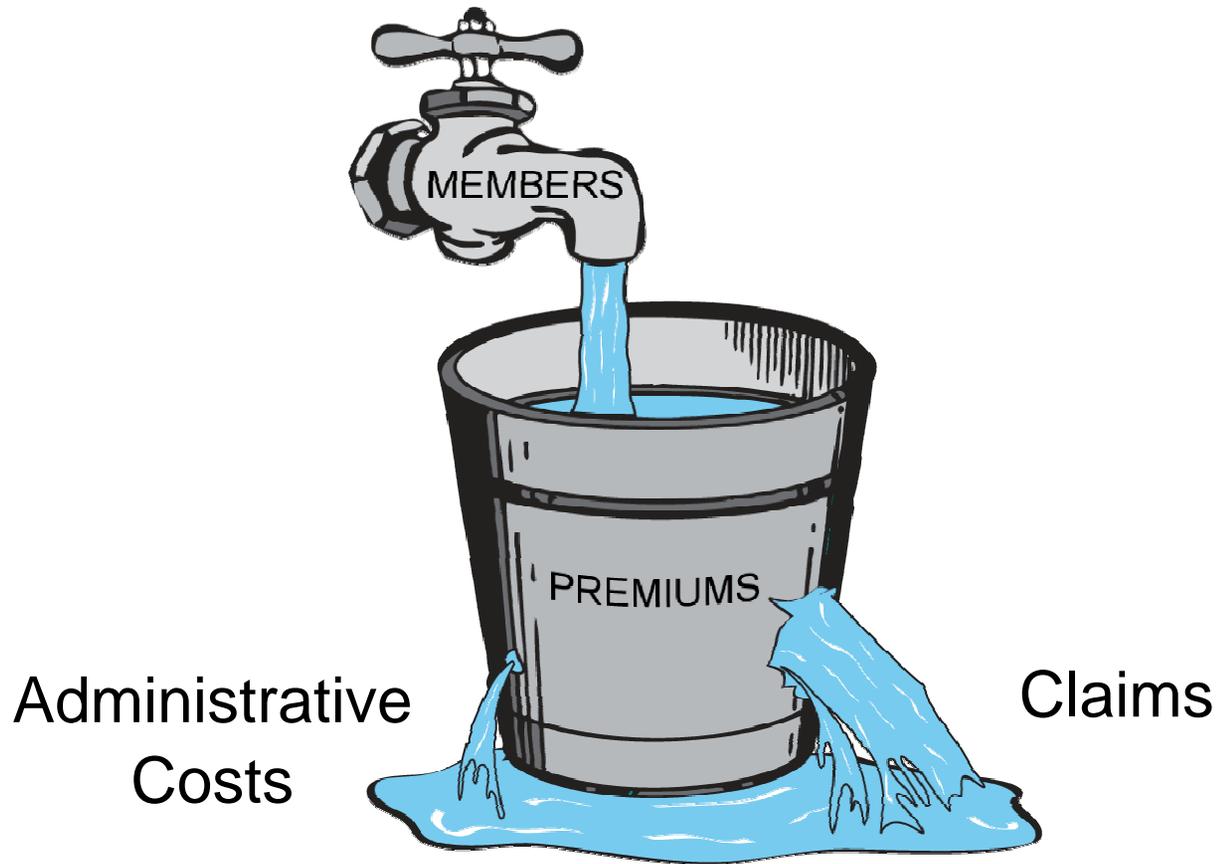


Responsibilities

- **BCBSND:**
Financing health care services
- **Providers:**
Delivering health care services
- **Members:**
Using health care services



How Insurance Works





The NDPERS Dollar



44¢

Institutional
Claims

35¢

Professional
Claims

16¢

Prescription
Drug Claims

5¢

Retention



Drivers of Health Care Costs

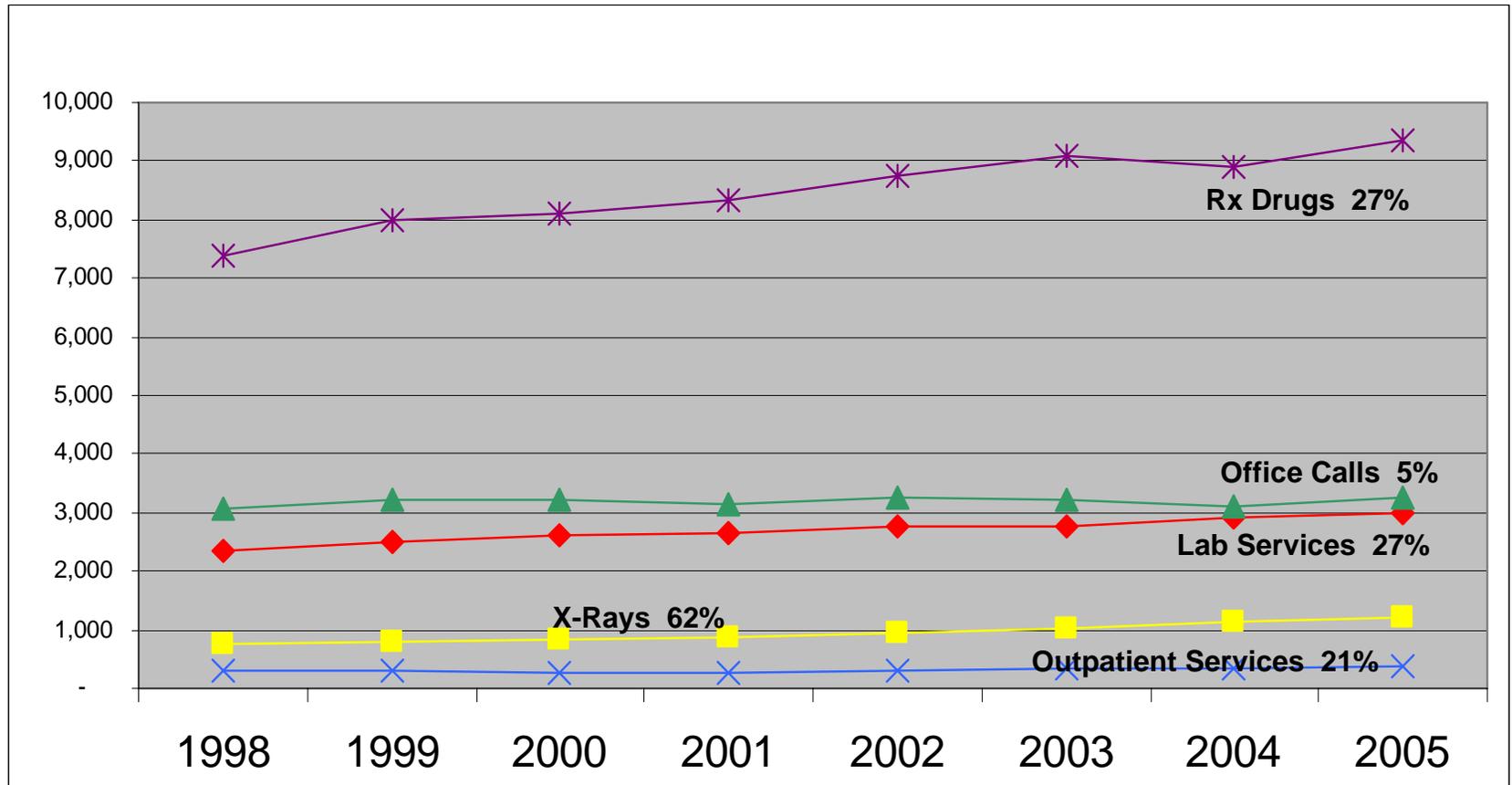


What's driving BCBSND costs

- Utilization
- Rx trends
- Aging population
- Regulations
- Reimbursement



Number of Services per 1,000 – All NDPERS Members 1998-2005





What's the cost?

Employee Estimated Average	Procedure	Average Actual Cost*
\$13,500	Hip Replacement	\$25,000
\$6,145	Birth via C-Section	\$13,500

*Average billed charges for products and services as calculated by Milliman USA.



ND Cost Comparison

	Office Visit	Emergency Room
Ear Infection	\$68	\$112



Prescription Drugs

- Research and development
- Direct-to-consumer advertising
- Promotion to doctors
- Assumptions about generics



Prescription Drugs

Research and development

1 new drug

- Time: 15 years
- Cost: more than \$800 million



Prescription Drugs

What do you think when you hear generics?



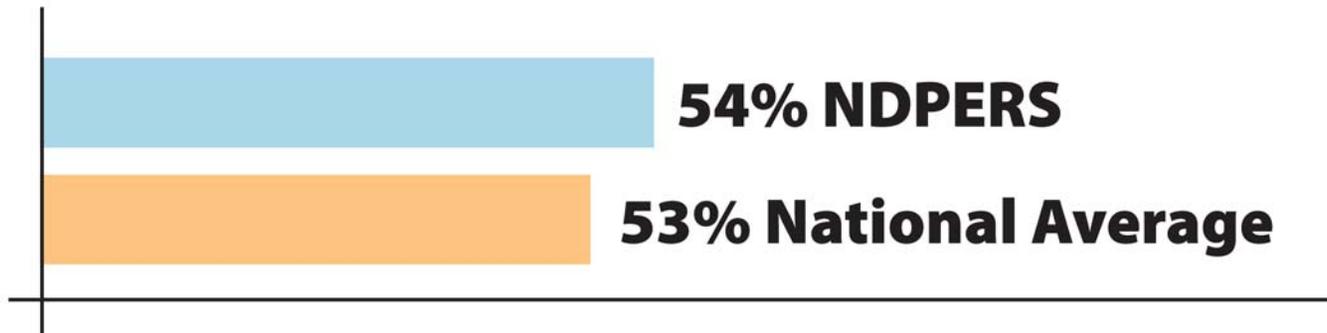


Drugs potentially available in 2006

Brand Name	Generic Name	Treats	To Market Date
Ditropan XL	oxybutynin	Overactive bladder	Q1 – 2006
Pravachol	pravastatin sodium	High Cholesterol	Available
Zocor	simvastatin	High Cholesterol	Available
Zoloft	sertraline	Depression	Available
Proscar	finasteride	Benign prostatic hyperplasia	Available
Ambien	zolpidem	Insomnia	December 2006
Zofran	ondansetron	Nausea & vomiting	December 2006



Generic drug use





Brand vs. Over-the-counter

Average member cost for 42 doses

- Prilosec: \$37.08
- Prilosec OTC: \$29.99



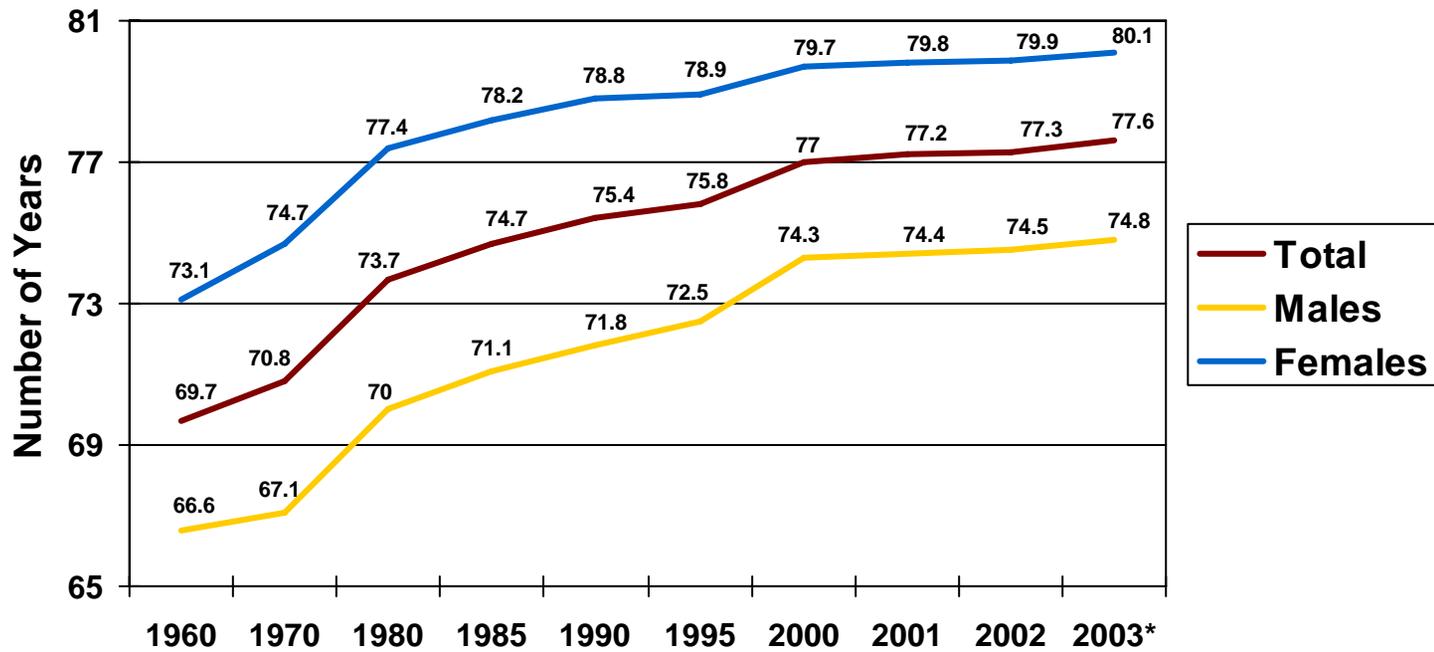
What BCBSND is doing about drug costs

- Education
- Drug Formulary
- Pill splitting



We're getting older

U.S. Life Expectancy





Regulations

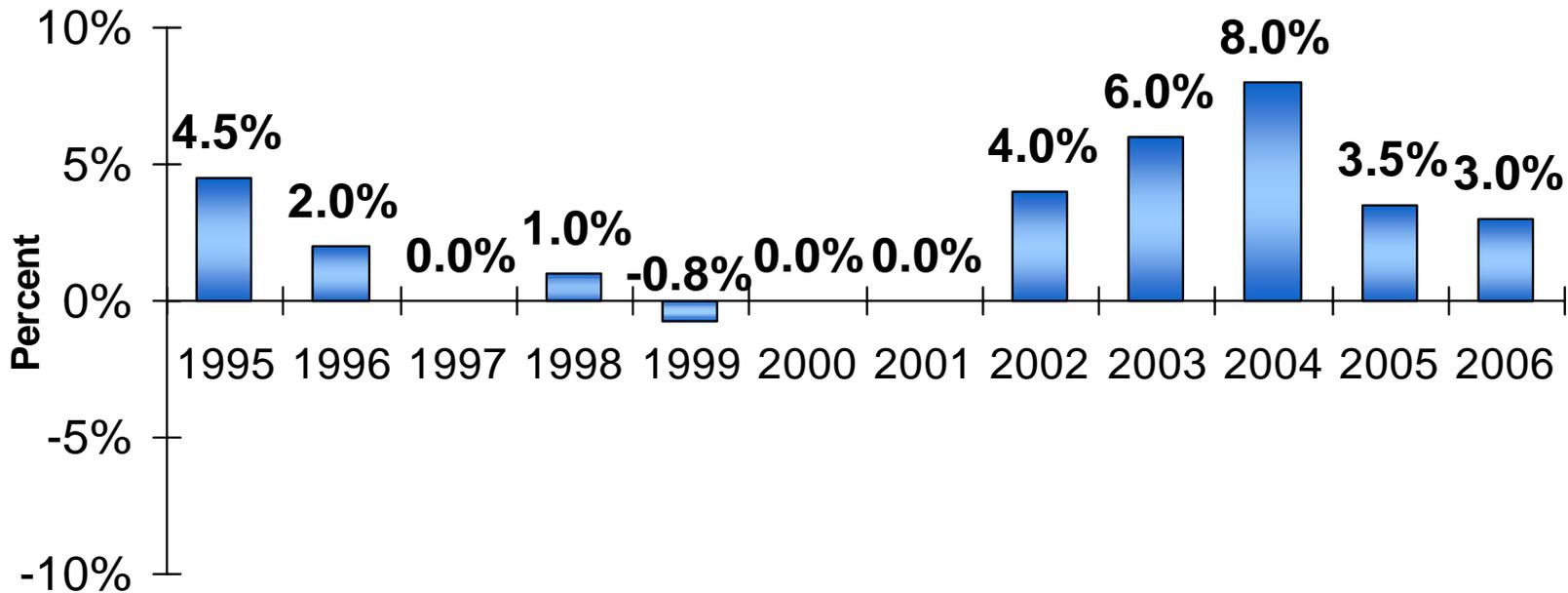
HIPAA compliance:

\$17 million to \$18 million



Reimbursement

10 Year History Inflationary Adjustments





What's driving provider costs

- Technology
- Staff shortages



Technology

Stealth Navigational Device

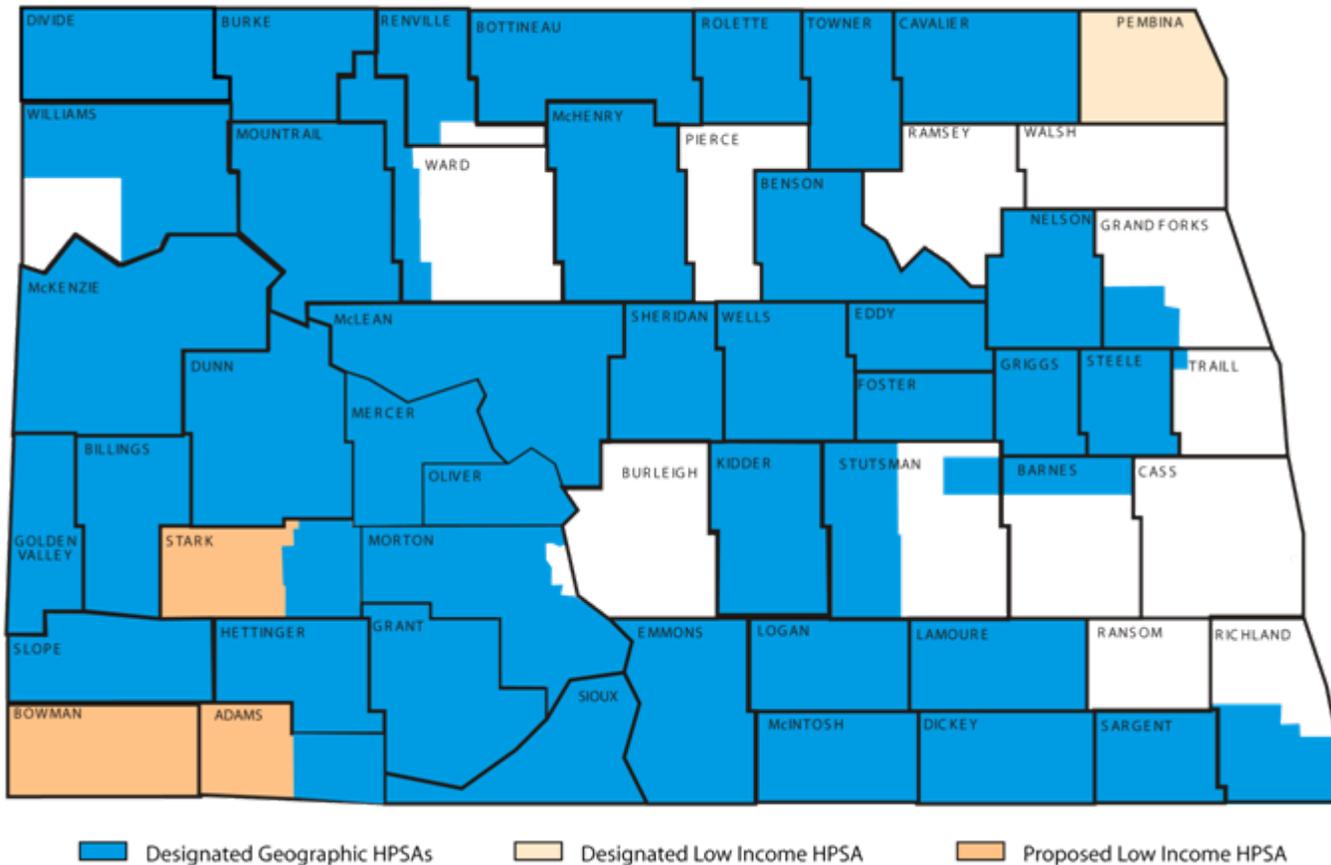


Sinus Surgery without Stealth: \$3,508
Sinus Surgery with Stealth: \$7,448



Staff shortages

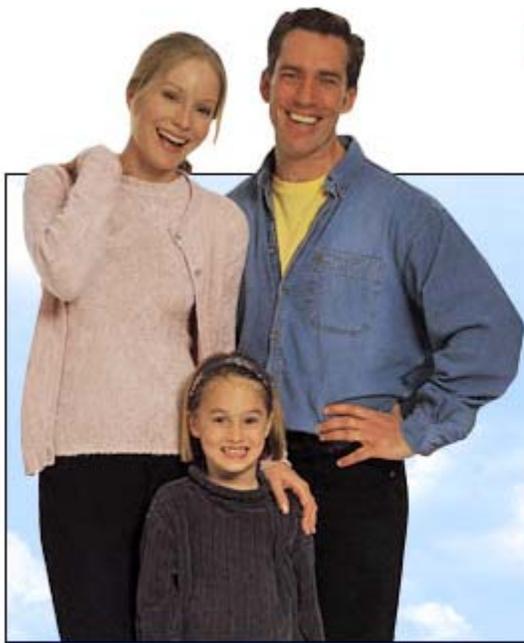
North Dakota Health Professional Shortage Areas





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Check out what's happening at BCBSND

Blue Saver
A New High Deductible Health Plan



**2006 North Dakota
Participating Pharmacy List**



MedicareBlue.
New health & drug coverage
from the Blues



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MEMBERS

As a BCBSND member, you can access a growing number of convenient, informative features by registering and obtaining a password. A password, however, is not required to access all of the information on this page.

Member Log-In

[Check your deductibles, review your account, and more!](#)

[Member Registration](#)
Not an online member? Register now!

Inside Find a Doctor



[Par Provider Directory](#)
BCBSND's participating health care providers.



[Network Provider Directory](#)
Locate providers in each health care network.

[BlueCard Doctor and Hospital Finder](#)
Away from home? Need a doctor?

[BlueCard Worldwide Hospitals](#)
Get a list of participating hospitals around the world.

Inside Pharmacy Guide



[Pharmacy Directory](#)
List of participating pharmacies.



[Drug Formulary](#)
Best choices in generic and prescription drugs.

[Restricted-Use Drug List](#)
Drugs with special restrictions.

[Nonpayable Drug List](#)
Which drugs are not covered?

Inside Health eChoices



[Prenatal Plus](#)
Having a baby?

[Healthy Choices](#)
Health news and updates on our company.



[Healthy Choices for Medicare Supplement](#)



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MEMBER REGISTRATION

To access this site, you must be a Blue Cross Blue Shield of North Dakota member, the covered spouse of a member, or a dependent (12 years or older) of a member. Each member over 12 needs a unique username to access individual information. Fill out the information below to register.

(Note: Bold fields are required.)

<input type="text"/>	Username (maximum 20 characters)
<input type="text"/>	ID number (as listed on your ID card)
<input type="text"/>	Your first name
<input type="text"/>	Your last name
<input type="text"/>	Your middle initial
<input type="text"/>	Your email address
<input type="text"/>	Retype your email address
<input type="text" value="Plan holder"/>	Your relationship to the plan holder
<input type="text" value="January"/> <input type="text" value="1"/> <input type="text" value="2006"/>	Your date of birth
<input type="button" value="Submit"/> <input type="button" value="Clear"/>	



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BlueCross BlueShield
of North Dakota

JOHN
John Doe
YQA999999999

LOGOUT

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MEMBERS

Looking for information about your Blue Cross Blue Shield of North Dakota coverage? The following services are currently available:

Member Services

[Request a Benefit Plan Book.](#)

Get a copy of your benefit plan book.

[Request a new ID Card.](#)

Lose your identification card? This section makes it fast and easy to order a replacement.

[Change Address or Phone Number.](#)

Moving? Be sure to update your file.

[Ask Member Services.](#)

Send your question or comment directly to one of our Member Services representatives.

[Electronic Representative \(E-Rep\).](#)

View on-line discussions between Member Services and you.

[Prenatal Plus Enrollment.](#)

Enroll in the Prenatal Plus program.

Claims Information

[View Claims Information.](#)

What was covered and when was it paid.

Benefit Plan Information

[View Benefit Plan Maximums.](#)

A brief summary of your benefit plan cost-sharing amounts.

[View Eligibility.](#)

Check your eligibility dates.

[View Member Information.](#)

View covered members, and some basic plan information.

[View Copayment Information.](#)

View your copayment responsibility.

User Profile Information

[Profile Maintenance.](#)

Change your online profile.

[Change Password.](#)

Change your password.



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Insurance Options

Find a Doctor

Pharmacy Guide

Health eChoices



PHARMACY GUIDE

Locating a participating pharmacy in the Prime Therapeutics Network is easy. Pharmacies from North Dakota and across the U.S. are part of the network, saving you money when it comes to paying for your prescriptions.

[Pharmacy Directory](#) helps you find information about pharmacies in the Prime Therapeutics Network.

[Prime Therapeutics Network](#) describes the program.

[Drug Formulary](#) gives you the list of best choices in generic and brand-name drugs.

[Restricted-Use Drug List](#) is a list of restricted medications.

[Nonpayable Drug List](#) is medications not covered by BCBSND.

[Over-the-Counter Medications](#) listing of non-prescription drugs covered by BCBSND.



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HEALTH LIBRARY



[Depression may look different in men](#)

Men are less likely than women to get treated for this chronic and dangerous disease

[Don't invite bacteria to your picnic](#)

Fortunately, foodborne illnesses are fairly easy to prevent

Other News

- [Helping kids get health smart](#)
BCBSND promotes "Eat Smart. Play Hard." campaign
- [Keeping free shots available](#)
A wise investment—vaccinations are among the most effective prevention tools that exist
- [Play it safe: Always take your blood pressure medicine as directed](#)
Even though you may not feel anything, your arteries take a pounding when you miss doses

Health Topic Centers

Featured:

[Fitness and exercise](#)
[Stress and anxiety](#)
[Winter health](#)

Select another topic

Health Library Search

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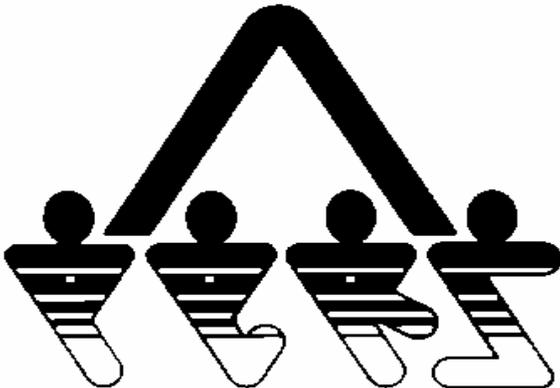
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Search



Questions????

**Please contact
BCBSND NDPERS Service Unit
in the Fargo area at
701-282-1400 or 1-800-223-1704.
NDPERS website - www.nd.gov/ndpers**

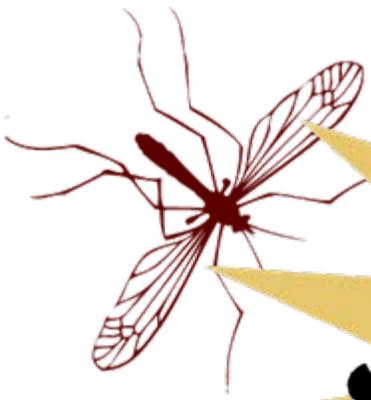


Underwritten by:





Beat the Bug





Beat the Bug

Because of the flu each year:

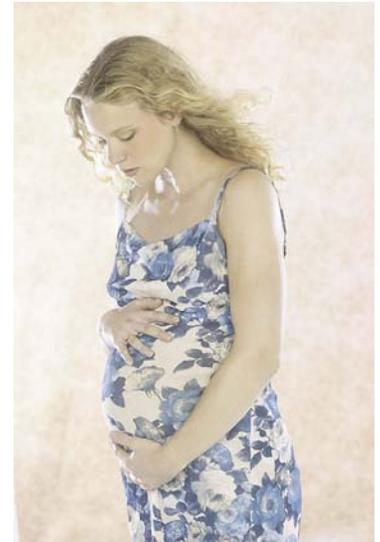
- 36,000 Americans die
- More than 200,000 Americans hospitalized



Beat the Bug

High risk for complications:

- Children younger than 2
- People 65 and older
- People with chronic health problems
- Pregnant women
- People who live with or care for those listed above.





Beat the Bug

Myth 1

The flu shot will cause the flu.



Beat the Bug

Myth 2

Flu shots protect you from colds
and the “stomach flu.”



Beat the Bug

Myth 3

The side effects of the flu shot are worse than the flu.



Beat the Bug

- Wash your hands
- Keep towels clean
- Disinfect counters, doorknobs and other surfaces





Beat the Bug

- Avoid touching your eyes, nose and mouth
- Limit exposure to sick people
- Avoid sharing glasses, utensils and toothbrushes
- Take care of yourself



Beat the Bug



If you get sick:

- Stay home
- Cover coughs and sneezes
- Wash your hands after coughing and sneezing



Antibiotic Resistance

Colds

- 15% lead to an office visit
- 30-50% of office visits result in an antibiotic prescription





Antibiotic Resistance

Antibiotics only help bacterial infections.



Antibiotic Resistance

Overuse of antibiotics has led to resistant germs.



Prevent Antibiotic Resistance

- Avoid taking for viruses
- Avoid taking someone else's prescription
- Don't demand antibiotics





Prevent Antibiotic Resistance

If your doctor prescribes an antibiotic:

- Follow the instructions exactly
- Take the full course of treatment
- Avoid saving antibiotics for the next time you get sick



Beat the Bug

Cold or Flu?

Symptoms	Cold	Flu
Onset	Begins slowly. First symptoms may include a scratchy, sore throat followed by sneezing.	Sudden onset with a headache, dry cough and chills. Symptoms quickly become more severe.
Fever	Rare	May be as high as 102-104 degrees; lasts 3-4 days
Headaches	Rare	Prominent
Aches	Slight	Usual
Fatigue, weakness	Mild	Can last 2-3 weeks
Extreme exhaustion	Never	Early and prominent
Stuffy nose	Common	Sometimes
Sneezing	Usual	Sometimes
Sore throat	Common	Sometimes
Chest discomfort, cough	Mild to moderate; hacking cough	Common; can be severe



Beat the Bug

How to treat a cold:

- Drink fluids
- Eat chicken soup
- Rest





Beat the Bug

How to treat a cold:

- Keep your room warm and the air moist
- Gargle with warm salt water
- Use saline nose drops





Beat the Bug

How to treat the flu:

- Drink fluids
- Eat chicken soup
- Rest
- Use over-the-counter pain reliever





Beat the Bug

See a doctor if:

- Symptoms last longer than 10 days
- You get better and then get worse



Beat the Bug

See a doctor if you experience:

- Chest pain
- Confusion or disorientation
- Coughing up thick, yellow-green mucus
- Fever higher than 102 degrees





Beat the Bug

See a doctor if you experience:

- Severe pain in face or forehead
- Shaking chills
- Trouble breathing
- Shortness of breath
- Persistent vomiting





Beat the Bug

COLDS AND FLU

Is ear pain more than mild, or is there clear drainage from the nose that began after head injury?

yes



**SEEK
MEDICAL
CARE NOW**

no

Does a child show any of the following symptoms?

- Rapid or difficult breathing
- Wheezing
- Marked irritability or lethargy

yes



**SEEK
MEDICAL
CARE NOW**

no

Do you see either of these signs?

- Coughing thick, foul-smelling, rusty, or greenish mucus
- Drainage from the nose that is foul-smelling, one-sided, or a color other than white or yellow

yes



**CALL
MEDICAL
ADVISOR**

no

Is the throat more than mildly sore?

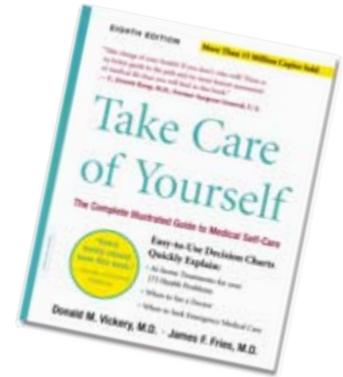
yes

See:
Sore
Throat,
p. 110

no



**USE HOME
TREATMENT**





Beat the Bug



Cough & Cold Kit



Summer Safety





Skin and Sun

Who will develop skin cancer:

1 in 5 Americans

1 in 3 Caucasians



Skin and Sun

- Fewer than 33% of Americans protect their skin on a regular basis





Skin and Sun

You decide.



Skin care:

\$5.99



Skin cancer:

\$8,277.00

Skin cancer is the most common form of cancer in the U.S. and it's on the rise. Protecting your skin from the sun now is just one of many things you can do to avoid high medical costs later.

**Know the facts
Reduce your risk
Recognize the
signs and symptoms**

**When it comes to the cost of health care,
your choices make a difference.**

**BlueCross BlueShield
of North Dakota**



An independent licensee
of the Blue Cross and Blue Shield Association
Noridian Mutual Insurance Company



Skin and Sun

- Limit exposure between 10 a.m. – 4 p.m.
- Wear sunscreen
- Wear protective clothing





Skin and Sun

What about vitamin D?





Skin and Sun

For vitamin D:

- 10-15 minutes of exposure
- 2 days a week
- Face, arms, hands or back





Skin and Sun

Check your skin for:

- Asymmetrical shapes or irregular borders
- Growths with many colors or uneven color distribution
- Growths larger than $\frac{1}{4}$ inch

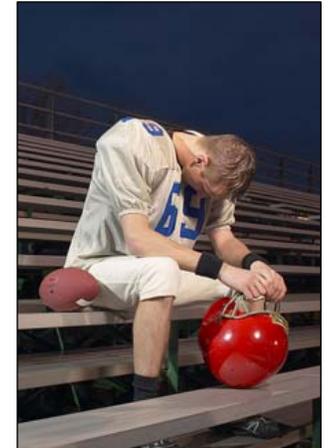
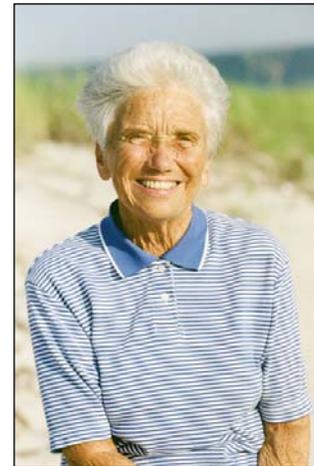




Heat

Most likely to get sick or die:

- Elderly
- Children
- People with chronic conditions
- People who participate in strenuous activities





Heat

What makes healthy adults susceptible:

- Alcohol
- Some medications
- Strenuous activity





Heat

Drink up!





Heat

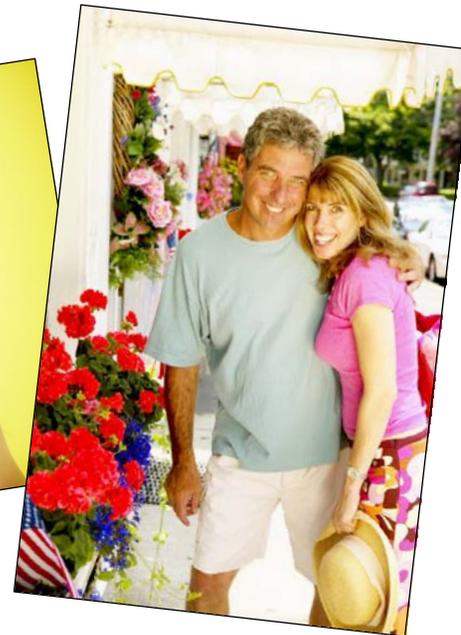
Stay in an air-conditioned place





Heat

Dress appropriately





Heat

If you have to be out:

- Go out in early morning or in the evening
- Rest often in the shade
- Wear a hat, sunglasses and sunscreen





Heat

If you have to be active in the sun and heat:

- Drink 2-4 glasses of cool fluid an hour





Heat

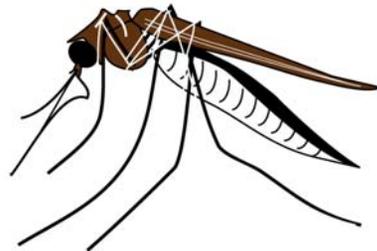
Never leave children in the car.





West Nile

- 80% - no symptoms
- 20% - mild symptoms





West Nile

1 in 150 will develop
severe symptoms





West Nile

Prevention:

- Use insect repellent with DEET





West Nile

- 30% is the maximum concentrate recommended for children





West Nile

- 10% concentration = 2 hours of protection
- 24% concentration = 5 hours of protection





West Nile

DEET Risks:

- Skin reaction





West Nile

Prevention:

- Stay inside at night
- Make sure your screens are in good shape
- Get rid of breeding sites





Summer Safety





**The cost of health care is
everybody's responsibility**



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of North Dakota**