

# My Healthy Business NEWS

Spring 2013

## 5 things every employee can do to help save money on health care costs

Page 4

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NEW YORK NEWS

DON'T MISS THIS WEBINAR! EMPIRE'S PATIENT-CENTERED APPROACH TO CARE

# Featured Articles

## Top tips from Real Health bloggers

Last year, Empire engaged six everyday people to blog about their health journeys and engage in conversations with online visitors through a website, Facebook, YouTube and Twitter. Since the launch of “Real Health,” the bloggers have:

- Openly talked about their ups and downs with weight, fitness, stress, parenting and caring for elderly family members.
- Received advice from noted health personalities such as author Dr. Mehmet Oz, CNN correspondent Dr. Sanjay Gupta and Women’s Health Editor Michele Promaulaykoc.
- Set their health goals for 2013.

Now RJ, Kath, Rosemary, Phyllis, Toni and Harold want your employees to learn about health and wellness through what they have been through and what they are planning for the year to come. They each chose the one post from the last year they think will be most helpful to others. Feel free to share the stories of the Real Health bloggers with your employees. Also, the Real Health bloggers are happy to talk with your employees through social media.

### Best Real Health Blog Posts

[New Mother Kath on Getting Sleep with a Newborn](#)

[Single Parent RJ on Simple Dinner Recipes](#)

[Mother of Two Toni on Fitting in Fitness](#)

[Baby Boomer Harold on Recovering from the Recession](#)

[Active Seniors, Rosemary and Phyllis, on Expressing Gratitude](#)

You and your employees can follow the Real Health bloggers, in real-time at [Youtube.com/healthjoinin](https://www.youtube.com/healthjoinin). ■





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A close-up photograph of a white calculator with a purple strap, showing the numeric keypad and some function keys.

## 5 things every employee can do to help save money on health care costs

As health care costs continue to rise in the United States, the amount your employees pay for health care doesn't have to rise, too. With the right tools and tips, they can make smart decisions and spend less. Here are five easy ways your employees can get a handle on health care costs.

### 1 Compare costs of health care services – so they know before they go

The same medical procedure can cost different amounts depending on where your employees go. For example, an MRI can cost a lot more if done at a hospital rather than a radiology or imaging center.

#### **How employees can compare costs**

Employees should check with their doctors' offices or other facilities to see how much their services are before receiving care. Employees should also check their benefits to see how much their plans cover. Then they should compare the costs that different facilities charge and how those charges are covered by their benefit plans.

Employees in PPO plans have another option available to them. When employees register at [empireblue.com](http://empireblue.com), they can use the Estimate Your Cost tool to see how much different doctors and hospitals will charge them for the same things. They can even find out which doctors and





The same medical procedure can cost different amounts depending on where your employees go.

hospitals are the most experienced with common conditions and procedures. And they can check out stats for average length of stay, complication rates, patient reviews and more.

Here's a [video](#) that you can share with employees to show them how to compare services and save costs.

To use the Estimate Your Cost tool, employees can log on to [empireblue.com](#). Then they can click on **Estimate Your Cost** and answer the questions provided.

## 2 Choose a generic drug

Encourage employees to choose a generic drug. Generics are a great choice because they're copies of brand-name drugs with the same active ingredients, strength and dose, but they cost less. And the savings can really add up – in 2011 people saved over \$157 billion by using generics.\*

### How employees can save on drugs

Employees should talk to their prescribing

doctor or log into [empireblue.com](#) and click on **Prescription Benefits** to learn more.

## 3 Use in-network doctors and ask them to use only in-network labs

Employees probably know they can save a bundle if they use doctors and hospitals that are part of their health plan's network. Well, the same goes for labs. When a doctor orders routine lab work (like blood, urine or Pap tests), employees should always ask for an in-network lab.

### How employees can find network doctors and labs

To find out which doctors are in the network, employees can log in to [empireblue.com](#) and click on **Find a Doctor**.

To find labs that are in the network, employees can go to [labcorp.com](#) or call 888-522-2677. They can also go to [empireblue.com](#) and select **Find a Doctor**. Employees must be registered and logged into [empireblue.com](#) to view a doctor's network status.

[Continued >](#)

# Featured Articles

## 5 things every employee can do to help save money on health care costs

### 4 Save emergency rooms for emergencies

Did you know some people go to the emergency room for common situations like a sore throat, cold, flu or fever? If it's not a true emergency (we're talking a life-threatening situation), employees may save money – and usually lots of time — by going to places other than the ER. Calling their regular doctor is a great start. Or they can call our 24/7 NurseLine. Another option is to use an in-network urgent care medical practice.

#### **How employees can find alternatives to the emergency room**

Employees can go to [empireblue.com/eralt](https://empireblue.com/eralt).

And if they need help figuring out what to do, employees can call our 24/7 NurseLine anytime, day or night, at 877-Talk 2 RN or 877-825-5276. If employees speak Spanish or another language, we have Spanish-speaking nurses and translators as well.

### 5 Take care of health conditions before they become costly

If some of your employees have ongoing, complex health problems, it can get downright costly. Not to mention how it affects their quality of life and the ability to do their jobs.

#### **How employees can get help with their conditions**

Our ConditionCare program gives members with ongoing health problems a team of experts who work together to support them and help them better understand how to improve their overall

health. Employees can use all kinds of resources and tools to improve their quality of life and lower their health care costs. Conditions include asthma, diabetes, heart failure, chronic obstructive pulmonary disease (COPD) and coronary artery disease. ConditionCare may reach out to your employees and ask them to participate. We will always verify their name and birth date before discussing personal health information. Check with your account manager to see what is available in your plan.

### **You can do your part, too**


Start by sharing the information in this article with your employees. And tell them to register at [empireblue.com](https://empireblue.com) so they can start using our valuable tools to help them manage their costs.

Also, our Time Well Spent online toolkit offers everything you need to promote wellness in the workplace. Simply choose a topic (for example, weight loss, exercise) and print out posters to hang in break rooms, send emails or educational articles to your staff, and more. Other tools include communications calendars and employer guides to help you build a culture of health in your workplace. It's quick and easy. And it comes at no extra cost!

### **How employers can access the online toolkit**

Just go to [timewellspent.empireblue.com](https://timewellspent.empireblue.com) to get started. ■

\* "Generic Drug Savings Promoted by Industry Group," *New York Times*, September 21, 2011



Employees can use all kinds of resources and tools to lower their health care costs.



# Featured Articles



We will keep you up to date of your duties and how this mandate may affect you as the final rules are released.



# The employer mandate in the Affordable Care Act – what you need to know

You may have heard about the employer mandate in the Affordable Care Act, or health care reform. But what exactly is it and who has to comply? The Department of the Treasury has released some initial rules so companies can plan ahead, until the Internal Revenue Service releases final rules.

This mandate goes into effect for new or renewing plans starting January 1, 2014. Here are some of the main rules:

## Impact on businesses:

- Businesses with 50 or more full-time employees (including full-time equivalents) must offer a certain level of coverage that people can afford. These companies are considered “applicable large employers.”

## If “applicable large employers” don’t follow the employer mandate, they must pay:

- \$2,000 per year per full-time employee (after the first 30) if any full-time employee gets government aid to lower his or her coverage cost through the health insurance marketplaces because minimum essential coverage wasn’t offered.
- \$2,000 per year per full-time employee (after the first 30)—or \$3,000 per subsidized full-time employee, whichever is less—if coverage isn’t considered at a price a person can pay (employee contribution costs for single coverage is more than 9.5% of the employee’s yearly earnings).

Here are a few key definitions of terms about the employer mandate:

- **Applicable large employers** – Those with 50 or more *full-time employees* (including full-time equivalents). To find out if you are an applicable large group employer\*:

1. Add the number, month by month from the past year, of all employees that are full-time, full-time equivalent and seasonal.
2. Divide the total number of employees for the year by 12.
3. If the result is not a whole number round down to the next lowest whole number.
4. If the result is less than 50, the company is not an “applicable large employer” for the current calendar year.

- **Full-time employee** – One who is in a job an average of at least 30 hours of service per week.
- **Hours of service** – Hours paid for performing work, or the right to be paid when no work is done; paid time off (sick, time off, holidays, etc.).

We will keep you up to date of your duties and how this mandate may affect you as the final rules are released.

For more on the employer mandate, as well as other health care reform needs and questions, visit [empireblue.com/healthcarereform](http://empireblue.com/healthcarereform).

**NEW!** Our educational site about health care reform for members and consumers is now live. A new health care reform area on [empireblue.com](http://empireblue.com) features [Health Care Reform 4 You](#) which provides simple, straight-forward info to help consumers understand how the law affects them. ■

\* Offer of coverage, affordability safe harbors and assessable payments – [Notice 2012-58](#) lists methods employers may use when calculating coverage offerings, conditions for using an affordability safe harbor and assessable payments. The rules depend on a variety of factors such as the type of employer and employees (hourly, salary, seasonal, etc.), unpaid employee leaves, look-back periods, etc.

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# Featured Articles

## Why pay more for a drug's name?

Sometimes brand names matter. But when it comes to medicine, why pay extra just for the name? Generic drugs cost much less than brand-name drugs but are just as safe and effective. In fact, the biggest difference between most generic and brand-name drugs is the price. The Food and Drug Administration requires that brand and generic drugs have the same:

- Active ingredients
- Strength
- High quality standards
- Dose

The biggest difference between most generic and brand-name drugs is the price.



## How much your employees can save

The amount they can save by switching to generics depends on the cost of the drugs and how often they take them. Whatever they save, they will save it every month. And that can really add up.

### Here are some examples of savings on popular drugs:

Brand Name	Cost*	Generic Alternative	Cost*	Member Savings
Nexium	\$239	Omeprazole	\$14	\$225
Maxalt	\$255	Sumatriptan Succinate	\$52	\$203
Advicor	\$198	Pravastatin Sodium	\$8	\$190

\*Based on WellPoint claims data. Actual savings may vary by plan.


## Get the word out with these fun, informational materials.

Download, print and share them today. Just click on the links:

- **Fliers** – These are great to send in an email blast for the quickest action. And if you've got employees who don't use email, just print and leave out in common areas so they can grab and go.
- **Posters** – Tack them up in break rooms, stairwells, cafeterias and even bathrooms. Anywhere that gets lots of traffic.
- **Payroll stuffers** – What better place to put important information? Add these to payroll envelopes and employees are bound to get the message! ■

**Save money with generic drugs.**

And treat yourself with the savings!



You could save hundreds of dollars a month by switching from pricey brand-name drugs to generics.\* Then start shopping for the brand names you really want.

Generics are just as safe and effective as brand-name drugs. The only difference is the price. So what are you waiting for? Ask your doctor about generics today. You'll save on your medicine – so you can splurge on yourself.



# Featured Articles

## New *Habit Heroes™* experience aims to teach families about healthy choices!



**We collaborated with Disney to bring you *Habit Heroes™*.**

Everyone has the potential to be a habit hero. That's why we're co-sponsoring *Habit Heroes™* in INNOVENTIONS at Epcot® at Walt Disney World® Resort. The *Habit Heroes™* interactive exhibit was reviewed by health experts and is designed to help families make healthy choices a part of everyday life. Centers for Disease Control

(CDC) research showed 17% of U.S. citizens age 2-19 are obese, and nearly 80% of the kids who were overweight at 10-15 years of age were obese by age 25. A CDC report said that unhealthy lifestyle choices like poor nutrition and lack of exercise radically impact employers' costs. This is because they can lead to chronic conditions, which account for 75% of U.S. health care spending each year.\* Promoting *Habit Heroes™* is one way we're working to reverse these trends. It's a fun, yet effective way to help families focus on building good habits like eating well, moving more and staying hydrated. It's also an extension of how we support our members through wellness programs and plans with 100 percent coverage for preventive care.

### **What is *Habit Heroes™*?**

*Habit Heroes™* aims to entertain, inspire and inform families about the benefits of living a healthy lifestyle. *Habit Heroes™* is an interactive comic adventure that aims to teach families about healthy habits and it includes the exhibit at INNOVENTIONS at Epcot® at







Walt Disney World® Resort as well as a cool mobile app.

- Families who experience the exhibit can take part in hero missions alongside a cast of *Habit Heroes™*.
- Each mission is focused on an important health habit — nutrition, activity and hydration.
- And the fun continues outside of the theme park. At home, families can take part in the adventures with the *Habit Heroes™* mobile app that anyone can download from [habitheroes.com](http://habitheroes.com), iTunes or GooglePlay. The mobile app features the *Habit Heroes™* comic and provides users with fun tools that can be used to track and build their hero power.



### Ready to Unlock Your Hero Potential?

Visit us [online](http://online) to learn more about how Empire's health and wellness tools can help build good habits. We all have a role in improving our health and *Habit Heroes™* is a terrific first step towards helping families, especially kids, learn about and develop good health habits at an early age. Be a habit hero. Visit [habitheroes.com](http://habitheroes.com), or iTunes or GooglePlay to download the Mobile App. ■

As to Disney artwork/properties: © Disney  
\* Centers for Disease Control: Chronic Diseases at a Glance 2009.

# Featured Articles

Think of the calendar as  
your one-stop shop for  
health and wellness tools  
and information.



## 2013 Health and Wellness calendar now available

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You know better than anyone that healthy employees can mean a more productive workforce. Not to mention fewer costly sick days and expensive medical claims. So to help you keep health and wellness in front of your employees all year long, we've created the Health and Wellness Calendar. It's packed with timely health topics and solutions you can use to engage your employees and create a culture of wellness in the workplace.

### Use the calendar to promote employee health

Think of the calendar as your one-stop shop for health and wellness tools and information. Each month, you'll find a different topic featured and access to everything you need to run a simple campaign on it. You decide how much you want to do.

### Here's an example

March is Nutrition and Healthy Eating month. To get started, click on the links within the month. They give you access to a wide range of educational materials such as fliers and posters on healthy recipes, nutritional plans and weight management. Download the materials that you want to share. You can then post them in the work place, leave them on desks, drop them in mail boxes or send them directly to employees through email. And to raise awareness of our featured health and wellness program don't forget to share our flier on ConditionCare Coronary Artery Disease.

And keep in mind, you don't have to follow the order of the calendar. If you see a topic that's a few months away but you want to cover it now, go for it. No matter how you use it, the calendar requires little to no time or investment on your part.

### Get your [calendar](#) today

It's fast and easy. For tips on how to get the most out of it, click on the [How To Use This Calendar](#) link on the left-hand side of the page.

Built around the calendar you'll also find other valuable resources. These include our Employer Guide to Wellness in the Workplace, videos you can share with your employees on available health and wellness programs and links to external sites where you can find more educational tools and resources.

The Health and Wellness Calendar features programs like 24/7 NurseLine, ComplexCare, ConditionCare, Future Moms and MyHealth Advantage. If you are unsure if you have these health and wellness programs please contact your account representative before promoting them to your population. ■

# Featured Articles

## **New SpecialOffers programs offer discounts for weight loss and infertility**

Empire has teamed up with FitOrbit and WINFertility to give members more discounts.

Starting February 1, 2013, members can get:

- 33% off FitOrbit's best-selling three- and six-month online weight-loss programs. FitOrbit offers total weight loss and fitness at a lower cost. The program has meal and workout plans to help people lose weight. A certified personal trainer gives daily feedback.
- Health care and drug discounts of up to 40% for infertility care through WINFertility. For people who lack coverage for infertility services, the WIN program offers:
  - health care and drug discounts;
  - 24/7 access to WIN FertilityCoach<sup>sm</sup> nurses who have worked with infertility issues in the past;
  - access to WIN's network of endocrinologists who specialize in reproduction;
  - a single price for both health care and drug services;
  - financing through reputable lenders.

People can sign up for free. They do not have to meet any health standards. They get refunds for canceled services. They can have a free session with a FertilityCoach nurse to ask questions and talk about the program. The prenatal program to help avoid birth defects is free to all enrollees.

To get the discount, members simply:

1. Log onto [empireblue.com](http://empireblue.com)
2. Click on 360 Health
3. Click on SpecialOffers ■







## With disability and life coverage, your employees can live for today and plan for tomorrow

Think your employees would be all set if they became disabled or suffered a loss? The facts are eye opening!

- Three quarters of Americans surveyed don't have disability insurance, with 10% actually worried that they will jinx themselves if they purchase it.<sup>1</sup>
- Half of Americans admit they couldn't afford to be out of work because of an injury.<sup>1</sup>
- Four in 10 Americans express concern about not being able to provide for their family if they die.<sup>1</sup>

At a time when many Americans are still struggling to make ends meet, you can help your employees protect themselves from unexpected life-changing events like a disability or death. Making a small investment now could make a big difference in their financial security later.

Here's how you can help:

- 1. Give employees the facts about disability and life insurance.** There are many myths about the need for disability and life insurance. Encourage employees to visit our [Disability and Life Insurance Learning Center](#). It has educational videos and interactive tools to help employees get informed.
- 2. Help employees invest in healthy habits to reduce their chance of a disability.** A little prevention can go a long way. Surprisingly, about 90% of disabilities are caused by illnesses rather than accidents.<sup>2</sup>

Incent employees to make a few changes – quit smoking, maintain a healthy weight, exercise and make time to get checkups and preventive exams. Your health plan includes health and wellness discounts through SpecialOffers<sup>SM</sup> and preventive care to encourage employees to make these changes.

- 3. Offer disability and life insurance as part of your employee benefits package – and it doesn't have to cost you anything with our employee-paid (voluntary) options.** Providing access to disability and life insurance may be one of the most important steps that you can take to help your employees and their families plan for the future (and live for today). You can even offer this as an employee-paid (voluntary) option, which means you pick the plan design and employees pay the premium at a discounted group rate.

We offer more than just a benefit check. We help get employees back to health, back to work and back to life. So talk to your rep today and find out how we do it all! ■

A small investment now could make a big difference later.

<sup>1</sup> WellPoint, Inc. survey, 2012.

<sup>2</sup> Council for Disability Awareness, "Disability facts you should know" December 2011.

# New York News

## Don't miss this webinar! Empire's patient-centered approach to care

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Were you unable to participate in December's live webinar about our new physician payment model? Now you have a chance to watch the recorded webinar and learn about this innovative program and how you and your employees will benefit. It is changing the way health care is delivered.

It is no secret that the U.S. health care system is costly and fragmented. Today's health care system typically pays physicians based on the volume of care delivered rather than on the value of care delivered. This approach is just not working for several reasons.

To address this challenge, we are shifting to a payment model that rewards value rather than volume. Providers will be rewarded for improving the health of their patients while reducing the avoidable care that drives up costs. We estimate that this program has the potential to reduce total cost of care by 8% to 10% compared to traditional approaches<sup>1</sup>. That's a big win for you and your employees!

[Click here](#) to watch the webinar and see for yourself how this new approach is improving the way health care is delivered. The webinar also features a Q&A session where your peers' insightful questions are answered by our experts. ■

<sup>1</sup> Empire BlueCross pilot study results, 2011. NY-based pilot programs demonstrated up to a 23% decrease in acute inpatient admissions and up to 17% decrease in total ER visits, while improving outcomes. By our estimates, this program has the potential to reduce total cost of care by 8% to 10% compared to traditional approaches.





## Are you and your employees ready to Run for the Wild?

Empire members and group clients may receive a \$5 discount for the upcoming 5k Run and Family Fun Run/Walk on Saturday, April 27th at the Bronx Zoo. "Run for the Wild" is hosted by the Wildlife Conservation Society (WCS) at the Bronx Zoo. Participation in this fun event will help the WCS work saving elephants.

### HIGHLIGHTS INCLUDE:

- Exclusive access to the Bronx Zoo before public opening. Stay for the day!
- Registration fee includes complimentary Bronx Zoo general admission and parking.
- Free post-run activities, refreshments, and entertainment for all ages.

To register, visit [WCSRUNFORTHEWILD.ORG](http://WCSRUNFORTHEWILD.ORG). Then enter the discount code RFTWEMPIRE to receive \$5 off registration now until April 1, 2013.

(Offer cannot be combined with any other discount offer and is valid for online transactions at [WCSRUNFORTHEWILD.ORG](http://WCSRUNFORTHEWILD.ORG).)

For more details, [click](#) and share with your employees, today!