



Since 1976  
Minnesota Comprehensive Health Association

## Five ways to make your life healthier — and happier — right now

Want to make your life better? That's easy!

- 1. Get to bed early** Not enough hours in the day? Don't rob them from the sandman. For top health and performance, most adults need about eight hours of rest each night. Sticking to a regular sleep schedule will help you feel more alert.
- 2. Come in from the smog** Smog can irritate the respiratory system, aggravate asthma and cause long-term health problems. For local air quality reports, visit [www.epa.gov/airnow](http://www.epa.gov/airnow) before planning outdoor activities.
- 3. Eat more beans** Yes, they are good for your heart. Beans and other legumes are low in fat, high in fiber, cholesterol-free and rich in nutrients, such as protein, iron and potassium. They're also versatile, affordable and available year-round.
- 4. Really clean your teeth** Brushing gets your teeth about half clean. Flossing properly reaches those other areas between teeth and below the gumline. Check at any drugstore for products that make flossing faster and easier. Floss at least once a day.
- 5. Get herbs** Growing herbs doesn't take much time or space; most will grow indoors on a sunny windowsill. Plus, cooking with fresh parsley, sage, rosemary and thyme is a tasteful way to spice up foods without salt, butter and other fats.

## More choices for Fit Choices

You now have more than 500 fitness options. That's how many facilities are in the Fit Choices<sup>SM</sup> by Medica program\* — including 184 recently added Minnesota Curves<sup>fi</sup> locations. Curves offers 30-minute fitness and weight loss programs for women of all ages and fitness levels.

Fit Choices by Medica provides qualified Medica members with a \$20 credit toward monthly dues for visiting a network facility at least eight days per calendar month. Although Curves is for women only, men can still choose from nearly 400 Fit Choices by Medica network facilities.

Find a complete list of Fit Choices by Medica locations on the Web: [www.medica.com](http://www.medica.com) Members > Member Through Work > Manage My Health > Fit Choices by Medica.

\*Not available to members of Medica individual plans.



"The addition of Curves has been one of our top requests from our membership and we have listened to what our members want." — Vince Pozinski, Fitness Program Manager for Medica

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Campaign for Healthy Living, the online tool My Health Manager from Medica

## How to Get Started

To Register:

1. Go to [www.medica.com](http://www.medica.com) and click on "My Health Manager from Medica"
2. Enter your MCHA ID Number
3. Select "Medica" from the affiliation drop-down menu
4. Click on "Enter Site"

If you have questions, call MCHA Customer Service at 1-866-894-8053

MCHA Customer  
Service Strives for  
Service Excellence



MCHA continues to conduct Customer Service Satisfaction Surveys to gain your feedback on how we are doing. You may be, or may already have been, contacted by our telephonic automated survey system. This system allows us to get your valuable feedback quickly from hundreds of enrollees.

Here is how you rated MCHA Customer Service for 2007:

- 92 percent felt calls to Customer Service were answered in a timely manner.
- 96 percent felt Customer Care Professionals were courteous, respectful and helpful.
- 91 percent felt Customer Care Professionals were very knowledgeable about MCHA's products and services.
- When asked about whether you got your questions answered, 91 percent said yes.
- Overall, 88 percent stated that MCHA Customer Service met or exceeded their expectations this past year.

These 2007 survey responses exceed those from 2006.

MCHA feels these results are very positive, and we very much appreciate the effort and work of our wonderful MCHA Customer Service Staff. Kudos!

## THE PRESIDENT'S COLUMN by Lynn R. Gruber

### Adult Preventive Benefits Begin July 1

The MCHA Board of Directors approved adult preventive care benefits to begin July 1, 2008, for all MCHA's individual deductible plans (the High Deductible Health Plan — for use with a Health Savings Account — has always offered preventive services). This benefit addition is in response to member requests. Starting July 1, annual physical examination screenings, refractive eye exams and preventive immunizations will become eligible benefits. In-network benefits will be paid at 80 percent after the annual deductible has been satisfied. For out-of-network benefits, coverage is limited to 70 percent of the non-network provider reimbursement amount, after the annual deductible has been met. To clarify the new preventive benefits, MCHA will be sending you revised Policy of Coverage documentation.

### How MCHA Premium Rates Are Determined

By June 1, 2008, MCHA's new premium rates will be announced for a July 1 effective date. It is a common misconception that MCHA premium rates are determined based upon the cost of claims incurred by MCHA members. Another misconception is that Medica — MCHA's Administrator — sets MCHA's premium rates.

The truth is, Minnesota law establishes MCHA's rate-setting process and range of allowable rates. The law requires MCHA to survey all health insurers and HMOs in Minnesota to determine what premium rates they will be charging for policies of individual health insurance similar to MCHA's policies. In March, MCHA's Actuarial Committee and our Board of Directors review the survey information and proposed new rates. By law, the Board of Directors must set premiums between 101 and 125 percent of the weighted average of premiums that will be charged in the private market. MCHA members are sent information on the proposed rates. Unlike with other insurance companies, MCHA members have an opportunity to comment on the proposed rates by attending a public meeting hosted by MCHA, or sending the MCHA Board of Directors a letter or e-mail.

In April, after the Board of Directors has considered member input, the board votes on the set of premium rates to be recommended to the Minnesota Commissioner of Commerce. State law establishes that the Commissioner is the final authority on MCHA's rates (within the 101-125 percent of market rate range). The Commissioner can accept, modify or change the rates recommended by the MCHA Board. New rates become effective on July 1.

Currently, MCHA premiums cover about 50 percent of claims. The other funds needed to operate the MCHA plan are provided through assessments on all insurance companies that sell health insurance in Minnesota. Currently, no state tax funds are used to operate MCHA.

### Congress and President Approve Funds to Assist High Risk Pools

A 2007 Omnibus Spending Bill contains \$49 million for State High Risk Pool Grant programs. All states that have eligible high risk pools must apply for their portion of the funding. MCHA will apply for grant funds, and our goal is to again administer a Low Income Subsidy Program for eligible enrollees in mid-2009.

## Get to know your asthma triggers ... and how to avoid them!

Smoke, cold air, pollution — anything that causes your asthma to flare up is a “trigger.” Identifying and avoiding these triggers are keys to managing asthma.

What causes my flare-ups?

To help identify your triggers, look back at your actions before symptoms started: What were you doing? What did you eat? Over time, patterns may emerge that will help you recognize environmental triggers, such as:

- ▲ Cigarette smoke
- ▲ Dust mites (in house dust)
- ▲ Mold
- ▲ Air pollution
- ▲ Perfume
- ▲ Cockroaches
- ▲ Pet hair
- ▲ Pollen
- ▲ Exercise — especially in cold weather

Allergy testing is another option that can help identify your asthma triggers.

Take action

An asthma action plan will help you be prepared for a flare-up. Your plan should list the steps to take when symptoms begin and worsen. It should also include information about your medications and your doctor's phone number.

Review your asthma action plan with your doctor at least twice a year. Give copies of your child's asthma action plan to his or her school and other caregivers.

## HEALTHY KID TODAY, HEALTHY ADULT TOMORROW

Sometimes, it's easy to figure out that your child is sick. A runny nose, cough or rash are sure signs that your child needs some TLC.

Other problems do not have symptoms you can see. Only a doctor may be able to tell if your child has conditions such as lead poisoning, low vision, diabetes or depression.

Tip: Learn more about children's health issues at [www.medicare.com](http://www.medicare.com) >Health and Wellness Resources by HealthForums.com.

Your child needs regular Well Child Checkups from birth through age 20. A Well Child Checkup allows your child's doctor to diagnose and treat any health concerns early.

Based on your child's age, checkups may include:

- Physical screening
- Emotional and wellness assessments
- Tobacco and alcohol counseling
- Accident and injury prevention
- Immunizations, as needed

Tip: Schedule an annual Well Child Checkup around your child's birthday or just before school starts in the fall.

## WHAT THE HAY?

Hay fever has nothing to do with a fever and little to do with hay. It is an allergic reaction that causes symptoms, such as sneezing, congestion and runny nose.

**Fact:** About 45 million Americans suffer from hay fever and other allergies.

*Source: American Academy of Otolaryngology — Head and Neck Surgery*

Hay fever symptoms can occur any time you are exposed to a substance that triggers your allergy. Common triggers include mold spores and pollen from trees, grass and weeds. These are more common in warm weather, so your allergies may act up more this time of year.

What to do?

Many people manage mild hay fever by avoiding their triggers and treating symptoms with over-the-counter medicine. If symptoms persist or affect your quality of life, your doctor may refer you to an allergy specialist.

Don't just dismiss hay fever as a “summer cold.” Untreated, it may lead to asthma or other serious allergic reactions.

## EAT TO LIVE

Question: What do these 10 foods have in common?

1. Blueberries
2. Broccoli
3. Flaxseed
4. Ginger
5. Grapes
6. Shiitake mushrooms
7. Soybeans
8. Tea
9. Tomatoes
10. Whole-grain foods

Answer: All are being studied for possible cancer-fighting powers.

You may want to incorporate more of these foods into your diet, but avoid eating too much of any one “super food.” Instead, aim for a variety of fruits, vegetables, lean meats and other smart choices.

## Can you prevent cancer?



You don't want to be diagnosed with cancer. But are you doing all you can to prevent it?

- ✦ You can prevent any cancer caused by tobacco. The overall number of cancers would drop 30 percent if no one used tobacco.\* Using tobacco increases the risk of many cancers, including lung, mouth, bladder, esophagus and cervical cancer (see page 5 to learn about the Medica Tobacco Cessation Program).

**Fact:** Cigarette smoking causes 87 percent of all lung cancers.

Source: National Cancer Institute, 2004

- ✦ You may be able to prevent colorectal cancer. Regular screenings starting at age 50 can detect precancerous growths called polyps. Polyps can be removed before they can become cancerous.
- ✦ You may be able to prevent cervical cancer. A recently developed vaccine prevents infection with four types of human papillomavirus that cause about 70 percent of cervical cancers. In addition, Pap tests can detect abnormal cells that may become cancerous.
- ✦ You can prevent many cancers caused by obesity, alcohol use and inactivity. For example: The National Cancer Institute estimates that physically active men have a 10 to 30 percent lower risk for prostate cancer than inactive men. Exercise may also significantly reduce the risk of breast, colon and other cancers.

Learn more about cancer prevention:  
[www.cancer.gov](http://www.cancer.gov) (National Cancer Institute)  
[www.cancer.org](http://www.cancer.org) (American Cancer Society)

\*Source: American Institute for Cancer Research

## NEWS TO MAKE YOUR BODY HAPPY



## Pedometers

Using a pedometer may encourage you to walk more.

In a recent study, participants who used a pedometer walked nearly 2,200 steps — almost a mile — more per day than those who did not use a pedometer. The study also found that pedometer users significantly decreased their body mass index.

Source: Journal of the American Medical Association



## 'Hidden' salt

Medical experts have asked the U.S. government to help

regulate salt in processed and prepared food. The American Medical Association says that up to 80 percent of the sodium in the average diet comes from processed and restaurant food. Excess salt consumption increases the risk of heart disease and stroke.

Source: American Medical Association



## Smoking stars

Young teens that see actors smoke in the movies are more

likely to try tobacco. U.S. researchers reached that conclusion after surveying more than 6,500 teens ages 10 to 14 years old. Another surprise: The study found that youths are exposed to smoking mostly in movies rated G, PG and PG-13.

Source: Pediatrics

## What's in a cigarette? Chemicals!

When you light up, you're smoking more than tobacco. Cigarettes typically contain thousands of chemicals, such as:

- Acetone — the active ingredient in nail polish remover
- Ammonia — a household cleaner also used to make fertilizers and explosives
- Arsenic — a poison used in many commercial weed killers and pesticides
- Benzene — found in gasoline and also used in the production of dyes, detergents and pesticides
- Carbon monoxide — the poisonous fumes that come out of a car's tailpipe
- Cyanide — in its gas form, used to exterminate rats on ships and in buildings
- Formaldehyde — a component of glue and adhesives used to make pressed wood products, as well as a preservative in some types of paint
- Lead — commonly used in house paint but banned in 1977 because of the danger it poses to children
- Vinyl chloride — used to make plastic products, such as pipes and packaging materials

**Fact:** Tobacco smoke contains more than 60 substances known to cause cancer.

Source: National Cancer Institute

The Medica Tobacco Cessation Program offers nicotine replacement therapy at no cost to you. It also includes one-on-one coaching, Web-based tools and support, and a dedicated phone line. To learn more, call 1-800-934-4824

## Got questions? CallLink nurse line has answers

For most members, Medica CallLink<sup>fi</sup> is here to help you all day, every day. Just dial the toll-free number to speak one-on-one with a registered nurse.

Use CallLink any time to:

- ❖ Ask questions about your family's health and wellness
- ❖ Learn about taking care of yourself to stay healthy
- ❖ Get information that will help you manage a chronic condition
- ❖ Find out whether you should call your doctor or visit an urgent care center or emergency room for treatment of an illness or injury
- ❖ Receive referrals to primary care or specialty physicians based on your needs
- ❖ Access an audio library with more than 1,000 messages about topics ranging from aging to women's health

As a Medica member, you pay nothing to use CallLink services. CallLink is available at 1-800-962-9497. TTY users, call the National Relay Center at 1-800-855-2880 and ask for 1-800-962-9497.

## BUZZWORDS



### BRAND-NAME DRUG

A prescription medicine that is marketed under a specific brand name. A brand-name drug will usually cost more — sometimes a lot more — than a generic copy.

### GENERIC DRUG

A copy of a brand-name drug. A generic drug has the same active ingredients, dosage, safety, strength, quality and performance as its brand-name version. If you are taking a brand-name medicine, ask your doctor if a generic is available. You may wind up saving a lot of money.

### OVER-THE-COUNTER (OTC) DRUG

Medicine you can buy without a doctor's prescription. Aspirin is an OTC drug. Read the warning label carefully before taking any OTC drug, especially if you are pregnant, are on prescription medications or have other health concerns.



**IS YOUR CHILD'S HEALTHWORTH ONE SIMPLE TEST?**

Your doctor can help you decide whether your child is at risk for lead poisoning. If so, testing may need to begin when your child is only 12 months old. A simple blood test can detect lead poisoning, a serious health concern that may cause:

- ◆ Brain damage (permanent)
- ◆ Severe stomachache
- ◆ Anemia
- ◆ Muscle weakness

Lead may be present in chipped or peeling house paint, keys, toys and other common items.

**Premature births are on the rise**  
**Make sure you have the healthiest pregnancy possible**

Imagine a baby so tiny you could hold it in the palm of your hand. That is the size of many premature babies, who sometimes are born weighing less than 2 pounds.

Premature babies arrive with a higher risk for many complex, dangerous health problems. Even worse, premature birth is the number one cause of death among newborns.\*

**Fact:** In the United States, one out of every eight babies is born prematurely.

Source: Centers for Disease Control and Prevention

The Medica Healthy Pregnancy Program\*\* is a resource for moms-to-be during pregnancy and the first six weeks after delivery. The program includes:

- 📞 One-on-one phone calls with a nurse who can answer questions about pregnancy and childbirth
- 📞 Information about resources from Medica and in the community
- 📞 Mailings with helpful prenatal information and guidance

The Medica Healthy Pregnancy Program is open to members, whether they are having their first baby or already have children. Moms-to-be may register any time up to their 32<sup>nd</sup> week of pregnancy.

To learn more, call 1-888-992-3875

\*Source: March of Dimes

\*\* Not available to members of Medica individual plans.



**Luke D. Loon's Kids' Stuff**  
**Goodbye, winter ...**  
**Hello, springtime!**

Spring is here. And that means it's time to play outside!

Tag, hide-and-seek and other games are good for you. They keep you moving, and they're fun.

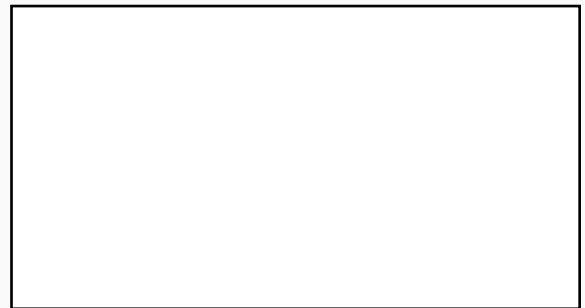
Keep springtime safe:

- ☉ Wear a helmet when you ride a bike, skateboard or scooter.
- ☉ Let your mom or dad put bug spray and sunscreen on you.
- ☉ Do not go near pools, lakes or other water unless a grown-up is with you.
- ☉ Learn what poison ivy looks like — and stay away from it!
- ☉ Drink plenty of water, especially when it's hot out.

Now, go outside and have fun!

**Word search**

Find the names of these things in the word search puzzle.



B	H	I	L	B	X	P	B	M	U	P	B
A	N	H	C	E	A	B	E	E	N	B	X
S	Y	E	A	A	B	A	L	M	U	V	U
K	V	H	H	O	J	F	L	O	W	E	R
E	I	V	E	V	F	C	K	O	I	P	L
T	L	O	L	V	U	I	A	V	H	B	D
B	C	I	M	A	E	M	I	P	M	K	G
A	V	I	E	O	B	K	L	O	P	V	X
L	U	P	T	V	H	I	A	D	C	L	P
L	G	H	N	I	A	S	U	N	L	N	E
A	B	I	K	E	O	P	I	K	M	W	I

Answers: bike, bee, flower, apple, basketball, sun, helmet

## Ask Medica Customer Service

Q: How do I receive the Fit Choices <sup>SM</sup> by Medica health club discount?

A: To get signed up for Fit Choices by Medica,\* simply present your Medica ID card when you enroll at a network health club.\*\* Your ID card serves as your proof that you are in a Medica health plan and includes information that will ensure you receive your monthly credit.

Members must be 18 years of age or older to be eligible for Fit Choices by Medica. If you have questions about this program or want a complete list of clubs in the network, go to [www.medica.com](http://www.medica.com) Members > Member Through Work > Manage My Health > Fit Choices by Medica.

Q: When do I get my \$20 credit?

A: If you exercise eight days in a month at a network Fit Choices by Medica health club, your payment will be processed the following month. Therefore, you will receive your credit two months after you enroll.

There is a maximum of one \$20 credit per month per health club membership. Credits are issued in different formats, depending on the club you join. Ask your health club about its specific policies.

\*Not available to members of Medica individual plans.

\*\*Fit Choices by Medica is available throughout Minnesota, western Wisconsin and eastern North Dakota.

## Preventive care and other services: It pays to know the difference

Regular preventive care services are important to help protect your health. When receiving preventive care services, make sure you know the difference between covered preventive care services and other services, because it affects how much you pay. Many people are surprised to have unexpected copay, deductible or coinsurance costs — because they agreed to receive “non-preventive” care services at the same time they saw the doctor for preventive care.

Covered preventive services \* typically include:

- General medical exams
- Colon, breast, cervical and prostate cancer screenings
- Certain laboratory tests, as recommended by your physician
- Immunizations
- Eye exams
- Bone density screenings

\*Plans vary. Ask your doctor if the service you are receiving is a covered “preventive” service.

Note: MCHA members may not have preventive benefits.

Which types of services are not preventive?

You will usually have some out-of-pocket costs for any non-preventive services, even if you receive them on the same day you are receiving preventive care services from your doctor.

Examples:

- Earwax removal is a surgical procedure. If you have earwax removed during a preventive care visit, that procedure will not be covered at the same level as your preventive care.
- Services to diagnose or treat existing symptoms, such as chest X-rays for a persistent cough or lab testing for a sore throat. Diagnosis and treatment for existing symptoms are not considered preventive care.

**Tip:** Always see a Medica network provider for preventive care. Most Medica plans do not cover preventive care from providers who are not in our network. To find a network doctor, visit [www.medica.com](http://www.medica.com) > Find A Doctor or call Customer Service.

**Questions?** If you have questions about whether or not a service is covered as preventive care, just ask. You can find specific plan benefits in your coverage document. Or, contact Medica Customer Service for help.

## COST-SAVING TIP



### THE BIG SWITCH

Changing doctors or dentists? Don't forget your medical records. Your records contain important information about your health history that may help your new provider. Plus, having the results of recent tests, such as dental X-rays, can save the time and cost of repeating the tests. Ask your new provider to request your medical records from your former provider. Then, follow up to make sure the records were sent and received.

Keep in mind:

- ◆ Providers may not send medical records without:
  - 1) your written permission, and
  - 2) exact instructions about where the records should be sent.
- ◆ Your health care providers may not discuss your past or current care with others unless they have your permission to do so.

Ogow. Haddii aad dooneyso in lagaa  
kaalmeeyo tarjamadda macluumaadkani  
oo lacag la'aan ah, wac Medica:

Внимание: если вам нужна  
бесплатная помощь в переводе  
этой информации, позвоните  
Medica:

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ຊ່ວຍເຫຼືອໃນການແປຂໍ້ຄວາມດັ່ງກ່າວນີ້ຟຣີ, ຈົ່ງ  
ໂທຣ໌ຫາ Medica:

Pažnja. A

# Healthy Attitudes™

Mail Route CP585  
PO Box 9310  
Minneapolis, MN 55440-9310  
[www.myMedica.com](http://www.myMedica.com)