



Since 1976
Minnesota Comprehensive Health Association

Fight cancer when you sit down to eat

You may know that a diet rich in fruits and vegetables can lower your cancer risk. But are certain foods better than others at fighting cancer? Yes!

- ▶ **Beans** are packed with fiber, which may guard against cancers of the breast, colon and pancreas.
- ▶ **Blueberries** are high in antioxidants, which protect against cancer-causing cell damage.
- ▶ **Broccoli** and its kin, including cabbage and cauliflower, may lower your risk for colon, lung and stomach cancers.
- ▶ **Whole grain foods** — such as brown rice and whole wheat bread — contain many substances that may fight cancer, especially breast cancer. *See page 3 to learn about choosing whole grains.*

Other foods that may lower your cancer risk:

- Garlic
- Grapes
- Green, leafy vegetables
- Green tea
- Soy
- Strawberries and raspberries
- Tomatoes



Key point: More is not always better. Rather than consuming large amounts of individual “superfoods,” aim for a diet that includes a variety of healthy choices. In particular, eat more fresh fruits and vegetables. The nutrients in these foods may work together to help protect you from cancer.

CONTENTS

Your Medica, Pages 2 & 7

- > AMessage from Lynn Gruber
- > My Health Manager
- > Buzzwords

Your Health, Pages 3 & 4

- > Pack a better picnic
- > Shape up, new mom

Your Benefits, Pages 5 & 6

- > How to Get the Care You Need is online
- > Near or far, you're covered

Your Resources, Page 8

- > Phone numbers
- > Did you know?

MCHA - Medica Optum Financial Service

Managing money is a big concern for all of us. The dollars often go out faster than they come in. When you call the MCHA-Medica Optum® Member Assistance Program, we can set up a free telephone session with a financial professional. All of our experts have at least five years of experience, so you can feel confident when asking questions about your

GOT SMARTS? TEST YOUR CANCER KNOWLEDGE

True or False

1. Breast cancer is the number one non-skin cancer diagnosed in women.
2. In Minnesota, the most commonly diagnosed non-skin cancer for men is prostate cancer.
3. A smoker's lung cancer risk is based on how many cigarettes he or she smokes.
4. Your risk of colon cancer increases as you age.

Source: American Cancer Society, Cancer Facts & Figures 2007

4. **True.** More than 90 percent of all people diagnosed with colon cancer are age 50 or older.
3. **True.** Smoking more cigarettes does raise lung cancer risk, and so does the number of years a person smokes.
2. **True.** More than 4,800 men in Minnesota will be diagnosed with prostate cancer in 2007.
1. **True.** More than 178,000 women will be diagnosed with breast cancer this year.

Answers to cancer quiz

Please turn to page 2

MY HEALTH,
MY WAY = MY
HEALTH MANAGER



Eat smarter, control a chronic health condition, find a better work/life balance or stick with an exercise program. Whatever your health and wellness goals, My Health Manager from MedicaSM has the online tools and resources to help you succeed. You can also earn wellness credits toward receiving a \$25 gift card redeemable at many popular stores.

My Health Manager from Medica is fun, free and easy to navigate. Visit www.medica.com and follow the link to *My Health Manager*. Registration takes only a few seconds. Once you're in, be sure to click on the *Bulletin Board* link to start earning wellness credits.

**MCHA - Medica Optum
Financial Service**
... from page 1

personal finances. Depending on your situation, we may direct you to resources in the community. We can also assist with the stress and anxiety that may come with financial concerns. To get information and support that can make a difference in your life, call us today at **1-800-626-7944**.

THE PRESIDENT'S COLUMN by Lynn R. Gruber



Dear MCHA Member:

The High Cost of Health Care

Every spring my office receives hundreds of letters from MCHA members who ask, "Why do MCHA premiums increase every year?" Good question — easy answer: Health care costs are soaring! Growing fastest are technological advances in pharmaceuticals and medical devices. Once-fatal illnesses have become chronic diseases with lifelong management. Spending on coronary heart disease has increased nearly 40 percent over

the past 15 years, leading life expectancy to increase by 0.62 years. Earlier diagnosis of disease through use of magnetic resonance imaging and computed tomography means earlier treatment for cancer and other life-threatening diseases.

What can one person do about this? Charles Fazio, MD, Chief Medical Officer for Medica, says, "The single most effective approach that can be taken to reduce the cost of health care is also the most difficult. That approach is for individuals to actively take responsibility for their own health." Medica, MCHA's administrator, provides MCHA members with tools to help us in the challenge to take more personal responsibility for our health. Go to www.medica.com, then look for *My Health Manager*. There is something there for everyone. If you have questions, call MCHA Customer Service at **1-866-894-8053**.

Some "ABCs" About MCHA

Many members have misconceptions about what MCHA is, how it operates, how it is funded and who manages the company. Here are some facts:

- ▶ MCHA is a non-profit Minnesota corporation created by the Minnesota Legislature in 1976
- ▶ MCHA's purpose is to sell policies of health insurance to Minnesota residents who are turned down by commercial insurers due to pre-existing conditions
- ▶ About 50 percent of MCHA's funding comes through member premiums, which are higher than comparable policies sold in the commercial market
- ▶ MCHA's other source of funding comes from an assessment paid by every insurance company in Minnesota that sells group or individual health benefits
- ▶ MCHA is not funded by the state of Minnesota's general fund
- ▶ MCHA is governed by an 11-person board of directors, established in state law
- ▶ MCHA is managed by a small executive staff of three
- ▶ Day-to-day operations are administered through a five-year contract with Medica
- ▶ MCHA's administrative costs are low — at 5 to 6 percent a year

Careful shopping saves you dollars!

When it comes to finding the best price for prescription drugs and medical supplies, you can save money by comparison shopping. By contacting multiple in-network pharmacies and durable medical supply providers, you can find the best prices on diabetic supplies, eligible ostomy supplies and many other medical supplies. Simply contact the pharmacies or medical supply providers, verify that they participate with Medica, and ask what they charge for a specific prescription or supply. Prices can vary based on in-network vendor contracts.

Ten reasons you LOVE summer fruits and veggies



Summertime is in full swing outside and — hopefully — in your kitchen, as well. This is the perfect time of year to enjoy nature's goodies, such as melons, grapes, peaches, apples, carrots, blueberries, celery, lettuce, peppers, onions and squash.

Here are our top 10 reasons to love summer fruits and veggies:

- 1) They are available in many yummy varieties.
- 2) They are never more affordable than they are in the summer.
- 3) They don't need a lot of preparation time, and many can be eaten raw — just slice and serve!
- 4) They are great grab-and-go snacks, so keep plenty on hand.
- 5) They are packed with nutrients that give you energy for summer activities.
- 6) They are cholesterol-free and naturally low in fat, so they help you stay slim for swimsuit season.
- 7) They contain a lot of water to help you stay hydrated on hot days.
- 8) They don't leave you to deal with a lot of messy dishes and leftovers.
- 9) They are perfect for a picnic because they usually don't have to be kept cold or hot.
- 10) They are a favorite for all ages, from kids to grandparents.

Learn to prepare and store foods safely during warm weather. Take our Summer Food Safety Quiz at www.medic.com > Member > Member through Work > Manage My Health > Online Health Information > Health Forums > Health Tools > Healthy Eating > Summer Food Safety Quiz.

WHAT YOU READ IS WHAT YOU GET

Food labels hold a wealth of information you can use to build a better diet. Here are some highlights to look at **before** you buy:

Nutrition Facts	
Serving size: 1/2 Cup (130g)	
Servings per container: About 3.5	
Amount per serving	
Calories 110	Calories from Fat 5
% Daily Value*	
Total Fat 3g	
Saturated Fat 0.5g	
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 20mg	19%
Potassium	2%
Total Carbohydrate 19g	6%
Dietary Fiber 6g	24%
Sugars 14g	
Protein 5g	10%
Vitamin A 2%	Vitamin C 2%
Calcium 4%	Iron 8%

Servings per container: This is the basis for all information that follows. Our example shows that one serving equals 1/2 cup. So if you eat a full cup, you will get twice as much of each nutrient — including calories, cholesterol, fat and sodium.

Calories: Yes, calories still count. The average healthy adult needs to consume about 2,000 calories per day.

% Daily Value: This is the percentage of the nutrient you will get from one serving, which counts toward your day's total nutritional needs. For example: One serving of this food provides nearly 20 percent of your total sodium needs for the day.

Saturated fat, trans fat, sodium and cholesterol: Eating too much of these “bad guys” may lead to heart disease and other health problems. Eat as little *trans* fat as possible, and limit saturated fat, sodium and cholesterol.

Fiber, vitamins and minerals: Hooray for the “good guys!” These are nutrients essential for good health.

FLOUR POWER

Making the healthiest choice in the bread aisle isn't as simple as it may seem. Terms such as “wheat flour” and “multigrain” may be misleading. These tips will help you make the best choice for your family:

› “**Enriched**” flour is created during the refining process. A grain's most nutritious parts — the bran and germ — are removed, and then some vitamins and minerals are added back in. Whole-grain foods naturally have more nutrients and fiber than products made with enriched flour.

› “**Multigrain**” foods contain two or more grains, but not necessarily whole grains. Make sure “whole wheat” or another type of whole grain is listed **first** on the ingredients.

› Bread “**made with whole wheat**” may contain only a small amount of whole-wheat flour. “**Wheat flour**” means any flour made from wheat, even if it is refined. Again, make sure that “whole wheat flour” is the **first** ingredient listed.

Source: www.mayoclinic.com

BABY 101:
RESOURCES FOR
NEW PARENTS



Medica

www.medica.com

Click on *Health Calculators*, *Wellness Library* & more near the bottom of the home page

**National Institute
of Child Health and
Human Development**

www.nichd.nih.gov

Extensive resources, including information about research and clinical trials

**American Academy
of Family Physicians**

<http://familydoctor.org>

A to Z listing of health conditions, plus tools, tips and more

**American Academy
of Pediatrics**

www.aap.org

Includes detailed guidance for parents and a library of health information

Mayo Clinic

www.mayoclinic.com

Special sections available for baby and child health information

Shape-up tips for new moms

Pregnancy may have left you with unwanted weight. Before you start exercising or dieting to get back into shape, remember that your body needs time to recover from pregnancy. Strenuous exercise or rapid weight loss can be harmful. Good nutrition is important and can help with healthy weight loss.

You also need to think about your baby's health. For example, a breast-feeding mom should avoid dieting until her baby is two months old. Then, losing about one pound a week is generally safe.

For effective weight loss:

- Keep it simple. You have enough on your mind with a new baby. So try small changes.
- Start exercising slowly. Choose an activity you enjoy and can do with your baby, such as walking with a stroller.
- Track your accomplishments. If you get frustrated, a fitness journal will show you how far you've come.

When it comes to shaping up after pregnancy, regular exercise and a healthy diet are best. Work with your doctor to develop a safe and effective weight loss plan for you.



Fact: Breast-feeding burns 500 or more calories per day. That equals 3,500 calories — about one pound — per week.

Source: National Women's Health Information Center

Breast milk: Always fast, fresh and free

Breast milk is perfect nutrition for your baby. It can also help protect your baby from infections and diseases.

Breast-feeding can save you time and money. You don't have to prepare formula, and breast-feeding creates a special bond between you and your baby.

Many experts recommend that babies have **only** breast milk until age six months. It's even better to breast-feed until your baby is one year old. After that, you may continue breast-feeding as long as you and your baby wish.

NEWS TO MAKE YOUR BODY HAPPY



TV:

Want to lose "baby fat?" Turn off the TV and go walking.

The American Journal of Preventive Medicine reports that women who watch less than two hours of TV per day, walk at least 30 minutes daily and eat less trans-fatty food have much more success at shedding excess weight after having a baby.



Eye Protection:

Shatter-resistant glasses and other protective gear could

help prevent many sports-related eye injuries, according to the *American Academy of Ophthalmology*. About 40,000 people — many of them children — suffer eye injuries while participating in sports activities each year.



Dark Chocolate:

Here's sweet news: Small amounts of dark chocolate may

boost your heart health. Scientists at the *Yale Prevention Research Center* say that dark chocolate is rich in antioxidant compounds (flavonoids) that can fight cardiovascular disease. Many fruits and vegetables are also good sources of flavonoids.

Compare costs, save money

Your bronchitis has flared up, and you're worried. What should you do? Either call your doctor or go to a convenience or urgent care center.

You should **not** go to the emergency room (ER) for minor problems because emergency care can be **five times as expensive or more**. Here are the approximate treatment costs for bronchitis:

- Your doctor: \$81
- Urgent care: \$107
- ER: \$387

Your doctor

When: For minor complaints, preventive and routine care.

How: Call for an appointment. After hours, a message will provide instructions about getting care, or go to a convenience or urgent care center.

Convenience care (such as MinuteClinic®)

When: If you or your child (older than 18 months) has a sore throat, earache or other minor problem.

Where: Certain supermarkets and pharmacies, such as Cub Foods® and Target.®

How: No appointment needed; may be open evenings, weekends and holidays.

Urgent care

When: For urgent problems, such as strains, sprains or minor bone fractures.

Where: Check your *Provider Directory* for urgent care centers in Medica's network.

How: No appointment needed; may be open evenings, weekends and holidays.

Emergency Room

When: For illnesses or injuries needing immediate care, such as chest pain, severe burns or head injury.

How: Call 911 or go to the nearest ER.

Feels like home — even on the road

Here's the best vacation news since Disney World opened: For routine services, you are covered at the in-network benefit level during domestic travel outside Medica's service area.

Medica and UnitedHealthcare have partnered to give you access to more than 500,000 physicians, 73,000 other health professionals and 4,600 hospitals nationwide. There is no added cost or paperwork.

How it works:

1. Before you leave home, find network doctors at your destination. To do this:
 - Visit **www.myMedica.com** and use the "Find a Doctor" link
 - Or
 - Call the customer service number on the back of your member ID card
2. When you are away from home and need treatment for an urgent, chronic or emergency condition, visit a network provider and present your Medica member ID card.
3. Pay your regular copayment, just like when you see your hometown doctor.

You are encouraged to continue receiving routine and preventive care from your regular doctor.



MEDICA'S HOW TO GET THE CARE YOU NEED BOOKLET IS NOW AVAILABLE ONLINE

This booklet compiles many of the important notices that you receive by mail from Medica throughout the year. It contains information about how you can get the most out of your health plan, including:

- > How to file a coverage complaint or appeal
- > Your rights and responsibilities as a Medica member
- > Access to helpful Preventive Screenings and Immunization grids at **www.medica.com> Member>Member through Work>** and find the *Healthy Attitudes* link.

No computer at home? Try your public library or community center.

A CONDENSED DRUG FORMULARY



You now have access to an abridged two-page version of Medica's drug formulary. The document lists the most commonly prescribed brand-name and generic medications in alphabetical order.

To view or print the abridged formulary, visit **www.medica.com** and click on the *Pharmacy* link. The complete formulary is also available at that link.

How Medica fared financially in 2006

Health care costs continue to climb for all of us. This trend affects Medica, too. Costs for doctor visits, hospital stays and other medical care grew faster than income from member premiums in 2006. The amount of money we spent per member also grew. The result was an overall operating loss of \$27.6 million. This is not unusual. In fact, Minnesota health plans lost a total of \$86.6 million for the year.

Medica covered its shortfall with money earned from investing its financial reserves. Reserves help protect consumers from the natural highs and lows of the health insurance business and from unexpected costs.

Overall, 91 cents of every premium dollar was spent on patient care. Only 9 cents of every premium dollar went to pay administrative costs, including health education and improvement activities for members. Medica invested millions of dollars in health improvement and disease management programs. These programs help you and other Medica members improve your health, increase your quality of life and reduce your health care costs.

MEDICA

DECEMBER 31 2006 2005
COMBINED BALANCE SHEET (In thousands)

Assets:

Investments	\$511,854	\$550,191
Cash and cash equivalents.....	167,265	147,764
Other assets.....	127,376	91,311
Property and equipment, net	29,885	28,460
Total Assets	\$836,380	\$817,726

Liabilities and Net Assets:

Claims payable	\$261,233	\$245,054
Accounts payable and accrued expenses.....	50,747	54,403
Advance premiums.....	67,210	53,657
Investment trade payable.....	11,942	12,489
Other liabilities	7,398	7,958
Total Liabilities	398,530	373,561
Net Assets	437,850	444,165
Total Liabilities and Net Assets	\$836,380	\$817,726

COMBINED STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS (In thousands)

Revenue:

Premiums	\$1,281,583	\$1,349,297
Government program revenue	1,024,414	811,795
Administrative services contract fees	66,714	58,085
Total Revenue	2,372,711	2,219,177

Expenses:

Medical and other benefits, net of reinsurance....	2,091,116	1,947,177
Selling, general, and administrative:		
Insured	192,939	193,760
Administrative service.....	71,770	57,838
Premium taxes and other assessments.....	44,493	67,835
Total Expenses	2,400,318	2,266,610

Operating loss	(27,607)	(47,433)
Net investment income	32,555	28,098
Net realized gains (losses)	3,448	17,135
Other non-operating expenses	(2,269)	(269)
	33,734	44,964

Income before income taxes.....	6,127	(2,469)
Income tax benefit (expense)	(10,702)	2,838

Excess of revenues over (less than) expenses before unrealized losses.....	(4,575)	369
---	----------------	------------

Net unrealized losses on investments, net of tax.....	(1,740)	(23,830)
---	---------	----------

Change in net assets	(6,315)	(23,461)
-----------------------------------	----------------	-----------------

Net assets at beginning of year	444,165	467,626
Net assets at end of year	\$437,850	\$444,165

Above financial statements are compiled and consolidated under Generally Accepted Accounting Principles.

BUZZWORDS



Assets

Items of value that Medica owns

Expenses

Costs of providing health care benefits to members

Liabilities

Amounts owed on the assets

Net Assets

The company's net worth

Net Income

Income after taxes

Revenue

Premiums and fees collected for providing health care coverage and administrative services

