



August 2013

For Your Benefit

Public Employees Benefits Board (PEBB) Program

Inside

Help us find you before open enrollment begins2

Get PEBB email by signing up.....2

UMP and PEBB websites have moved.....2

New vendor for FSA and DCAP starting in 2014.....2

Health care reform: How the Affordable Care Act affects you 3-4

How much exercise equals real health benefits?.....5

Learn more about your 2014 benefits in October..Back cover

Three barriers to getting quality health care—and what you can do

The Public Employees Benefits Board (PEBB) Program is teaming with the nonprofit Puget Sound Health Alliance to present **Own Your Health**, a campaign to empower consumers to become active participants in their own health and health care.*

Receiving quality health care means not getting too much or too little care. It also means the care you get should be proven and effective. Learn about three barriers to getting quality care below—and what you can do to make sure you get it.

1. **Avoid underuse**, which occurs when you don't get the necessary care that's medically beneficial for your condition. For example, most patients who have a heart attack should receive a prescription for blood pressure medicine ("beta blockers") when they are discharged from the hospital. Yet, statistics show not every patient does. And that has real, negative consequences. Another example of underuse is when patients don't take medication as prescribed.
2. **Avoid overuse**, which occurs when you receive a test, treatment, or drug that you don't need. Or when you get surgery you don't really need. One study found that one in six hysterectomies was not clinically appropriate.
3. **Avoid misuse**, which is an avoidable medical error. An example is being prescribed a drug that can have a dangerous interaction with another drug you're taking. Communicating with your health care team about all the medicines you take can help. So can asking your pharmacist if a drug could have any interactions with what you currently take. Medication errors are an example of misuse, and one you can help prevent. To help you make a medication list to avoid medication mistakes, go to www.hca.wa.gov/pebb/documents/myrxlist.pdf.

Make sure to talk with your health provider about your options and what care is necessary or recommended for your situation. Educating yourself about your condition and about patient safety can help.



Own Your Health

Washington State Health Care Authority
Public Employees Benefits Board

1-800-200-1004
360-725-0440

www.hca.wa.gov/pebb

Learn more on the Own Your Health website at www.wacommunitycheckup.org/ownyourhealth.
Select *Getting the Right Care under Health Topics*.

**The Puget Sound Health Alliance provides helpful information for people throughout Washington. You can learn more about Puget Sound Health Alliance at www.wacommunitycheckup.org/about-us.*

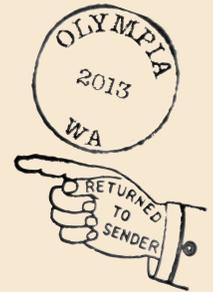
Help us find you before open enrollment begins!

Has your address changed? Is your mailing address different than your street address?

If you are an employee and answered “yes” to either question, notify your employer’s personnel, payroll, or benefits office by mid-September. If you don’t, you might not receive important open enrollment and plan information.

If you are a retiree, COBRA, or leave without pay member, call PEBB Benefits Services at 1-800-200-1004 (360-725-0440 in the Olympia area) if your current address has changed.

Note: If you have chosen to receive information via the PEBB Program’s email subscription service, be sure that we have your current email address on file. To check, go to *My Account* at www.hca.wa.gov/pebb.



You can only get PEBB email by signing up

The PEBB Program’s email subscription service replaces some of the PEBB Program’s general mailings, such as newsletters and reminders. If you’re not convinced receiving email delivery is right for you, consider:



- Email delivery reduces the paper cluttering your mail box and your recycling bin.
- Emails are often enhanced with hyperlinks that explain details about benefit changes, the newest member materials, and tools available from your plans’ websites.
- You can receive special announcements to help you get the most from your benefits, learn about trustworthy health care resources, and take action on your health goals.

Have you moved or are you uncertain whether you’re on the PEBB email subscription list?

Managing your subscription from the PEBB website is quick and easy.

Go to www.hca.wa.gov/pebb and select *My Account* to:

- Sign up for an email subscription.
- Confirm your current email address. If you retired or have changed jobs, you may need to update your information in our system.
- Unsubscribe. But make sure you do this from *My Account*. If you block PEBB emails through your email account provider (such as Gmail or Comcast) without returning to *My Account* on the PEBB website, you may miss important information about changes to your benefits, including important deadlines that would come to you in printed form.

The UMP and PEBB websites have moved!

Please be sure to update your bookmarks to these sites.

- Uniform Medical Plan (UMP): www.hca.wa.gov/ump
- PEBB Program: www.hca.wa.gov/pebb

The PEBB Program site now features a simplified navigation bar and home page.



New vendor selected for 2014 FSA and DCAP services

The Flexible Spending Account (FSA) and Dependent Care Assistance Program (DCAP) are available to PEBB benefits-eligible state and higher-education employees only.

Earlier this year, the Health Care Authority solicited proposals for FSA and DCAP services and selected Flex-Plan Services, Inc., based in Bellevue, as the new vendor for 2014.

ASIFlex, the current vendor, will continue to serve PEBB members through 2013.

More information about Flex-Plan Services, Inc. and how to manage your account will be featured in the October *For Your Benefit* newsletter editions for state and higher-education employees, on PEBB’s website closer to open enrollment (November 1-30, 2013), and at the open enrollment benefits fairs.

Health care reform

How the Affordable Care Act affects you

Under the Affordable Care Act (ACA), every state must have a health insurance marketplace. It may be called a state exchange or a federally facilitated exchange. In Washington State, the health insurance marketplace is known as Washington Healthplanfinder. Be careful not to confuse exchanges marketed by private-sector companies or nonprofit organizations with the ACA-compliant Washington Healthplanfinder.

Below are several questions/answers about the Affordable Care Act. Key aspects of the ACA that affect PEBB members are explained on the next page.

Can I use the health insurance marketplace?

The ACA requires most employers to send their employees a letter about who can use the Exchange by October 1, 2013. The letter will include information about coverage options, and explain who may be eligible for premium tax credits (sometimes called premium subsidies or discounts).

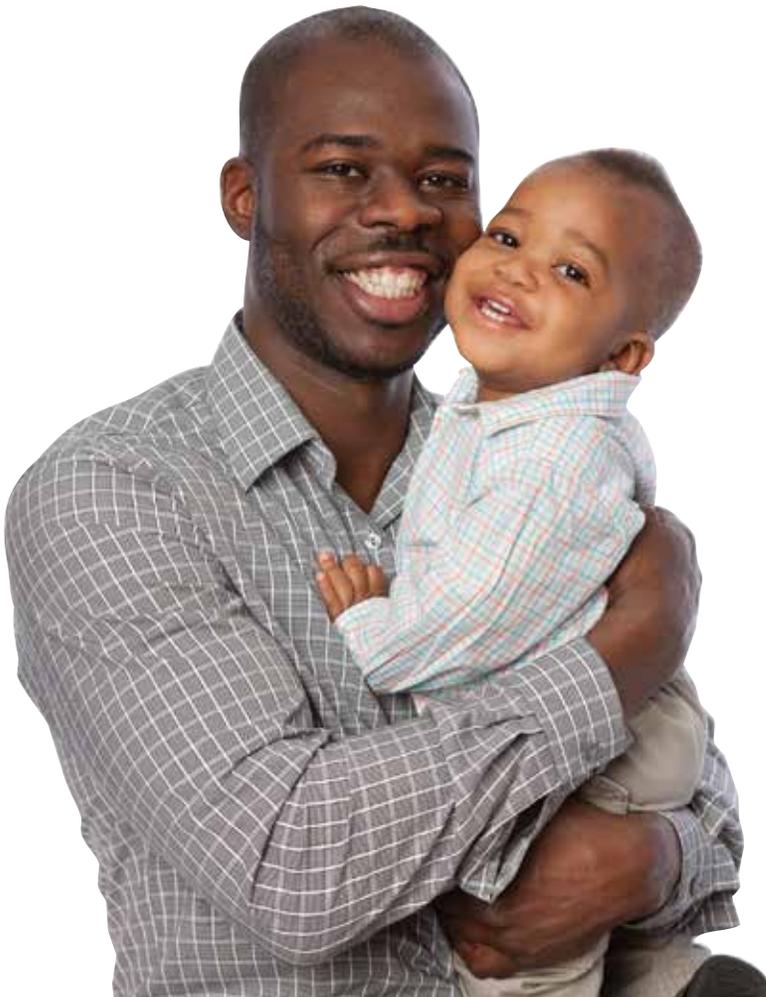
What is the individual mandate?

Beginning in 2014, most individuals will be required to have health insurance or pay a penalty tax. **If you are enrolled in a PEBB medical plan, you will satisfy this mandate.** The new health insurance marketplace is intended to help individuals who are uninsured, underinsured, or who do not have access to employer (or affordable) coverage, to purchase coverage and satisfy the individual mandate.

Who will get benefits from Medicaid?

Washington State is expanding the Medicaid program to include newly eligible adults from age 19 to age 65 with incomes up to 138 percent of the federal poverty level.

When open enrollment for Washington Healthplanfinder (www.wahealthplanfinder.org) starts October 1, 2013, Washington residents can find out whether they qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP). The coverage is effective January 1, 2014.



New names to know

- **Washington Healthplanfinder:** The online marketplace for individuals, families, and small businesses in Washington State to compare and enroll in qualified health insurance plans. Also referred to as the **health insurance marketplace, state exchange** or a **federally facilitated exchange**.
- **Washington Health Benefit Exchange (also known as the Exchange):** Created in state statute in 2011, the Exchange is a public-private partnership separate and distinct from the state. The Exchange is responsible for the creation of Washington Healthplanfinder.

Key aspects of the Affordable Care Act that affect PEBB members

- Employees who are eligible for the employer contribution for PEBB health plan enrollment will not be eligible for a premium tax credit if they purchase coverage through Washington Healthplanfinder or any other state's Health Benefit Exchange. These employees should remain enrolled in their PEBB medical coverage.
- Employees who are not eligible for the employer contribution for PEBB health plan enrollment should consider applying for health insurance in the new marketplace as they may qualify for a premium tax credit or other financial assistance.
- Retirees not enrolled in Medicare may defer PEBB retiree coverage at or after retirement if continuously enrolled in coverage offered through any Health Benefit Exchange established under the Affordable Care Act. These retirees will have a **one-time** opportunity to enroll back into a PEBB health plan later.
- COBRA enrollees may go online to the Washington Healthplanfinder (or the health insurance marketplace in the state where they live) to compare options and find out if they qualify for a premium tax credit. If choosing to enroll in medical coverage through a Health Benefit Exchange, COBRA enrollees can cancel PEBB medical coverage by submitting a written request to the PEBB Program. PEBB coverage will end on the last day of the month after the PEBB Program receives written notice. If you cancel PEBB medical coverage under COBRA to enroll in a Health Benefit Exchange, you may choose to continue your PEBB dental coverage under COBRA.
- Retirees who **cancel** their PEBB coverage to enroll in Medicaid will not be able to return to PEBB coverage later. However, retirees may **defer** PEBB enrollment if they are enrolled in Medicare Part A and Part B and a Medicaid program that provides creditable coverage as defined in PEBB rules.

In October, the PEBB Program will send the *For Your Benefit* newsletter to subscribers, with more information on how the Affordable Care Act may change your health benefits for 2014.



Find it here

For more on health care reform

www.wahbexchange.org/news-resources/health-reform

Consumer guidance from the Office of the Insurance Commissioner

www.insurance.wa.gov/current-issues-reform/health-care-reform

Federal websites on the Affordable Care Act and Medicaid

www.healthcare.gov

www.medicaid.gov

www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014

How much exercise equals real health benefits?

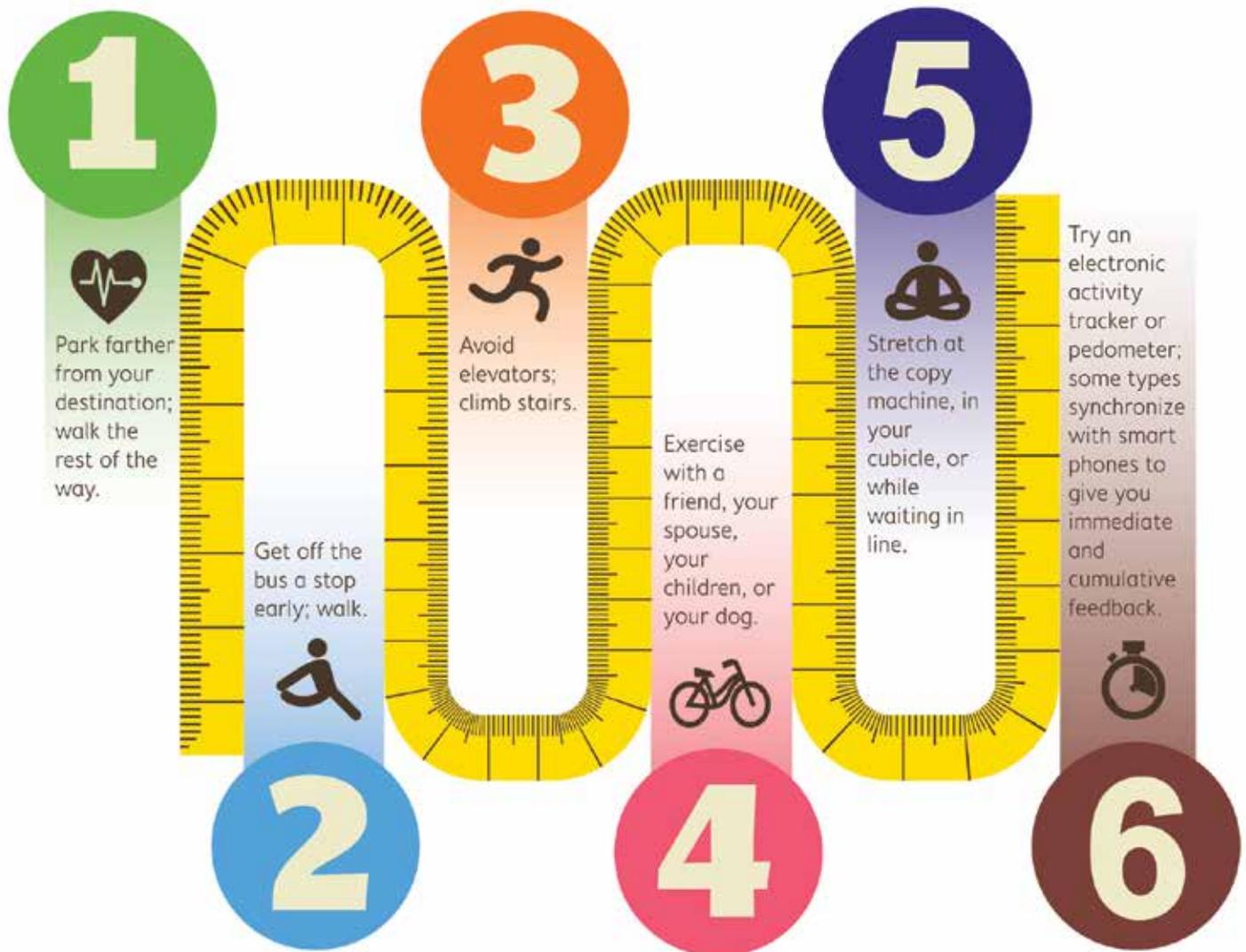
*Want to lower your blood pressure? Reduce stress? Slim down?
Then exercise!*

Getting just 30 minutes of exercise each day makes a real difference, experts say. You don't have to do it all at once. Try 10-minute increments. If you sit for 60 minutes, get up for three.

The 30-minute recommendation comes from a growing body of evidence that our sedentary lifestyle is harmful. Get up, stand up, and take a brisk walk.

Be creative. Make it fun. At home, play some music and dance with your kids. Instead of standing on the sidelines at your child's ball game, walk the perimeter of the field. Take a break from your computer screen and march in place. Do a few leg lifts or squats. Start small; set realistic goals. Don't give up if you miss a day.

Try these tips:



For exercises and to learn more about how 30 minutes a day benefits you, visit these websites:

www.washingtonpost.com/wp-srv/special/health/workout-at-work

abeforfitness.com/tags/desk/

Learn about your 2014 benefits in October

The PEBB Program's annual open enrollment is coming soon—November 1–30. During this time, you can make changes to your PEBB health coverage effective January 1, 2014.

To learn more about changes to your PEBB benefits, look for:

- The October *For Your Benefit* newsletter. It will include a summary of changes to PEBB health plan benefits and premiums effective January 1, 2014. The newsletter will also list dates and times for PEBB's benefits fairs, including presentations.



Look for the newsletter in mid-to-late October via postal mail or email (if you have opted in to PEBB's email subscription service). We will also post the newsletter at www.hca.wa.gov/pebb on our *Read Publications* page.

- Information on PEBB's website (www.hca.wa.gov/pebb) starting in early October. The website will include information on the Affordable Care Act (ACA), medical and dental plan benefit comparisons, 2014 premiums, and more. Enrollment forms and online plan changes will be available starting November 1.

To obtain this document in another format (such as Braille or audio) call 1-800-200-1004.
TTY users may call this number through the Washington Relay service by dialing 711.