



# HEALTH MATTERS



## A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

Feb 29 Balance	\$758,398		Dec 31, 2011 Balance	\$748,080
Total Revenues	\$1,023,378		Jan-Mar Revenues	\$2,815,686
Employer Premiums	725,535		Jan-Mar Expenses	\$3,087,791
Employee Premiums	159,337		Mar 31, 2012 Balance	\$475,975
Other Revenues	138,662			
Total Expenses	\$1,305,801		YTD Gain/(Loss)	\$272,105
Week 1 Claims	237,539			
Week 2 Claims	271,108			
Week 3 Claims	200,544			
Week 4 Claims	505,605			
Fixed Costs—Premiums	69,648		We received \$124,000 worth of drug rebates in March from Express Scripts—still, expenses exceeded revenue by more than \$280,000.	
Fixed Costs--Fees	21,357			
Monthly Gain/(Loss)	(282,423)			
Mar 31 Balance	\$475,975			

### Catalyst Card

We are still getting periodic reports of employees having problems with prescriptions because they are trying to use their old insurance card. New cards were mailed out at the end of 2011. All old cards should be destroyed.

If you are not sure whether you are carrying the right card, pull it out right now. Look on the side with your name and ID. Now look in the right-hand corner under Pharmacy Plan. If you see a Catalyst RX logo, you are good to go. If you see an Express Scripts logo, you need to get a new card right away. Call 800-523-0582 and ask to speak to an Advocate, who will order new cards for you. Be sure you get new cards for everyone in your family who carries a card, including college students.

Why does this matter? First, if you do not have the right drug card, the only way you can get your prescription filled is by paying for it yourself. Even if you pay yourself and seek reimbursement, you will only be reimbursed for the amount Catalyst would have paid for the drug, not the amount you paid—there may be a big difference.

If you have a new card and you still have a problem getting a prescription filled, tell the pharmacist that we have switched Rx vendors and they need to input the new information. Again, if there is a problem, call 800-523-0582 from the pharmacy and ask to speak with an Advocate. The Advocate will be able to confirm you coverage and talk the pharmacist through the process.

### Prescription Drug Take-Back Initiative

Saturday, April 28, 2012, 10:00 AM - 2:00 PM

The Drug Enforcement Administration (DEA) has scheduled a National Prescription Drug Take-Back Day, which will take place on Saturday, April 28, 2012 (**TOMORROW**), from 10:00 a.m. to 2:00 p.m. This is a great opportunity to safely dispose of unused, unwanted prescription drugs.

Americans that participated in the DEA's latest National Prescription Drug Take-Back Day turned in more than 377,086 pounds (188.5 tons) of unwanted or expired medications for safe and proper disposal at the 5,327 take-back sites that were available in all 50 states and U.S. territories. During three Take-back Days in the past 13 months, the DEA, and its state, local and tribal law-enforcement and community partners have removed nearly one million pounds of medication from circulation.

"The amount of prescription drugs turned in by the American public during the past three Take-Back Day events speaks volumes about the need to develop a convenient way to rid homes of unwanted or expired prescription drugs," said DEA Administrator Michele M. Leonhart. "DEA remains hard at work to establish just such a drug disposal process, and will continue to offer take-back opportunities until the proper regulations are in place.

With the continued support and hard work of our more than 3,945 state, local, and tribal law enforcement and community partners, these three events have dramatically reduced the risk of prescription drug diversion and abuse, and increased awareness of this critical public health issue," said Leonhart.

A select group of Take-Back collection sites is listed below. Click [here](#) to find additional locations near you.

Carmel Police Department	3 Civic Square	Carmel, IN 46032
St. Vincent Heart Center	10580 N. Meridian	Indianapolis, IN 46290
Walgreen's Pharmacy	3275 S.R. 32 E.	Westfield, IN 46074
Marsh Pharmacy	14450 Mundy Dr.	Noblesville, IN 46060
Lawrence Police Department	9001 E. 58 <sup>th</sup> St.	Indianapolis, IN 46216

If you miss Take-Back Day, go to the Food and Drug Administration (FDA) website to learn [how to dispose of unused medicines](#).

### Be a Wise Health Care Consumer

MedlinePlus (<http://www.nlm.nih.gov/medlineplus/>) is the National Institutes of Health's Web site. Produced by the National Library of Medicine, it brings you information about diseases, conditions and wellness issues in language you can understand. MedlinePlus offers free, reliable health information available anytime, anywhere.

You can use MedlinePlus to learn about the latest treatments, look up information on a drug or supplement, find out the meanings of words or view medical videos or illustrations. You can also get

links to the latest medical research on your topic or find out about clinical trials on a disease or condition.

As we rely more and more on the Web for health-related information, there is a need for caution and common sense. What should you look for when evaluating the quality of health information on Web sites? Here are some suggestions from MedlinePlus:

**Consider the source:** Use recognized authorities. Know who is responsible for the content.

- Look for an "about us" page. Check to see who runs the site: is it a branch of the federal government, a non-profit institution, a professional organization, a health system, a commercial organization or an individual?
- There is a big difference between a site that says, "I developed this site after my heart attack" and one that says, "This page on heart attack was developed by health professionals at the American Heart Association."
- Web sites should have a way to contact the organization or webmaster. If the site provides no contact information, or if you can't easily find out who runs the site, use caution.

**Focus on quality:** All Web sites are not created equal. Does the site have an editorial board? Is the information reviewed before it is posted?

- This information is often on the "about us" page, or it may be under the organization's mission statement, or part of the annual report.
- See if the board members are experts in the subject of the site. For example, a site on osteoporosis whose medical advisory board is composed of attorneys and accountants is not medically authoritative.
- Look for a description of the process of selecting or approving information on the site. It is usually in the "about us" section and may be called "editorial policy" or "selection policy" or "review policy."
- Sometimes the site will have information "about our writers" or "about our authors" instead of an editorial policy. Review this section to find out who has written the information.

**Be a cyberskeptic:** Quackery abounds on the Web. Does the site make health claims that seem too good to be true? Does the information use deliberately obscure, "scientific" sounding language? Does it promise quick, dramatic, miraculous results? Is this the only site making these claims?

- Beware of claims that one remedy will cure a variety of illnesses, that it is a "breakthrough," or that it relies on a "secret ingredient."
- Use caution if the site uses a sensational writing style (lots of exclamation points, for example.)
- A health Web site for consumers should use simple language, not technical jargon.
- Get a second opinion! Check more than one site.

**Look for the evidence:** Rely on medical research, not opinion. Does the site identify the author? Does it rely on testimonials?

- Look for the author of the information, either an individual or an organization. Good examples are "Written by Jane Smith, R.N.," or "Copyright 2003, American Cancer Society."
- If there are case histories or testimonials on the Web site, look for contact information such as an email address or telephone number. If the testimonials are anonymous or hard to track down ("Jane from California"), use caution.

**Check for currency:** Look for the latest information. Is the information current?

- Look for dates on documents. A document on coping with the loss of a loved one doesn't need to be current, but a document on the latest treatment of AIDS needs to be current.
- Click on a few links on the site. If there are a lot of broken links, the site may not be kept up-to-date.

**Beware of bias:** What is the purpose? Who is providing the funding? Who pays for the site?

- Check to see if the site is supported by public funds, donations or by commercial advertising.
- Advertisements should be labeled. They should say "Advertisement" or "From our Sponsor."
- Look at a page on the site, and see if it is clear when content is coming from a non-commercial source and when an advertiser provides it. For example, if a page about treatment of depression recommends one drug by name, see if you can tell if the company that manufactures the drug provides that information. If it does, you should consult other sources to see what they say about the same drug.

**Protect your privacy--**Health information should be confidential. Does the site have a privacy policy and tell you what information they collect?

- There should be a link saying "Privacy" or "Privacy Policy." Read the privacy policy to see if your privacy is really being protected. For example, if the site says "We share information with companies that can provide you with useful products," then your information isn't private.
- If there is a registration form, notice what types of questions you must answer before you can view content. If you must provide personal information (such as name, address, date of birth, gender, mother's maiden name, credit card number) you should refer to their privacy policy to see what they can do with your information.

**Consult with your health professional:** Patient/provider partnerships lead to the best medical decisions.

For further information, visit the MedlinePlus page on [Evaluating Health Information](#) and [Evaluating Internet Health Information: A Tutorial from the National Library of Medicine](#).