

WellTrak Program

WellTrak is a program designed to save you time and money by providing you with a Pharmacist Advocate who will review your medications and ensure they are safe, affordable and effective. This program is offered at no additional cost to you through your insurance plan with HIRSP and the information discussed is completely confidential.

How are HIRSP members benefiting from participating in WellTrak?

On average, HIRSP members participating in WellTrak save an estimated \$90 per month in reduced prescription and medical claims.

Pharmacists have delivered the following solutions to current HIRSP Patients:

- Identified unnecessary medications for 19% of WellTrak participants
- Found over 3 Drug Therapy Problems per participant, such as unsafe drug interactions and dosages that were too high for the participant.
- Provided generic or less expensive brand substitutions for 30% of WellTrak participants

How do the actual participants feel about the WellTrak Program? Let's find out!

HIRSP members who participate in the WellTrak program and responded to the WellTrak Member Experience Survey reported the following results.

- 95% of participants surveyed were satisfied or extremely satisfied with WellTrak
- 100% felt they were able to discuss questions with the pharmacist that they've been unable to discuss with their physicians
- 95% will recommend the WellTrak program to others
- 90% feel that WellTrak is having a positive impact on their overall health
- Respondents also said the following about WellTrak:

"Great attitude on part of the pharmacist – knowledgeable, reassuring and helpful."

"I feel lucky to live in Wisconsin and have the WellTrak program as part of my high risk pool insurance package."

For more information about how you can benefit from the WellTrak program or to enroll, please call the WellTrak Help Desk toll-free at 1-877-750-WELL (9355) or go online to www.welltrakrx.com.

HIRSP Drug Co-pay Changes Effective January 1, 2012

On January 1, 2012, drug co-pays for covered prescriptions will be \$5 for all Tier 1 drugs, \$55 for all Tier 2 drugs and \$75 for new Tier 3 drugs (specialty brand drugs). These increases in brand and specialty prescription drugs are due to the prices of brand name prescriptions climbing rapidly in price last year, the steepest increase in ten years. This co-pay structure will apply to all HIRSP groups, including HIRSP members with the HIRSP Medicare Supplement Plan.

- HIRSP members can log on to www.medtrakservices.com/hirsp or call 1.800.757.5576 for more information on plan changes and what constitutes a specialty drug (including a list of commonly prescribed specialty drugs).

Remember that all specialty drugs require prior authorization so if your doctor prescribes a specialty drug, make sure to have your doctor's office contact MedTrak Services to initiate the prior authorization process.

Also, there will be a general increase in the maximum out of pocket co-pay benefit for HIRSP members. This is the maximum co-pay amount HIRSP members will be required to provide annually. Once this amount is reached for the current year, HIRSP members are not required to provide a co-pay for the remainder of the year. The HIRSP standard deductible plan maximum out-of-pocket is increasing from \$2,000 to \$2,500 and the HIRSP Medicare Supplement Plan maximum out-of-pocket is increasing from \$1,500 to \$1,750. The maximum out-of-pocket for subsidized HIRSP members is also increasing in 2012 and will range from \$400 to \$1,500.

The HIRSP Federal Plan is NOT impacted by these changes. HIRSP Federal copayments and drug out-of-pocket maximum values will remain at their 2011 levels in 2012.

For more information on this increase, please contact HIRSP at 1.800.828.4777.

Tips for Preventing and Relieving Back Pain

Troublesome back pain can sneak up on you without warning. It doesn't take much—simply bending the wrong way or picking up your child can be enough to cause back pain, which can range from a mild annoyance, to pain so severe it prevents you from working.

What are some common causes of back pain? Pinpointing the exact reason for back pain can be difficult. Back pain is a result of trouble related to the bones, discs, nerves and muscles in your back. Weak or inflexible back muscles are a common cause. Other causes include aging, poor nutrition, injury, overexertion and genetics. The key to reducing your risk of pain is to take charge of the risk factors you can control. But be careful, because other conditions, such as abdominal and kidney problems, can sometimes mimic back pain. Your doctor can help sort out the difference.

When should I see a doctor? See your doctor if back pain is so severe it interferes with daily activities or doesn't respond to over-the-counter pain medications. Call your doctor right away if you:

- Incur an injury such as a fall
- Notice weakness, numbness and/or tingling in legs and/or hands
- Have trouble going to the bathroom in addition to back pain

Before You Travel— HIRSP Coverage Tips

The holiday season is upon us, and if you plan to travel outside of Wisconsin, please remember that if you need medical attention, HIRSP only reimburses up to the HIRSP allowed amount for covered medical services. For services provided outside of Wisconsin by a provider who is not Wisconsin Medicaid-certified, you are responsible for any amount billed over the HIRSP allowed amount. The billed amount you are responsible for may be as much as, if not more than, 40% of the provider's charges for those health care services. Also, you are responsible for any applicable deductible and coinsurance amounts. Prescription drugs must be purchased at a HIRSP-certified network pharmacy.

Your doctor may run tests to determine the cause of your back pain. You can help with the diagnosis by describing your problems in as much detail as possible.

How can I prevent back pain? Although it may be impossible to prevent back pain completely, one of the keys to a healthy back is to work it properly. Sit and stand using correct posture, lift heavy objects properly, get regular exercise, eat a nutritious diet high in fiber and low in saturated fats, and manage stress to reduce the risk of back pain, which in turn can lessen your risk of anxiety, depression and fatigue.

Shoveling snow is a major cause of back pain each winter. Reduce your risk by stretching, dressing warmly (to keep your muscles supple), wearing boots or shoes with excellent traction, and lifting only what you are capable of—take it slow and don't be afraid to ask for help.

Chronic back pain can affect all areas of your life, from home to work. Be proactive and work with your doctor to make the most of the options available to you.

Did you know your HIRSP premiums may be tax deductible under Wisconsin law?

The health insurance premiums you paid for you, your spouse or your dependents may be deductible for federal and Wisconsin income tax purposes. For more information on this deduction for Wisconsin income taxes, see the instructions at <http://www.revenue.wi.gov/html/taxind11.html>. Please see your tax professional to determine if this deduction for federal and Wisconsin income taxes applies to you.





Is the Flu Vaccine for You?

Influenza, better known as “flu,” is a contagious respiratory infection caused by viruses that enter the body through the nose and throat. In a typical year, flu affects approximately 5% to 20% of the U.S. population, causing mild to severe illness, and in some cases, even death.

Should you get vaccinated? According to the Centers for Disease Control and Prevention (CDC), “the single best way to prevent the flu is to get a flu vaccine each season.”¹ With the exception of people who have certain allergies and medical conditions, flu vaccinations are recommended for all Americans age six months and older.

Flu vaccinations are especially important for people with a high risk for developing flu-related complications, such as:

- Children under age 5, and especially children less than 2 years old
- Adults age 50 and older
- Pregnant women
- People who have certain medical conditions, such as neurological disorders (stroke, epilepsy, cerebral palsy, muscular dystrophy), asthma, heart disease, blood disorders, weakened immune systems, kidney or liver disorders, and more.

In addition, the CDC recommends that people who live with or care for others at high risk for flu complications be vaccinated. This includes healthcare workers, and family members or household contacts of people at risk, particularly caregivers of children less than six months old, as these children are too young to receive vaccinations.

When to get vaccinated

The timing of flu season varies, but yearly flu vaccinations generally begin in September, or as soon as vaccine is available. The flu season peaks around January or February, so vaccination before December is best. Keep in mind, the body needs about two weeks after the vaccination to produce protective antibodies.

Where to get vaccinated

HIRSP will cover your flu shot at no cost to you. Call your doctor to schedule a flu vaccination and remember to verify that your provider is Wisconsin Medicaid-certified.

¹Centers for Disease Control and Prevention. (n.d.) Key Facts About Influenza (Flu) & Flu Vaccine. Retrieved from <http://cdc.gov/flu/keyfacts.htm>



Have a Healthy Holiday Season

Cold weather, snowy conditions, and crowded shopping malls are all common during the holidays, but so are delicious desserts, festive parties, and family gatherings. Need a little help balancing the beauty and the bustle of the holiday season? Just follow these healthful tips.

- Take time to decompress and relax. Enjoy quiet time with a cup of hot chocolate or take a few deep breaths to reflect on the season.
- Don't forget to exercise! Physical activity helps to both reduce stress and burn calories consumed during holiday meals.
- Step away from the television. Get outside, play a game with a relative, or take a moment to dance to your favorite holiday tune. These activities let you burn calories while making the most of the holidays.
- If you drink alcohol, drink in moderation. Alcoholic beverages are empty calories that add up quickly. While at a holiday party, focus on mingling with others and enjoying the company of those around you.

- Take a walk! Meander throughout your neighborhood to marvel at holiday lights or take a stroll through a park to enjoy snow-covered trees.
- Don't forget about healthy options. Pecan pie isn't the only delicious dessert in town—consider fresh fruit as a satisfying conclusion to your meal.
- Get some rest. The holidays are busy, so go to bed on time and leave unfinished tasks for tomorrow. Getting proper sleep helps you to avoid overeating and exhaustion.
- Be careful! Parking lots and sidewalks that look clear of snow and ice may in fact be slippery. Take your time when walking outside to avoid slips and falls.

The holidays come but once a year, so take time to enjoy the beauty of the season—safely in ways that will leave you feeling happy, healthy, and ready to start a brand-new year.

HIRSP AUTHORITY

News from the HIRSP Authority provides information about the Health Insurance Risk-Sharing Plan (HIRSP) for HIRSP and HIRSP Federal Plan members and the public. This newsletter is published by the HIRSP Authority Board of Directors and is posted on the HIRSP Web site at www.hirsp.org. Other information, forms, notifications, and documents are also available on the HIRSP Web site.

Write to HIRSP at:
HIRSP
1751 W. Broadway • P.O. Box 8961
Madison, WI 53708-8961

Call HIRSP at:
1-800-828-4777 (toll-free)
221-4551 (Madison area)

If you have suggestions for topics you'd like to see covered in future issues of this newsletter, please contact us at info@hirsp.org.



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HIRSP
AUTHORITY
1751 W. Broadway—P.O. Box 8961
Madison, WI 53708-8961