

SMART LIVING



A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST

HEALTH CARE PRICE TRANSPARENCY LAW NOW IN FULL FORCE

Alaskans are able to make more cost-effective health care decisions now that price transparency regulations approved by the Alaska Legislature are in place.

The law, enacted through Senate Bill 105 in 2018, took full effect on December 20, 2020. Providers and facilities are now required by law to list their most commonly provided services and the undiscounted price for those services under the measure sponsored by Rep. Ivy Spohnholz.

PEHT worked with Rep. Spohnholz on the bill, and is grateful for her efforts and those of Sen. David Wilson and Sen. Cathy Giessel for seeing this important legislation adopted.

Alaskans will be guaranteed the right to know how much health care procedures and services cost in advance of treatment rather than when they receive a bill after treatments are performed.

The undiscounted price is the cost of a service before agreements are made between insurance companies and

the facility. The transparency measure also ensures that Alaskans can request a good faith estimate from their health care providers for procedures and services before receiving care.

The law says that if a facility or provider fails to post the prices of the most commonly performed services or is not willing to provide an estimate, Alaskans can file a complaint with the Department of Health and Social Services for investigation and potential enforcement action. Complaints can be directed to DHSSpricereporting@alaska.gov.

If the health department determines that a health care provider has failed to comply with the price transparency law, a warning may be issued. If the warning does not result in compliance, the department may assess a fine of \$100 a day for each day of noncompliance, up to the \$10,000 ceiling set by law.

GO AHEAD! GET TO BRONZE!

Let Go365 help you get started toward a healthier you this spring! Take the first steps and get to Bronze status! There are three ways to kick-start your journey and get to Bronze status in the Go365 program. It only takes a couple of minutes!

GET STARTED BY TRACKING FITNESS IN GO365

There are a multitude of fitness options that you can take advantage of with Go365, and many will earn you easy points – fast. To take advantage of these point opportunities, you have a couple of options. You can connect a fitness device or app, connect a partner gym or virtual fitness option, or take a picture of your at-home workout.

To learn how to connect a fitness device or app, go here: apps.humana.com/marketing/documents.asp?file=3075527. To connect a partner gym or virtual fitness option, go to Go365.com, sign in, click the “Quick Links” button in the upper right hand corner, and click on “participating fitness facilities,” and follow the steps to connect. Lastly, to earn daily fitness points with an at-home workout, just take a picture of your at home workout and submit it through the Go365 website or mobile app.

Daily fitness can earn you a maximum of 50 points per day. If you’ve never tracked daily fitness before, you’ll get 500 points for the first lifetime verified workout logged. You’ll also earn 750 points for logging a verified workout in Go365 for the first time in a program year. That can start you off with 1,250 points!

Depending on what your device or app tracks, you can receive one point for every 1,000 steps that you take, five points for every 15 minutes above 60 percent of your maximum heart rate, or five points per 100 calories you burn if the burn rate exceeds 200 calories per hour, or 10 points for partner gyms and at home workouts. (Go365 will automatically award points for the device/workout with the highest value).*

BONUS: If you exceed 50 workout points in a week, Go365 will give you an additional 50 points that week. Or if you exceed 100 weekly workout points, you’ll receive an additional 100 points!

**You will be awarded for one workout across workout types per day – whichever workout you do in a day that will award you the most points.*

TAKE A MINUTE AND COMPLETE THE GO365 HEALTH ASSESSMENT**

Complete the Go365 Health Assessment on the Dashboard page of the Go365 website (Go365.com) or the Go365 mobile app. Just take a couple of minutes to complete at least one section of the Health Assessment to get to Bronze! The Health Assessment is broken down into six different sections, to make it easy to answer each section at a time in just a couple of minutes. Just answer the questions to the best of your knowledge. Once complete, Go365 will provide you with your Go365 Age and your personal health report to give insight into where you are on your wellness journey and help you on your next steps.

*** Health Assessment responses are private health information that follows all HIPAA guidelines and are not shared. Adult children are not eligible to earn Points or Bonus Points for Health Assessment completion.*

KNOW YOUR NUMBERS AND COMPLETE YOUR BIOMETRIC SCREENING FOR UP TO 4,000 POINTS!

Complete a biometric screening with your primary care physician. To find more information on completing this, log into your Go365 website page and click on ‘Activities’ -> ‘Prevention’ -> ‘Biometric Screening.’ Remember, there is new option this year as well. Members can also complete their biometric screening by completing the at-home biometric kit options as well. If you have more questions about these, please contact the Public Education Health Trust.

Don’t miss out on your opportunities to engage in your well-being through the Go365 program!



PROVIDENCE EXPRESSCARE HAS MORE CLINICS TO SERVE YOUR HEALTH CARE NEEDS

Providence ExpressCare clinics in Alaska are returning to full-service care. The following clinics are now open 7 a.m. to 7 p.m. seven days a week:

- **Huffman Clinic - 1389 Huffman Park Drive, Suite 110, Anchorage**
- **Tikahtnu Clinic - 1118 N. Muldoon Road, Anchorage**
- **Eagle River Clinic - 17101 Snowmobile Lane, Suite 114, Eagle River**

And on **February 8, 2021**, our **Midtown Mall Clinic** located at **2900 Seward Highway, Suite D, Anchorage**, will reopen to full service!

The clinics are ready to care for all your health care needs, including caring for those with COVID-19 and influenza-like symptoms. Higher acuity issues will continue to be triaged to our Providence Emergency Departments.

ExpressCare is well prepared to safely care for you. Following CDC and public health advice, we have established clear guidelines to provide safe care during the COVID pandemic.

EXPRESSCARE VIRTUAL

We continue to offer ExpressCare Virtual as another option for your care needs. Visit Virtual.Providence.org to start your visit today.

GET ANSWERS TO YOUR QUESTIONS ABOUT THE COVID-19 VACCINE

As people in Alaska and across the U.S. begin to receive a COVID-19 vaccine, there are many questions about the cost, safety and process of getting vaccinated.

The U.S. Food and Drug Administration (FDA) authorized use of the coronavirus vaccines from Pfizer/BioNTech and Moderna. The Centers for Disease Control and Prevention (CDC) advisory committee also officially recommended the vaccines.

Those decisions raise many questions for OptumRx members:

- Will children be able to receive a COVID-19 vaccine?
- Will there be out-of-pocket costs for a vaccine?
- When can I get a vaccine?
- How long will it protect me?
- ...and many more.

To help you get answers to your questions, OptumRx has prepared a helpful Q&A document full of information about the vaccines. Please visit our website at pehtak.com/notices/get-informed-on-covid-19-vaccines to receive valuable answers to your questions about the vaccines.

THE COST OF SURGERY CAN BE PAINFUL

Don't let the cost of surgery keep you from getting the procedure you need.

The cost of surgery can be more painful than the actual procedure. At PEHT, we want to ease the pain and stress of medical bills so you can focus on healing.

PEHT medical plans include a comprehensive surgery program through BridgeHealth for non-emergency procedures. BridgeHealth helps you receive the best care at the best price.

LOWER YOUR COST FOR SURGERY

One reason PEHT contracts with BridgeHealth is to lower our members' cost for surgery. BridgeHealth offers several cost advantages:

- Pay little to nothing for your surgery.
 - PPO Plans: You pay \$0. Your surgery costs are covered at 100%.
 - High Deductible Plans: The only cost to you is the remaining balance of your deductible. Your surgery costs are covered at 100% after your deductible has been met.
- PEHT gives you \$750 to help with your financial recovery.
- PEHT pays travel expenses (airfare, hotel and per diem) for you and a companion.

GET THE BEST SURGICAL CARE

Providing our members access to high quality surgical care is a top priority for PEHT. Quality care reduces your risk for complications and shortens recovery time. With BridgeHealth, you and your covered family members receive care from top-rated surgeons at Centers of Excellence.

COVID-19 has caused a backlog of elective procedures. If you are considering surgery during spring or summer breaks, now is the time to call BridgeHealth. A Care Coordinator will help you with all the administrative work and scheduling of your procedure. Call BridgeHealth at (855) 265-2874 to get started or visit bridgehealth.com.

ALL NON-EMERGENCY TRAVEL REQUIRES PRE-APPROVAL

Benefits for non-emergency medical travel may be payable for transportation by commercial airline (coach class only, with at least a 14-day advanced fare) or ferry from the place where the illness or injury occurred to the nearest area where necessary professional treatment can be obtained, unless the plan administrator finds a longer trip is necessary.

For reimbursement consideration, commercial airline flights may only be scheduled for departure 1-2 days in advance of the first appointment or 1-2 days after the last appointment related to the condition being treated. Consideration for additional days may be given upon approval by the plan administrator.

All non-emergency commercial travel must be pre-approved by the plan administrator (or their designate) using the "Public Education Health Trust Non-Emergency Medical Travel Request Form" or no benefits will be provided. The form can be found at: pehtak.com/forms/travel-request-form

Contact the Health Trust by phone. In Anchorage call (907) 274-7526; outside of

Anchorage call (888) 685-7526. Business hours are Monday-Friday, 8 a.m.-5 p.m. (AKDT).

TRANSPORTATION BENEFITS

Transportation benefits in any one calendar year will be limited to two round trips.

Transportation benefits apply only to the illness or conditions covered under this plan. They do not apply to dental care benefits, vision services, routine care or preventive care exams unless approved by the plan administrator.

A local physician must certify that needed services are not available locally. Transportation benefits for any foreign healthcare will not be covered, including Canadian healthcare.

Transportation benefits will not be given for diagnostic or second-opinion diagnosis unless diagnostic services cannot be provided locally and are deemed medically necessary by the plan administrator. The physician must provide written certification or detailed medical documentation of the existing condition in advance of the trip.

Non-emergency transportation charges will only be allowed for a patient who is a covered person, except for the following circumstances:

If the patient is a covered person under 18 years of age, then the transportation charges of a parent or legal guardian accompanying the child will also be allowed.

If the patient is a covered person over age 18 and has a mental disorder or physical disability that requires the assistance of a caretaker post-procedurally or during travel, the transportation charges of a parent, legal guardian or assigned caretaker accompanying the patient will also be allowed.

After the travel has occurred, a "Public Education Health Trust Non-Emergency Medical Travel Completed Form" must be submitted with the boarding passes and the receipts of the travel, signed off by the attending physician, or no benefits will be provided. All information must be sent to EBMS.

CONSUMERS TO BE PROTECTED FROM SURPRISE MEDICAL BILLS

In late December, Congress voted to ban surprise medical bills – the often unexpected and costly charges from out-of-network health care providers. They often add up to tens of thousands of dollars and hit patients hard.

Lawmakers approved the measure that was tucked in the \$900 billion, 5,600-page coronavirus relief package that President Trump signed. The surprise medical bill legislation goes into effect in 2022 and will apply to hospitals, doctors and air ambulances. (Ground ambulances are not affected.)

Surprise bills are generated when an out-of-network provider is unexpectedly involved in delivering care to a patient. The provider may be an air-ambulance service that now won't be able to send a consumer an unexpected bill. Sometimes patients go to a hospital that accepts their insurance. But they don't know that the emergency room physician doesn't accept their insurance. The end result? Sticker shock when the huge bill arrives.

The legislation, which had to pass both the House and Senate before moving on to the president to sign, requires health providers to work with insurers to determine a fair price. If they can't agree on that price within 30 days, the law requires medical providers and insurers to turn to an outside arbiter who will decide what price is fair.

Patients will pay only the copayment amounts and deductibles that they would be responsible for under the in-network terms of their insurance plans.

Supporters of the bill argued that every year, millions of Americans face these surprise bills. They said that some patients are hit with bills over \$100,000 from out-of-network providers.

Some studies have shown that around 20 percent of hospital inpatient admissions to the emergency department result in a surprise, out-of-network bill, and 14 percent of outpatient visits likely to lead to a surprise bill. Patients often are in no positions to select emergency room physicians, anesthesiologists and ambulances.

The No Surprises Act passed by Congress in December prohibits most emergency and non-emergency medical providers from surprising patients with bills not covered by their insurers because the providers were out of network.

Learn more here: verticalmag.com/features/surprise-medical-bills-ban-could-reshape-air-ambulance-industry

DIRECT CONTRACTS DELIVER BENEFITS FOR OUR MEMBERS

You asked and we listened! When a national PPO contract does not meet the needs of providers, they have the option of negotiating a direct contract with the Trust for the benefit of our members.

The following providers have responded to patients' requests and have completed an in-network contract negotiation directly with the Trust for the benefit of you and your family.

Alaska Family Health Center
Alaska Natural Health Solutions
Alaska Oncology and Hematology
Alaska Surgery Center
Alpine Chiropractic (Dr. Fuller)
Alyeska Vascular Surgery
Amy Smith, LCSW, CDCI
Anchorage Neurosurgical Associates, Inc.
Arctic Chiropractic at Eagle River
Arctic Chiropractic East
Arctic Chiropractic East Anchorage
Arctic Chiropractic Huffman
Arctic Chiropractic South
Arctic Chiropractic West Mat Su
Arctic Medical Center Matsu
Arctic Rehabilitation & Physical Therapy
Back in Action Physical Therapy
Birds & Bees Midwifery
Brian Yelverton
Dimond Chiropractic
Dr. Brendan Kiernan
Dr. Brent Taylor
Dr. Harbir S. Makin
Dr. Laurence Wickler
Dr. Leslie Morris
Dr. Madeline Morrison
Dr. Sharon Schaefer
Dr. Thomas Desalvo/Dr. Konstantine Bunde

Dr. Weston Hopkins
Express Care Clinic
Fireweed Counseling and Wellness
Free By The Sea
Gagnon Plastic & Reconstructive Surgery
Healing Therapeutics-Mark Stiubhard
Ideal Family Medicine
Jaded Body Wellness and Spine Institute
Jorgensen Family Chiropractic
Labor of Love Midwifery
Larson Chiropractic
Logan Larson
Luminary Chiropractic Care
Mary Margaret Hillstrand ANP
Medevac Alaska
Midnight Sun Oncology
Natural Family Health
Northstar Chiropractic
Nutrition Partnership, LLC
Pemberton & Young Counseling
People's Integrative Wellness
Pioneer Peak Orthopedics
Providence Alaska Medical Center
Ramirez Chiropractic
Restoration Wellness
Rhyneer Caylor Clinic
Sharon Litwin
Silver Moon Acupuncture
Snow Blossom Acupuncture
Solomon's Porch
Soma Wellness
Spine and Joint Rehabilitation Specialists
Spine and Sports Injury Center dba
Complete Family Care

The Talking Place, Child & Adolescent Counseling
True North TMS
Valley Allergy
Valley Medical Care
Wendi Compton-Karuna Counseling
Wild Iris Integrative Massage (Lawton)
Willow Medical and Wellness
Wisdom Traditions Counseling Services
Wolf Eye Center

You can view your health plan's direct contract listings at the following link, which shows providers that have completed an in-network contract negotiation directly with PEHT to benefit you and your family.

pehtak.com/preferred-providers

DID YOU KNOW?

Imaging Associates is in the Aetna network and able to provide therapeutic injections along with other specialized services. For more information or to schedule an appointment, please call:

Anchorage Office: 907-222-4624
Valley Office: 907-746-4646
www.imagingak.com/

COMING SOON: OPEN ENROLLMENT

It's almost time for Open Enrollment! Every year, you have the opportunity to carefully review your benefits and make changes you'd like to see for the coming plan year (July 1, 2021 – June 30, 2022).

For the upcoming plan year, many Associations/Districts have added new benefit plan offerings. Stay tuned for more information on how to enroll in the May/June newsletter. Please contact the Trust office or your Human Resources Department if you have any questions in the meantime.

MARK YOUR CALENDARS!

Open enrollments runs May 3 – June 11!

Reminder!

The Trust has moved offices. Our new address is 2550 Denali St. Suite 1614, Anchorage, AK, 99503.





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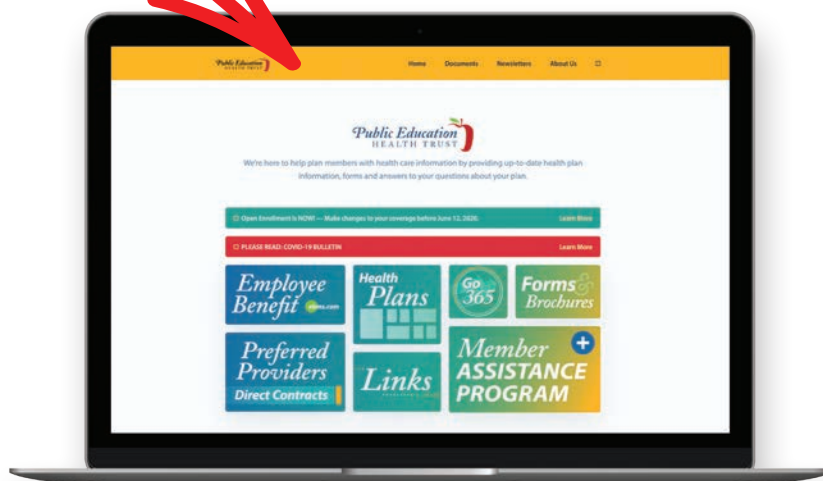
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JANUARY / FEBRUARY WINNER:

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