

Quarterly Newsletter to Help Explain the Benefits Provided through the HCPC

This newsletter is designed to help you understand your benefits provided through the HCPC—how they work and how to use them. Look for this newsletter during the months of January, April, July, and October.



BAC Health Care Purchasing Coalition

October 2010

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In This Issue – Source4Women; Dr. Oz; Pain Awareness; Quicken Health Expense Tracker; Suggestion Box ; The Affordable Care Act; Network additions.

HCPC Mission Statement: The BAC Health Care Task Force Committee formed the HCPC so that BAC funds could use their collective strength to negotiate better rates and services with insurance carriers and to stabilize or reduce the rate of increase in health care costs for participants, and their families, without sacrificing coverage. In place since April 1, 2008, the HCPC operates in partnership with your Local Health and Welfare Fund.

to register for an upcoming seminar. If you missed one of our previous seminars, don't worry — they're archived, so you can watch them any time.

Source4Women is for women who want to make informed health care decisions, proactively manage their family's health care spending, and keep themselves and their families as healthy as possible. Source4Women content and materials are for information purposes only, are not intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor's care. Lists of potential treatment options and/or symptoms may not be all inclusive. **Get health and wellness resources from Dr. Oz and Source4Women**

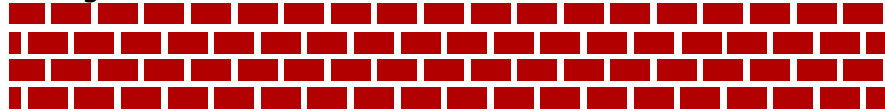
You won't want to miss practical, easy-to-follow tips from well-known experts for a longer and healthier life. Renowned doctor and nationally recognized author Dr.



Source4Women: Interactive seminars

Each month, Source4Women offers online seminars covering health care topics that are important to women. These one-hour interactive seminars include audio and video from our health, wellness and nutrition experts. Visit www.uhc.com/source4women and click on "online seminars"

Mehmet Oz shares health and wellness topics on his talk show, *The Dr. Oz Show*, and his website, DoctorOz.com. You can find out when and where *The Dr. Oz Show* airs in your area by going to DoctorOz.com and clicking on "Local Listings."



Pain Awareness / About chronic pain

Chronic pain is not in your imagination. Real changes take place in the brain to cause chronic pain. Take a brief look at the causes, diagnosis and treatment of chronic pain. Acute pain is an uncomfortable sensation, such as a burning stinging or an ache. But it has a purpose. The mug is hot, so you withdraw your hand. Your head hurts, so you rest. A pain that comes on rather suddenly warns you of impending injury or reminds you to take care of yourself. On the other hand, chronic pain has no purpose. Chronic pain could be considered a disease in and of itself. Pain is considered chronic if it lasts for three months or longer. And, it's not just about physical discomfort. Often emotional pain, like depression or low self-esteem, goes hand-in-hand with chronic pain. Chronic pain can also trigger:

- Sleep problems
- Disability
- Trouble walking

What's going on when you have chronic pain?

Nerve signals keep on firing even after the original cause of pain, such as an injury or infection, is healed. Over time, there are permanent changes in the brain and spinal cord where pain signals begin. These changes make new connections between nerves that can create ongoing painful sensations.

What conditions are associated with chronic pain?

Injury, cancer, arthritis. These are commonly linked with chronic pain. Any disease that damages the nervous system, such as diabetes or multiple sclerosis, can cause neurogenic pain. This is a form of chronic pain that is often described as burning or a pins and needles feeling. There is a long list of other conditions that are associated with chronic pain. Some of these are:

- Back pain, which could come from arthritis of the spine or spinal stenosis
- Headaches from migraines, cluster or tension headaches
- Sciatica: nerve pain that results in pain in

the buttocks and down a leg
Fibromyalgia, pain in trigger points located within muscles.

The doctor visit for chronic pain

Be prepared to give details about your pain. Tell your doctor when the pain began, what it feels like, how long it lasts and where it occurs. Point to areas on your body where you have pain. Pain is a unique experience for everyone. Common ways to describe pain may include:

- Sharp or dull
- Burning
- Shooting, as in down an arm or leg
- Pins and needles

Your doctor may do a neurological examination to figure out if there is a problem that starts in the brain or spinal cord. The exam tests muscle strength, reflexes and sensation. But, no single test can measure the intensity of your pain. Diagnosing the cause of chronic pain is a many-stepped process.

Imaging tests including a CT or MRI may be done to look for diseases of the brain, spinal cord or other parts of the body. Your doctor may do electrodiagnostic procedures, such as:

- Electromyography (EMG). Thin needles are inserted into a muscle. You contract the muscle and the doctor looks at signals on the EMG machine to determine the muscle's ability to respond to nerves.

- Nerve conduction studies. Adhesive patches with electrodes are placed on the skin. A small electrical impulse is sent to

a nerve and you feel a slight shock. Nerve signal speed is then measured. Abnormal results indicate some kind of nerve damage.

How is chronic pain treated?

Chronic pain is often resistant to a single type of treatment. A combination of medications and therapies often work the best.

Drug treatments:

Pain relievers. These common stand-bys include aspirin, acetaminophen (Tylenol) and non-steroidal anti-inflammatory drugs or NSAIDs such as ibuprofen or naproxen. But sometimes these pain relievers are not enough to control pain. Aspirin should not be taken by anyone under 20 years of age because of the risk of a serious condition called Reye's syndrome. NSAIDs may not be right for you if you have a history of ulcers, kidney or liver disease or take certain other medicines. Ask your doctor what over-the-counter pain reliever is right for you.

Opioid drugs. These drugs, such as morphine and codeine, are very strong and can be addicting. If prescribed, they are carefully monitored.

Antidepressants and anti-seizure medication.

Certain types of these drugs are effective against chronic pain.

Non-drug treatments include:

Physical therapy. This involves physical techniques, such as manipulation and exercise to help restore your ability to move and perform daily functions.

Acupuncture. This treatment is an ancient Chinese healing technique that uses tiny needles inserted under the skin in precise locations.

Biofeedback. This is often used for chronic headache and back pain. In biofeedback you become aware of a bodily function, such as heart rate, skin temperature or muscle tension through the use of an electronic device. Then you learn to control how your body responds and translate that response to help control pain.

Chiropractic care. This is often used for neck or back pain. This is a hands-on approach that uses manipulation to address structural problems that may be contributing to chronic pain.

What is the goal of treatment?

Treatment may not eliminate chronic pain completely. The goal then may be to alleviate the pain enough so that you can live a normal, productive life.

9 Ways to take back your life: Living well with chronic pain

Chronic pain doesn't have to take over your life. Here are ways you can take control.

If you think there's not much you can do to cope with your chronic pain, think again. You may not be able to stop it, but you can take steps to take back your life. Sometimes, medication and surgeries may not be enough to cure pain. You may feel like chronic pain, pain that hasn't gone away for months or even years has taken over your life and your personality. It's little wonder that people with chronic pain often become depressed and anxious. They may dwell on all that they have lost: mobility, freedom and sense of self.

If this is you, it's time to take control of your life. Here's how:

1. Find a doctor you like and are comfortable with. You should be able to ask your doctor anything, and you should feel confident in your doctor's abilities and skill.
2. Put together a health care team. You are the maestro. This is your life and your body. Only you can judge the severity of your pain and how it is affecting your life. Your team, such as a pain specialist and a primary care doctor, should be working with you and communicating with each other.
3. Take a step back and look at your life. How much time do you spend thinking and talking about your pain? What hobbies or activities did you do before your pain developed or got worse? What would you like to be doing? How do you spend your days?

4. Exercise. It may seem like the last thing you want to do. to your support system. You're in pain, so you don't want to move much because it might get worse. Look at it this way: If you don't exercise, you could be hurting your health and may actually make your pain worse. Exercise helps build your immune system, strengthen your heart and lungs and make you stronger. It can even improve your self-esteem and take your mind off your pain. Talk to your doctor first and get advice on the types of exercise that are best for you.

5. Relax your mind and your body. Try yoga or deep breathing to help you feel less anxious. Stress can cause your muscles to tense up without you realizing it. That can make your pain worse as well.

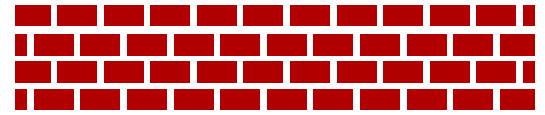
6. Care for your mental health. Chronic pain can cut deeply into your life. It can lead to loss of relationships with family and friends, loss of employment, loss of quality time, loss of finances and loss of self. These are overwhelming experiences that build slowly over time. Because of these things, you may be more likely to develop clinical depression with hallmark symptoms that can include sleep problems and anxiety. Such symptoms can certainly make your chronic pain feel worse - whether physically or emotionally. Pay attention to what your body and mind are telling you. If you think you may be depressed, talk to your doctor right away. By getting treated, you will be able to cope better and take better care of yourself.

7. Identify your feelings of helplessness. How much do you depend on others to help you? How do you view your pain? How much does it affect your life? How can you assert more independence? How does your chronic pain affect your family and friends? Does it take away from their lives as well? Therapy can help you and your family identify feelings and behaviors. It may even help you build bridges over many obstacles to your happiness.

8. Change your behavior. Your bad habits may take away the focus from your pain. In the long run, though, they are hurting your health: not getting enough sleep, choosing unhealthy foods that are high in fat and calories, smoking, using recreational drugs, not exercising and drinking too much alcohol. Remember, these are bad coping devices, not treatments to cure or relieve your pain. Look at your daily behaviors. Choose carrots over candy. Focus on lightening up a meal. Find healthy ways to relieve stress. Make changes slowly. It may take many months for your changes to take hold. So be patient.

9. Join a support group. Pain is a very unique experience.

Talking with others who also feel chronic pain will give you an outlet and add to your support system.



Suggestion Box:



We appreciate your feed-back, if you have any suggestions for future articles, please don't hesitate to contact Anne Codd @ acodd@bacweb.org or call the fund office at 1-888-880-8222.



Introducing Quicken Health Expense TrackerSM

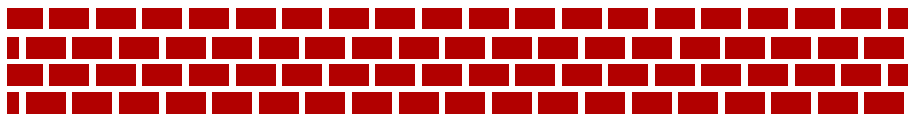
An easy way to keep track of your health care claims and costs. As a UnitedHealthcare member, you now have access to a new Web-based tool that will help you organize and understand your family's health care expenses. Quicken Health Expense Tracker is available to UnitedHealthcare members on myuhc.com®, (at no additional cost) and is very easy to use. Features of Quicken Health Expense Tracker include:

- A clear breakdown of every health care claim

- Your family’s health claim history, accessible any time
- Medical claims and records going back up to 18 months
- Medical information in language you can understand
- An automated Claim Assistant to check for accuracy and provide guidance to resolve common issues
- Online bill payment in a safe and secure environment

You can quit sorting through confusing medical bills, trying to figure out what — if anything — you owe. With Quicken Health Expense Tracker, all your health care claims will be stored in one place. You’ll see a clear breakdown of each claim. And, you’ll have the option to track how much you are spending on health care per year.

Log on to myuhc.com to sign up for Quicken Health Expense Tracker.



The Affordable Care Act increases options and controls costs

You do your best to keep your children healthy, but sickness and accidents are a part of life. Getting health insurance for your children gives you peace of mind knowing they have health coverage when they need it. But for many hardworking families, affordable insurance can be hard to find. The Affordable Care Act is giving you more control over your family’s health care by expanding your options for health insurance and making them more affordable.

Starting as early as September 23, 2010, insurance companies will be prohibited from imposing lifetime dollar limits on essential coverage.

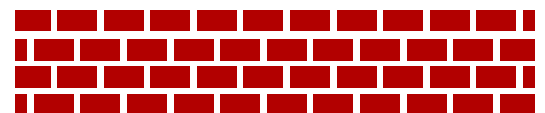
Starting as early as 2010, job-based health plans and new individual plans won’t be allowed to deny or exclude coverage for your children (under age 19) based on a pre-existing condition including a disability. Starting in 2014, these same plans won't be allowed to deny or exclude anyone or charge more for a pre-existing condition including a disability.

Starting as early as September 2010, if you have children under age 26, you can generally insure them if your policy allows for dependent coverage.

- The only exception is if you have an existing job-based plan, and your children can get their own job-based coverage. In some plans, you can add your young adult children even earlier than September 2010.

- Starting in 2014, if your income is less than the equivalent of about \$88,000 for a family of four today, and your job doesn’t offer affordable coverage, you may get tax credits to help pay for insurance.

- Starting in 2014, pregnancy and newborn care, along with vision and dental coverage for children, will be covered in all Exchange plans and new plans sold to individuals and small businesses. An Exchange is a new marketplace where individuals and small businesses can buy affordable health benefit plans. Exchanges will offer you a choice of plans that meet certain benefits and cost standards. Starting in 2014, Members of Congress will be getting their health care insurance through Exchanges, and you will be able buy your insurance through Exchanges, too.



Recent and Upcoming Hospital Additions to United Healthcare Group Network		
Hospital/System Name	<i>Location</i>	<i>Effective Date</i>
Gifford Medical Center	Randolph, VT	08/01/2010
Memorial Hospital of Texas County	Guymon, OK	08/01/2010
Murphy Medical Center	Murphy, NC	07/15/2010
Alice Peck Day Memorial Hospital	Lebanon, NH	07/01/2010
CDH Cancer Care Center	Warrenville, IL	07/19/2010
Chapman Medical Center	Orange, CA	06/07/2010
Citrus Memorial Hospital	Inverness, FL	07/01/2010
Costal Communities Hospital	Santa Ana, CA	06/07/2010
Hualapai Mountain Medical Center	Kingman, AZ	07/15/2010
Huggins Hospital	Wolfeboro, NH	06/01/2010
Lane County Hospital	Dighton, KS	07/20/2010
Marietta Memorial Hospital	Marietta, OH	08/01/2010
McKenzie Memorial Hospital	Sandusky, MI	07/01/2010
Spotsylvania Regional Medical Center	Fredericksburg, VA	07/01/2010
St. Peters Hospital	Helena, MT	07/01/2010
Texas Health Presbyterian Hospital	Flower Mound, TX	07/01/2010
Trego County Memorial Hospital	Wakeeny, KS	07/01/2010
University of Michigan Medical Center	Ann Arbor, MI	07/01/2010
Upper Connecticut Valley Hospital	Colebrook, NH	07/01/2010
Western Medical Center	Anaheim, CA	06/07/2010
Western Medical Center	Santa Ana, CA	06/07/2010

Reminder: You are responsible for verifying their Physician/Provider participation within your UnitedHealthcare plan in order to receive the highest level of benefits in network

