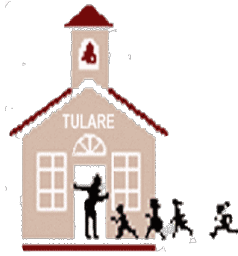


TASEBA.ORG

Houston Insurance Services
Fall/Winter 2009 Newsletter



From Your Pharmacy:

Pharmacists train for six years and then can graduate with doctorates in pharmacy (PharmD). They play the integral role in dispensing the medications we need. The process of filling a prescription requires a set of procedures that ensure the quality and medication is right for you.

1. Checking a written order.
2. Entering your information into the computer.
3. Checking your prescription history.
4. Guarding against drug interactions.
5. Checking dosage and duration.
6. Adjudicating the claim.
7. Checking against allergies.
8. Making recommendations.
9. Double-checking the prescription.
10. Counseling you about your medication.

Please always check with your pharmacist if you have any questions or feel your needs are not being satisfied.

Fighting Health Care Fraud:

Organizations such as the NHCAA stress that while the vast majority of doctors, hospitals, therapists, etc...are honest and submit valid billings, most instances of health care fraud do originate with providers. The kinds of health care fraud seen from providers include:

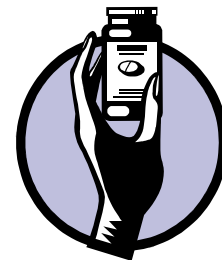
- Billing for services that were never provided to the patient.
- Upcoding, or billing for more expensive services, treatment, or procedure than the one actually provided.

- Recoding, or billing for a different service, treatment, or procedure than the one actually provided.
- Performing unnecessary services (e.g. diagnostic tests)
- Falsifying a diagnosis
- Unbundling services that are part of one procedure and billing for each separately.
- Billing for the entire cost of a service when partial payment (copayment) has been collected from the patient.

While health care fraud adds to costs, it also carries a price tag that is not financial. Patients undergoing unnecessary procedures, testing, or therapies can face risks to their health.

Benefit Insights, Volume XVI, 10B

Please take time to look at your Explanation of Benefits and call us if you have questions or concerns. We are here to protect your plan!



Stress and the Affects it has on Your Life:

Stress varies from person to person. Biologically, stress is always based on the body's natural (flight or fight) response. Any barrier, either real or imagined, can cause your brain to go into an alarmed state. Although stress at certain degrees can be positive, it is necessary that we practice good stress management techniques such as:

- ✓ Daily Exercise
- ✓ Communication
- ✓ Identification of the Stress Source
- ✓ Positive Attitude
- ✓ Personal Relaxation Time

Consumer Involvement: Critical for Health Care Costs and Quality Control.

Did you know that fewer than half of U.S. adults have the confidence, knowledge, and skill to proactively manage their healthcare?

Data to support this theory came from the HSC (Health Tracking Household Survey), 2007 Survey. The survey sampled over 15,000 adults. The individuals contacted were asked thirteen questions that would help assess their patient activation measure. The PAM assesses the individuals' knowledge, skills, and confidence in managing their health care plans. Based on the answers provided by the survey, the individuals were assigned to one of the following four levels:

1. Passive/Not-Confident enough to play an active role in one's own health.
2. Lack of basic knowledge and confidence in the ability to manage health.
3. Taking some action to manage one's own health, yet still lacking some confidence.
4. Have many of the behaviors to manage health but may have a difficulty doing so in times of stress.

Only forty-one percent of adults surveyed were at the highest level of patient activations!

Research shows that higher levels of patient activation are directly correlated with healthy behaviors, improved preventative care, and an increase in self-management of health conditions. *Please find yourself being proactive in making sure you are aware of your health and planning for your future.*

A Note from Houston Insurance Services

We are very aware at **HIS** that with the possibility of changes taking place with your benefit plans, many of you find yourselves discouraged and puzzled by the effect change may have on your individual health care costs and needs.

If change occurs we will be available to assist every member through the transition.

Our goal is to help provide the members of TASEBA with the highest quality healthcare at a funding level economically acceptable to the members School District.

We are currently experiencing difficult times in our great country and by working together we can persevere.

The TASEBA.ORG Newsletter is scheduled to be updated two times a year, Fall and Spring

If you have any concerns or comments you would like to see in the next newsletter, please contact:



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