

## THE TRUSTEE

January 2020

**W**elcome to the decade of the 20's! Not since the Enlightenment has technology and discovery so influenced our lives. A proactive regime of preventative measures in living our daily lives can assist in maintaining our health. Advances in medicine provide for the early identification, diagnosis, and treatment of illnesses. And, having access to a health plan can make it all possible, but you have to commit to owning your health. As the new calendar year begins this decade, there are several new Trust initiatives in place for our members. They should all prove to be beneficial for Trust operations and for our members.

New ID cards have been mailed to all primary policy holders and dependent members over 18 years of age. They were prepared in two batches with all policy holders receiving cards during December and, after verification of dependents, those new ID cards went out during the first week of January. The new ID cards note the HealthFirst network for out of area coverage. HealthFirst replaces MultiPlan for OOA providers. Members will have access to an extensive provider network when Magnacare and KTF Network providers are not available. Also, the new ID cards indicate a RetireeRx card will become the primary Rx card for Medicare retirees as of July 1, 2020. Medicare members will continue to use CanaRx for all brand name drugs available through the service and will use ProAct for any drugs not available on either of the other two services. Prior to the activation of the RetireeRx card, a group informational meeting will be held, as was the case for CanaRx, to acquaint affected members with the new service.

On line EOB's are on the horizon. The customized software has been created and a program has been produced. All members who have an ID card, policy holders and dependents alike, will be asked to produce an primary email address where they will receive EOB notifications. Members will create a password for their account.

For members who have dependents turning 26 years of age and becoming ineligible for dependent coverage, the Trust will offer a Young Adult COBRA from ages 26-29 at a rate less than the traditional COBRA rate. The option to enroll in the program exists only for those newly turning 26 and enrollment in the Young Adult COBRA plan must be declared at that time.

As of March 1, the AllyHealth telemedicine will cease. Of 290 enrollees, only 10% used the program in 2019. After several years of offering the service, the usage has not justified the cost. Of 290 enrollees, only 10% used the program in each year of its offering. Obviously, using telemedicine at no cost, as opposed to an urgent care center charge of \$100-150, provides a financial savings to members and to the Trust, but only if it's used.

Hopefully, 2020 will be the beginning of a robust decade in health care. Progress in research, coupled with the most up to date technology and knowledge, will present opportunities for the Trust to continue its mission of providing services for our members that are "ahead of the curve," but it's up to members to own their healthcare.

### **RHEUMATOID ARTHRITIS**

Rheumatoid Arthritis (RA) is an autoimmune disorder. It is an inflammatory disease that affects the lining of joints, causing a painful swelling that can eventually result in joint deformity and bone erosion.

RA occurs when a person's immune system attacks the synovium, the lining of the membranes that surround joints. The resulting inflammation thickens the synovium, which can eventually destroy the cartilage and bone within the joint. The tendons and ligaments that hold the joint together weaken and stretch. Gradually, the joint loses its shape and alignment.

There are three lifestyle changes which may help to ease symptoms of RA:

1. Regular Exercise - Exercise is one of the key treatments to help reduce the disability often associated with RA. Gentle exercise can help strengthen the muscles around joints and help fight fatigue. Studies have found that Tai Chi may improve mood and quality of life in people with RA. This movement therapy involves gentle exercises and stretches combined with deep breathing. Many people use Tai Chi to relieve stress. When led by a knowledgeable instructor, Tai Chi is safe. Of course, always check with your doctor before starting an exercise routine. Avoid exercising tender, injured, or severely inflamed joints. Always refrain from doing any moves that cause pain.
2. Heat can help ease pain and relax tense, painful muscles. Cold may dull the sensation of pain. Cold also has a numbing effect and can reduce swelling.
3. Cigarette smoking not only increases the risk of developing RA, but it also appears to be associated with greater disease severity.

**IN MEMORIUM:** Geraldine Nathan | Douglas Goodemote