

Forum on Health Care, October 29, 2002

Campus Health Oversight Committee
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The Campus Health Oversight Committee (CHOC) organized a "Forum on Health Care" that was held on October 29, 2002. The panel consisted of: Mike Paden (Faculty and Staff Benefits), Chris Brunner (United Healthcare), Ken Friday (Express Scripts, Minneapolis) Fred Tonnie (UH Pharmacy), Steve Calloway (UH Pharmacy), and David Coats (Hunter Group). The Forum was attended by eight CHOC members and 21 members of the General Public.

The following reports the questions addressed to individual panel members and the response as recorded by members of CHOC. The recorded responses do not indicate official policy, but they do indicate the views of the leaders of campus health institutions. CHOC takes full credit for any mistakes or misunderstandings.

Regarding Prescription Drugs:

1. Question to Steve Calloway: "What are the pharmacies doing to discover when plan coverage is more expensive than simple walk-up coats?"

Response recorded by CHOC: The pharmacists try to spot this problem and choose the cheapest payment option on a prescription-by-prescription basis.

2. Question to Steve Calloway: "Are there any plans to increase the hours for the University Pharmacy?"

Response recorded by CHOC: This is under consideration.

3. Question to Steve Calloway and Mike Paden: "Why is a local prescription limited to 30 days of medications while a mail order is OK for 90 days?"

Response recorded by CHOC: University Pharmacy and United Healthcare have just announced that University Pharmacy will now fill prescriptions for 90 days.

4. Question to Fred Tonnie: "Why don't you have a pharmacy at the Mall? It would be so convenient!"

Response recorded by CHOC: There are no plans for such a facility because it would be prohibitively expensive.

5. Question to Ken Friday: "My husband has to take a drug that is not on the formulary and there is NO generic equivalent. What does Express Scripts need from my husband's physicians to get the best discount?" Asked along with the

related question: “Does mandatory generic substitution apply to families of drugs or only to drugs with exact generic matches?”

Response recorded by CHOC: The pharmacy swaps a non-formulary drug for a generic equivalent based on a formulary match. Express Scripts will be happy to answer any prescription specific questions about swaps.

6. Question to Ken Friday: “How do we get information from Express Scripts when everything is automated?”

Response recorded by CHOC: Express Scripts has a pharmacist who is always available by the phone to answer questions.

7. Question to Ken Friday: “I read that a drug will help my condition. When I asked my physician about taking the drug, she said it would be all right to try the medicine, but it was an “off-label use,” so the plan might not cover the cost of this prescription. Sure enough I found out that to take the medicine I had to pay for it myself. What does this mean “off label” and why is it not covered in my plan?”

Response recorded by CHOC: Mr. Friday did not understand the question, so he was not able to answer it.

Regarding the Benefit Plan:

8. Question to Mike Paden: Regarding “Long-term disability:” What is it? What does it cost? What are the Pros and Cons of A&B plans?”

Response recorded by CHOC: Longterm health care is not a benefit offered by the University of Missouri.

9. Question to Mike Paden: What are the “Pros and Cons of the HMO meaning the health maintenance plan versus POS meaning the Point-Of-Service plan?”

Response recorded by CHOC: This question was not answered because the meaning of the question was not clear to the respondent.

10. Question to Mike Paden: “The newspapers say we have had virtually no inflation, but it seems like the cost of the benefit plan increases every year without increasing benefits. Is it true that the cost increases every year? If it is true, why do the costs go up so much? And if it is true, will this continue to occur every year?”

Response recorded by CHOC: There is no way to avoid this problem, but everyone is aware of the problem and everyone tries to minimize premium increases.

11. Question to Mike Paden: “What exactly is ‘alternative medicine’ and why does the plan not cover this therapy?”

Response recorded by CHOC: United Healthcare will provide for some types of Chiropractic care and Massage therapy that emphasize physical therapy.

12. Question to Mike Paden: “What are the prospects of reducing co-payments for prescriptions? For some people — particularly people with severe chronic illnesses like AIDS and cancer — pharmacy costs are so high we can not get the medications we need.”

Response recorded by CHOC: Copayments are an unfortunate but necessary consequence of minimizing United Healthcare premiums.

13. Question to Chris Brunner: “Every major law enforcement agency including MU police recommend NOT carrying your social security number ‘SSNs’ (card) in your purse or wallet to avoid identity theft. When will the University stop using SSNs as plan identifiers?”

Response recorded by CHOC: The social security numbers are coded on the mailers, unless you know the code you can’t read the social security number. At this time United Healthcare has no plans to change.

14. Question to Chris Brunner: “Are there any plans to increase the number of physicians participating in the plan? For example, does the plan allow employees to be seen by physicians in Columbia Orthopaedic Group or the Women’s Health Associates?”

Response recorded by CHOC: United Healthcare has approached Columbia Orthopaedic Group on multiple occasions about participation in the plan, but each time the Group’s charges were prohibitively expensive.

15. Question to Chris Brunner: “Why is it that United Healthcare does not pay as much as for [certain] items and services as Medicare does? This does not seem fair to the different PPO [providers] that are not part of the University Network. Some people already have Doctors in place for their medical care. The trust and history is already set between physician and patient. We need to be able to keep the doctors we trust.”

Response recorded by CHOC: This situation sometimes occurs when competitive pricing results in a local market charge for a service that is lower than national Medicare reimbursement. This helps to limit the cost of premiums.

Regarding University Healthcare:

16. Question to David Coats: “What are the plans for Regional Hospital?”

Response recorded by CHOC: The plans for Regional Hospital will be announced soon.

17. Question to David Coats: “I understand that some services, like the ‘level one’ emergency room and the helicopter, are fabulously expensive so they must be operated at a loss. Is this true? If it is true, will the Hospital continue to offer these services?”

Response recorded by CHOC: These critical services will be continued. The University has a commitment to providing high level healthcare.

18. Question to David Coats: “I don’t know if it is still there, but the University used to operate an information booth at the Columbia Mall. Why couldn’t the University have a ‘drop-in’ clinic at the Mall for things like vaccinations, blood pressure checkups, employment physicals, and colds? Why couldn’t the hospital have a booth at the Mall for answering questions about bills and for paying bills?”

Response recorded by CHOC: Mr. Coats was not aware of this facility, but he will look into the matter.

19. Question to David Coats: “What exactly are the plans to improve access to University physicians?”

Response recorded by CHOC: This problem is under active investigation. The Hospital plans on recruiting more physicians.

20. Question to David Coats: “What exactly are the plans to improve billing? I know many people, like myself, who get billed six months or more after seeing the doctor. When we get the bill, it is hard to understand what the bill is for and who paid for what. Why does it take so long for the hospital to send out a bill?”

Response recorded by CHOC: This problem is under active investigation. The Hunter Group has a reputation of making and implementing business decisions that improve functions.

CHOC thanks the panel for their valuable time and their informative answers.