

# THE WIRE



4th District IBEW Health Fund  
**KEEPING YOU WIRED TO BENEFITS  
NEWS AND INFORMATION**

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## WINTER 2016

*Welcome to the winter issue of the Wire! This edition begins with news about the Fund's newest health care partner—Innovative Healthcare Delivery—and a program that helps patients transition to the next level of care after a hospital stay. Next, we'll give you an update on changes to your medical plan ID cards, and what you can expect. What's the best way to stay healthy after you're discharged from the hospital? See the **Health Corner** for details about smart steps you can take to avoid readmission. Splitting your medication may seem harmless, but it can have disastrous results. We'll explain why it's not a good idea. Finally, in **Fund Stuff** we'll help you make the most of your next doctor visit with valuable tips you'll want to try. We wish you a happy and healthy winter season with this issue of the Wire!*

## FunD Business

### Introducing Our New Partner in Health: Innovative Healthcare Delivery

Getting out of the hospital is usually a happy occasion, but it also can be a confusing time. Figuring out complicated discharge instructions, remembering to take medications and getting to your follow-up appointments can be overwhelming. All too often, patients who don't follow the rules soon find themselves back in the hospital.

That's why the Fund is partnering with Innovative Healthcare Delivery (IHD) to provide a Transition Care Program for participants who have been admitted to the hospital. This new benefit helps you navigate the post-discharge health care system and stay healthy to avoid hospital readmission. Beginning in January 2016, IHD will contact you if you have been admitted to a hospital to assist with coordinating your post-discharge care. Or, if you know you are going to be admitted, call IHD's Transition Care Line at 1-800-554-0281 to arrange for assistance in advance.

IHD reduces barriers to health care so you and your family can focus on feeling better. Their staff is comprised of experienced professionals—called Navigation Specialists—who understand the Fund's benefits and the complexities of the health care system. They advocate on your behalf to ensure your pathway to recovery is free of any obstacles. See the next page for IHD services.

**innovative**<sup>®</sup>  
Healthcare Delivery



Services Available from Innovative Healthcare Delivery

Services	Description
General assistance with post-discharge needs	IHD's Navigation Specialists are available to answer questions and provide support.
Schedule medical appointments	IHD can schedule your follow-up doctor visits, as well as facilitate communication and coordinate care with your providers.
Locate health care providers	If you need care your provider doesn't offer, IHD can locate appropriate alternate providers.
Coordinate delivery of medical records	IHD can have your medical records delivered to your doctor for follow-up appointments.
Assist with community resources	IHD can connect you with community resources to facilitate your care and recovery.
Coordinate prescription fills	Discharged patients often require one or more medications. IHD can help get your prescriptions filled and see that you receive them. For a summary of the Fund's Prescription Drug benefits, visit <a href="http://www.4thdistricthealthfund.com/benefits/active/prescription-drugs/">www.4thdistricthealthfund.com/benefits/active/prescription-drugs/</a>

**Take Note!** It's not uncommon for complications to occur following a hospital stay because of poor discharge planning. Without proper planning, there can be real financial and health costs.\* Did you know:

- ✓ 18.6% of all patients are readmitted to acute care hospitals within 30 days
- ✓ 34% of all patients are readmitted to acute care hospitals within 90 days
- ✓ \$9,500 – \$13,000 is the average cost of an acute care readmission
- ✓ Roughly 50% of readmitted patients had not seen their primary care physician after their hospitalization.

Innovative Healthcare Delivery's Transition Care Program provides coordination and support that begins in the hospital and continues through recovery, so you can focus on your health. To review how a hospital stay is covered under the Fund's medical plans, visit [www.4thdistricthealthfund.com/benefits/active/medical/](http://www.4thdistricthealthfund.com/benefits/active/medical/).

\*Source: Innovative Healthcare Delivery's website at [www.ihdcare.com/](http://www.ihdcare.com/)

New ID Cards Are on the Way

Keep an eye on your mail so you don't miss out on your new ID Cards (two per household). All current, active members will receive a new card later this month that's been updated to include Innovative Healthcare Delivery's contact information (see sample below). When you get it, be sure to review it so you are familiar with the type of valuable information it provides.



If you do not receive your new card by December 31, 2016, contact the Fund Office at 1-888-466-9094.

**Health Care Resources at Your Fingertips.** On the back of your updated ID card, you'll find the URL for Anthem Blue Cross and Blue Shield, the Fund's medical plan administrator. Visit them online for a variety of resources designed to help you get the most out of your health care coverage. Go to [www.anthem.com](http://www.anthem.com) and click on the "Resources" link at the top of the page. Check out these links to get started:

- ✓ Health Care Resources ([www.anthem.com/health-insurance/resources/healthcareresources](http://www.anthem.com/health-insurance/resources/healthcareresources)) – links to "Anthem's Real Health Stories," "Health, Prevention and Wellness Programs" and more
- ✓ Video Tutorials ([www.anthem.com/health-insurance/resources/videotutorials](http://www.anthem.com/health-insurance/resources/videotutorials)) – tips for common health care situations, including "Planning ahead: your next doctor visit" and "What to do when you get a new ID card"

When you visit, you can also log in to the Anthem website for a more personalized experience, including your family claim history and specifics about the Fund's benefits. If you haven't yet registered, use the site's "Register Now" link to create an online account.

## Taking Care After a Hospital Stay

A trip to the hospital can be a traumatic event for patients and their families. As a patient or a caregiver, your focus is on getting necessary medical treatment, not what happens after the hospital stay. Yet, the post-discharge transition is critical to recovery. Improvements in hospital discharge planning can dramatically improve the outcome for patients as they move to the next phase of care.

There are steps you or a caregiver can take to help avoid common issues that trigger a readmission or slow recovery. For example, discuss with the doctor and hospital staff all aspects of maintaining the patient's health before leaving the hospital. See the "Discharge Checklist" on the right as a starting point. Also, continuing an open dialogue with doctors and keeping follow-up appointments and tests can help ensure longer-term success. The *FunD Stuff* section on page 4 provides some tips for your next doctor visit.

**The Fund has you covered.** The Transition Care Program can help you or a caregiver with the discharge process. The Navigation Specialists at Innovative Healthcare Delivery are specially trained in coordinating discharge planning and follow up care so patients and caregivers can focus on recovery (see "Introducing Our New Partner in Health" on page 1).

**Hospital Discharge Checklist.** The checklist below and the Transition Care Program team can help reduce the chances of readmission to the hospital, ensure medications are given correctly and prepare you or the caregiver to take over caring for the patient after a hospital stay.

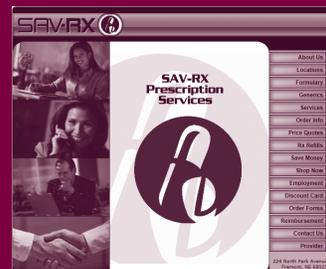
- ✓ Ask about what problems or warning signs to look for and what to do should they occur
- ✓ Make a list of doctor, pharmacy and other important contacts so you have them in case of an emergency
- ✓ Discuss appropriate timing and schedule for returning to regular, everyday activities (e.g., work, exercise, hobbies)
- ✓ Write down all medications, what they are for and if there are any potential side effects. You may also want to ask your doctor if generic alternatives are available
- ✓ Ask if any special equipment or supplies are needed during the recovery process
- ✓ Speak with a nutritionist or dietitian about any special diet needs, if applicable
- ✓ Mark the calendar for any necessary follow up appointments, tests or rechecks

## Tablet Splitting: A Dangerous Practice

It's not unusual for a doctor to prescribe medication following a hospital admission. For some, pills or tablets can be difficult to swallow so, they will cut it in half to make it easier. Or, it may be that they need to change the dosage—for example, if a 10-milligram pill is needed when only a 20-milligram dose is available. However, this can be dangerous and should only be done under a doctor's direction.

**Why it is dangerous.** When you split a tablet, some of the medicine is lost. In addition, you're probably not splitting it exactly in half or the same way every time. As a result, you may be getting too much or too little of your medication. In some medications, taking even a little bit over the prescribed dosage can be toxic.

**Talk to your doctor.** If you are splitting your medication tablets, the amount that you're taking may not be as effective as it should be. What's worse, it could be dangerous. Depending on your medication, there may be alternatives that better meet your needs. In situations when tablet splitting cannot be avoided (for example, when the prescribed dose is not available), use a splitting device rather than a knife or scissors.



### Get to Know Sav-Rx.

To be safe and effective, prescription drugs must be used correctly. That's why Sav-Rx, the Fund's prescription drug administrator, performs a Drug Utilization Review every time you fill a

prescription at a Sav-Rx participating pharmacy. The review checks for a variety of factors, including:

- ✓ Potential drug interactions
- ✓ Duplicate drug therapies
- ✓ Age appropriate prescriptions
- ✓ Early refills or overutilization
- ✓ Inadequate or excessive dosage.

If you have questions about your prescription drug benefits or any medications you're taking, Sav-Rx's customer service representatives and pharmacists are available by phone 24 hours a day, every day of the year. You can reach them at 1-866-233-IBEW. Or visit the Fund website at [www.4thdistricthealthfund.com/benefits/active/prescription-drugs](http://www.4thdistricthealthfund.com/benefits/active/prescription-drugs).

# FunD Stuff—Tips For Your Next Doctor Visit

Ever leave the doctor's office feeling frustrated because you felt rushed out or that you didn't get all your questions answered? Afterward, do you think of more questions? If so, use these tips to help make the most of each doctor's visit.

- ▶ Have information ready about your family's medical history, prescription and over-the-counter medications you take, and any allergies you have.
- ▶ Make a list of the names and phone numbers of any specialists, in case your doctor wants to get in touch with them.
- ▶ Prior to your visit, think about what you hope to accomplish during the visit and write down the questions you want to ask.
- ▶ When you're with the doctor, don't be afraid to ask your questions or request clarification if something isn't clear. If you need more time, feel free to say so. If the visit has to end, ask to speak with a nurse or physician assistant about your remaining questions.
- ▶ Bring a notepad so you can jot down what your doctor tells you or bring someone with you to help you remember the doctor's answers.



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