

## Flu Vaccines—Insurance Coverage for State Options



	Self-Funded Plan (All OA Options)	Kaiser HMO Denver/Boulder	Kaiser HMO Southern Colorado	San Luis Valley HMO
<b>H1N1</b>	100% See information below for exceptions	100% See information below	100% See information below	\$30 co-pay
<b>Seasonal</b>	90% See information below for exceptions	100% See information below for dates and locations	\$15 co-pay or \$30 co-pay See information below	\$30 co-pay

The information below is divided by type of vaccination—*H1N1* and *Seasonal*—and by insurance plan—*Self-Funded* (OA options), *Kaiser HMO* (Denver/Boulder and Southern Colorado) and *San Luis Valley HMO*.

- For the most updated information on the H1N1 flu, visit the Centers for Disease Control (CDC) H1N1 page—[www.cdc.gov/h1n1flu](http://www.cdc.gov/h1n1flu).
- For more information on seasonal flu, visit the CDC’s seasonal influenza page—[www.cdc.gov/flu](http://www.cdc.gov/flu).

### H1N1 Flu Vaccination Information

#### *Self-Funded Plan (OA Options, administered by Great-West/CIGNA)*

The State’s Self-Funded Medical Plan (the OA options administered by Great-West/CIGNA) will cover H1N1 vaccinations at 100% (of the allowable reimbursement rate) with no co-pays or co-insurance for members to pay. This includes the two doses required for children 6 months to 9 years of age (doses should be separated by 3–4 weeks).

(see **H1N1** on page 2)

### H1N1—Vaccination the Most Powerful Tool

A nationwide public health emergency exists in relation to the H1N1 virus, which is why the administration of President Obama, through the Department of Health and Human Services (HHS), is mobilizing a comprehensive and appropriate response. A key component of the HHS strategy has been the development, testing and planning for distribution of H1N1 vaccine. The Centers for Disease Control (CDC) has designated vaccination as the most powerful public health tool for the control of influenza.

It is the goal of HHS and the CDC to operate as effective and efficient emergency vaccination effort as possible. It is in everyone’s interest to have an effective vaccination program for

the population—as an effective program will reduce the demand for and costs of emergency services and hospitalizations, as well as minimizing the disruption to the nation’s workforce and its overall productivity.

*To stay informed and to make the best decisions for you and your family regarding seasonal and H1N1 flu vaccines, review the information in this issue of HealthLine, as well as information from your healthcare provider, your medical insurance, and the Centers for Disease Control (CDC—[www.cdc.gov](http://www.cdc.gov)) and the Colorado Department of Public Health (CDPHE—[www.cdphe.state.co.us](http://www.cdphe.state.co.us)).*

(H1N1 from page 1)

**Exceptions to 100% Coverage**

- If you use an OUT-OF-NETWORK doctor—These doctors do not have price agreements with Great-West/CIGNA, so may charge more for the H1N1 vaccination. The member is responsible for the amount of the charge beyond the allowable rate. **It is in the member’s interest to use an in-network doctor when possible.**  
-OR-
- If getting an H1N1 vaccination at a convenience location (drug store, supermarket, health fair) and the charge is SIGNIFICANTLY HIGHER than the allowable rate (about \$21), you will not be reimbursed for the full cost. If using these locations, look for H1N1 vaccinations in the \$20–\$30 range.  
-OR-
- If you receive OTHER SERVICES along with an H1N1 flu vaccine at the doctor’s office (in-network or out-of-network), you will also be responsible for the charges related to that office visit, service or procedure.

However ... As the H1N1 vaccination program will be monitored closely by state and federal governments, it is unlikely that doctors and providers will charge significantly higher rates.

**How will payment work within the Self-Funded Plan for the H1N1 vaccination?**

If you use an in-network doctor, the billing will flow through the usual procedures from your doctor’s office to Great-West/CIGNA and the self-funded plan. You should not have to pay anything up front.

If you use a convenience location, you will pay up front at the location. Then you will need to submit a claim to Great-West/CIGNA for reimbursement using the receipt from the location as proof of your payment. Please ensure either of the nationwide billing codes for the H1N1 vaccination, G9141 or 90470, appears on the receipt. Submit your claim to the address printed on the front of your insurance card.

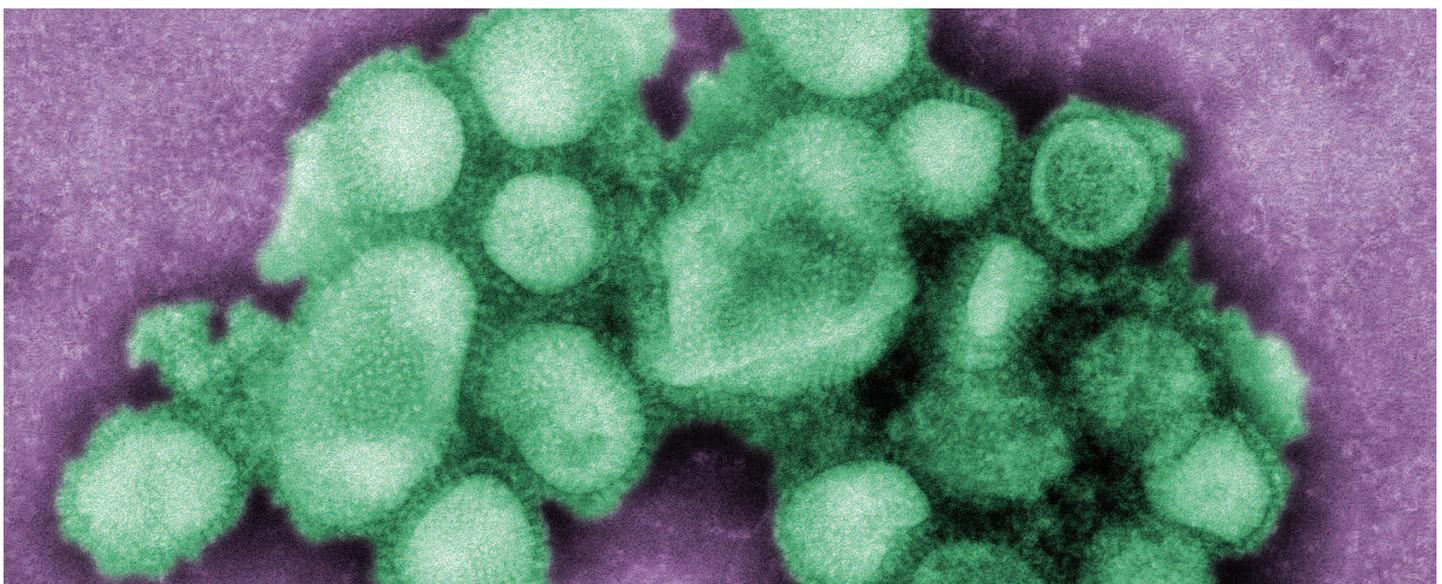
**Kaiser HMO Denver/Boulder  
Kaiser HMO Southern Colorado**

The H1N1 vaccine will be free to Kaiser members. Because of the limited supply of the H1N1 vaccine, the CDC has established a list of which groups should get the vaccine first. Once Kaiser gets the vaccine, they will follow the CDC guidelines for administration to each group.

For a list of priority groups and updates on the availability of the H1N1 flu vaccine, visit [www.kp.org](http://www.kp.org) or contact Kaiser at the number printed on your medical insurance card.

**San Luis Valley HMO**

San Luis Valley HMO will cover H1N1 flu vaccinations as preventive, meaning that regardless of whether or not the deductible has been met, the cost will be a \$30 co-pay. For questions or additional information about their coverage, contact SLV HMO at 719-589-3696/1-800-475-8466.



## SEASONAL Flu Vaccination Information

### Self-Funded Plan (OA Options)

As it does every year, the State's Self-Funded Medical Plan (All OA options administered by Great-West/CIGNA) will cover the yearly, seasonal flu vaccinations at 90% of the allowable reimbursement rate IF YOU USE AN IN-NETWORK PROVIDER. This means you are responsible for the remaining 10%.

If you ONLY get a seasonal flu vaccine at an IN-NETWORK doctor's office, in most cases you will be billed for the 10% by the office AFTER the claim has been processed. However, some doctors may ask you to pay up front.

Understand that if you receive other services along with a seasonal flu vaccine at the doctor's office, you will also be responsible for the charges related to that office visit, service or procedure.

### Using a Convenience Location (pharmacy, flu clinic)—REIMBURSED at 70%

These locations are *out-of-network for medical services*, so the seasonal flu vaccine WILL BE REIMBURSED AT 70%, the out-of-network rate for preventive care. **IMPORTANT**—To receive reimbursement, you MUST PAY UP FRONT for the vaccination, and then SUBMIT A CLAIM FOR REIMBURSEMENT using your receipt. Submit your claim to the address printed on the front of your insurance card. Do not use or offer your medical ID card. If you use your ID card and let the location process the charge, you will not receive your 70% reimbursement.

### What if you use an OUT-OF-NETWORK doctor?

Preventive services, such as vaccinations, with an out-of-network doctor are covered at 70% of the allowable reimbursement rate. Out-of-network doctors may also charge more than this rate. You are not only responsible for the 30% of the allowable charge, you are also responsible for any amount charged beyond that rate. **It is in the member's interest to use an in-network doctor when possible.**

## Updates & Reminders

**31-day Window for Changes**—For events such as **BIRTH** or **MARRIAGE** or when a spouse **GAINS** or **LOSES** benefits with their job, any change to your State benefits must be completed **within 31 days** of the event. Day One is the date of the event itself. If you miss this 31-day window, you'll have to wait until the next Open Enrollment to make your change.

Division of Human Resources



### Kaiser HMO Denver/Boulder

Kaiser HMO Denver/Boulder members can get a FREE seasonal flu shot at the following times.

- **Saturday, October 24, 2009, 8 A.M. to 2 P.M.**  
**All Kaiser Permanente medical offices**
- **Monday–Friday, October 26 through November 6, 2009, 9 A.M. to 5 P.M.** **All Kaiser Permanente medical offices**
- **Saturday, November 7, 2009, 8 A.M. to 12 NOON**  
**Arapahoe, East Denver, Lakewood, Rock Creek, and Westminster Kaiser Permanent medical offices ONLY**

### Kaiser HMO Southern Colorado

There are two ways Kaiser HMO Southern Colorado members can obtain a seasonal flu shot:

1. Using their Affiliated Primary Care Physicians (PCP).
  - Members should call their PCP and check on availability of the seasonal flu vaccine.
  - If the cost of the seasonal flu shot is a prevention visit cost (e.g., well-care check-up) then the \$15 preventive care co payment will apply for the seasonal flu shot.
  - If the cost of the seasonal flu shot is part of a diagnostic visit (e.g., ill visit), then the \$30 preventive care co payment will apply for the seasonal flu shot.
  - Some medical offices offer “flu-shot only” visits. If members receive their seasonal flu shot at one of these visits, members will pay only a preventive care copayment. Members should call their physician's office for information.
2. Members can use any of the community retailers offering seasonal flu vaccines.
  - If members go to a community retailer and pay out-of-pocket, they may be eligible for reimbursement. Members should keep their receipt, download a medical claim form from [www.kp.org](http://www.kp.org), and then send it in with a season flu vaccine receipt. Members may call Member Services to have a claim form mailed to them.
  - Community Flu Vaccine Clinics include Parkview Medical Center and Affiliated Pharmacy Clinics such as: Walgreen's, Wal-Mart, King Soopers/City Markets, and Visiting Nurses Association (VNA). Members should call these organizations for seasonal flu vaccine availability, times and locations.

### San Luis Valley HMO

San Luis Valley HMO will cover seasonal flu vaccinations as preventive, meaning that regardless of whether or not the deductible has been met, the cost will be a \$30 co-pay. For questions or additional information about their coverage, contact SLV HMO at 719-589-3696/1-800-475-8466.

## H1N1 Flu Facts

Get the most up-to-date information from the Centers for Disease Control (CDC)—[www.cdc.gov/h1n1flu](http://www.cdc.gov/h1n1flu).

### What's unusual about the 2009 H1N1 flu?

Unlike seasonal flu, H1N1 is much more common in young people than in the elderly. Additionally, this new H1N1 flu is unusual because people have contracted it during the summer, not just the traditional flu season. H1N1 flu has been shown to spread in places where people live in close quarters. This, along with the rapid spread of H1N1 throughout the world, suggests that people are highly susceptible to the new virus. The CDC projects that 40 percent of the U.S. population could eventually be affected by the H1N1 flu.

### Will the seasonal flu vaccine also protect against the H1N1 flu?

No, the seasonal flu vaccine will not protect against H1N1 virus or vice versa.

### Can the seasonal flu vaccine and the H1N1 vaccine be given at the same time?

The Centers for Disease Control (CDC) states that *inactivated* 2009 H1N1 vaccine can be administered at the same visit as any other vaccine. *Live* 2009 H1N1 vaccine CANNOT be administered at the same visit as seasonal live attenuated influenza vaccine. See [www.cdc.gov/h1n1flu/vaccination/public/vaccination\\_qa\\_pub.htm](http://www.cdc.gov/h1n1flu/vaccination/public/vaccination_qa_pub.htm) for more details.

### Who should get the H1N1 vaccine?

Public health authorities recommend getting an H1N1 vaccine if you:

- are pregnant
- live with or care for a child less than 6 months old
- are a young person age *6 months to 24 years old*
- are an adult age 25 to 64 years **AND** have a chronic illness such as asthma or diabetes
- are a health care worker or emergency medical responder

Adults 65 or older are not considered at high risk of getting H1N1. For this reason, they are not included in the list of high-risk groups who should get the first round of vaccinations.

### Will two doses of H1N1 vaccine be required?

The U.S. Food and Drug Administration (FDA) has approved use of one dose of the 2009 H1N1 flu vaccine for persons 10 years of age and older. Children nine years of age and under will require two doses. Infants younger than six months of age are too young to get either of the H1N1 or the seasonal flu vaccine.

### What will be the recommended interval between the first and second dose for children nine years of age and under?

The CDC recommends that the two doses of the 2009 H1N1 vaccine be separated by four weeks. However, if the second dose is separated from the first dose by at least 21 days, the second dose can be considered valid.

## New Way to Donate to Working Together

Direct payroll deduction to **Working Together** is now available. Employees paid through the State's Central Payroll system—CPPS—should complete the **payroll deduction authorization form** and give it to their payroll office. Some employees paid through some higher education payroll systems also have this new service and should contact their payroll office to authorize a deduction.

Other methods to make tax-deductible donations continue: Colorado Combined Campaign (#1300), electronic fund transfer for Credit Union of Colorado members, and direct donation by check.

Working Together is a non-profit foundation created exclusively for state employees, and funded solely by state employees. The foundation provides emergency financial assistance for basic living necessities.



# Self-Funded Plan News— CIGNA Pharmacy Replaces Express Scripts



As part of the transition from Great-West Healthcare to CIGNA for the administration for the State's self-funded medical plan, CIGNA Pharmacy Management will take the place of Express Scripts as the pharmacy benefits manager for the plan.

Welcome packets to self-funded members have already been sent out. These consist of a welcome letter, a temporary paper ID card and a handout to make the most of a pharmacy benefit plan. In late October, members will also receive a welcome kit from CIGNA Home Delivery Pharmacy, noting the benefits of filling prescriptions through home delivery and including an order form for CIGNA Home Delivery Pharmacy.

## New ID Card by November 1

So that you have the correct pharmacy benefit information with you and can give it to your health care provider and pharmacist, self-funded plan members will be mailed a new medical insurance ID card with the CIGNA pharmacy names and claim information. This replaces your current card. Your welcome packet contains a temporary, paper card to use should you not get your new card by November 1.

## What does this mean for you?

The transition to CIGNA Pharmacy Management should not impact most people, as very few actions will be required of members. However, please read the following information to see if you will need to do anything different.

### Prescription Home Delivery (Mail Order)

If you have refills remaining on your home delivery prescriptions, Express Scripts will automatically transfer MOST prescriptions to CIGNA Home Delivery Pharmacy, beginning November 1. Prescriptions for controlled substances or certain specialty drugs will not be transferred.

If you have a new prescription from your doctor, you must send it to CIGNA at the following address.

CIGNA Tel-Drug  
P.O. Box 1019, Horsham, PA 19044-9805  
Please call 1-800-285-4812 to confirm what information should be sent.

### Controlled Substances and Home Delivery

Federal law prohibits Express Scripts from transferring prescriptions for controlled substances, such as pain medications, sleeping pills and compounded medications. CIGNA will contact you if you take a controlled substance or compounded medication. A letter will be sent that outlines the steps you need to take to continue receiving your medication.

### Retail Pharmacy Users

The CIGNA pharmacy network includes 99% of pharmacies currently in the Great-West pharmacy network, including all major pharmacy chains and all pharmacies used by State of Colorado employees and their families, so there should be no disruption to your pharmacy access.

### Specialty Drugs

If you or a family member use high-cost specialty drugs, such as those used to treat multiple sclerosis, hepatitis C or rheumatoid arthritis, you will be contacted by a CIGNA customer service representative who can tell you more about CIGNA's specialty pharmacy program and assist you with the transition. In addition, CIGNA will send a separate communication with more information about CIGNA's specialty pharmacy program.

## A New Online Name and Drug Price Comparison Feature

MyGreatWest.com is changing to [myCIGNAforhealth.com](http://myCIGNAforhealth.com). You'll continue to have convenient access to your pharmacy benefits, prescription drug list, claims history and health and wellness tools.

Plus, there is a new feature at this site that will let you price prescription medications and view generic or lower-cost options to brand-name medications. This tool takes into account your coverage and even shows the specific costs at retail pharmacies based on your ZIP code and CIGNA Home Delivery Pharmacy.

Watch for your information, and your new ID card, from Great-West and CIGNA Pharmacy. If you have questions about this transition or your prescription benefits, please call the Great-West/CIGNA's dedicated customer service line for State of Colorado employees—1-888-788-6326 (1-800-ST8OFKO).