The acronym HIPAA stands for the Health Insurance Portability and Accountability Act of 1996. Under HIPAA, in April, 2003 new privacy rules regarding the use of protected health information went into effect.

Protected Health Information (PHI) is individually identifiable health information that relates to an individual’s past, present or future physical or mental health condition. Doctors, hospitals, insurance companies and other health care service providers are subject to strict rules as to how they treat an individual’s PHI.

The enactment of these rules will affect how you are able to grant other people access to information on several of your benefit plans. A discussion of the requirements set by each benefit plan is listed below.

Medical: If both you and your spouse are covered under the Bates Anthem Plan, you are considered personal representatives of each other and can speak with customer service about each others claims. However, if you are covered under Bates and your spouse is not, you must complete an Individual Authorization Form before they will be allowed to speak with Anthem on your behalf.

Similarly, if you would like the Benefit Advocate to be able to research a claim on your behalf, you would also need to complete an Individual Authorization Form and fax it to the Benefit Advocate.

Dental: Patriot also has their own form for you to allow others, even your spouse, to speak with them about dental claims on your behalf.

Healthcare Flexible Spending Account: Group Dynamics also has a form you would need to complete to allow your spouse or other representative to speak with them on your behalf.

A supply of these forms is available from the HR Department and can be obtained by calling X-6140.

The US Healthcare system is complex and sometimes difficult to understand. To assist in resolving claim issues, you should follow the steps outlined below.

1) **Do your research** before the service is performed. Call the insurance carrier and verify that a provider is part of a network, that a service is covered or whether any additional authorization is required.
2) **Take good notes.** Write down when you called, who you spoke with and what you discussed.
3) **Contact insurance companies** with any questions on how a claim was paid. Insurance companies rely on how the doctor or hospital codes the claim. You may find that there was an error in coding which can be corrected by resubmitting the claim.
4) For medical claims you can **ask the Benefit Advocate to assist** (call 1-800-410-6571). First, you must complete an Individual Authorization Form to allow the advocate to act on your behalf (see HIPAA Privacy article on this page).
5) If you have a claim denied and after investigation you still disagree, you **have the right to appeal.** An appeal is a written request sent to the insurance carrier asking them to reconsider the claim. The appeal would list the claim specifics (when, who, how much) and any information you have that would support why the claim should be covered. For medical claims, the Benefit Advocate can assist you with filing the appeal. For further information, please contact HR at X-6140.

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20 Tips to Help Prevent Medical Errors

Medical errors can occur anywhere and can happen as a result of communications between yourself and your doctor. The following are tips on how to prevent errors. These tips were taken from the web-site www.ahrq.gov/consumer/20tips.htm which has additional information.

1. The single most important way you can help to prevent errors is to be an active member of your health care team.

2. Make sure that all of your doctors know about everything you are taking. This includes prescription and over-the-counter medicines, and dietary supplements such as vitamins and herbs.

3. Make sure your doctor knows about any allergies and adverse reactions you have had to medicines.

4. When your doctor writes you a prescription, make sure you can read it. If you can't read your doctor's handwriting, your pharmacist might not be able to either.

5. Ask for information about your medicines in terms you can understand -- both when your medicines are prescribed and when you receive them.

6. When you pick up your medicine from the pharmacy, ask: Is this the medicine that my doctor prescribed?

7. If you have any questions about the directions on your medicine labels, ask.

8. Ask your pharmacist for the best device to measure your liquid medicine. Also, ask questions if you're not sure how to use it.

9. Ask for written information about the side effects your medicine could cause.

10. If you have a choice, choose a hospital at which many patients have the procedure or surgery you need.

11. If you are in a hospital, consider asking all health care workers who have direct contact with you whether they have washed their hands.

12. When you are being discharged from the hospital, ask your doctor to explain the treatment plan you will use at home.

13. If you are having surgery, make sure that you, your doctor, and your surgeon all agree and are clear on exactly what will be done.

14. Speak up if you have questions or concerns. You have a right to question anyone who is involved with your care.

15. Make sure that someone, such as your personal doctor, is in charge of your care.

16. Make sure that all health professionals involved in your care have important health information about you. Do not assume that everyone knows everything they need to.

17. Ask a family member or friend to be there with you and to be your advocate (someone who can help get things done and speak up for you if you can't).

18. Know that "more" is not always better. It is a good idea to find out why a test or treatment is needed and how it can help you. You could be better off without it.

19. If you have a test, don't assume that no news is good news. Ask about the results.

20. Learn about your condition and treatments by asking your doctor and nurse and by using other reliable sources.
New Employees & Open Positions

NEW EMPLOYEES

Susan Burton - Custodian - 4/28/03
Kristen Carey - Media Support Specialist/ILS - 06/09/03
Michael Cloutier - Custodian - 4/28/03
Raymond Garneau - Custodial Services Supervisor - 4/21/03
Sarah Jones - Assistant Director for Science & Health Careers/OCS - 06/16/03
Raymond Kolbe - Technology Support Assistant - 06/23/03
Charlotte Lehman - Research Technician/Geology - 5/6/03
Diana Lewicki - Secretary/Housing - 5/19/03
Aaron Todd - Sports Info. Director/Coll. Relations - 06/23/03
T.J. Waterman - Security Officer - 06/15/03
Margaret Wight - Custodian - 5/12/03

TRANSFERS

Patricia Moulton - Den Worker - 5/11/03
Abdi Omar - Sanitation/Dining Services - 06/21/03
Christine Schwartz - Director of Dining Services - 6/01/03

OPEN POSITIONS

Custodian - 6/06/03
Director of Leadership Giving - immediately
Life Models/Museum of Art - 7/01/03
Nurse Practitioner/Physician Assistant - 5/02/03
Production/Dining Services - immediately
Program Coordinator/Multicultural Affairs - immediately
Project Administrator/OCS - 07/07/03
Researcher - Development - 6/06/03
Sanitation/Dining Services - immediately
Service/Dining Services - immediately
Staff Assistant/Alumni & Parent Programs - immediately

Suggestion Box Now On-line!

The Staff Advisory Committee welcomes suggestions, anonymous or signed, from all Bates Staff. Suggestion Boxes are in Lane Hall, Chase Hall, Cuten, the Human Resources office and now on-line. Links to the On-line Suggestion Box can be found on the HR Office Web page and from the Faculty and Staff Quick References list.

Suggestions are discussed at the meetings of the Staff Advisory Committee. Suggestions that are directed toward individuals or other personnel related matters are given to the director of Human Resources for investigation. Such suggestions are not read during Staff Advisory meetings.

The minutes of the committee meetings are published on e-mail and are also available on the Suggestion Box web page. To see a report of the discussion about your suggestion, look at the minutes of the next Committee meeting. All submissions are anonymous unless you wish to sign your message. When you send a message through the On-line Suggestion Box it is received in Human Resources as an email from nobody@abacus.bates.edu.

Workers’ Compensation Reporting

Effective June 1, 2003 Brenda Sawyer began handling inquiries on work related illness or injuries once again. She has many years of experience in this area and will use this expertise to assist faculty and staff. First Reports of injuries for Dining Services and Physical Plant employees should still be reported through your area coordinators. All other employees can contact Brenda at x-6176. In Brenda’s absence please contact HR at x-6140.

* 24-HOUR NURSE LINE — ANTHEM CAREWISE *(800) 607-3262 *

CareWise is a health care decision-counseling service that provides information and support to enable members to get the best possible and most appropriate health care for themselves and their family. CareWise is a demand management program that gives members and their immediate family toll-free access to experienced registered nurses to discuss any health concern. And they can call from anywhere in the United States or Canada - 24 hours a day, 7 days a week.

Eligible members and their dependents can call CareWise toll-free, 24 hours a day, 7 days a week at 1-800-607-3262. Experienced registered nurses are specially trained to offer prompt health information that helps members make informed decisions about their health care. The nurses can also research options, send information and coach members on how to make doctor appointments more productive.

There is no cost to use this service. It is considered an added benefit to your current health plan. Call CareWise whenever you have a health concern, any time of the day or night. Do not call CareWise in an emergency. If your situation is life threatening or if you are critically ill, go to the emergency room, or call 911 or your local emergency number.

CareWise does not replace a visit to your doctor. CareWise encourages the most appropriate use of the medical system, whether it's making a doctor's appointment or taking care of the problem on your own. Moreover, CareWise enhances your relationship with your doctor by offering additional health information and helping you communicate more effectively with your doctor. CareWise Nurses have immediate, online access to guide-lines that cover medical concerns of all types and for all ages. By using these protocols, they are able to assist callers with almost any medical concern. They also have desktop references, a comprehensive medical library from which to do research, and the extensive research capabilities of an on-site medical librarian.
HEALTHCARE TASK FORCE
Meeting Notes

Premiums are set to cover the cost of claims, administrative expenses and profit. The target loss ratio of claims to premiums is typically around 80%. If claims exceed this ratio, then the premiums set by the insurance carrier are not high enough for them to make their target profit or may not even cover the cost of administration. Bates loss ratio over the last three years is listed below.

Over the same period, 2000—2002, total claims have increased 70% (see chart to the right).

Throughout the year, the Healthcare Task Force will monitor claims and plan utilization to determine whether the 2003 plan changes have worked to control costs.

The Task Force will also keep abreast of Maine’s changing healthcare environment and what effect the passing of Dirigo will have on Bates. Other areas of review include the merits of self-funding versus continuing with a fully-insured plan, reviewing salary based cost sharing alternatives and the effectiveness of Anthem’s predictive modeling and disease management programs.