



Specialty medication coverage

Many complex medical conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis, and rheumatoid arthritis, are treated with specialty medications. Whether they are administered by a healthcare professional, self-injected, or taken by mouth, specialty medications require an enhanced level of service. In addition, specialty medications are typically bio-engineered and have specific shipping and handling requirements or are required to be dispensed by a specific facility.

EMI Health has partnered with Accredo, Medco's specialty pharmacy, to assist in dispensing most specialty drugs. Receiving the specialty drug from Accredo will help assure that you will pay the lowest cost and receive the best service possible.

Accredo deals exclusively with specialty medications and offers the following services:

- Toll-free access to specially trained pharmacists 24 hours a day, seven days a week
- Personalized counseling from a dedicated team of registered nurses and pharmacists
- Expedited, scheduled delivery of medications at no additional charge
- Refill reminders
- Necessary supplies, such as needles and syringes, provided with the medications

Many EMI Health plans now require that certain specialty medications previously obtained directly from a pharmacy, a home infusion company, or the doctor's office be obtained through Accredo in order to receive coverage. Other plans will be adopting this requirement at the beginning of the next plan year. Of course, even if your plan does not yet require you to obtain specialty medications through Accredo, you can voluntarily use this service to take advantage of Accredo's expertise and savings.

It's easy to get started using Accredo. Just call toll-free at 1-800-803-2523 between 6:00 a.m. and 6:00 p.m. Mountain Standard Time, Monday through Friday. They will contact your doctor to start the process and then call you back to arrange for expedited delivery of your medications at a time that is convenient for you. You may also have your doctor call Accredo directly. Be sure to provide him or her with your EMI Health member number (located on your ID card).

If you have any questions regarding specialty medications or your plan benefits, please call EMI Health customer service at 801-262-7475 or toll free 800-662-5851.

An ounce of prevention

Over the past six months, we have had the opportunity to travel around the state and perform health screenings for groups participating in the EMI Health Wellness Program. At each screening, we are stunned by the number of individuals who tell us they haven't seen a doctor in more than five years.

As we pondered why so many people are resisting going in for an annual checkup, we stopped and took a look at the numbers. Out of all adults who carry EMI Health medical insurance, we found that fewer than three out of 10 have their preventive visit each year. So why are all of these individuals, who have coverage for an annual preventive visit, not taking advantage of it? Somewhere along the way, our society has adopted a mindset that you only need to go to the doctor when you are sick. We beg to differ; let us tell you why.

Did you know that about half of all deaths from heart disease are sudden and unexpected, with little opportunity for treatment? This is one of many areas where prevention is key. If you are at risk for, or have a family history of, any medical conditions, your preventive visit allows you to work with your doctor now in order to reduce the risk of a sudden attack.

Women pay attention: One in eight of you will be diagnosed with breast cancer during your lifetime, but when breast cancer is detected early through a routine mammogram, there is a 98 percent survival rate.

Adopting a healthy lifestyle can reduce your risk of developing a medical condition, but there is no guarantee that you won't get a serious illness at some point. What you can do is detect it early on when it is easier to treat and outcomes are better. Your annual preventive visit with your primary care physician is a time for you to evaluate your health and ask questions. Your doctor can work with you to help better manage your current conditions, reduce your risk for developing chronic conditions, and screen you to detect any abnormalities early on.

We challenge each of you to have your preventive visit with your doctor this year.