

## UNICARE Responds to Rising Rx Costs with Innovative GenericChoice<sup>SM</sup> Program

Prescription drugs have transformed health care in America. Pharmaceutical treatments now allow us to survive, and function, despite conditions that would have been life threatening or debilitating a generation or two ago. But recent pharmaceutical advances have come at a steep price. Although prescription drugs account for only about 10 percent of total health care spending today, that proportion is growing, and is projected to reach almost 15 percent by the end of the decade. In fact, prescription drug spending is rising faster than any other segment of health care spending, contributing toward the higher health care costs and insurance premiums that pose challenges for all Americans.



One major contributor to the rise in drug costs is the shift toward new, expensive and heavily advertised medications. The average monthly price of the 50 top selling drugs was \$71.56 in 2001, compared with an average monthly price of \$40.11 for all other prescription drugs. Sales of these drugs surged 34 percent in 2001, according to a study by the National Institute for Health Care Management Foundation.

The best-selling drugs often have aggressive advertising campaigns aimed at retail consumers, in addition to the traditional audience of doctors who prescribe the medications. Since the Food and Drug Administration (FDA) in 1997 eased its restrictions on television ads, pharmaceutical advertisements of all types aimed at retail consumers grew from \$791 million to \$2.5 billion in 2000. And the advertising pays off. According to a survey by the Kaiser Family Foundation, 30 percent of

Americans had discussed a brand name drug with their doctors as a result of seeing an ad for the product. Among the 30 percent who had talked to their doctors, about 44 percent said the doctor gave them a prescription for the medication they discussed.

There were 3.1 billion total prescriptions filled in the United States in 2001 costing an estimated \$132 billion. Even more alarming are prescription cost projections—expected to reach \$414 billion by 2014. This trend affects all of us with increased health care coverage premiums and out-of-pocket expenses.

That's why UNICARE is proud to introduce **GenericChoice**—a unique new program designed to help our insured members save money on prescriptions. Effective May 1, 2003, we've implemented this program which waives our insured members FIRST copayment when they fill their first prescription with a GenericChoice drug.

UNICARE's GenericChoice program emphasizes the choice of highly respected and widely used generic drugs as appropriate substitutes for many brand name drugs when medically appropriate. In addition, our program is designed to encourage a discussion between members and their physicians, and help control out-of-pocket prescription costs.

Rigorous analysis by the FDA has shown generic drugs are equal to their brand name counterparts in strength, quality and performance. Generic drugs provide an effective and less-expensive alternative for most people. By introducing GenericChoice, UNICARE is working to help maintain the affordability of a prescription drug benefit.

*(continued on page four)*

## In the News

### WellPoint Ranks #1 In Its Industry For Fifth Consecutive Year

We are pleased to announce that *Fortune* magazine recently named our parent company, WellPoint, the Most Admired Health Care Company for an unprecedented fifth consecutive year. The list appears in *Fortune's* March 3 edition, and is currently available on [www.fortune.com](http://www.fortune.com).

In addition to having the highest overall score in its industry, WellPoint's quality of management and long-term investment value were each rated as the 12th best of all companies rated. WellPoint also was rated as one of the top 25 companies in financial soundness, employee talent, innovation and use of corporate assets.

### WellPoint Ranked #2 on *BusinessWeek's* "BW50" Ranking of Top Performing Public Companies in the S&P 500

We are also happy to announce that WellPoint was named the second best-performing company on *BusinessWeek* magazine's "BW50" ranking of the nation's best-performing large public corporations on the S&P 500. The list is available at [www.businessweek.com](http://www.businessweek.com) and presented in a special issue of *BusinessWeek*.

## In this Issue



UNICARE to Implement the Subimo Healthcare Advisor<sup>TM</sup>

UNICARE's Health Improvement Programs—*Managing Health and Financial Futures*

UNICARE Launches Enhanced PrecisionRx Website

## UNICARE to Implement Subimo Healthcare Advisor™

UNICARE understands the value of reliable health care information when facing important health care decisions. A well-informed patient is one who knows how, when and where to seek the best care, and the questions to ask when receiving that care.



### Did You Know?

- ✔ Patient safety is one of the nation's most pressing health care challenges. A 1999 report by the Institute of Medicine estimates that as many as 44,000 to 98,000 people die in United States hospitals each year as the result of medical errors.
- ✔ According to the Agency for Healthcare Research and Quality (AHRQ), "Research shows that patients tend to have better results when they are treated in hospitals that have a great deal of experience with their condition."

Effective May 2003, UNICARE will offer access to the Healthcare Advisor from Subimo, an easy-to-use online tool that helps members make smart decisions for better health.

UNICARE medical members will log on to the Healthcare Advisor through [www.unicare.com](http://www.unicare.com) and [www.unicarecompletechoice.com](http://www.unicarecompletechoice.com) to:

- ✔ **Choose Care**—When our members need hospital care, we want them to choose the best place for them, so they can get better faster with fewer problems during and after treatment.<sup>1</sup> The Healthcare Advisor allows our members to benefit from quality screening and medical data for hospitals throughout the United States, as well as to access information to manage their condition and prepare for an upcoming procedure.
- ✔ **Ask Others**—The Healthcare Advisor helps connect our members with other people who share similar medical conditions or concerns. Members can post questions, get answers and join the community.
- ✔ **Be Informed**—The AHRQ indicates that "The single most important way (consumers) can help to prevent errors is to be an active member of (their) health care team." The Healthcare Advisor promotes that by helping our members better understand their condition with additional information about treatment options, medical procedures, common risks and complications and more. Members can also utilize an online medical encyclopedia, accessed via our Healthwise® Knowledgebase. We believe it's important for members to be armed with important information when talking with their health care provider. By knowing more, members can ask key questions to help determine the best treatment for their condition.

### Want to know more? Take a tour!

For a quick sample tour, visit [www.unicare.com](http://www.unicare.com) and select the Healthcare Advisor tour link on the home page. Once the tour begins, simply scroll down the page and click "Next" to see how a member living in the state of Massachusetts who needs coronary artery bypass surgery would:

- ✔ Learn more about the procedure and the options for treatment and
- ✔ Screen nearby hospitals based on personal preferences and hospital quality performance data.

*When it comes to our members' health, we want them to know more, choose well and feel better!*

To learn more about Subimo,  
contact the UNICARE sales representative  
in your area by calling toll-free at **1(877)UNICARE**.

<sup>1</sup> UNICARE HMO and Point of Service (POS) members need to consult their designated Primary Care Physicians regarding referrals for hospital services. The Subimo website is owned and operated by Subimo, LLC, P.O. Box 5335, River Forest, Illinois 60305. Subimo, LLC is solely responsible for its website and is not affiliated with UNICARE or any affiliate of UNICARE.

## Managing Health and Financial Futures Today

More than 90 million people in the United States live with chronic diseases such as asthma, diabetes and congestive heart failure. These chronic diseases are costly, but they can be controlled with the right initiatives. UNICARE offers health benefits plans that put our members back in control of their health and financial future. This goal is the driving force behind UNICARE's Health Improvement Programs.

Our Health Improvement Programs offer an innovative, interdisciplinary approach to helping members manage their asthma, diabetes and congestive heart failure. Unlike traditional programs that offer a "one-size-fits-all" outreach and standardized educational approach, we focus on outreach that is targeted at the individual's personal lifestyle. This concept is known as "Health Coaching."

### The Health Coaching Model

In traditional disease management programs, a nurse identifies problem areas for participants and informs them which lifestyle behaviors they need to change based on nationally recognized guidelines for that condition.

Health Coaching is different. We ask members what lifestyle issues are important to them and link healthy behavior change to those issues. Together, the participant and RN health coach decide which behaviors they would like to tackle first. A team of health professionals provides the participant with education and support geared to these goals. The team may include RNs, dietitians, respiratory therapists, health educators and exercise physiologists.

Health coaching addresses the whole person, not just the disease. We provide action-oriented education and support in areas a member is ready to change. The result is an empowered, confident person who is ready to tackle the more difficult behavioral changes successfully.

### Helping Patients Help Themselves

Involving associates in their own care management process is more than just an attempt to more fully educate them about their condition. Through interaction and participation, Health Coaching aims to:

- Enhance associates' physical well-being
- Reduce emergency room visits and/or lengthy hospitalizations
- Reduce absenteeism
- Increase productivity

### Health Improvement Program Highlights

Each UNICARE Health Improvement Program includes health coaching and educational materials for high-risk members and educational mailings to low-risk members. Participation is always up to the member. Eligible participants are primarily identified through routine searches for particular diagnostic and pharmacy codes in our medical claims system.

Members are also referred to the programs through other means including hospital discharge reports, physician or medical group referral and UNICARE Medical Case Management. Members are also welcome to self-refer by calling 1(866)387-8827.

Chronic conditions can be managed successfully. UNICARE is committed to providing its members with the tools and assistance they need to take charge of their conditions and make their lives better.

*For more information on UNICARE's Health Improvement Programs, please contact your local UNICARE sales representative by calling toll-free at 1(877)UNICARE.*



# UNICARE Launches Enhanced PrecisionRx Website

UNICARE is pleased to inform you that we've launched an enhanced version of the PrecisionRx website, our mail order pharmacy facility accessed online at [www.precisionrx.com](http://www.precisionrx.com). The dynamically redesigned website now provides registered users with:

1. Robust security features that protect personal account information,
2. A quick and easy prescription refill ordering process,
3. The ability to update personal profile information,
4. Access to order status and history,
5. Our new "Ask the Pharmacist" feature and
6. The convenience of contacting PrecisionRx via email.



[www.precisionrx.com](http://www.precisionrx.com)'s expanded security features will now include a member login, designed to protect our members' personal account information. All members that have previously ordered medications from PrecisionRx by mail, telephone or online will require a Username and Password to access our enhanced website services.

Members may quickly register for a Username and Password on the [www.precisionrx.com](http://www.precisionrx.com) home page. An existing PrecisionRx prescription number and UNICARE member ID will be necessary to complete the one-time registration process. Upon account validation, newly registered users will receive their Username and Password to access the secure website via email within approximately two business days.

The launch of the enhanced PrecisionRx website is just another example of UNICARE's commitment to leveraging innovative online technologies throughout the company to provide prompt and accurate client care and innovative, web-driven products and services.

*(GenericChoice Program continued from page one)*

## GenericChoice is simple. Just Consult, Go Generic and Save.

**Consult**—We encourage our members to talk to their doctor or pharmacist about which generic drug(s) from the table below may be medically appropriate for them.

**Go Generic**—When a physician considers it medically appropriate, he or she will prescribe the generic medication. Members should then have their next prescription filled with a GenericChoice drug. Generic drugs offer an effective and generally lower-cost alternative to many brand name drugs. When a patent expires on an often heavily promoted and expensive brand name drug, competing companies are allowed to manufacture the same drug under a generic name usually at a much lower cost.

**Save**—Members should present their UNICARE ID card and first prescription for a GenericChoice drug at a network pharmacy; the copayment waiver applies automatically to their first prescription for a GenericChoice drug. Best of all, since copayments for generic drugs are generally lower than for brand name drugs under UNICARE plans, members may continue to save by using generic alternatives!

Our existing members who have had one of the brand name drugs listed on the table below filled within the last three months were notified in writing of this new program in early April, 2003. The member letter included the simple process they need to follow to change to a GenericChoice drug. Their prescribing physician(s) also received a letter regarding this program.

GenericChoice Drugs as of May 1, 2003			
GenericChoice Drug	Equivalent Brand	Other Brands	Commonly Used For
Fluoxetine	Prozac	Zoloft, Paxil, Celexa	Depression
Lovastatin	Mevacor	Lipitor, Pravachol, Zocor, Lescol	High Cholesterol
Ranitidine tablets	Zantac tablets	Prevacid, AcipHex, Nexium, Protonix, Prilosec	Acid Reflux
Lisinopril	Zestril/Prinivil	Diovan, Cozaar, Avapro, Atacand, Norvasc	Hypertension
Atenolol	Tenormin		
Metoprolol	Lopressor		
Hydrochlorothiazide	Oretic		
Chlorthalidone	Hygroton		
Metformin	Glucophage	Actos, Avandia	Diabetes
Ibuprofen	Motrin	Celebrex, Vioxx, Bextra	Arthritis Pain
Naproxen	Naprosyn		

To learn more about how UNICARE is actively working to combat the rising cost of health care with new, innovative product options, health improvement programs, prescription drug cost management programs, online consumer health educational resources and by leveraging technology to reduce paperwork and administrative burden, contact your UNICARE sales representative.