

# UNICARE<sub>exchange</sub>

A periodic publication for our UNICARE customers

## WellPoint Urges FDA to Convert Popular Antihistamine Drugs to OTC Status

### STOP the Press!

UNICARE is pleased to announce a new partnership with Harvard Vanguard Medical Associates.

Effective October 1, 2000, members in our New England Classic PPO network will be able to select Harvard Vanguard physicians for their primary and specialty care. Harvard Vanguard Medical Associates is a highly-regarded group of physicians, and its 500 doctors in 14 locations in the greater Boston area are welcome additions to our network.

UNICARE will keep you updated as we continue to expand our provider networks across the country.

UNICARE's parent company, WellPoint Health Networks Inc., has for close to two years been urging the U.S. Food and Drug Administration (FDA) to convert three prescription non-sedating antihistamine drugs to over-the-counter (OTC) status. The drugs, Claritin, Allegra and Zyrtec, are currently sold OTC in Canada and Europe, with out-of-pocket patient costs comparable to many brand drug copayments in the U.S. today. WellPoint sent the FDA a formal petition requesting the change in status of these three drugs in July of 1998.

The WellPoint petition provided supporting documentation of the required criteria used by the FDA when considering a conversion from prescription to OTC status. To date, the only official FDA response to the WellPoint petition has been a notification that the petition raises complex issues that require further research.

"Recent double-digit trends in prescription drug inflation have made prescription drugs the fastest growing component of the medical care budget, threatening the affordability of a broad-based medical benefit," said Robert Seidman, WellPoint's vice president of pharmacy. "If left unmanaged, these costs may soon outpace hospital costs, placing a serious burden on the ability of companies such as WellPoint to make prescription drug benefits affordable for our members."

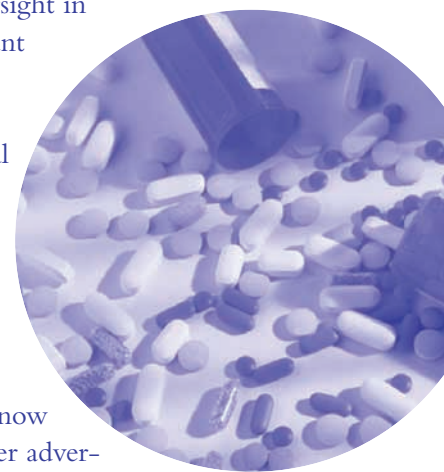
Many people self-medicate for the treatment of their allergy symptoms (runny nose, itchy eyes and itchy skin). Over-the-counter sedating antihistamine and antihistamine/decongestive drugs have greater incidence of side effects than the non-sedating drugs Claritin, Allegra and Zyrtec. Maintaining these drugs as prescription only raises concerns about access to quality pharmaceutical care. Industry experts claim this lack of access can result in greater incidence of side effects, thus

adding considerable and unnecessary medical costs to the health care system and society. Further, the additional costs and time burdens associated with a physician office visit make the use of these drugs even more inaccessible.

According to Seidman, "Patients are seeking greater ownership of their health care and often prefer to self medicate when feasible. Based on the information we have regarding the safety and ease of use of these top three prescription antihistamine drugs, we believe that our arguments are compelling and that they should be granted immediate over-the-counter status and not require a physician's prescription. We strongly urge the FDA to respond to our 1998 petition."

WellPoint believes that the loosening of the FDA's regulatory oversight in 1997 has led to a significant increase in direct to consumer advertising (DTC). According to the National Institute for Health Care Management, from 1993 to the present, DTC advertising has increased from approximately \$150 million to over \$2 billion annually. This advertising now meets the criteria of "super advertising," led previously by only automobile, retail and the entertainment industries.

Additionally, most prescription drug advertising dollars have been directed at lifestyle or symptom relief drugs, rather than being used to help educate people on the treatment of important chronic and life-threatening diseases such as hypertension or diabetes. This deluge of DTC prescription drug advertising is complicating the patient-physician relationship, often forcing the



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physician to spend considerable time explaining to patients why a drug is not clinically appropriate.

WellPoint believes that the percentage of prescription dollars spent on these antihistamines places a significant burden on the health care system's ability to provide prescription drug coverage at affordable prices. Retaining Claritin, Allegra and Zyrtec as prescription drugs also increases the risk of adverse drug events among the majority of

people who self-medicate for allergies and adds unnecessary costs to the health care system, depriving many people of affordable health care solutions.

## UNICARE Has "The Cure"

UNICARE recently launched a new advertising campaign promoting "The Cure for Health Care." Styled like the health care brochures of the '50s and '60s, the new ads cover such topics as "Doctor Selection Deficiency," "Insurable Insuree Syndrome," "Repetitive Referral Hysteria" and others.

You may have seen the ads for "The Cure for Health Care" recently in such publications as *The Wall Street Journal*, *Employee Benefit News*, *Business Insurance*, *Employee Benefit News*, *Human Resource Executive* and *Risk &*

*Insurance*. If not, keep an eye out, for campaign ads run until the end of the year.

The campaign reinforces the idea of UNICARE as an innovative company, the ideal alternative to the inflexible and unresponsive health plan providers.

We are spreading the word that UNICARE provides products and services that put people back in charge of their own health care and financial future and offers customized solutions to varying needs.

"Ailments of Company Health Plans." Pamphlet #173

FIGHTING THE CURSE OF...

### Involuntary Mono-Plan Disorder

It's an affliction that causes much discomfort and embarrassment for anyone it touches. It's called Involuntary Mono-Plan Disorder (IMPD). Commonly referred to in archaic terms as "The Shackles," IMPD is often an adverse reaction to being stuck in a company health plan that fails to satisfy one's needs. When a virulent strain of "Mono-Plan" infects a populated area (e.g., your company), it can lead to serious complications, including DES (Disgruntled Employee Syndrome). But fear not, there is a cure: UNICARE - an innovative company that eliminates IMPD with a potent mix of flexible, affordable plans that put people back in control of their healthcare. To seek professional help in confidence, go to [www.unicare.com](http://www.unicare.com) or call 1-877-UNICARE.

Are your employees suffering from IMPD? Look for these symptoms:

- Frequent trips to the H.R. department
- Expressing feelings of powerlessness
- Noticeable shrinkage of benefits package

## WELLPOINT AMONG Top 25 SALES FORCES IN AMERICA

WellPoint Health Networks Inc., parent company of UNICARE, is pleased to have been named one of America's 25 Best Sales Forces in the July 2000 issue of *Sales and Marketing Management* magazine.

In recognizing WellPoint, the magazine's editors wrote, "In an industry marked most notably by failure and frustration, one health care company continues to excel. WellPoint makes client service a priority."

"This is a very special honor for WellPoint as a key criteria for the award is customer satisfaction," said Leonard D. Schaeffer, WellPoint's chairman and CEO. "Our success is credited to our company's unyielding customer focus, our support of independent brokers, and the dedication and hard work of our sales associates. This is a great honor that is shared by all of the sales organizations within WellPoint."

*Sales and Marketing Management* magazine also cited WellPoint's innovative web-based technology that serves independent brokers through AgentConnect, a program that allows independent agents and brokers to link their agencies' home pages to the sales tools available on WellPoint's website.

"While some of our competitors are using the Internet to try to displace agents," said Alan Katz, senior vice president of individual and group sales, "WellPoint recognizes the tremendous value it

provides consumers. AgentConnect is an example of how we're using technology to help them enhance that value and to sell more."

Greg Baird, senior vice president of large group sales, said that WellPoint's success within the large group market "reflects WellPoint's investment in technology to support and enhance member services. Our sales growth is evidence that we have successfully been listening to the needs of our customers and responding."

According to *Sales and Marketing Management* magazine, the winners were determined by a survey of analysts, business school professors and executives with expertise in a range of industries. The three criteria were superior sales performance during the past three years; superior customer satisfaction; and a highly satisfied sales force.

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July 2000, *Sales and Marketing Management* magazine

# SPOTLIGHT

ON

## National Transplant Program

### NATIONAL TRANSPLANT PROGRAM IS A WINNER ALL AROUND

It's a win-win for clients and members! That's the National Transplant Program that UNICARE offers through its Centers of Expertise. The program gives members a nationwide network of carefully selected, highly specialized and high quality transplant facilities. Our network includes some of the best transplant providers in the U.S. for members in need of heart, liver, lung, heart/lung or bone marrow transplants. In some cases, we also offer Centers of Expertise for kidney and kidney/pancreas transplants.

As one of the leaders in transplant network management, UNICARE balances clinical management, provider cooperation and excellence of outcome. Our success is a result of our clinical method of medical management and cooperative approach with all providers of patient care. UNICARE's transplant network offers its participating members and their physicians these advantages:

- Our clinical model allows attending physicians to remain directly involved in the transplant review process.
- Literature-based protocols guide our physician reviewers and transplant panel in making all medical review determinations.
- Specialty and sub-specialty matched physician review determines the necessity, setting and appropriateness of proposed procedures.

Says Diane Powell, RN, Director of the Centers of Expertise, "For a program like this, success is defined by our ability to assist members through the process of locating a quality facility while conserving their health care dollars using contracted rates." She continues, "When this happens, everybody wins!"

#### The Network

We select transplant providers using our well-documented standards of clinical expertise, measured through outcomes and a team's experience performing transplants. Because outcomes are influenced by many factors, an expert panel of independent clinical consultants specifically examines

valid quality/outcomes results among institutions. At UNICARE, we review our network providers on an ongoing basis.

#### How the Program Works

Besides matching members with some of the best transplant centers in the country, UNICARE's National Transplant Program provides the following services when a patient chooses a network provider:

- **A Transplant Coordinator** introduces the member to the program, explains the procedures and can coordinate transportation, lodging and provider services for the member and a companion.
- **The Companion Travel Program** allows the member to choose a companion for emotional support.
- At the discretion of the employer, **reasonable transportation and lodging costs** for the member and a companion are covered before the procedure and during the subsequent hospitalization.
- **Deductibles and copayments** are waived at the discretion of employers. Members and their dependents benefit greatly from the care they receive from our selected high-level transplant centers. Quality care results in fewer hospital days, fewer absentee days and fewer post-operative complications.

Most important, we provide access to high quality providers with exceptional experience and expertise in transplant procedures. In return for a potential increase in patient volume, our contracted providers agree to provide their transplant procedures at negotiated rates.

Diane says the comments on a member satisfaction survey describe the success of the program. "Everyone gives the program high marks for patient satisfaction. In fact, 100% of the respondents reported that they would do it again if they had to. With respect to the quality of the facilities and the services they provide, 98% of the patients rate the facilities on the highest scale."

#### UNICARE National Transplant Program Centers of Expertise

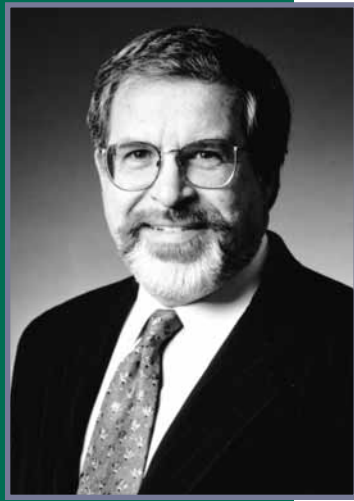
Barnes Hospital  
 Baylor University Medical Center  
 Brigham & Women's Hospital  
 Cleveland Clinic  
 Duke University Medical Center  
 Egleston Children's Hospital  
 Emory University Hospital  
 Fred Hutchinson Cancer Center  
 Henry Ford Hospital  
 John Hopkins Hospital  
 Lucile Salter Packard Children's Hospital  
 Mayo Clinic  
 M.D. Anderson Cancer Center  
 New England Medical Center

Shands Hospital at the University of Florida  
 St. Louis Children's Hospital  
 St. Lukes Hospital  
 Stanford Hospital  
 UCLA  
 UCSF  
 Vanderbilt University Medical Center  
 University of Alabama Medical Center  
 University of Chicago Medical Center  
 University of Michigan  
 University of Nebraska  
 University of North Carolina  
 University of Wisconsin Hospital & Clinic  
 Washington University



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|---|-----------------|---|-------------|
| I | Liver           | l | Bone Marrow |
| H | Kidney          | Y | Heart       |
| J | Kidney/Pancreas | u | Lung        |
|   |                 | v | Heart/Lung  |

# WELLPOINT LEADS COALITION



WellPoint Health Networks Inc., parent company of UNICARE, is proud to chair the Coalition for Affordable and Quality Healthcare (CAQH)—a group that comprises 22 health plans across the country.

Leonard D. Schaeffer, chairman and CEO of WellPoint, defines the coalition as “a coordinated and committed effort to improve healthcare coverage, service and quality for American consumers and their doctors.”

He noted, “We at WellPoint and our competitors in the industry recognize the need to make the health care experience better for everyone. While the industry helped to reduce double digit medical inflation to single digit levels over the last decade, we lost the trust of many Americans along the way. Communication was poor. Administrative hurdles and too much paperwork have encumbered physicians, hospitals and other health professionals.”

Leonard adds, “WellPoint and the other members of the CAQH know that our vision will not be realized overnight. Rather, this is the first step in a journey that will benefit everyone involved in the delivery of health care benefits and services. We know we must improve the industry in places where we share common ground in servicing our members and physicians. We’ve come a long way, but there is more work to do. This project is something that we’re all committed to for the long term.”

The healthcare industry has heard and is heeding the concerns of consumers and healthcare professionals. As a result, CAQH, whose members cover more than 100 million Americans, began late last year to take steps to improve the health care experience for plan members. The coalition is focused on very specific areas of improvement:

- **Improving consumers access to quality healthcare coverage and information;**
- **Simplifying administration for doctors and consumers; and**
- **Working with doctors to improve overall health care quality.**

CAQH taskforces have worked since last winter identifying, evaluating and finalizing recommendations on areas of common consumer and physician concern. The participating health plans are committed to working together and with others in the medical community to determine where collective action could make life a lot simpler for patients and their doctors.

While the individual companies within CAQH will remain fully competitive in the marketplace, they will work collaboratively with doctors, nurses, hospitals and other medical organizations, as well as with employers. The goal is to simplify communications, reduce administrative burdens and improve the way members, doctors and hospitals interact with our companies.

We believe our healthcare companies have an important and delicate role in the healthcare system. We fund needed health care services for our members while trying to keep premiums affordable. If we do this well, we add significant value to the system.

To learn more about CAQH, visit the coalition on the web at [www.caqh.org](http://www.caqh.org).

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