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Personal Care Management Impacts Obesity

According to North Carolina Prevention Partners, the cost of poor nutrition, overweight and obesity, along with physical inactivity in North Carolina soars to more than \$10 billion each year. That's why MedCost's **Personal Care Management (PCM)** program addresses issues related to obesity before they become more serious, costly conditions. This is how PCM impacted a 52-year old female, Ms. R, who was referred to PCM in October 2005 based on medication utilization, including medication for hypertension.



At the time of the assessment, Ms. R's weight was 255 pounds, her height 5'4", and she had a BMI of 43.8 (obesity = 30.0 or greater). The patient also admitted to long term cigarette use. She was willing to begin a weight loss and exercise program, but was not ready to tackle smoking cessation.

The patient was given a 1200 calorie diet and encouraged to begin an exercise program with daily walking. In addition, her personal nurse coach checked Ms. R's weight weekly. She was able to meet her goals by losing 5 to 15 pounds per month, and after 4 or 5 months, was able to increase her walking time despite work and family commitments—and admits to feeling better and having more energy.

By September 2006—11 months into the program—Ms. R weighed 188 pounds, and lowered her BMI to 32.3. She continues to follow a healthy eating plan and has maintained her exercise regimen. She states she will soon be ready to try smoking cessation, and will continue participation in the PCM program for additional support.

Ms. R has a history of hypertension, which had been well controlled with weight loss and medication. In January 2007, the patient relayed she was unable to have her medication refilled by her family physician because of an outstanding medical bill. She was encouraged to seek another physician, and if unable to get one, to go to the emergency room to obtain the needed medication. In February, the patient relayed that she had been able to find a new physician and had missed only one dose of her medication. Her weight is down to 179 pounds, with a BMI of 30.7. Ms. R still plans to try to quit smoking in the future.

Of the participants enrolled in **Personal Care Management**, 80% have had a positive health change. To find out how PCM can make a difference, please contact your MBS Sales Consultant.

Proactive Colon Screening Effort Saves Lives

A proactive colonoscopy outreach program developed in conjunction with Wake Forest University Baptist Medical Center, an MBS client, is having a major impact. MedCost Benefit Services analyzes claims data to identify employees who meet the American Cancer Society recommendation of being 50 or older who have not had a colonoscopy. MBS sends a preventive reminder to those employees in hopes of triggering their memory to schedule the procedure. This program has already saved at least one life.

Did You Know?

In 2007, 153,760 new cases of colorectal cancer in the U.S. will be diagnosed—that's one every 4 minutes. The good news is that it is preventable by having regular colonoscopies.

*** American Cancer Society**

Ms. D, an employee of Wake Forest University Baptist Medical Center, is a testament to the life-saving potential colonoscopies can have. She had no symptoms and no family history of colon cancer. After receiving the preventive care reminder letter from MBS, Ms. D decided to have a colonoscopy at the Digestive Health Center at Wake Forest Baptist. The routine colonoscopy showed a fairly large cancerous tumor in the descending colon just above the liver. Surgery later removed the tumor and after chemotherapy, Ms. D is now cancer free.

To discuss what preventive reminders are best for your population or if you are interested in developing a preventive colonoscopy program, please contact your MBS sales representative. MBS can also administer proactive screening reminders for mammograms, PSA, Pap Smear and annual physical exams.

MBS Offers Debit Cards Linked to Flexible Spending Accounts

Effective July 1, 2007 MBS clients will have easy, instant access to Flexible Spending Account (FSA) dollars with a Benefits Card. The Benefits Card works like a debit card and may be used for qualified health care expenses. Now, rather than paying out-of-pocket money for expenses then filling out claim forms and waiting for reimbursement — employees can use the debit card for qualified expenses at the point of sale. The debit card can be used at physician/dental offices, vision service locations, pharmacies and other eligible locations.

The Benefits Card is fast, convenient, secure and simple to use. All employees have to do is save receipts for all FSA purchases, in case MBS needs verification of a transaction. The Benefits Card offers 24/7 online access to check account balances and other vital information.

MBS will be working with clients with a July renewal on implementing the FSA Benefits Card. Cards will be mailed once the implementation is complete.

Golfing for Brenner Children's Hospital

The Triad Association of Health Underwriters (TAHU) raised \$8,000 for Brenner Children's Hospital by holding a golf tournament in May 2006. MBS presented the check—along with Rick Powers, who is president of TAHU.

In the Spotlight - MBS Account Managers

Kim Brewer, Account Services Supervisor



With 28 years in the insurance industry—20 of those working with self-funded clients—Kim Brewer brings a wealth of experience to her role as Account Services Supervisor at MBS. Because she has spent much of her career in the claims department, Kim brings a unique perspective to client service at MBS.

Kim enjoys being able to help clients manage their health care costs. She also likes helping members with claims or benefit questions. Because the most important issue facing MBS clients is the high cost of health care, Kim strives to provide the tools to help employers encourage their employees to better manage their own health.

Kim loves the outdoors and playing any kind of sports—and especially enjoys watching high school, college and professional football. Kim is also an avid Atlanta Braves fan.

Kerry Bonnema, Account Manager



Kerry Bonnema manages numerous accounts for MBS. If you are one of Kerry's clients, you'll feel like the only one. With a marketing degree from High Point University and 17 years of experience in self funding and claims, Kerry supports her clients with a personal level of expertise and experience.

Kerry enjoys the interaction with clients and employees and finds helping them understand their plan very rewarding. With employers facing the rising cost of health care, Kerry thinks it is important to balance the cost without breaking the bank. This is where the integrity of MBS's product—and Kerry's service helps her clients.

When Kerry is not working, she enjoys spending time with her family.