



THE BENEFITS BULLETIN

“Serving our members and their families”



January 2009

Finding The “Right” Doctor

Tips for helping you find a doctor that’s right for you



So, you have to find a doctor, and you want to find one that is right for you or a family member. Everyone deserves to have a doctor who is competent, experienced and compassionate, and who communicates in an understandable way.

But, the right doctor for one person is not always the right doctor for another.

These days, many electronic resources and Web sites claim to help consumers find the right doctor. Unfortunately, these sites

all too often have information that is incomplete, incorrect or out of date. This goes for both the free sites as well as those that ask for money to get you the “complete report.” So what can you do to find the right doctor?

Here are some tips:

1. Ask friends or co-workers

More important than what medical school doctors graduate from is how well they communicate with their patients and how much time they take to answer your questions and

help you understand your healthcare needs and options. Talk to people you know about their experience with a particular doctor can help cut through a lot of trial and error.

2. Call the doctor’s office

Calling a doctor’s office can be very enlightening. The attitude and helpfulness of the office staff is an important factor when choosing a doctor. During the call, you can find out basic facts about the office such as regular office hours, after-hours policy, payment policy, availability of routine appoint-

ments and urgent appointments, the doctor’s special areas of expertise, hospital affiliation, whether lab tests and X-rays are done near to the office, and of course, whether the doctor takes your insurance.

3. Make an assessment appointment

You can make an appointment with a doctor you are considering. During this first visit, pay attention to your experience with the office staff and the doctor, and ask yourself these questions:

See Doctor, page 3

Qualified Status Changes

Eligible employees experiencing a change in family or work status during the plan year have 31 days from the date of the event to make benefit plan changes or elections. The eligible employee may make only those elections that are consistent with the event. To make benefit plan changes or elections, the eligible employee must contact his or her educational entity. In most cases, a form will need to be completed and returned to the educational entity for processing.

Calling All Volunteers

OEBB Outreach Network Members Still Needed

OEBB is still seeking Outreach Network members as volunteers to provide the Board with feedback about the continued development of the benefit program, its benefit plans and member's issues and concerns.

Outreach members also help OEBB evaluate its communication efforts and offer insight about ways to continually improve the program.

The Network members' responsibilities will include reporting perceptions and reactions of their peers to OEBB so we can address any concerns.

Network members also can help OEBB by assisting with the answering of questions and directing members to OEBB staff or Web site for further assistance or clarification.

Members also will help OEBB identify significant changes or issues in their respective geographic region, acting as a communications advisory group for the OEBB.

Since its inception, the Outreach Network has been a vital tool in the program's communication efforts.

With the timely feedback of its members and information provided by the group, OEBB has been able to address several areas to improve the quality

of work.

Though OEBB has implemented the benefit program, serving members will always be the number one priority of the Board.

This coming year, OEBB will offer additional benefits to educational entities and people will have questions about the importance of these new features and how they impact their lives.

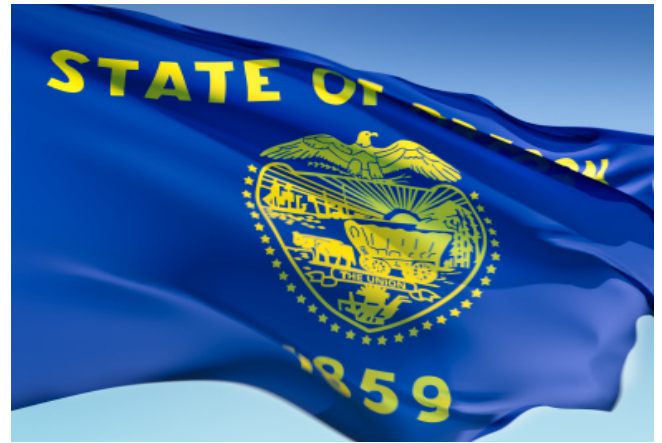
In addition, there will be new groups joining and possible changes to the benefit plans offered next year, and with change, there will be a need for even more participation from OEBB's volunteers across the state.

"The Outreach Network helps guide us," said Board member Victor Muscial. "Members are our eyes and ears, hearing directly from people in the districts about their thoughts of OEBB."

If you would like to volunteer to be an outreach network member, please contact Scott Rupp, OEBB Communications Coordinator, at scott.e.rupp@state.or.us.

For all of the current members, the Board extends a heartfelt thank you.

Happy 150th Birthday, Oregon!



How To Break Any Addiction Tips For Helping You Stop Addictive Behavior

No matter the addiction -- drugs, gambling, shopping, smoking, alcohol or something else -- people who want to kick their habit this year might find help in a new Harvard University publication.

"*Overcoming Addiction: Paths toward recovery*" offers guidance for breaking unwanted addictive habits. The advice applies universally, because what all addictions have in common, the Harvard experts say, is the way the brain responds to pleasurable experiences.

Five Simple Steps to Breaking the Addiction

To break the addictive behavior and patterns, researchers at Harvard University recommend the following steps to increase the chances of success:

Seek help and create a support network -- get input, advice and support from peers as well as professionals. Start with your doctor or a community mental health center for advice, a plan and -- if necessary -- medication to help with the break. Ask family, friends and co-workers for encouragement and backup.

Set a quit date -- some people find it helpful to choose a significant date, a birthday or anniversary, perhaps.

Make a change in environment -- removing reminders and temptations from the home and workplace can make the break easier. For example, ridding the home of alcohol, bottle openers and wine or drink glasses might help a person trying to stop drinking. Don't let others bring reminders into the

See Addiction, page 4

Doctors, from page 1

- How long did you have to wait before you received attention by the staff and the doctor?
- Did the doctor sit when she or he talked with you? Standing during an entire visit suggests that the doctor is too busy to listen to you.
- Did the doctor take a complete history of your issues, ask probing questions and perform a thorough physical examination?
- Did the doctor communicate clearly?
- Did the doctor answer your questions?
- Did the doctor ask for your opinion about the recommended treatment?
- Were you comfortable with the office location, parking and facility cleanliness, including the waiting room and bathroom?

Remember, assessments are not covered by your medical plan, however.

If you are not happy with the doctor or clinic, you may want to consider changing.

Making the Most of Every Doctor Visit

Once you have found a doctor with whom you are comfortable, make the most of every visit. Rather than rely on memory, make a list of concerns

or questions you want to discuss.

Tell your doctor:

- All your symptoms from when you first noticed the problem
- The treatments you have tried at home and what results you've had
- Any family member with a history of similar problems



- Past history of other health problems you have had

Ask your doctor:

- What the cause might be for your health concerns—your doctor may not know the answer on the first visit because some problems require further testing or a return visit to reevaluate your condition
- Why tests are being done and what you can expect
- What treatment op-

tions are available

- What the expected outcome is for any medications prescribed and whether the medication has any side effects

Write out doctor's answers to your questions because most people forget about 50 percent of what the doctor tells them during an office visit.

emergency services, 24 hours a day, seven days a week

- Be informed and be able to share in decisions about your health care
- Be able to refuse care and be advised of the medical consequences of your refusal
- Personal information remains private unless authorized for release by you or your doctor or is required by law
- Have a statement of wishes for treatment or an Advance Directive and a power of attorney for health care

Responsibilities

- Keep appointments and be on time, or call the practitioner's office to notify staff if you will be late or need to cancel an appointment
- Treat practitioners and their staff with courtesy and respect
- Help make decisions about your health-care in forming a treatment plan and talk to your doctor about how to participate in creating a treatment plan
- Follow instructions for care you have agreed to with your practitioner.

Patient Rights and Responsibilities

Did you know that as a patient, you have certain rights and responsibilities? These are very important considerations in the patient-physician relationship.

Rights

- Be treated with respect and recognition of your dignity and need for privacy
- Have access to

Csaba Mera, ODS Medical Director, wrote this article for The Benefits Bulletin.



Addiction, from page 2

home. And, if necessary, break relations with people who enable the condition or addictive behavior.

Learn new skills and activities -- find something to replace the addiction and help conquer urges. Many people find that exercise is a good substitute activity to help fight temptation.

Review past attempts at quitting -- note what worked, what did not, and what might have led to falling back into old habits. Then, make appropriate changes.

Additional Tips to Remember

Additional helpful hints any person should remember when they are trying to break free from a habit or addiction include:

Surrounding oneself with close, supportive friends and

family. When trying to stop an unhealthy behavior, friends and family can be great support, can offer encouragement and insight. They can also pick a person up when they are down.

Change the life routine - Addictions take up a lot of free time. Smoker often find themselves with an enormous amount of time on their hands and don't know what to do with it.

Many times, they will simply fill it with smoking! Pick up a new hobby like reading or pick up the phone and call a friend.

Take a walk, exercise or play a game, anything not to think about all the free time now available.

When all else fails, everyone needs a pep talk. If that doesn't work, try again and keep trying until the addiction is under control.

News and Notes

PROPOSED OEGB BOARD MEETING SCHEDULE, 2009

The full Board to meet on the second Thursday of each month. Meeting dates are subject to change.

- February 12 – Board retreat
- March 12
- April 9
- April 23
- May 14
- May 28
- June 11
- June 25
- July 9
- September 24

To see the minutes from previous meetings, visit www.oregon.gov/DAS/OEGB/minutes.

For the meeting agenda, visit www.oregon.gov/DAS/OEGB/agendas.

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Check us out on the Web:
www.oregon.gov/das/oebb

Official newsletter of the
Oregon Educators
Benefit Board

Carrier Contacts
Kaiser Permanente:
866-223-2375

ODS Health Plans:
866-923-0409

Providence Health Plans:
800-878-4445

Willamette Dental:
800-460-7644

Information to Remember ...

The following links will lead you to Web pages that you may find helpful if you'd like to learn more about the Board and the programs being offered.

Dependent Eligibility Rules:
<http://www.oregon.gov/DAS/OEGB/administrativerules>

Frequently Asked Questions:
<https://www.oregon.gov/DAS/OEGB/FAQ>

OEGB Web site:
<http://www.oregon.gov/DAS/OEGB>