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WKU Wellness Center

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Words of Wellness

A Wellness Challenge for 1995

This issue of WellNews brings home the message that health care costs are not likely to go down any time soon, and we (the University) may be facing major increases in the cost of employee health care insurance when the new Kentucky Health Care Reform bill goes into effect (see page 3 for a summary of the bill).

With a large portion of health care costs covered through health insurance, it is easy to think that the cost of insurance is a University problem, not "my problem." But higher costs for the University means less money is available for other benefits (e.g., salary). Perhaps more noticeable has been the erosion in benefits, with higher deductibles and co-payments. Where does it all stop? And how do we get a handle on the increasing costs?

There is much individuals can do for themselves to cut health care costs. Changes in personal health behaviors and informed use of the medical system can result in major cost savings. Wise consumer strategies include:

- Always get a 2nd and 3rd opinion for recommended surgery;
- Use the emergency room for true emergencies only;
- Use a good "Self-Care" manual to assess when professional medical care is needed;
- Always ask if there are other options available to you for treatment.

Take the Wellness Challenge to become a smarter health care player for 1995.

- Nancy Givens

Wellness Programs Director

Wellness Programs for '95

The schedule for wellness program classes and services for faculty and staff in the Spring semester is listed below. Please call us if you would like more information about any of the classes. We have tried to schedule classes at the most convenient times possible, based on former participant feedback, but we have also found that no time is a good time for many at Western. If you are interested in a program, but unable to attend at the times offered, you may wish to check out our Health & Fitness Reference Center. Stop by or call for a recommendation on what book to read or video to view. **Please call to pre-register for classes** or for more information, at 745-6531. Class sizes are limited, so register early.

EMPOWER Weight Management Program

Forget about dieting. Learn how to successfully lose or gain weight - permanently!

Dates: Tuesdays, 2/7, 2/14, 2/21, 2/28, 3/7, 3/21, 3/28

Time: 12:00-1:00 p.m. Cost: \$5 per person

"I feel this course is great support for those who are serious about losing weight."

SMOKELESS Smoking Cessation Program - It's definitely getting tougher to be a smoker in today's world. Whether you are wanting to quit or simply to manage those times when you wish to smoke, but can't, *Smokeless* can help. Class deals not only with the habit of smoking, but also the attitudes, behaviors, and patterns which make it difficult to quit for good. The program is low-key, friendly, and supportive throughout.

Dates: Introductory class: W Jan 25 (Free, so some!)

Classes: M-W, 1/30-2/1 + M,W 2/6 & 8 + M 2/13, 2/20

Time: 4:45-6:00 p.m. Cost: \$50*

*Fee is fully refundable if you attend every class

"The course was excellent. More people need to be made aware of it."

"If you want to quit smoking, this course can make the difference... best course I've ever taken."

Basic Fitness Clinic - Class teaches basics to develop a personal fitness program which incorporates flexibility, resistance training, and cardiovascular conditioning. Class meets 1X per week; participants work out 2+ more hours per week on their own.

Dates: TBA Time: 12:00-1:00 p.m. plus Cost: \$5 per person

Meet in weight training/cardiovascular room of the Preston Center

Weight Training Orientation Class

A brief orientation to the weight training and cardiovascular equipment in the Preston Center weight room is offered the first Monday of each month. Class will demonstrate how equipment is used and discuss the purpose of various exercises.

Dates: 2/6, 3/6, 4/3, 5/1 Time: 12:00-12:45 p.m. Cost: No charge

Meet in weight training/cardiovascular room of the Preston Center.

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Exercise Tips for the Winter Months

by Libby Greaney, Exercise Physiologist, Health & Fitness Laboratory

As the weather gets colder and the days get shorter a lot of people tend to fall into a pattern of low activity, increased eating, and low mood. This is a well-documented condition known as Seasonal Affective Disorder (SAD). It mimics a hibernating state and researchers generally agree that it is a combination of shorter daylight hours and colder weather that triggers these behaviors.

To avoid falling into this pattern and waking up in the spring time out of shape and with 20 extra pounds on you, here are a few tips:

- ▶ If you normally exercise after work, try switching to the noon hour to take advantage of the sunlight and its beneficial effects on your total well-being.
- ▶ If your only time available is after work when it is dark out, use this time to do some muscle toning and strengthening in the weightroom. Use this 2-3 months to balance and tone your muscle groups and prepare them for your upcoming spring activities. This will help reduce your chance of injury once you become more active in the spring and summer.

The weight training will also serve to help with weight control because it increases lean body mass and this will increase your basal metabolic rate. The person with more muscle tissue burns more calories at rest than the average person. Thus, an added benefit to initiating a weight training program during the winter months will be a higher metabolic rate for more efficient weight control.

- ▶ Use the opportunity during the winter months to try new and different physical activities and learn new skills. This will serve to cross-train your body and balance out your muscle groups, thereby assisting in preventing injuries. You can take advantage of indoor activities such as racquetball, basketball, the various cardiovascular equipment, or the swimming pool in the Preston Center. Use this time to learn the various equipment that is inside and this will give you a choice of many different activities to vary your workouts.

HEALTH CONSUMER TIP:

When you see a doctor for a health problem, you often must go back for a brief appointment to ensure the problem has cleared up properly. This second visit may take only a minute or two. Many doctor's will agree to a smaller fee for short follow-up visits, or even do them free. Be sure to ask!

Good Grief! Getting Beyond S.A.D.



Many of us are familiar with seasonal affective disorder, or SAD, at least to a degree. SAD is a light-sensitive depression in which mood slumps coincide with the dark winter months. You *can*, however, maintain a cheery disposition through the winter. Here's how:

▶ Do something Constructive

"Depression feeds on inertia, and action is its natural enemy," says psychiatrist David Burns, author of *The Feeling Good Handbook*. The less you do, the less you want to do. Don't wait until you feel like doing something...when you're really down, action must often come before motivation. Prime the pump, get the ball rolling, get involved - you'll feel better for it.

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Finding the Best Option . . .

When someone in your family has cancer, you want to make sure he or she receives the best treatment available. But how do you make sure your loved one is getting the best care? The groups listed below may be able to help. Both match families with 3-member panels of doctors who review a patient's medical records and suggest the best course of treatment. Often these review services are provided for free. For more information contact:

Candlelighters
800-366-2223

Medical Care
Ombudsman Program
301-657-0404

Health Care Reform in Kentucky: *What You Need to Know*

by Wayne Higgins, Ph.D., Public
Health faculty

In April, 1991 the Kentucky General Assembly passed House Bill 250 (HB 250), a comprehensive health care reform legislation requiring major changes in the state's health care system. For consumers, the most important features of HB 250 concern: information, the health purchasing alliance, insurance reforms, and medical education reforms.

The legislation established a five member Health Policy Board to regulate and oversee the health care industry in this state. One of the Board's functions will be to provide price and service quality information designed to help consumers select health care providers. In addition, providers will be required to post price lists for selected services and pharmaceuticals, and prohibited from charging in excess of the posted prices.

In July, 1995 a state-sponsored health purchasing alliance will become operational. The Board will define up to 5 health care benefit plans to be offered through various insurance companies and health maintenance organizations. State employees (and, possibly, Medicaid recipients) will be required to purchase insurance through the Alliance. Small employers and individuals will be able to join voluntarily. Pricing will be negotiated for the Alliance as a whole. The Alliance will provide the public with comparative information about price and quality of competing plans, and

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UNDERSTANDING YOUR BENEFITS

by Rick Shreve, Benefits Coordinator

HIGHLIGHTS OF THE KENTUCKY HEALTH CARE REFORM BILL:

Health Policy Board

- Five full-time members appointed by the governor
- Collects data
- Develop uniform medical claim form
- Develop standard health care plan
- Approve supplemental plans
- Oversight of Health Purchasing Alliances

Fee Disclosure

- Providers must post a price list of 25 most performed procedures
- Pharmacists must post a price list of top 50 dispensed drugs
- Hospitals must post a price list of daily charge for room
- Providers may not charge an amount in excess of posted price

Health Purchasing Alliance

- *WKU health benefits plans are affected January 1, 1996*
- Administers group health care plan
- Ensures that there is at least one fee-for-service plan available (similar to our current Blue Cross plan)
- Acts as ombudsman for plan members

Reforms

- Maximum pre-existing condition exclusion period is six months
- Policies must be renewed except for non-payment, fraud, or carrier ceases to operate

Plans

- Health Policy Board will define up to five plans
- One must be equivalent to KY Kare Standard Plan:
 - Deductible: \$400 (single); \$800 (family)
 - Copayment: 80/20 after deductible
 - Max Out of Pocket: \$1,500 (single); \$3,500 (family)
 - No doctor network
 - May use hospital network: lower co-payment amount /no deductible
 - Preventive dental coverage available
- Each standard benefit plan must be offered as a fee-for-service and an HMO plan

Third quarter workers compensation claims took a decided down turn. The University had 16 reportable cases with a total of 120 lost work days. This compares with a total of 29 reportable cases for the first half of 1994.

Life insurance will be refid for 1996. If you have any suggestions for the bid specifications, contact Rick Shreve, at 745-5346.

*"If you can laugh at
your troubles you will never run out
of something to laugh at."*

Reform, continued from page 3

seek to negotiate favorable premiums for members. The activities of the Alliance are expected to promote the growth of managed care in Kentucky.

In an effort to curtail widely publicized abuses in the health insurance industry and promote price competition among health plans, the legislation reforms the market for health insurance. The reforms require that health insurance policies be renewable, except for nonpayment of premium, fraud, etc.; limit pre-existing condition clauses to no more than 6 months; require insurers to use modified community rating (vs. experience rating) for small group and individual policies (and for health plans sold through the alliance); and require that health plan benefits conform to a standard benefit plan approved by the Health Policy Board.

Many rural areas in Kentucky are experiencing a shortage of physicians and other health personnel. The shortage of primary care physicians is especially severe. HB 250 includes several provisions designed to increase the supply of family practice physicians, physician assistants, and advanced nurse practitioners. The legislation also requires that more of the training of these professionals take place in rural and community settings. These changes are intended to improve the distribution of health personnel over time.

While House Bill 250 represents a major step toward reform, many

questions remain about what its impact will be on health insurance and health care costs, and rates of uninsured. These questions are likely to be unanswerable until the provisions are put into place. Providing coverage to the uninsured and controlling the growth in health expenditures will require national as well as state reform.

Good Grief!, continued from page 2

➤ Take time to reflect

Many animals hibernate in winter, and some people do too. It's okay to spend more time reflecting, catching up on good books, etc.

➤ Get physical; Eat right

Sharron, married and the mother of two, jogs regularly to combat depression. "If I run, I start feeling better if for no other reason than the fact that I'm accomplishing something," she says. Scientists have shown that regular aerobic exercise - walking, jogging, swimming - boosts self-confidence, improves well-being, and heightens energy. It also relaxes you and reduces tension and anxiety that contribute to depression.

➤ Be a neighbor; Lend a hand

Altruism is rapidly gaining acceptance among doctors as a good way to help yourself to better health. Helping others can be very therapeutic to you.

➤ Walk tall, step sprightly

Extensive research shows that our behavior shapes our emotions. If you're feeling sad, don't drag your

feet, walk briskly; don't slouch, sit upright; and don't frown, smile. By acting like a happy person, you'll begin to feel that way, too.

➤ Be A kid & play!

"All work and no play makes a very boring Joe." We all know that expression, but do we live it? Turn the "ho hum" in your life into "ho ho ho" by reintroducing play. Laughing a lot is great for health.

➤ Brighten your day

Exposure to light - natural or artificial - can help relieve seasonal depression. Use full spectrum light bulbs which mimic natural sunlight better than fluorescent bulbs; make your home lighter; spend more time outdoors by choosing a daytime activity, such as walking or jogging.

Five Hidden Places to Find Over \$1,000

- 1 A cup of coffee every morning @ 65¢ a day = more than \$162 a year.
- 2 A soda at lunch @ 95¢/day = more than \$225 a year.
- 3 Renting two home videos each week @ \$2 = \$208 a year.
- 4 Five magazine subscriptions @ \$20 each = \$100 a year.
- 5 A gourmet dinner at home 1x/month instead of eating out @ \$50 for two each time = \$600 a year.