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WELLNESS: A CONVERSATION

Participant: Thanks so much for the pre-paid reward card from this year's Wellness program! The bonus money just before the holidays sure is helpful. I'm curious – what additional benefits come from the Wellness activities?

MMIA EB Team: Such a great question and I'm glad you asked. Each year the screenings detect critically high values that provide advance warning that something potentially more serious might be happening with some participants. In fact, if lab values reach certain thresholds, our screening vendor, It Starts With Me (ISWM), has a nurse reach out directly to the participant to speak about the results and encourage the appropriate next steps and follow-up visits. Take Control health coaches are able to discuss concerning value abnormalities during the Health Screening Review call that were not at emergency levels.

Participant: Wow! That is really good to know. I imagine early treatment is often less invasive and at least somewhat easier than if folks found out about an issue once it had progressed to a hazardous stage.

MMIA EB Team: Great point! Also, being part of a self-funded pool, any current or future reduction in claim costs is reflected in your (and all of our!) premium rates. Remember, your monthly rates are tied directly to the amount our pool pays in medical and pharmacy claim costs.

Participant: Can I take these lab results to my primary care physician to discuss? That would save me a lot of time and be super helpful.

MMIA EB Team: Not only is it okay, it is absolutely encouraged! In fact, since we have so many rural locations in Montana, many participants are not able to regularly see a primary care doctor and this on-site screening is a great way to check values and provide screening data to your primary care doctor each year.

Participant: Oh good. I'll do that for sure. I love that the screening was right in town, and both the screening and review call were so convenient, quick, easy and informative. I'll be sure to participate again next year. 👍

MMIA EB Team: Sounds great! And thanks so much for this completely unscripted and real conversation!

GLP-1 AGONISTS

(GLUCAGON-LIKE PEPTIDE-1 AGONISTS)



Seems these days medications like Ozempic, Wegovy and Mounjaro have become as commonplace in our vocabulary as Tylenol or Tums. Once you waded past the noise from celebrities and influencers – what are they, exactly? What are the important considerations you need to know about how they work and their side effects?

What are they?

Glucagon-like peptide-1 agonists (GLP-1) are (generally) injectable medications that help manage blood sugar levels in people with Type 2 diabetes and have been shown to reduce weight. First approved by the FDA in 2005, these medications cannot treat Type 2 diabetes or obesity by themselves and need to be paired with additional treatment strategies like lifestyle and dietary changes.

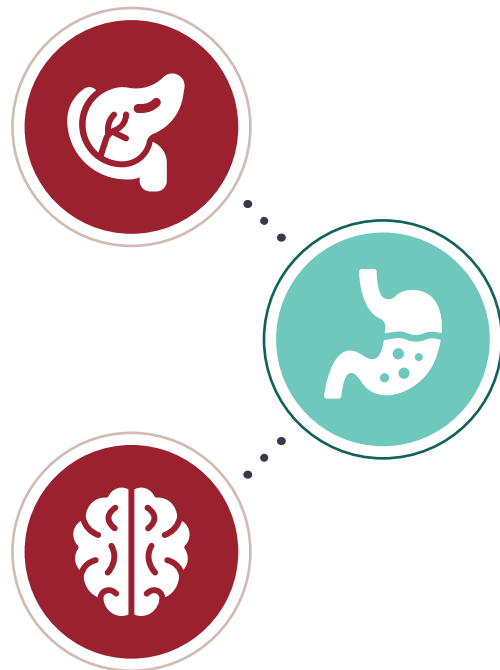
How do they work?

GLP-1 drugs trigger insulin release from the pancreas and block glucagon secretion that would raise sugar levels, preventing more glucose from going into your bloodstream.

They also slow stomach emptying – slower digestion means your body releases less glucose from the food you eat into your bloodstream while additionally affecting areas of your brain making you think you are fuller and more satiated (Cleveland Clinic, 2023).

Side effects short-term and long-term:

Common short-term side effects include loss of appetite, nausea, vomiting, diarrhea, dizziness, infections, and headaches. Long-term risks include pancreatitis, gastroparesis (paralysis in the stomach muscles), bowel obstruction, and gallstone attacks, these can all occur acutely at any time. Use of GLP-1s can also result in muscle loss and reduce bone density. When used for weight loss, participants would need to continue taking them indefinitely in order to keep the weight off. (Cleveland Clinic, 2023).



How our plan covers:

Prior authorization is required for any GLP-1 medication on our plan formulary along with additional steps and will only be approved for type 2 diabetes diagnoses and only in certain circumstances. These medications not only need to be highly managed for clinical effectiveness, but they are also very expensive, and the plan needs to make sure they are being utilized appropriately and safely. Please contact ProAct with any questions about requirements for these medications.

ProAct: 877-635-9545; www.proactrx.com

GLP-1 Agonists: What They Are, How They Work & Side Effects (clevelandclinic.org)

Reference: Cleveland Clinic. (2023, July 3). GLP-1 Agonists: What They Are, How They Work & Side Effects. Retrieved December 17, 2024, from <https://my.clevelandclinic.org/health/treatments/13901-glp-1-agonists>

WEIGHT MANAGEMENT BENEFITS AND RESOURCES AVAILABLE THROUGH THE MMIA EB PLANS

Did you know?

As an MMIA medical plan participant, you have several resources and options to help with weight management.

FREE monthly appointments (for 12 months!) with a certified health coach. They provide customized guidance and support for a healthy lifestyle and sustainable results. Provided by Take Control health coaches for anyone with a BMI of 28.5 or higher. Call **800-746-2970** to see if you qualify.

Ten nutritional counseling sessions each benefit year. Deductible waived and only pay benefit percentage for Bridger and Madison plans, High Deductible Health Plan (HDHP) – deductible applies.

Obesity benefit, which potentially includes bariatric surgery when certain conditions and prior authorizations have been met. This also includes diagnostic testing and related nutritionist or dietician services.

TELADOC SUCCESS



What are participants saying?

“The doctor listened and asked the right questions. This call saved me from taking a whole day off work and gas money to go to the doctor, because I live in rural Montana.”

“I felt heard. The doctor answered questions and explained the diagnosis. This visit with Teladoc truly saved me from going to the hospital.”

What do the numbers say?

Average response time to speak with a doctor year-to-date:

7 min



Past quarter:

3 min

Average cost for urgent care visit:

\$180

Average cost for Teladoc visit:

\$0



How to utilize:

1-800-Teladoc
Download Teladoc App
www.teladochealth.com

WELLNESS INCENTIVE CARD TIPS

- Activate your card either by calling the number on the label or at **www.prepaid-usa.com** ASAP if you haven't already. Cards that have not been activated cannot be replaced by MMIA if lost, but funds from registered cards may be able to be recovered through Prepaid-USA. If nothing else, take a picture of the card or write down the number.
- You can use your card at the gas station, just not at the pump. Take your card to the cashier to prepay.
- Cards cannot be used at liquor stores, bars, smoke shops, post offices, ATMS, or some self-checkout machines.
- You may need to register the card on the website for some online transactions, even if you have already registered by phone.
- Restaurant/Salon/Service station use – some merchants preauthorize up to a 20% gratuity and your card may be declined if your balance cannot accommodate the additional gratuity.
- **Use them before you forget!** Cards expire after 12 months and there is a \$3.95 charge each month after nine months of inactivity. Expiration dates are clearly printed on the front of the card.

