



NASOMAH NEWS

January-March 2011

Written by Susi McFarland

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Community Health
Center**

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1-541-888-9494

MyNurse 24/7

1-866-500-5922

Call toll-free 24 hrs.
365 days a year.

A Message from Nasomah's Program Manager

This month, (March, 2011) marks the 11th month of our **12-month Plan Year** (i.e.: May 1st through April 30th). This means a number of things to you as Plan Members. *You have until April 30, 2011, to use or lose your \$300 vision benefit.* If you do not use it or, if you do not use all of it, then you will simply receive a new \$300 vision benefit that will start new, for vision services incurred on or after May 1, 2011. *Any unused amounts do not roll over into the new plan year.*

For anyone who has met their **Out-of-Pocket Maximums** this Plan Year, where the Plan began paying 100% of your medical services, you will revert back to paying your share of your Out-of-Pocket expenses for medical services received on/or after May 1, 2011 until you once again meet the level warranting the Plan to pay 100%. *Everything starts over again on **May 1, 2011.*** Open Enrollment is also coming up – next month (April 2011).

Employees of the Tribe - please look for the Open Enrollment information, which will be coming out with your March 25, 2011 payroll checks.

Tribal members living outside of the Tribes' 5-county service area (Coos, Curry, Lane, Douglas and Jackson) please look for your Open Enrollment packets, which will be mailed out to all head of household, Coquille Indian Tribal members. I will be getting the mailing labels from the Main Tribal Office database. *As such, please make sure that your contact information is updated with the Tribe.* If for any reason you do not receive your Open Enrollment packet in the mail by Friday, April 15, 2011 please contact me to ask for an expedited copy of these materials.

There will be a number of **Plan Changes** announced within the context of the Open Enrollment mail-out packet. Most of these Plan changes will come about; because of the National Health Care Reform Act (PPACA) requirements. Some of these changes will include our needing to cover a new definition of "dependents" through age 25, to the limiting age of 26; eliminating lifetime limits for "essential benefits;" eliminating the annual limits of "essential benefits;" eliminating pre-existing condition exclusions for children under age 19; and our need to continue covering preventive services with no annual limits.

We just completed our Annual Plan Change, Board Meeting where we reviewed our past cost trends and looked at the projections needed to sustain our Plan for years to come. In comparison to other health plans across the country, we are doing very well. Here are some of the highlights from that meeting:

- The average overall cost of the Nasomah Health Group, over the past 10-years is only **5.1%**.
- Our membership is **getting healthier** – since starting with our wellness initiatives (Healthy Traditions).
- We are saving \$5 for every \$1 spent, with our wellness program.
- Our healthier population is helping us **slow the trend** of out-of-control higher claim costs.
- Our Plan Members Medical Costs this year were **13% lower** than other Tribal comparison groups.
- Our Plan Members still pay less (**15%**) of the overall premium, as compared to other Plans at (20%).
- Our Plan Members make great use of Generic Pharmacy scripts (**75%**) versus others (71%).

You all need to be congratulated in helping us better manage (slow the pace) of annual rises in healthcare costs. A healthier membership leads to a healthier bottom line. When the Plan costs are lower, our premium costs are lower. As such, we will only need to increase our revenue by **2%** this next Plan Year. Sincerely, Rod Cook, Nasomah Program Manager

SUPPLEMENTS & LIVING WELL



Why You Need Vitamin D

Vitamin D deficiency has been linked to a host of age-related health conditions such as high blood pressure, osteoporosis and even death. Vitamin D is quickly becoming a “number one vitamin” to better your health. The most important thing to remember about vitamin D is that your body can make it from sunlight. Vitamin D deficiency is common in the US. It may be because we spend too much time indoors (the elderly, homebound individuals, or people suffering from long-term illnesses). People with a darker skin tone also tend to be at higher risk of Vitamin D deficiency. If you want to supplement the amount of vitamin D your body needs, there are two types to consider: D2 and D3. Vitamin D2 is called *ergocalciferol*. Vitamin D3 is called *cholecalciferol*. Vitamin D3 is the most common type listed on the ingredients of nutritional supplements. When Vitamin D levels are low, your body just doesn't seem to work as well. Researchers know that more people suffer from heart attacks in the winter (when Vitamin D levels are low) and that more people survive cancer during the summer (when Vitamin D levels are high). In short, Vitamin D is a necessary supplement that your body needs. It is recommended that you get your Vitamin D level checked with a simple blood test, and then discuss taking a Vitamin D supplement with your physician as needed. *Source: Mark Stibich, Ph.D, 2010*

Want to Live Longer? You Need omega-3

After seven years, and \$50 million, researchers have determined that omega-3 is a nutrient that our bodies need. An ever-growing body of research shows that the epidemic of diseases associated with the Western diet including cancer, heart disease, depression, and much more, may be curtailed by simply restoring omega-3 fatty acids in our diet. Omega-3 molecules are the fatty acids that are good for our bodies. Researchers suggest that omega-3 can reduce depression, heart disease, cancer and, may reverse obesity. You may be asking, where can I find omega-3? There are a couple of different answers:

- Omega-3 is a supplement that can be found in the Vitamin and Nutritional Aids aisle of most stores. It is most commonly labeled “Fish Oil.”
- One type of omega-3 (*alpha-linolenic acid*, ALA) is found in fruits, vegetables, some seeds, lettuce, leeks, purslane, kale, broccoli, blueberries, hemp, chia and flaxseed.
- Another type of omega-3 (*docosahexaenoic acid*, DHA and *eicosapentaenoic acid*, EPA) are especially rich in seafood, specifically, small wild-caught species from clean waters, and a variety of shellfish.
- Omega-3 is found in grass-fed beef, free-range chickens, free-range eggs, quality olive oils, canola oils, and some butters.

As word spreads of omega-3's benefits, so does the consumption of nutritional supplements. Researchers say that omega-3 fatty acids have grown by 30% in the supplement market over the last five years. Researchers warn, however, that omega-3's are not a quick fix. Omega-3 takes at least three months to harness themselves into heart cells before cardiovascular improvements can be determined. Other benefits of omega-3 consumption include increased energy, lean muscle definition, and reduction of excess body fat. In other words, if you haven't started thinking about omega-3's, what are you waiting for? If you want to live better and longer, you need omega-3.

Source: Taras Grescoe, msnbc.com, 2011

You Can Be a Part of the *Healthy Traditions Wellness Program!*

Are you a Nasomah Plan Member? Do you want to be healthy or healthier? If you are a *primary* plan member, you should sign up for the voluntary health improvement program called **Healthy Traditions**. Your participation lowers your monthly premium! If you haven't signed up yet, you're spending extra money on your monthly premiums. That's money you could use for something else!

Contact Nasomah Health Group Wellness Coordinator,
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Let's Work Together for a Healthier You!



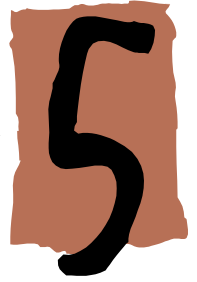
HEALTH & WELLNESS

Top 10 Health Benefits of Sleep

Sleep, we all love it, but most of us don't get enough of it. In the past, the importance of sleep was often ignored by doctors, but now the medical society is changing its attitude and we are beginning to understand the importance of getting a good night's sleep. Now, we understand that sleep is directly related to health and well-being, on both a physical and emotional level. In fact, when people get less than 6 or 7 hours of sleep each night, their risk for developing diseases begins to increase. Here are the top 10 benefits to getting at least 8 hours of sleep per night:

1. **Sleep keeps your heart healthy.** Heart attacks and strokes are more common during the early morning hours. This fact may be explained by the way sleep interacts with the blood vessels. Lack of sleep has been associated with worsening of blood pressure and cholesterol, which are the top two risk factors for heart attack and stroke.
2. **Sleep may prevent cancer.** People who work at night, and are exposed to light, have a higher risk for breast cancer and colon cancer. Researchers believe there is a link caused by differing levels of melatonin, a hormone that makes us sleepy and the levels needed to protect against cancer.
3. **Sleep reduces stress.** When your body is sleep deprived, it goes in to a state of stress. The body's functions are put on high alert which causes an increase in blood pressure and an overproduction of stress hormones.
4. **Sleep reduces inflammation.** An increase in stress hormones raises the level of inflammation in your body, which also creates more heart-related conditions, cancer and diabetes.
5. **Sleep makes you more alert.** A good night's sleep makes you feel more energized and alert the next day. The more energized you are during the day, the better you will sleep at night.
6. **Sleep bolsters your memory.** A process called *memory consolidation* occurs when we sleep. While your body may be resting, your brain is likely processing your day, events, sensory input, feelings and memories.
7. **Sleep may help you lose weight.** Researchers have found that people who sleep less than 7 hours per night are more likely to be overweight or obese.
8. **Naps make you smarter.** Napping during the day is an effective and refreshing alternative to caffeine. Napping can make you more productive and it improves memory.
9. **Sleep may reduce your risk for depression.** Sleep impacts the chemicals in your body, including serotonin. People with a deficiency in serotonin are more likely to be depressed.
10. **Sleep helps the body make repairs.** Your body's cells produce more protein when you're asleep. These protein molecules are the building blocks for cells, allowing them to repair damage. *Source: Mark Stibich, Ph.D., 2009*

Strive for



You received a letter describing this individual or team health promotion last December. The two-month health improvement program is already underway, but there's still time to get involved!

Participants are encouraged to follow goals to help them accomplish a healthier lifestyle. Here's an overview of the five categories that participant teams select from. Teams will identify two or more of the health challenges to work on together.

Eat

Participants are encouraged to include five or more servings of fruits and vegetables into their daily diet.

Drink

Participants are encouraged to drink five or more glasses of water per day.

Think

Participants are encouraged to think five positive thoughts, messages, ideas or personal accomplishments per week and record them in a journal.

Move

Participants are encouraged to be physically active for at least five days a week and for *30 minutes* each of the days.

Lose

Teams will maintain or lose up to 5% of their total body weight. If team members are at a healthy body weight, they maintain. If team members are overweight, they try to lose 5%. The team's total weight is recorded weekly.

If you're interested in participating or for more information, contact:

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HEALTHY “FINANCIAL” LIVING

Let’s Face It...Money Doesn’t Grow on Trees! Resolve to Get Financially Fit...

Saving money is a popular New Year’s resolution that, for many people, doesn’t last long. Faced with insurmountable stacks of credit card debt, household bills, and other required expenditures, most people feel totally overwhelmed when it comes to getting financially fit. Sticking your head in the sand, or shoving the dreaded bills in a stack of junk mail on the counter, won’t get the bills paid, and it certainly won’t help you get financially fit. The reality is that *debt stress* affects people in many ways: loss of productivity at work, decreased job performance, increased anxiety, sleeplessness, depression and is related to corollary risks including high blood pressure, migraine headaches, other heart problems, drug and alcohol dependency and interpersonal relationship problems. What many people need to know is that there is a way out from under the financial burden that does not include filing for bankruptcy and compromising your credit. Like many lifestyle changes, taking control of your finances requires some long-term and serious overhauls. That means a new way of adapting your budgeting, spending and ultimately, your lifestyle. You may need to reevaluate your needs versus your wants. It’s not easy, but it’s worth it. Living with the threat of financial catastrophe hanging over your head is no way to live. Here are some tips for becoming financially fit:

- Order your free credit reports. This gives you an opportunity to dispute errors if you find any, and to change your spending habits so you can start to bring your score up.
- Get a medical exam. Catching potential health problems early can save you major health-care bills down the line.
- Update your beneficiaries. Do this every time you undergo a major life change to avoid the all-too-common oversights that result in your assets going to the wrong people in the event of your death.
- Increase your 401(k) contribution. If your employer matches your contribution, try to contribute enough to earn the match, if not more, to ensure a guaranteed return investment.
- Rebalance your financial portfolio. While you’re focusing on your 401(k), take some time to adjust your investments to keep them in line with your goals.

When it comes to getting financially fit, the easiest way to do it is to use common sense. While the above mentioned suggestions will help you, the bottom line is to *stop spending more than you earn*. If you start making small changes, then big effects will happen over-time. Some small changes you should make are:

1. Make a monthly budget, and stick to it.
2. Better yet, make a weekly budget and stick to it.
3. Start cutting out unnecessary expenses (entertainment, large cable bills, cell phone bills, etc.).
4. Cut back on weekly food expenses. Buy generic, store brands and save money.
5. Cut back on medical expenses. Take better care of yourself.
6. Use coupons.

Source: Sandra Block, *USA Today*, 2011. Edited by Gayle Christopher, Ph.D.



Take the Stress Out of Taxes: Prepare In Advance.

Don’t let April 15th sneak up on you. Instead of getting stressed about taxes, prepare in advance and be strategic. Use the month of March to tackle your taxes and make filing a stress-free, streamlined event.

- ✓ **Gather your paperwork.**
- ✓ **Collect your Receipts.**
- ✓ **Determine your deductions.**
- ✓ **Consider your filing options.**
- ✓ **Find a tax preparer.**
- ✓ **If you think you’ll owe, and you don’t have it, file for an extension.**

Have questions? Check out these helpful sites:

Irs.gov
Turbotax.com
Hrblock.com