



## FREQUENTLY ASKED QUESTIONS

### **What is the NASI Personal Health Management Program?**

It's a free, confidential new benefit Program that provides telephonic counseling and support to individuals with chronic conditions. If you enroll in the Program, you will work with a registered nurse from Carewise Health through a series of regular phone calls designed to help you better manage your condition.

### **What is a "chronic condition?"**

Chronic (long-term, persistent) conditions usually require continuous management to improve health or reduce symptoms. With the right support, people with chronic conditions can learn how to manage their symptoms and even slow the progression of their illnesses.

### **Which conditions are covered under the NASI Personal Health Management Program?**

The chronic conditions that are included in the Program are:

- Asthma
- Atrial Fibrillation
- Chronic Obstructive Pulmonary Disease (COPD)
- Congestive Heart Failure
- Diabetes
- High Cholesterol
- High Blood Pressure
- Heart Disease
- Acute, Recurring Low Back Pain
- Stroke

### **Why do we need a program like this?**

Chronic conditions are the nation's leading causes of death and disability. According to the U.S. Department of Health & Human Services, each year the U.S. spends up to \$117 billion on healthcare for obesity, \$132 billion on diabetes, and \$300 billion on cardiovascular diseases. Yet studies show that many chronic conditions are preventable with healthier lifestyle choices. Our goal is to improve the health of Fund participants and their families while helping to contain Welfare Fund costs.

### **Who is Carewise Health?**

Carewise Health is a "Personal Health Management Program Administrator." A special committee, designated by the NASI Welfare Fund Board of Trustees, screened a number of vendors who specialize in working with people with chronic conditions to improve their health, and concluded that Carewise Health was the best choice for our participants.

### **Will Carewise Health call me?**

It's possible. Carewise Health has access to the Fund's health and prescription drug claims data, and a representative will contact you about enrolling if you are identified as someone with a chronic condition who may not be following the recommended treatment guidelines for your condition.

### **Should I be concerned that Carewise Health has access to my personal health information?**

No. Carewise Health is bound by federal law to protect your personal health information.

### **How does this Program help people with chronic illness?**

The NASI Personal Health Management Program was designed to help participants learn how to be their own self-advocates and work in partnership with their doctors to achieve an effective treatment plan. It's not just an educational program—it helps participants create strategies for developing self-care skills and establishing new health habits that will have a lasting impact.

Participants who actively engage in the Program will work to improve the quality of their lives, boost work productivity, prevent escalating health problems and reduce their healthcare costs. They learn to work in partnership with the providers who comprise their healthcare team. They become empowered, confident managers of their own health as they achieve their personal goals and build on success.

**What's involved if I say yes when a representative calls me?**

Once enrolled in the Program, your own Personal Nurse Advocate will call to schedule regular phone call appointment times that are convenient for your schedule to discuss your condition and treatment.

Calls generally last about 10 – 20 minutes and occur about once per month. During these calls, you'll talk about your condition, treatment, progress, etc. It's a great opportunity to ask questions and get more information about treatment options.

The length of time you will participate in the Program depends on your individual circumstances and what's needed to help you improve. On average, a commitment lasts about 4 – 5 months.

**What can a Carewise Health Nurse do for me that my doctor can't?**

Your Carewise Health Personal Nurse Advocate is not a substitute for your doctor. You should consider the Nurse an additional resource. For example, a Personal Nurse Advocate can help you prepare for your next doctor's appointment and gather questions to take with you.

Your Nurse can also reach out to your doctor's office on your behalf—for example if he or she has a question about multiple medications you're taking and potential drug interactions. The information from the Nurse is meant to supplement your physician's care—it is not meant to replace it or interfere with it. They are medical experts trained to provide patient care.

**Will my employer know that I have a chronic condition if I participate?**

No. The Trustees, the Union nor contributing employers will know that you have been identified or contacted by Carewise Health, or whether or not you participate in the Program. Any conversations held with participants by Carewise Health will be kept strictly confidential.

**I have a chronic condition, but I manage it well. Will Carewise Health call me?**

Probably not. This Program is designed for individuals at elevated risk because they may not be compliant with recommended treatment and testing guidelines. However, if you do get a phone call, discuss your treatment plan with the Nurse—you may still qualify for additional support. Research shows that over 45% of people with a chronic condition are not getting all of the medical care that they should receive or are not following recommended treatment guidelines.

**Are my family members eligible for the Program?**

Yes. Your covered spouse and dependent children age 18 and older are eligible to participate in the Program and may be contacted by Carewise Health.

**Is there a reward for participating in this Program?**

If you are contacted, enroll and remain actively engaged in the Program, you will be rewarded in the subsequent calendar year in the following ways:

- You'll pay less out of pocket for maintenance medications related to your condition: You'll pay 10% coinsurance instead of 25% coinsurance.
- Your individual annual deductible will be cut in half: \$200 annual deductible instead of \$400.
- You'll be responsible for less out of your own pocket: \$1,000 annual out-of-pocket maximum instead of \$2,500.

**Are there penalties for not participating?**

If you are contacted and you decline participation, or you enroll but do not actively engage in the Program, you will be assessed a penalty in the following calendar year:

- Increased individual annual deductible (\$800 instead of \$400)
- Increased individual out-of-pocket maximum (\$5,000 instead of \$2,500).

**What if I'm identified but feel that I'm not able to participate?**

The NASI Welfare Fund is committed to helping you achieve your best health. If you can demonstrate that you are unable to participate in telephonic counseling to qualify for the Program reward, you may contact Carewise Health at 866-691-8433 to discuss with you (and, if you wish, your doctor) whether there may be a reasonable alternative for you to qualify for the reward in light of your health status.