



Are you a wise health consumer?

You get what you pay for. We hear that expression over and over again in our daily lives, but is it true?

When it comes to healthcare services, paying more is not always a guarantee of higher quality. According to the Robert Wood Johnson Foundation, United States spending on health care is more than six percentage points higher than other developed countries, but Americans are no healthier.

The problem isn't that patients are spending too much. It's the fact that patients aren't always getting their money's worth. Here's why:

- Receiving healthcare services that aren't necessary.
- Paying for high-priced medications that don't work better than ones that cost less.
- Undergoing procedures that don't produce better outcomes.
- Not making time for preventive care.

It all adds up. According to the Institute of Medicine, America's healthcare system wastes as much as \$750 billion every year.

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Being a wise health consumer isn't about spending less. It's about spending more wisely. Here are 5 ways to get

better value for your healthcare dollar, courtesy of **Own Your Health** (www.wacheckup.org/ownyourhealth).

1. Use primary care.

Research shows that people who have an ongoing relationship with a primary care provider have better overall health outcomes and live longer than those people without one. The emphasis on prevention has something to do with it. There's also considerable value in having a healthcare provider on your team who knows your complete health history and can serve as a trusted advisor. If your needs change and you need to work with another doctor, ask your primary care doctor for a

referral. And keep your primary care doctor in the loop with tests, procedures and medications provided by other doctors.

2. **Get the right care.** When you put off getting care that you need, it can lead to more serious health conditions that are harder and more costly to treat. At the same time, receiving healthcare services you don't really need can be bad for your health and unnecessarily expensive.

1/3 of healthcare expenditures do not improve health—an estimated \$750 billion!



Money should not be spent on unnecessary administration, inefficiencies, and care that doesn't improve health.

Source: Institute of Medicine, 2013

Talking to your primary care doctor is an excellent way to learn what you need and what you don't. You can always get a second opinion. Resources from the **Washington Health Alliance** (www.wahealthalliance.org) can help you compare medical groups, clinics and hospitals so you know where to go for effective, proven health care.

Call the **Ask Mayo Clinic** nurse line (1-800-903-1836) or call the Participant Advocate nurse at the Trust office if you think you might need care but are not sure. Websites maintained by **Mayo Clinic** (www.CarpentersHealth.org) and the **National Library of Medicine** (www.nlm.nih.gov/medlineplus) are more likely to serve up facts instead of hype.

3. Talk to your doctor. Ask questions about medications you are prescribed. Understand why you are taking it and how it should be taken. Keep a checklist of all medications you are taking and share this list with your health care provider. Prepare for visits to your health care provider by compiling lists of questions or concerns you wish to discuss. Start with these 5 questions:

- Do I really need this test or procedure?
- What are the downsides?
- Are there simpler, safer options?
- What happens if I do nothing?
- How much does it cost?

4. Take care of yourself. It's wasteful to pay for medicine and then stop taking it. Unfortunately, patients do it all the time. A 2006 study by the National Community Pharmacists Association found that nearly 75% of adults do not follow their doctor's orders when it comes to medications. This is believed to cost \$2,000 per year per patient in physician visit expenses alone. In similar fashion, benefits for immunizations, routine exams and screenings go unused year after year, even though they are a sensible way to avoid expensive and painful treatments down the road. Taking care of yourself is more than eating right and exercising. It means being alert and informed about what's going on with your health, understanding what you need to do, and most important—just doing it.

5. Make smart choices. Physicians and patients need to work together to choose care supported by evidence, that doesn't duplicate other tests or procedures, that won't cause harm and is truly necessary. Materials from the **Choosing Wisely** campaign are excellent resources for patients and physicians alike. Developed by the

American Board of Internal Medicine and *Consumer Reports* magazine, these materials put doctors and patients on the same page so they can choose care that is necessary, safe, supported by evidence, and does not duplicate tests or procedures already received. Check out "Five Things Physicians and Patients Should Question" at www.consumerhealthchoices.org.

Become a smarter healthcare consumer

ConsumerHealthChoices

From *Consumer Reports*, this website offers free brochures, reports, articles, tips and other resources to help patients be smarter healthcare consumers.

www.consumerhealthchoices.org



Healthcare Bluebook

A free website that helps patients determine fair prices for healthcare services in their local area.

www.healthcarebluebook.com

Choosing Wisely®

An initiative of the ABIM Foundation

Lists of tests and procedures that patients and physicians should question, based on the recommendations of leading medical societies and *Consumer Reports* magazine.

www.choosingwisely.org



Use the Community Checkup report to compare the quality of care provided by area hospitals, medical groups and clinics.

www.wahealthalliance.org



Own Your Health provides trustworthy information and resources to help patients get the right care at the right time for the right reason. Look for the link on the the Carpenters Trusts home page.

www.ctww.org

Be a role model on Kick Butts Day

Now in its 19th year, **Kick Butts Day** (March 19) is part of a national campaign to encourage young people to remain tobacco-free.

For some area kids, tobacco is already a health concern. Here in Washington, according to the *Seattle Times*, nearly 4,800 kids take up smoking every year and another 244,000 minors are exposed to second-hand smoke at home.

Children who are exposed to secondhand smoke have a higher risk of asthma and allergy attacks, bronchitis, ear infections, respiratory infections, coughing, phlegm, reduced lung function, sore throats, and croup.

Children of smokers also are more likely to become smokers themselves. A University of Washington study concluded that parental behavior about smoking, not attitudes, is the key factor in delaying the onset of daily smoking. Here's how parents can be kick-butt role models, whether they smoke or not.

- 1. If you don't smoke, don't start.** Research shows that children who have a parent who smokes are more likely to smoke and to be heavier smokers at young ages.

- 2. If you do smoke, quit.** When parents quit smoking, their children become less likely to start smoking and more likely to quit if they already smoke.

- 3. If you don't succeed, keep trying.** And don't be afraid to share struggles and failures with your kids. The reality check will challenge the misperception that that quitting is easy.

- 4. If you smoke, maintain a smoke-free home.** A smoke-free home makes children less likely to smoke, even if their parents smoke.

For more information about Kick Butts Day and the Campaign for Tobacco-Free Kids, visit www.kickbuttsday.org.

Free patches and gum with Quit For Life®

Quitting tobacco is not easy, but it can be done. **Quit For Life** (866-784-8454) can help. It's a free program that provides free telephone counseling sessions, free web tools, text message support, videos and more to help you quit. You'll receive free nicotine patches or gum for as long as you're in the program. Or, if you prefer, prescription medications without a copay. Eligible health plan members can enroll as often as they need to kick butts for good. In other words, you cannot fail. Sign up online at www.quitnow.org/ctww.

MAKE QUITTING PERMANENT

Enroll by phone: 866-784-8454

Enroll online: www.quitnow.org/ctww

Enroll for free.



Quit For Life® Program



Get your rear in gear

March is **National Colorectal Cancer Awareness Month**. It may not seem like much of a reason to celebrate, but your opinion might be different if you happen to be a cancer survivor.

Survival rates are good when colon cancer is detected early. Even so, colon cancer is the second leading cause of cancer death for men and women in the United States. This is why experts recommend a routine testing for people age 50 to 75. People with a family history of colon cancer may need to be tested sooner. The standard test is called a colonoscopy, but other tests are available. The important thing is to get tested.

1. Contact your primary care doctor to schedule your annual physical exam. Your plan will cover 100% of the cost—no copay, no deductible, no coinsurance.

2. Ask if a colonoscopy is recommended at this time. Your plan will cover 100% of the cost—no copay, no deductible, no coinsurance.

Getting a colonoscopy may not sound like fun, but consider the alternative. Most cancer patients wish they would have received an earlier diagnosis. Most wish they could go back in time and get tested at a younger age. Most agree that treating cancer is much worse than getting over the fear of having the colonoscopy.

Pass the stool softener

Speaking of colon health, did you know that painkillers can cause constipation? Codeine, Oxycontin, Percocet, Vicodin and other medications prescribed for pain relief can interfere

with the motility of your gastrointestinal tract. Motility is the natural contraction of muscles in the digestive system that move contents through the small intestine and colon. When this process slows down, it can lead to any number of painful symptoms associated with constipation. Getting plenty of water, fiber and exercise is sometimes enough to keep things moving down there, but that regimen can be

difficult to maintain when recovering from an injury or surgery. As a precaution, ask your doctor to prescribe a stool softener along with your pain meds.

Be good to your kidneys... or else

Passing a kidney stone can be painful enough to make a grown man cry. (Privately, of course.) Women liken it to the pain of childbirth.

Kidney stones are deposits of mineral and acid salts that form inside the kidneys. They can form for a couple of possible reasons (e.g., diet, genes, bodyweight) but the simplest explanation might be simple dehydration.

If a person doesn't drink enough water to dilute waste material and flush it from the

kidneys, the excess minerals and salts can pile up and create stone-like deposits that are very painful to pass through the urinary tract.

March is **National Kidney Month**, so practice being good to your kidneys. We recommend lots of drinking (water, that is) followed by lots of peeing. Mayo Clinic doctors recommend passing at least 2.5 quarts of urine a day—more if you live in a hot, dry climate and/or make a living doing construction work. If your urine is light and clear, you're likely drinking enough water.

1 in 4 colorectal cancer cases could be avoided with healthier lifestyle choices



More exercise. Moderate activity on a regular basis lowers the risk. Vigorous activity may have an even greater benefit.



Less red and processed meats. Both increase the risk of colon and rectal cancer.



Adequate calcium and vitamin D... but don't overdo it. Too much calcium can increase the risk of prostate cancer in men.



Fewer pounds. Most studies have found that being overweight or obese increases the risk of colorectal cancer in both men and women.



Less alcohol. Individuals who consume 2 to 4 drinks per day have a 23% higher risk of colorectal cancer than those who consume less than one drink per day.



No tobacco. There is now sufficient evidence that tobacco smoking causes colorectal cancer.

Source: Colorectal Cancer Facts and Figures 2011-2013, American Cancer Society.



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Monitor your 401(k) contributions

If you signed up for 401(k) contributions for 2014, please keep a close eye on your paychecks and benefit statements throughout the year.

- If you move to a new employer during the year, notify your employer on your first day of work or as soon as possible after that.
- Monitor your paycheck stubs. Are the appropriate 401(k) contributions being withheld from your check? If not, contact your employer right away.
- Carefully review your April 2014 Quarterly Benefit Statement from Carpenters Trusts. All 401(k) contributions received in January, February and March should be listed on this benefit statement. Remember, contributions received in January are for December hours so should not include 401(k) contributions.
- Your 401(k) election remains in place for all of 2014 and later. The only change you can make during the calendar year is to reduce the 401(k) contribution to \$0. You can then elect a new 401(k) contribution amount during the next annual election period, which will open in November or December.

Stay informed!

Visit www.ctww.org for the latest news from Carpenters Trusts of Western Washington.



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