

Winter 2008

Volume 8, Issue 1



ClientSide

Client Profile: Homes by AVI

ClaimSecure is pleased to present Homes by Avi who has been a valued client since August 2002.

Inside this issue

Client Profile: Homes by Avi	1
Gout—the Disease of Kings	2
Drug Formulary Management	3
Customer Survey Results	4
Fluoride...Safe and Effective	5

Thirty years ago, Avi Amir founded Homes by Avi. His philosophy was simple: Build homes that deliver high quality and value; do business with honesty and integrity, and treat everyone the same way we would want to be treated.

Homes by Avi strives to make the construction and purchasing of a new home a memorable one and believes that delivering a tremendous product at a great value shouldn't be complicated. This attention to detail and superb customer service has paid off, resulting in several SAMS (Sales and Marketing) Awards on national and local levels: **Builder of the Year** single-family category in Edmonton; **Canadian Builder of the Year** awarded in Whistler; and the **Grand SAM** multi-family builder of the year award in Calgary. Receiving these awards on the heels of their 30th year in the home building industry - makes them a sweet validation of their commitment to innovation and product excellence.

"At Homes by Avi, the customer is the focus of everything we do. Our commitment is to ensure that our customers feel like their home is the only home we are building."

Avi Amir

The foundation of Homes by Avi was laid in 1978 with two employees, and cemented over the years with careful planning and attention to detail. This successfully family-run company has taken great care to create exceptional homes that their customers are proud to call their own. They have built houses for thousands of families, yet ultimately the true measure of their success is the manner in which they provide a person or family their new home.

In 30 years Homes by Avi has expanded significantly, with corporate offices in both Alberta's main cities; Calgary & Edmonton and their recent expansion into Austin, Texas. Their 200-plus employees work tirelessly with hundreds of subcontractors and suppliers to fulfill Avi's simple yet timeless company philosophy.



Location:

245 Forge Rd SE
Calgary, AB
T2H 0S9

(403) 536-7000

<http://www.homesbyavi.ca>



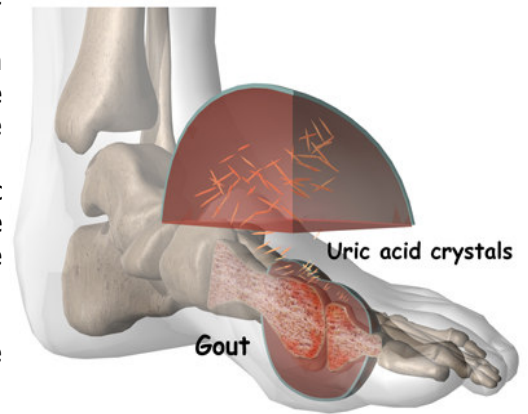
Gout -The Disease of Kings (and sometimes Queens)



David Wong, MD
Medical Consultant

Gout is the most common form of inflammatory arthritis in men over the age of 40. It is three times more common in men than in women and affects approximately 840 of 100,000 people in North America. The disease has been known since ancient times. Hippocrates called gout "the disease of kings" because of its association with a rich diet. Today, it is a problem that affects all socioeconomic groups. Gout is caused by excess uric acid in the body. This excess can occur due to one of three possible mechanisms:

- an increase in the production of uric acid by the body
- a decrease in elimination of uric acid by the kidneys
- an increased intake of purine-rich foods which are then metabolized by the body to uric acid




©MMG 2005

The typical sudden attack is characterized by severe pain, redness, swelling, tenderness, and warmth in a joint, with the big toe being the most common area affected. This sudden attack happens when conditions in the body allow the excess uric acid to form needle-like crystals in a joint, therefore leading to inflammation.

Although genetics and family history is a risk factor for developing gout, (up to 20% of gout sufferers having a positive family history), there are some steps that can be taken to lessen the chances of getting a gout attack.

- Have your uric acid level checked with your family physician. Although having a higher than normal uric acid level does not necessarily mean a gout attack, just knowing you have a high level will make you more vigilant.
- Drink adequate amounts of water in order to dilute and assist in the excretion of uric acid.
- Lose weight if you are overweight, although a sudden change in weight may precipitate a gout attack.
- Avoid excessive amounts of purine-rich foods, such as meats, e.g. beef, fish and poultry, organ meats, e.g. sweetbreads, liver, heart, kidneys, brain and seafood, especially shellfish, e.g. lobster, crab, shrimp, scallops, oysters.
- Avoid excessive amounts of alcohol.
- Discuss with your family physician or pharmacist what medications you are on that put you at risk of developing a gout attack. Common culprits may include certain diuretics (to treat high blood pressure); low-dose aspirin, Levodopa used to treat Parkinson's disease and medications used to treat tuberculosis.

If you are unfortunate enough to develop an attack of gout, make sure you see a physician immediately. There are various medication treatment options available. Untreated gout can progress, with subsequent attacks happening more permanent damage in joints, leading to a long-term disability. By taking these precautions, hopefully will avoid a gout attack. 

Drug Formulary Management – Solutions that Maximize Your Drug Benefit Plan Dollars



Linda Lin,
B.Sc.Pharm.,MBA
ClaimSecure

Industry statistics have shown that private drug plan costs have been increasing at a rate of 7% in 2007 and 11% in 2006 according to Brogan's studies.

Formulary management allows plan sponsors to reduce the rate of drug cost increases by approximately 4% – 5% annually. Many large to medium size companies have adopted a managed drug formulary as part of their cost containment strategies to ensure cost-effective use of medications.

ClaimSecure has been offering the Managed Formulary Plan coupled with the Special Authorization program over the past 7 years.

Below are two cases whereby ClaimSecure's clients moved from the open prescription formulary to the Managed Formulary and the increase in the average cost per certificate per month has consistently much less than the industry average year after year:

Case 1 – Client with 1300 employees moved from an open prescription, manual reimbursement program to a Pay-Direct Card program with the Managed Formulary plan effective September 2005


Year	Average Claims Paid Per Certificate Per Month	% increase in Claims	Average Cost Per Certificate Per Month	% increase in Cost
Sep/04 to Aug/05	1.38	NA	\$93.15	NA
Sep/05 to Aug/06	1.47	6.5%	\$93.29	0.1%
Sep/06 to Aug/07	1.56	6.1%	\$95.43	2.3%
Sep/07 to Aug/08	1.54	-1.2%	\$95.05	-0.4%

Case 2 – Union client with 5000 union members using a Pay-Direct Card moved from an open prescription plan to the Managed Formulary effective July 1, 2004

Year	Average Claims Paid Per Certificate Per Month	% increase in Claims	Average Cost Per Certificate Per Month	% increase in Cost
July/04 to June/05	1.37	NA	\$44.91	NA
July/05 to June/06	1.34	-2.2%	\$46.80	4.2%
July/06 to June/07	1.31	-2.2%	\$45.86	-2.0%
July/07 to June/08	1.30	-0.8%	\$47.51	3.6%

Case 3 – Client with 500 employees in the manufacturing using a Pay-Direct Card moved from an open prescription plan to the Managed Formulary effective May 1, 2006

Year	Average Claims Paid Per Certificate Per Month	% increase in Claims	Average Cost Per Certificate Per Month	% increase in Cost
May/05 to April/06	1.52	N/A	\$103.90	N/A
May/06 to April/07	1.52	0%	\$105.45	2%
May/07 to April/08	1.59	5%	\$108.02	2%

The above cases highlight the fact that ClaimSecure's Managed Formulary delivers savings by controlling the rate of expenditure increases, while ensuring the availability of all necessary high cost medications to the plan members through the special authorization program. Should you wish to find how the Managed Formulary and Special Authorization Program can work for your plan, please contact your Client Service Associate. 

ClaimSecure's Annual Customer Satisfaction Survey...The Results Are In!

Special thanks to those clients who took the time to respond to ClaimSecure's annual customer satisfaction survey. We are extremely pleased with the high level of participation and sincerely appreciate the many positive comments, as well as suggestions for future improvement. Here is a summary of areas/topics we thought would be of interest.

Of Those Who Responded:

97% have Drug - **82%** have Dental - **77%** have Extended Health Care

63% have been with us for 0-5 years

37% have been with us for 6-10+ years

Results of Those Respondents:

Satisfied with Card Acceptance: 99% at Pharmacies; **98%** at Dental Offices

Satisfied with Claims Adjudication and Payment Services: 96%

(Rating criteria: accuracy and turnaround time)

Satisfied with Bilingual Customer Response Centre: 98%

(Rating criteria: hours of operation, time taken to have calls answered, professionalism, accuracy of answers)

Satisfied with Benefit Plan Set-up and Maintenance: 100%

(rating criteria: Member cards delivered on time or ahead of schedule and printed accurately; Plan set up accurately; Member changes processed on schedule and accurately; replacement cards issued in a timely manner; plan changes processed accurately and within 10 days.)

Satisfied with our Dedicated Service Associates: 98%

(Rating criteria: Time to receive a response, accuracy of answers received)

Satisfied with our Internet Reporting Capabilities: 92%

91% have visited the website

93% found it easy to navigate

76% have obtained claim forms

37% consulted the Health Library

57% read the Clinical Newsletter

48% read the ClientSide Newsletter

51% have utilized eProfile (employee access to claims payment and history)


Overall . . .

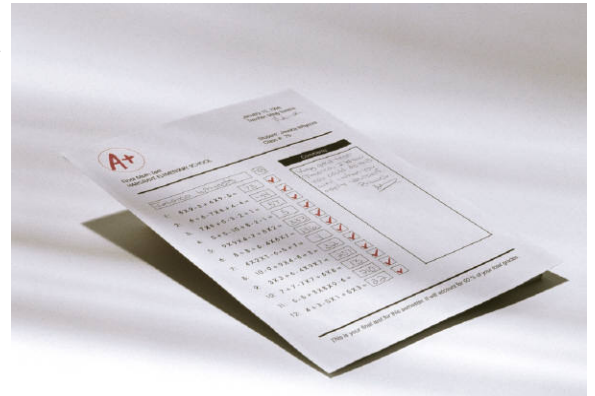
98% of respondents indicated that they would recommend ClaimSecure to others

ClaimSecure is always looking for ways to improve the service to our clients and the products we offer.

There is a reason your feedback is so important to us – it provides a tool that we utilize, to not only recognize our strengths, but more importantly to assist us in better identifying areas for future development.

Each year, the results are communicated company-wide in a presentation forum - all departments are represented. Without a doubt, the most anticipated event of the year!

Our staff look forward to seeing their Department's "name in lights"– they cheer when the feedback is positive – sit up and take notice when they're not . . . we discuss how we can improve and strive to be better. That's what feedback does! 



IMPORTANT NOTE: The 2008 on-line survey has been launched. We are counting on your participation again this year. Our survey only works if we have your support!

Fluoride... It's Still Safe and Effective



Mark Donnelly,
D.D.S. Dental

The addition of fluoride to communal water supplies began in earnest in the 1950's. Over the next 20 to 30 years, more and more communities began this process. Research indicates that water fluoridation has reduced the cavity rate in children's teeth by over 50%, making the process very cost effective.


As recently as August 8, 2008, the Canadian Dental Association again came out in full support of water fluoridation. It is also recommended by the U.S. Surgeon General, WHO (World Health Organization) and the Centre for Disease Control in Atlanta, Georgia.

When fluoride is taken systemically (e.g. drinking fluoridated water), the enamel that forms in developing teeth is much stronger than regular enamel. It makes teeth much more resistant to the acid produced by bacteria in the mouth which cause cavities.

From the 1950's right through to the 1990's, the decay rate in children's teeth in the developed world decreased where communal water was fluoridated. In the late 1990's, and in to the Twenty-first Century, recent studies have shown that the decay rate in children is starting to increase again, even in areas that have fluoridated water. It is thought that along with the obesity epidemic in the developed world, many children consume large amounts of carbonated beverages, which provide fuel to the acid-producing bacteria in the mouth resulting in cavities.

Fortunately, fluoride can work in other ways:

- Fluoride is present in a person's saliva and attracts other minerals (such as calcium) that can actually help remineralize damaged enamel.
- Fluoride toothpastes work in a similar fashion. The fluoride available allows teeth to remineralize.
- Fluoride gels applied at a dental office or on a regular basis can strengthen the outer surface of the enamel even after the enamel has been formed (in childhood).
- Now, studies have shown that adult teeth can also benefit greatly from fluoride. Adults with gum recession, sensitivity, xerostomia (dry mouth) caused by medication or age can improve their situation with topically applied fluoride. The whole baby boom generation is at the stage where they will benefit.

Any way you look at it, fluoride is still safe and effective! 



Important health information on-line now!
www.claimsecure.com
health library
menu santé
L'information importante de santé en-ligne maintenant!

Visit our health library which has recently been updated.

Your feedback is important to us. If there is anything you would like to see in this newsletter, or you have any suggestions or comments, please contact:

Editor:
Ellen Trotman,
Senior Manager, Client Services
1-888-479-7587 ext. 3014
Fax: 905-949-3029

<http://www.claimsecure.com>

The articles contained herein are not meant to provide medical or other professional advice or opinions. Articles © 2005 ClaimSecure

