



INSIGHTS

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whether oral or written
- is good medicine.**

How Satisfied Are You?

Many plan members are in the dark about what their plan offers.

Communication and education are certainly not new issues for plan sponsors. What may be a surprise is that plan members rate their employer as one of their most trusted sources of health information.

The good news for companies is that responses from across Canada revealed effective communication and education efforts can pay off in the form of healthier, more satisfied employees who believe they have a role to play in controlling the cost of their health benefits.

However, there is work to be done in terms of increasing members' satisfaction with their plan as well as understanding its value. In fact, these two issues go hand-in-hand. According to the 2005 sanofi-aventis Healthcare Survey, the number of members who say their health benefits meet their needs "extremely well" or "very well" has declined 10 percentage points over the past 5 years. Now, only 56% give the plan this ranking. Meanwhile, 39% say their benefits meet their needs "somewhat well". This is an 11% improvement over the same period of time.

What can we take from this? Employee dissatisfaction about their benefits should not come as a surprise given the focus on managing claims. Half of employees understand that the cost of health benefits has risen signifi-

cantly over the past few years, but have employers done enough to make benefits' cost more transparent?

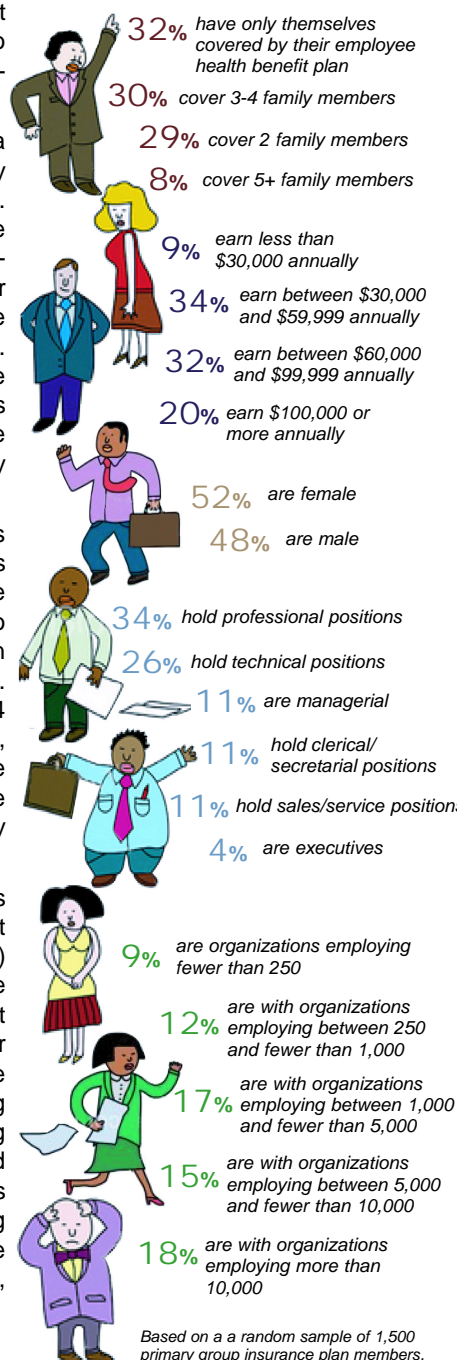
Providing employees with a detailed breakdown of claims they incur would be a good start. Reminding employees about the importance of finishing a prescription or that it is alright to ask their dentist about an alternate procedure would also be helpful. Past surveys have revealed the more an employee appreciates his or her plan, the more likely the individual is to take responsibility for controlling costs.

In this year's survey, employees clearly indicate an unwillingness to take on more costs. Forty-five per cent say they are unwilling to pay higher premiums to maintain their current level of coverage. This is down from 50% in 2004 and 57% in 2002. Meanwhile, 16% prefer to have their coverage reduced in order to retain the same premiums (up marginally from last year's 15%).

Once again, the drug plan tops the list as the most valued benefit with almost all members (98%) saying that this would be the benefit that they would be least willing to have taken away if their employer was unwilling or unable to pay for it. Reliance on drug coverage combined with rising costs, an aging population and increased use of medications means that employers are facing a significant education challenge in the area of prescription drugs, says the advisory board.

continued on reverse...

sanofi-aventis Healthcare Survey



Talk About Prescriptions

Both consumers and patients should be encouraged to ask questions and get answers about their medicines. Health care professionals should be giving the answers. Such two-way communication - at the point of prescribing and dispensing of medicines - is vital to promoting patients' ability to get the full benefit from their medicine, while using it safely and appropriately.

Today's technologically-advanced health care practices are implementing computerized patient medical records, electronic prescribing, and reaching no further than their personal digital assistants for up-to-

date drug information. Still, for many patients and their caregivers, old-fashioned talking is their best safety practice when medicines are part of their treatment regimen.

Physicians and health care professionals need to anticipate in advance patients' concerns and questions about medicines, and in some cases, a reluctance to ask questions. Every opportunity should be made to ensure that the patient understands how to use each medicine safely and appropriately. Patients look to their doctors and pharmacists for help in understanding how to use medicines correctly -

to avoid harm and to get the most value from their medicine.

Patients should be reminded of the value of the consumer medicine information leaflet that is printed out at the pharmacy and provided to patients with their prescription medicine. Once you have left your doctor's office and the pharmacy, understanding the importance of reading and referring regularly to this information may make the difference between using a medicine safely or, for example, experiencing an avoidable or manageable side effect. Remember, good information - whether oral or written - is good medicine.

The 3Rs for Safe Medicine Use

- **Risk** - recognize that all medicines (prescription and nonprescription) have risks as well as benefits; and you need to weigh these risks and benefits carefully for every medicine you take.
- **Respect** - respect the power of your medicine and the value of medicines properly used.
- **Responsibility** - take responsibility for learning about how to take each medication safely. Being responsible also means following this important rule: when in doubt, ask first. Your healthcare professional can help you get the facts you need to use medicines correctly.

Questions to Ask When You Get a New Prescription Medicine:

- What is the name of the medicine and what is it supposed to do?
- Is this the brand or generic name? (Is a generic version available?)
- When do I take the medicine - and for how long?
- Should I take this medicine on an empty stomach or with food?
- What should I do if I forget a dose?
- What foods, drinks, medicines, dietary supplements, or activities should I avoid while taking this medicine?
- What are the possible side effects, and what do I do if they occur?
- When should I expect the medicine to begin to work, and how will I know if it is working?
- Will this new prescription work safely with the other prescription and non-prescription medicines I am taking?
- How should I store this medicine at home?

Questions to Ask If Your Medicine is in the News:

- Do you think the benefits of taking this medicine outweigh the risks?
- What are the risks associated with taking this medicine?
- Are there any alternative medicines to the one I am taking?
- Are there any alternatives to this medicine, such as making lifestyle changes? If yes, should I try these?
- What side effects should I look out for and when should I call you about them?
- In summary, would you review the best course of action for me?
- Can we set up an appointment in 1-3 months to see how I'm doing on the new drug?

Source: Food and Health Communications

How Satisfied are You?, continued

One of the more illuminating aspects of this year's survey focused on employees placing a value on their health benefits plan. Several questions asked respondents to weigh and then choose among various alternatives. One question was whether respondents would give up their health plan coverage for cash - for \$5,000, \$8,000, and \$11,000? The majority of the benefit plan members left no doubt about how much they value their plans - 60% chose their benefit plans over even \$11,000 cash. This amount would be far in excess of what a typical plan member would incur in a year- or several years for most members. The benefit plan is a security blanket to cover the risk of serious

illness and to dovetail with a public system that doesn't always provide full coverage. Members recognize they cannot easily replace their benefit package, reinforcing that benefits are an integral part of the job package.

Health benefit plans are part of an overall strategy to ensure "a healthy and safe workplace environment." If it is accepted that employees believe that employers are most responsible for creating a healthy and safe work environment, then it should be accepted that employees need to do their part.

As I said, employees see employers as a

trusted source of health information, fourth behind physicians, pharmacists and nurses. Organizations need to help members assess their health requirements. This in turn can lead to a renewed appreciation of wellness and the benefits plan. Using the questions that were posed by the benefits panel in this year's survey would be a great way to determine employee needs and their beliefs about health issues. After all, it would help with the communication gap, and who knows, maybe it will point out that employees are willing to adopt incentives that may lead to healthier behaviours.

Until next time...