

A Chronic Condition, with Joan and Bill.

Bill learns how to better manage his diabetes with the help of the LM HealthWorks Plan.

Profile: Married couple, ages 60 and 55,
Family coverage

Bill's wake-up call: Chest Pains and a
hospital stay.

The *LM HealthWorks* Plan helps Bill through
its many available programs, including:

- The Aetna One Choice Care Management Program
- Aetna's Online support system

Joan and Bill's Story

Do you and/or your spouse live with one or more chronic health conditions? If so, it's still possible to live healthy. Meet Bill and Joan Bradley and see how they handle their health challenges.

Bill's wake-up call.

Bill has diabetes and does his best to take care of himself – sort of. Early one morning, he had the worst wake-up call ever. He woke up with chest pains and a numb, tingling feeling in his left arm. His wife Joan immediately called an ambulance and Bill was on his way to the hospital. It wasn't a heart attack but it was way too close.

Bill's doctor kept him in the hospital for a few days to monitor his condition and run some tests. He was discharged with a prescription medication to help control his cholesterol levels. He also received some stern advice from his doctor, who told him to lose weight and stick with his diabetes treatment regimen. Soon after leaving the hospital, Bill got a call from an Aetna One Choice Nurse Care Manager who checked in on him to find out how he was doing. She made sure he understood his doctor's instructions and what he needed to do for his follow-up care. She also answered a question Bill had about his medications.

Later, he and Joan sat down together and talked about what else he could do to manage his diabetes and stay healthy – with the help of the *LM HealthWorks* Plan.

There was also the matter of Bill's health care costs. Let's look . . .

Sharing the Cost

The Bradley's in-network deductible: (up to a maximum of \$1,500 per family) **\$ 500**

Costs for Bill's care.
Hospital room and board
and other services **\$ 8,000**

MRI **\$ 1,500**

Nuclear stress test **\$ 950**

Total hospital and test costs \$10,450

Medication costs:
(90 day supply) **\$ 240**

How hospital and test costs were paid from the medical plan.

Bill must meet the deductible: **\$ 500**

Leaving **\$9,950** as the remaining expense.

The Plan pays 85% of remaining expense: **\$ 8,457.50**

Bill pays his 15% share (coinsurance)
up to the out-of-pocket maximum: **\$ 2,000**

The Bradley's total
out-of-pocket expenses
(deductible plus coinsurance) **\$ 1,992**

The Plan pays the rest. **\$ 8,457.50**

Bill's total out-of-pocket Responsibility: **\$ 2,500.00**
(deductible plus coinsurance,
up to the out-of-pocket maximum)

How medication cost was paid from the prescription drug plan.

For his first 90-day supply of a preferred brand drug, Bill pays 30%, up to a \$150 maximum.

Even though the cost of his prescription is \$240, he only pays the \$150 maximum.

At the time Bill went into the hospital, the Bradley's had not yet met their deductible. So they must pay the first \$500 of Bill's costs to meet his part of their family deductible.

This \$500 is subtracted from the total hospital and test costs of \$10,450, leaving \$9,950. The plan pays 85% of this amount (\$8,457.50) and the Bradley's pay 15% (\$1,492.50). Note that the Bradley's use in-network doctors and Bill's hospital is in the network, too. So the Plan pays the higher, in-network level of benefits.

The Bradley's total out-of-pocket responsibility for hospital care is \$1,992.50 – the \$500 deductible plus their 15% share of costs (\$1,492.50) after the deductible is met. The Plan pays \$8,457.50.

The medication is a separate story. There's no deductible to meet with prescription drugs. And the Bradley's wisely used the CVS Mail Order Pharmacy to order up to a 90-day supply of the new medication Bill will need. The actual cost of the medication is \$240, but the Bradley's pay just \$150 – the plan's maximum cost for Bill's preferred brand drug when ordered by mail.

What else does Bill like?

Bill likes the Care Manager, who helped him turn a stressful situation around by connecting him with a program focused on diabetes. Now thanks to the program's trained nurses, Bill knows more about his condition, treatment and medications. He is making lifestyle changes – like eating healthily and exercising each day – so he can avoid future wake-up calls like the one that landed him in the hospital. The Care Manager is an *LM HealthWorks* Plan resource available at no additional cost.

The Plan's Care Management resources address chronic conditions such as diabetes, asthma, heart disease and chronic kidney disease. So people like Bill can get information and support for a healthier life.

With the help of his Care Manager, Bill found a support group in his community. Now he can swap stories and coping methods with people who understand just where he's coming from.

Diabetes is a serious condition. Its complications include kidney disease, nervous system damage, blindness, and as Bill found out, it increases the risk for heart disease. He also found out that it's not enough to take his medication and hope for the best. With the help of his *LM HealthWorks* Plan's resources, he's been able to take action and make the important lifestyle changes he needs to follow through.