

# THE INSIDE STORY<sup>®</sup>

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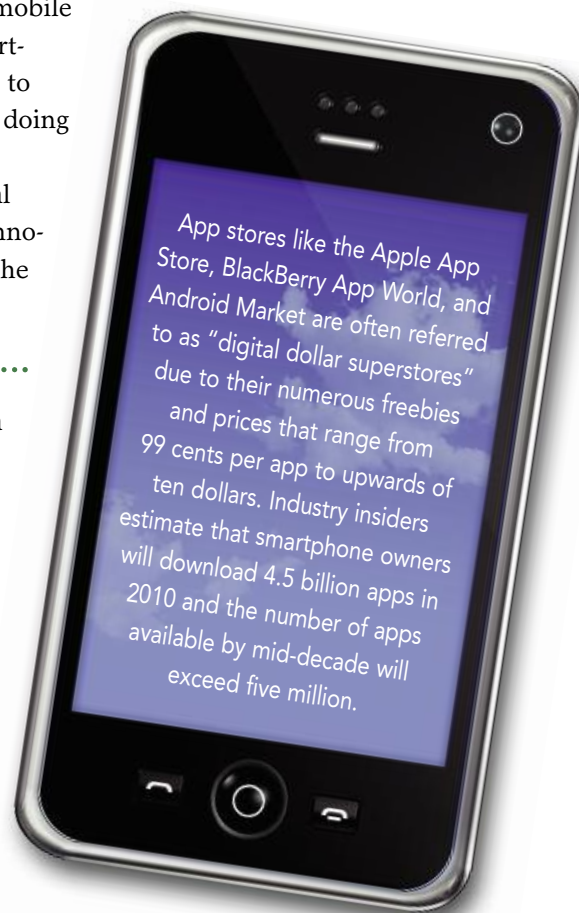
If you are 'in the know', you are well aware of the avalanche of apps that is falling from cyberspace inundating us with an ever-expanding world of wild and wacky games. However, now apps offer us the complete spectrum: from pure entertainment to educational concepts to practical, task-oriented applications focused on making our lives easier. Health care is no exception with a wide range of health-related apps entering the apps universe daily. Time to catch the app wave and assess whether they may be useful to supporting plan member health.

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## It's no wonder Apple's slogan is "There's an app for that" ...

When Apple says, "There's an app for that. Hundreds of thousands, actually."— they know of what they speak. From their industry-leading App Store, you can download literally thousands of apps with new ones popping up every day. It's also no wonder when discussing apps—or in the language of the tech-savvy, "killer apps" — the phenomenon is often described as an apps avalanche. The apps frenzy is huge—and it's not just here to stay, it's here to morph into as many shapes and forms as the apps developers can come up with.

In fact, the kind of portability offered by a laptop is now old news. Today, to be completely mobile all you need is your smartphone and you are good to go—go anywhere while doing just about anything via apps, from the practical and mundane to the innovative and definitely the inane:



■ Need to comparison shop right on the spot? No problem, there's an app for that— check out *ShopSavvy*: input product barcodes to instantly see the same item at competing retailers. And that's not all. If a good deal catches your eye, you can buy it instantly via the app.



out *Yelp*: point your phone at a street scene to receive listings and reviews for retailers and restaurants in the area no matter what your "app-etite."

■ Need to amuse yourself while waiting at the bus stop? No problem, there's an app for



that—just in case the thousands of games out there from car chases

to zombie chases have become passé, check out the latest and greatest popular games like *Doodle Jump* (incredible underwater world complete with both funny and frightening sea monsters and coral reefs) and *Swipehead* (logic-maze-puzzle-memory game that is described as, "funny, addictive, quirky, and challenging.")



■ Need to know just exactly what you are listening to? No problem, there's an app for that—check out *Shazam*: hold your phone up to catch a musical tune, even if it's in a loud environment and this music recognition technology identifies the tune.



■ Need to know the scoop about any location you find yourself at? No problem, there's an app for that—check



And what about health care? Need help supporting plan member health and wellness efforts? Need help supporting plan member disease management efforts? No problem, there are now numerous apps for that...

# Googling “health apps” = 64,400,000 results

We may need to re-think the expression “killer apps” — with the abundance of health-related apps, “killer apps” may now be better known as “lifesaver apps.” Educating plan members about health care apps may be an effective way—and a cost effective way—to provide support in terms of both health and wellness, as well as disease management. Making a small investment by educating plan members about the health apps trend could pay big dividends by supporting them no matter where they fall along the health continuum from disease prevention to disease management. For instance, in the health and wellness category, now with a simple click, click, click of your smartphone you can:

- Count calories and calculate your body mass index
- Make healthy meals by following videos and step-by-step instructions
- Follow exercise workouts of all combinations and types—for men only, women only, children—from weight lifting to cardio dance to kickboxing to kungfu to skipping rope ...even eye muscle exercises and more
- Track sleep patterns and learn techniques to avoid insomnia
- Relax with deep breathing and meditation instructions
- Receive skin care analysis and advice
- Check the UV index and air quality ratings of your location
- Receive support for addictive habits by reaching out to others with the same struggles
- Find recalled products including food and drugs

...And even take years off your age (apparently for just \$4.99) by downloading an app for facial exercises that will make you look as young and energetic as many of the app inventors appear to be.

Likewise, in the disease management realm, there is a similar “app-alanche” of options ranging from apps for broad disease categories to apps for very specific situations:

- *High blood pressure and heart health:* monitoring tools to track blood pressure, pulse, medication, and environmental factors
- *Diabetes:* diabetes and health trackers to record blood sugar, blood pressure, weight, cholesterol, nutrition, exercise, medications, and more



- *Depression:* stress tests and anxiety management exercises
- *Arthritis:* pain diaries to track patterns and triggers related to painful timeframes and assessing medication effectiveness

You can even find apps for very specific, individualized situations, like a food allergy app that allows you to personalize any combination of nine food allergens—including wheat, eggs, peanuts, shellfish, soy, tree nuts—and receive up-to-date “approved” menu items from 20 food chains with over 2,000 items. It shows you what you can eat while eliminating things you should avoid due to your specific allergy situation.

In terms of disease management, apps also appear to be paving the way for some other groundbreaking advances. For instance, parents and educators of children with developmental disabilities—particularly Autism Spectrum Disorders (ASDs) where there are impaired verbal skills but strong visual memories—are embracing a wide range of apps. They are finding that apps enable those with ASDs to easily and effectively express their needs and wants, greatly improving independence and decreasing frustration.

# The apps avalanche extends into the health care provider market...

Whether doctor, nurse, pharmacist, dentist—no matter what type of health care provider— there's also an app for them...numerous apps for them to help manage their patients and their practices. For example:

- *Dictionaries and Drug References:* comprehensive listings of terms, up-to-date information about medication dosing, adverse reactions, interactions, pharmacology, pricing, and even images of medications

- *Anatomy information:* videos and 3D images of all major systems in the body including the eyes and teeth

- *Calculators:* wide array of medical formulas and scores with detailed information and bibliographic references for each formula and quick access to common lab values

- *Profession-specific news:* continually updated information and news tailored to each health care profession



## Worthwhile for plan member health? You be the judge...

In keeping with the theme that "there's an app for that", there certainly does seem to be something for everyone in the app universe. Apps education may just be the "missing something" to providing an innovative—and cost effective way—to support plan member health. However, make sure to do your homework. In addition to scanning the various app stores for appropriate health apps, also be sure to check out

media reviews because just like any product category, not all apps are created equal.

Encourage your plan members to do the same, as what might be "applicable" to one plan member's health issues may not be to another. It's all part of taking responsibility for their own health. And with your help, they are not alone—your help and hundreds of health-related apps.

## Health Care Provider apps from A to Z...well, almost

- Access to x-ray images
- Accessing laboratory results
- Accessing patient records
- Allergy alert services for asthmatics
- Appointment reminders
- Blood bank support services
- Blood glucose monitoring
- Breast cancer screening
- Call centre supported health services
- Disease monitoring
- Dispensing support
- Environmental contamination alerts
- Fitness monitoring
- Food product dietary information
- Heart rate monitoring
- Locating blood donors
- Locating organ donors
- Medication reminders
- Monitoring for asthma sufferers
- Monitoring wound healing
- Nutrition coaching
- Patient data for overseas travelers
- Patient identification
- Patient information for relatives
- Patient notes dictation systems
- Personal attack alarm services
- Post cardiac surgery support
- Real time patient assessment
- Sleep monitoring
- Smart homes for the elderly
- Suppv rehabilitation
- Support for alzheimer patients
- Support for diabetes sufferers
- Support for the deaf
- Telecare in developing countries
- Telecare in rural areas
- Tracking surgical instruments
- Voice pattern analysis
- Weight measurement
- Wireless stethoscope

### Check out these sites that regularly review apps:

- |            |   |
|------------|---|
| Engadget   | <a href="http://www.engadget.com/">http://www.engadget.com/</a> |
| Gizmodo    | <a href="http://gizmodo.com/">http://gizmodo.com/</a>           |
| Techcrunch | <a href="http://techcrunch.com/">http://techcrunch.com/</a>     |



# SPOTLIGHT ON...

## The Green Shield Canada Foundation Social Surplus Program *Here's how we add to the greater good...*

Creating a brighter future for those most in need is what we do. Through our **Green Shield Canada Foundation Social Surplus Program**, we make a difference by providing the 'plus' in terms critical funding that not-for-profit organizations need to achieve significant, concrete results.

### *Spotlight on...*

## Ontario Association of Children's Aid Societies Crown Ward Aftercare Benefits Program

Green Shield Canada is proud to support the Ontario Association of Children's Aid Societies (OACAS) in a new initiative entitled "Crown Ward Aftercare Benefits". This three-year pilot project will provide 1350 youth access to Employee Assistance Plan

benefits until age 23. The OACAS is launching this initiative to contribute to a successful transition into adulthood for these at-risk youth. This support will allow vulnerable young people greater possibility to experience a more successful transition to

adulthood, with increased resiliency, enhanced social skills, and improved self-care. This will help reduce this high-risk population's entry to adult poverty and allow them an improved opportunity to become contributing members of their community.

“As Crown wards grow in to adults, many of these disadvantaged youth become impoverished, experience homelessness, and find themselves permanently dependent on adult social services, such as social assistance, food banks, and homeless shelters. They require more support, and more time, to successfully grow in to healthy adults.”

Rory Gleeson, Senior Policy Analyst  
Ontario Association of Children's Aid Societies

“By supporting this pilot project, we are extending benefits to this vulnerable group of young people, benefits that for others, are often taken for granted. It is our hope that this contribution will help give these youth the opportunity to become healthy and self-sufficient members of our community.”

Helene Lavictoire, Manager  
Green Shield Canada Foundation



# WHAT'S NEW

## Changes at the Régie de l'assurance-maladie du Québec (RAMQ)

RAMQ has recently updated the required out-of-pocket amounts and added coverage for fertility drugs and treatments. Here is an overview of the changes:

### Changes to the Basic Prescription Drug Insurance Plan

Although there is no change to the requirement that plan sponsors must offer a minimum of 68 percent coverage for RAMQ formulary drugs, the following changes came into effect July 1, 2010:

- *Monthly out-of-pocket maximum*: increased from \$79.53 to \$80.25
- *Monthly deductible*: increased from \$14.95 to \$16.00
- *Annual premium*: paid by Quebec residents for RAMQ coverage increased from \$585 to \$600

### What this means for you...

RAMQ rates change on an annual basis and the impact is highly variable by plan sponsor. Those that offer more coverage than what is provided by RAMQ will likely not notice any difference. However, where out-of-pocket amounts are linked to RAMQ, then the plan member will likely be out-of-pocket an additional amount. For more information, please visit <http://www.ramq.gouv.qc.ca/en/citoyens/assurancemedicaments/tarifs.shtml>

### Changes to coverage for fertility drugs and treatment

As of August 5, 2010, RAMQ will cover the following fertility treatments:

- Extraction of sperm and ova
- Three cycles of in vitro fertilization

- Six cycles of in vitro maturation
- Transfer of embryos

### Drugs to be covered by the new legislation include:

- Serophene
- Cetrotide
- Ovidrel
- Gonal-f
- Puregon
- Orgalutran
- Lutrepulse
- Menopur
- Repronex
- Endometrin
- Bravelle

### What this means for you...

Although the fertility treatments are covered by RAMQ, plan sponsors will need to emulate the fertility drug coverage. Accordingly, the impact on your drug plan cost depends on the demographics of the plan member group – female plan members of childbearing age living in Quebec – and which fertility drugs your plan currently covers:

- If a plan sponsor already covers fertility drugs, there will be no impact whatsoever.
- If a plan sponsor has no plan members in Quebec, there will be no impact whatsoever.
- If a plan sponsor has plan members in Quebec and previously excluded fertility drugs, there will be a cost impact because the drugs listed above are now added to the drug plan.

For more information, please visit <http://www.msss.gouv.qc.ca/en/sujets/santepub/assisted-procreation.php>.

# NEWS & EVENTS

## We would like to hear from you

We are launching our 2010 Satisfaction Surveys – for both plan advisors and plan sponsors – in the next couple of weeks. Market Probe Canada, an independent research firm, will be contacting many of our plan advisors and plan sponsors via telephone and asking them to participate in this survey.

Feedback is very important to us. If you are contacted, we sincerely hope you will have the time to participate in this survey. Please feel free to contact your Green



Shield Canada Account Executive if you have any questions.

## e-service at your...service

If your plan members were talking about provider e-claims around the water cooler, they might sound something like this:

"I have been going to a physiotherapist because of my knee injury and what I really like is that after each visit, she tells me right on the spot what's covered. I can plan my

treatment so it works best for me – without a lot of hassles like looking things up on the Internet, sending in a claim form or phone calls."

Our Provider Online Services give your plan members the ease, convenience, and time savings of having someone else do the work

for them. For instance, in terms of claims submission, opting for the health service provider to "do it for you" has clear advantages. The health provider simply submits the claim online and the patient knows immediately what is covered—no paperwork—or any kind of work for that matter for the plan member.

## Winner of the draw for a 'night out on the town'



Congratulations to **Jonathan Henderson**, of Thornhill, ON, the winner of Green Shield Canada's monthly draw for gift certificates for a 'night out on the town'. Through this contest, one name will be drawn each month from plan members who have registered for Plan Member Online Services for that month. To learn more, visit [greenshield.ca](http://greenshield.ca).

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