As part of our overall goal to constantly enhance relations with our physician partners, we are pleased to tell you about our new Physician Ambassador Program.

Through the Physician Ambassador Program, Univera Healthcare’s medical directors will be visiting participating clinicians upon invitation.

Program goals are to:
- Identify issues pertinent to physicians and facilitate their resolution, individually, or by identifying trends that may warrant process improvements
- Improve communications between physicians and Univera Healthcare
- Improve support of physicians as they care for our members

Univera Healthcare medical directors plan to make six physician visits per month or about 100 visits this year. Initially, physicians serving at least 50 of our members will be the focus of this program, however, physicians who wish to meet a medical director can request a visit.

You, our valued partners, have let us know that access to our medical directors is important to your overall satisfaction with Univera Healthcare. Our commitment is to be available whenever you have a question, concern, or suggestion for ways to improve our service to you.

For more information on the Ambassador Program, or to schedule a visit with one of our medical directors, contact Provider Services at (716) 857-4444 or 1-800-617-1114.

Updated Clinical Guidelines Now on Web

Clinical Practice Guidelines, which have been updated as of April 2002, are now accessible through the Univera Healthcare Web site, www.univerahealthcare.com. To access, click on “Guidelines” in the provider section.

As always, your own clinical judgment is your best guide when determining the course of treatment for your patients. These Clinical Practice Guidelines were developed to assist physicians by providing an analytical framework for the evaluation/treatment of members.

If you have questions, or would like to discuss any of these guidelines, please contact the Quality Management Department at (716) 857-6204.
Upper Gastrointestinal Bleeding Can Be Prevented

Univera Healthcare has identified that a major cause of hospitalization of Medicare patients is gastrointestinal bleeding. GI bleeding ranks second among causes of hospitalization of these older individuals.

While the ranking may be somewhat surprising, in fact, we now know much more about upper gastrointestinal bleeding than just a few years ago. Most upper gastrointestinal bleeding episodes are caused by Nonsteroidal Anti-inflammatory Drugs (NSAIDs) and aspirin. This medical problem occurs relatively infrequently among NSAID users (1-4% per year), therefore, a physician is likely to experience only a small number of cases. With millions of Americans using NSAIDs regularly, the total number of bleeding episodes is great.

Here is what we know:
1) NSAID-induced gastrointestinal bleeding nationally accounts for 76,000 to 100,000 hospitalizations per year.
2) The risk of gastrointestinal bleeding rises quite sharply with these factors:
   - Prior history of ulcer or gastrointestinal bleeding
   - Concomitant use of anticoagulants or steroids

Continued on page 4

Change Needed in External Review Law to Promote Medical Research

In January, Univera Healthcare recommended a change in state law that would support medical research and speed the development of effective treatments for patients with life-threatening illnesses.

A randomized, controlled clinical trial is the only way of really finding out whether experimental medical treatments produce better results for patients with existing treatments, and society benefits from these findings.

Univera Healthcare and Excellus Health Plan’s other divisions across the state pay tens of millions of dollars annually in claims for patients enrolled in clinical research programs. These payments, in combination with funding from the National Institutes of Health and other sources, are used to find the most effective treatments for patients facing life-threatening illnesses.

The national experience of more than 30,000 women who endured autologous bone marrow transplants (ABMT) for the treatment of breast cancer has prompted many of our physician colleagues and others to call for a more rational policy toward experimental treatments. In the 1990s, insurers came under heavy pressure to pay for these unproven treatments. ABMT was promoted as showing some early promise in women with advanced breast cancer, but its effectiveness compared to less risky and less expensive standard treatments is unknown.

The popularity of untested treatment delayed by nearly a decade getting adequate numbers of patients to participate in randomized clinical trials. Results eventually demonstrated that ABMT is no more effective than standard chemotherapy.

An Excellus Health Policy Report, issued in January, concludes that New York law can unintentionally have the effect of slowing down development of effective treatments by requiring insurers to pay for experimental treatments outside of available randomized clinical trials. In other words, if the External Review Law was in effect in the early 1990s, the same delay in the ABMT findings could have occurred.

This is not an issue about money. Standard and experimental treatments for life-threatening illnesses are both costly. The issue is making the best use of health-care resources for both the patient and the community as a whole. We wholeheartedly support the External Review Law, but with improvements. Univera Healthcare supports an amendment that would have the following effect: If there is a randomized clinical trial being conducted on an experimental treatment for a life-threatening illness, health insurers would be required to pay for the care of patients who are enrolled in the trial. Insurers could deny payments for experimental treatments done outside of a clinical trial. No change is sought in current law that addresses requests for experimental treatments when clinical trials are unavailable or inaccessible.

We owe it to our communities to find something constructive from the ABMT experience – something that will help deliver better quality care for those facing life-threatening illnesses in the future. The best way to deliver quality health care for everyone is through a community-wide effort, and part of the solution is to share useful information. The Excellus Health Policy Reports have been created to better inform the public about critical care issues. I encourage you to review them at www.excellus.com/healthpolicyreports.htm.
Support Services for HIV Patients

When treating patients undergoing HIV therapy, please remind them of these support services available to them.

**PACT Program**
Children's Hospital of Buffalo
239 Bryant St.
Buffalo, NY
(716) 878-7908
Contact: Kim Donoghue

**New Beginnings**
Horizon Health Services
1370 Niagara Falls Blvd. (Downstairs)
Tonawanda, NY
(716) 833-3792
Contact: Maureen Wilk

**Community Health Center of Buffalo**
462 Grider St.
Buffalo, NY
(716) 898-4449
Contact: Mark Lucas

**Evergreen Health Services**
206 S. Elmwood Ave.
Buffalo, NY
(716) 847-0328
Contact: Tim Caplin

**Immune Deficiency Clinic**
Erie County Medical Center
HIV Program
462 Grider St.
Buffalo, NY
(716) 898-4449
Contact: Linda Macaluso

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**Consistent Use of Depression Medication Essential**

Univera Healthcare guidelines recommend that patients being treated for depression see their physician at least three times within the first 12 weeks of the initiation of care and that they remain on a new medication from six to 12 months.

A review of our pharmacy data tells us that many patients who initiate anti-depression drug therapy are not following through by refilling their prescriptions. Please help us to ensure these patients are getting the most from their treatment plan by reminding them of the necessity to remain on their drug therapy.

Your assistance is appreciated.

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**Coverage Restriction Eased, Support Program Added to Smoking Cessation Initiative**

An important goal of Univera Healthcare is to make it as easy as possible for smokers to kick the habit for good. As part of that effort, our organization no longer requires members to attend community smoking cessation classes in order to obtain 3rd Tier copay level coverage for pharmacological therapy.

In addition, we recently targeted members with diabetes, asthma or coronary artery disease for additional support through a joint program offered by the NYS Quitline and University of Rochester. Appropriate patients received a letter from us encouraging them to call the NYS Quitline and use the code QUIT123 to enroll in the University of Rochester's telephonic support program. The program is free of charge for these members.

Although QUIT123 is only for this targeted group of chronically ill patients, you are encouraged to use the NYS Quitline as a tool when treating all patients who smoke. To help you take a proactive approach, we recently sent you a Referral Fax Form to use when patients come in for an office visit. The referral form, which is signed by the patient, is consent for NYS Quitline staff to contact the patient one time and to send you a report on the patient's progress.

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**Medical Record Reviews Completed**

Thank you to all physicians and office staff for your cooperation with Univera Healthcare staff during the HEDIS medical record review process. The information we gathered is being compiled and results will be reported to you in the summer edition of Examiner.

This information is very important to us because it affords us the opportunity to provide our members and others with information about the quality of care our physicians deliver. Our employer customers have let us know that this information is valuable to them, as well.
Policies for Nurse Practitioners, Other Providers

Univera Healthcare requires its participating physicians to follow New York State regulations regarding the utilization of nurse practitioners in their practice. Please be aware of the following policies pertaining to certain physicians and other providers.

Nurse Practitioners:
- Are not subject to credentialing
- Are not assigned a Univera Healthcare provider identification number
- Need to submit claims for services rendered to Univera Healthcare members under the Provider ID number of their collaborating physician

This does not apply to psychiatric nurse practitioners. For further information, please refer to the Manual of Physician Services.

Physician Assistants:
- May diagnose illnesses and physical conditions and perform therapeutic and corrective measures in a specialty area of practice in collaboration with a licensed physician qualified to collaborate in that specialty.

Physicians Completing Residency:
- Are ineligible to participate with Univera Healthcare. They may, however, submit an Application to Participate within the last six months of their residency. Applications are available by contacting the Credentialing Department at (716) 857-6164 or 1-800-395-0135.

Locum Tenens:
- Physicians who substitute for another temporarily are now eligible to participate with Univera Healthcare. Please refer to your Manual of Physician Services.

Reminder on Claim Status Timeframe

If you have an inquiry regarding a claim submission, we are happy to assist you. Please keep in mind that under the terms of Prompt Payment Legislation, Univera Healthcare has 30 calendar days after receipt of a claim to decide to pay, deny, or require additional information. We, therefore, respectfully request that you reserve all inquiries about a particular claim until after the 30-day period.

In addition, if the decision is to pay the claim, Univera Healthcare must do so within 45 calendar days of receipt.

We hope you find this information helpful as you conduct business with our organization. If you have questions, contact Provider Services at (716) 857-4444 or 1-800-617-1114.

Tip for More Expeditious Service

When placing a telephone inquiry with Univera Healthcare, please remember to have all pertinent information at your fingertips including your provider identification number. This will help us to serve you in the fastest, most efficient way possible.

Thank you for your cooperation.

SeniorChoice Secure Radiation Copay Eliminated

There is no longer a $16 copayment for radiation therapy for patients with direct pay SeniorChoice Secure coverage.

This benefit enhancement became effective January 1, 2002.

In My Opinion (Cont.)

- Use of high doses of NSAIDs
- Advanced age (over age 60, the risk of gastrointestinal bleeding increases at least two times.)

How can we prevent upper GI bleeding caused by NSAIDs? Of course, stopping all NSAIDs would be a successful strategy. Many older individuals, however, need relief from the pain of osteoarthritis. Stopping all aspirin use also would be helpful; however, many older individuals benefit from the cardio-protective effects of aspirin.

The smallest effective dose of aspirin and the least frequent interval can reduce risk.

For those individuals who suffer from osteoarthritis or other chronic pains, a pain medication such as acetaminophen when successful is an excellent choice. For many with arthritis, anti-inflammatory medications are needed to relieve pain. With the COX-2 selective inhibitors, the risk of gastrointestinal bleeding can be reduced by up to 50 percent. These medications are advantageous because they selectively inhibit COX-2, an enzyme that causes inflammation, with little inhibition of COX-1, an enzyme that protects the stomach. Two effective products are available, Vioxx® and Celebrex®. Both selectively inhibit COX-2 while relatively sparing COX-1. Both can relieve pain. In some patients, one will work and not the other.

Once recognizing the major problem that upper gastrointestinal bleeding represents for the older population, steps can be taken to reduce that risk. You have the opportunity to decrease the second most common cause of hospitalization among Univera Healthcare elders. Potential benefits of prevention is great.

—Leonard Katz, MD is an Emeritus Professor of Medicine at State University at Buffalo Medical School and former chair of the Univera Healthcare Health Promotion Committee.
Univera Healthcare Selects New Mail-Order Pharmacy Vendor

Univera Healthcare is pleased to announce our new partnership with Express Scripts, Inc. (ESI) which is our exclusive provider of mail-order prescriptions.

Please be aware that those members who obtained their medication through our previous service will need to obtain new prescriptions for ESI. We have contacted those patients affected by this change.

You can forward prescription refills to ESI by calling 1-800-677-0444 or via fax using the form you received from us within the past few weeks. New prescriptions can be mailed to ESI by the patient.

ESI is one of the nation’s leading mail service pharmacies with a proven track record of excellent customer service. This new partnership reflects our continuing commitment to provide accessible, quality prescription medication services to your patients.

If you have questions, or need a supply of ESI fax forms, please contact Provider Services at (716) 857-4444 or 1-800-617-1114. Forms can also be obtained by calling ESI Customer Service toll free at 1-866-347-3516.

Pharmacy and Therapeutics Committee
The function of the P&T Committee is to review clinical studies, literature, and other medical evidence related directly to our 3-Tier Drug Management Program, as well as to provide clinical review of a wide variety of medical treatments. The committee meets three times per year and includes primary care and specialty physicians, and clinical pharmacists.

Drug Utilization Review Advisory Committee
The DUR Advisory Committee meets four times per year and is comprised of primary care and specialty physicians, and pharmacists. Committee members provide input on drug use programs such as physician drug profiles, office visit programs, CME curriculum, prior authorization and member initiatives.

If you are interested in learning more about these committees, or are interested in serving on one of these committees in the future, please contact your Professional Relations representative.

Recent Patent Expirations Allow for Use of More Cost-Effective Generics

Please help to keep prescription medication affordable for your patients by considering generic alternatives to brand name originator agents whenever clinically appropriate.

The following drugs have come off patent recently, and are now available generically:

<table>
<thead>
<tr>
<th>BRAND</th>
<th>GENERIC</th>
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<tbody>
<tr>
<td>Buspar</td>
<td>Buspirone</td>
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<tr>
<td>Cardura</td>
<td>Doxazosin mesylate</td>
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<tr>
<td>Cefaclor</td>
<td>Cefaclor</td>
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<tr>
<td>Ceclor</td>
<td>Cefaclor</td>
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<tr>
<td>Glucophage</td>
<td>Metformin</td>
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<td>Glucophage</td>
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<td>Glucophage</td>
<td>Metformin</td>
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<tr>
<td>Mevacor</td>
<td>Lovastatin</td>
</tr>
<tr>
<td>Vasotec</td>
<td>Enalapril maleate</td>
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In addition, patents on the following brand-name drugs are expected to expire later this year:

<table>
<thead>
<tr>
<th>BRAND</th>
<th>GENERIC</th>
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<tbody>
<tr>
<td>Avapro</td>
<td>Irbesatan</td>
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<tr>
<td>Axid</td>
<td>Nizatidine</td>
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<tr>
<td>Claritin</td>
<td>Loratadine</td>
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<tr>
<td>Lotensin</td>
<td>Benazepril</td>
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<tr>
<td>Prinivil</td>
<td>Lisinopril</td>
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</table>
Let Us Know Your Thoughts

Univera Healthcare is committed to assuring that all participating physicians and providers are satisfied with daily operational plan functions such as network management and provider services relationships, resource management processes, quality improvement activities, and customer service.

To that end, we invite your comments, concerns and questions. Your feedback will help us know how we’re doing. Please contact Maria N. Valvo, Provider Communications Manager in writing at 205 Park Club Lane, Williamsville, NY 14221; via fax, (716) 857-4578 or by calling (716) 857-6269 should you wish to share your thoughts.

Univera Healthcare
205 Park Club Lane
Williamsville, NY 14221

Spring 2002

Asthma Survey Shows More Education Needed

Results of a survey sent out last fall to members, ages 5-55 with asthma, indicate that more education is needed to help them improve their quality of life. Please be aware of the following findings:

- Patients are either not taking prescribed medications or taking them improperly
- Patients are using too many rescue inhalers
- Many do not have peak flow meters
- Many do not have a written action plan

In order to address these concerns, we are sending education materials to asthma patients. In addition, we are mailing peak flow meters free of charge to patients. Physicians who wish to have a supply for their office can contact Linda O’Donnell, Univera Healthcare asthma coordinator, at (716) 857-6126.

Easivent, Optihaler Spacers Now More Affordable

Asthmatic members who have pharmacy coverage will now be able to purchase Easivent and Optihaler spacers by prescription at their 2nd Tier copay level. Patients with formulary coverage can purchase these spacers at their prescription copay. Please note that this policy only pertains to these two brands.

If you have questions, please contact Provider Services at (716) 857-4444 or 1-800-617-1114.

Participating Provider Must Administer Dilated Retinal Exam

Please offer this friendly reminder to your patients with diabetes. An annual Dilated Retinal Exam is a covered benefit for commercial and SeniorChoice lines of business only if the exam is administered by a participating provider.

For a list of participating eye care providers, please refer to the Univera Healthcare Provider Directory.