

Benefits

EMO nurses bring personal touch to employee health care

With more than 160,000 employees and dependents covered on our U.S. benefits plan, it's little wonder that at any given time, many members of the Costco family are dealing with health issues. "We wanted a way to reach out and provide personal assistance for our employees and their family members when they need it," says **Jay Tihinen**, assistant vice president of Benefits, "and about two years ago we asked Aetna to help us come up with a plan."

The result is Aetna's Enhanced Medical OutreachSM (EMO) team – five registered nurses dedicated to serving as advocates for benefit-eligible Costco employees and their covered dependents. "We developed the program specifically for Costco, and it was the first of its kind," notes Debbie Dexter, Costco's senior account executive with Aetna, adding that the Costco EMO team was formed in January 2004.

Together, Costco's EMO nurses have more than 70 years of hands-on experience in the health care field and represent a wide range of medical specialties, including cardiac care, surgery, oncology, maternity, disease management, neurology, rehabilitation, neonatal and high-risk obstetrics. In addition to their vast nursing experience, most have been medical case managers and are highly knowledgeable about ongoing care for chronic medical conditions.

One of their primary duties is to call employees or family members who are scheduled for inpatient surgery. "We want to make sure people understand how to prepare for their surgery and what to expect from the procedure. We give them the information they need to ask intelligent questions of their doctor and help them think about what level of care they might need when they return home," explains Pauline Shen, EMO nurse. "After surgery, we contact them again to see how they are doing and whether they have any questions. We help them understand what their medications are for and teach them how to manage pain."

For health information at other times, use these Costco/Aetna resources:

- www.costcobenefits.com: For Costco-specific benefits information.
- Aetna Navigator™ at www.aetna.com: For credible health information and much more.
- Disease Management Programs at 1-800-814-3543 or through aetna.com: To enroll for ongoing information and assistance with certain chronic diseases.
- Informed Health® Line (IHL) at 1-800-556-1555: To speak with a registered nurse 24/7 for general information and assistance.

What's the difference between EMO and IHL?

- Both give you and your covered dependents access to registered nurses.
- EMO is an outreach program, where nurses call you or your dependents to provide assistance.
- IHL allows you or your dependents to call 24/7 and ask questions. Among other things, they can help you decide whether you need immediate emergency assistance or can wait for a doctor appointment.



Aetna's Enhanced Medical Outreach Nurse team for Costco (L-R): Janet Matsumoto, Shirley Faure, Donna Clifford, Diane Risan and Pauline Shen

What would trigger an EMO call?

- Scheduled inpatient surgery or hospitalization for more than 24 hours.
- A chronic health condition such as asthma, diabetes, congestive heart failure or coronary artery disease.
- More than five hospital emergency room visits in a six-month period.

An EMO nurse will:

- Identify herself as an Aetna Enhanced Medical Outreach nurse.
- Verify your identity by asking for your birth date.
- Make arrangements for an interpreter, if necessary.
- Ask questions, listen to your concerns and provide you with information to empower you to become a better advocate for your own health care.
- Make referrals or contact other health care providers on your behalf, if needed and with your approval.

"It's a shame that people often think insurance companies are only here to pay as little as possible for people's health care claims," adds Nurse Janet Matsumoto. "That's just not true. We are here to help. We help people make better, more informed decisions about their health care and feel more comfortable about those decisions. We show them how to take personal responsibility for making sure they get the best care possible."

All five nurses agree that some folks can get lost within the health care system, and they feel strongly that their jobs are to help these people get back on the right track. They are willing to spend as much time as it takes to help, sometimes staying on the phone for up to an hour answering questions, discussing options and making suggestions.

"If we realize that someone needs additional help, we will provide referrals. If needed, we'll even set up and facilitate conference calls with medical providers or case managers," notes Nurse Donna Clifford. They will also help people find primary care physicians and will mail lists of doctors to people who do not have access to Aetna's Web site.

"Of course, all of this is strictly voluntary and completely confidential," says Nurse Diane Risan. "We don't report anything back to either Costco or Aetna, and we don't really know which one of Costco's benefit plans a person has. We are not gatekeepers, customer service reps or claims adjusters. We are nurses, and our only goal is to help."