



SDCPHA Voice

Newsletter of the San Diego County Pharmacists Association

California Pharmacists Insurance Services

January 2000

Editor: Gene Tunick, R.Ph.

Volume III, Issue 1

Editor's Thoughts

I read an article in the San Diego Union on December 10 that sounded very interesting and scary at the same time. With the realization that there have been many strides in medicine and pharmacy, starting, perhaps with Hippocrates or Semmelweis, who told doctors to merely wash their hands before performing surgery and then subsequently died in an insane asylum for his novel ideas.

The strides that have been made in medicine and pharmaceuticals have been unbelievable in the past and recently since then and have been reinforced in the present. They will be increased incrementally in the future. As a pharmacist, I realize that a great deal of money has been spent in research. But for many pharmaceuticals that time period is over. The drug companies have made back their money many times over.

What about the biologists aim to create life in the laboratory. Aren't there a better things for scientists to do with their precious time, like finding the cause of many disease states, so that people will not have to take medications that only possibly improve their medical conditions or have so many untoward side effects? Furthermore, it almost sounds like the aim

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President's Farewell Message

It has been an honor to serve as SDCPhA President this past year. I want to take this opportunity to say 'Thank You' to the Board Members. Specifically, John Ahearn Jr., President-Elect; Terry McCarthy, Vice President; Natalie Semaan, Secretary; Linh To, Treasurer; and the following members of the Board of Directors, Aaron Swann and Jeri Clark.

In addition, I want to thank Gene Tunick, Executive Vice President, for his unsurpassed knowledge of the association, tremendous patience, and contagious dedication. He has been an excellent role model for me and I would not have been able to make it through this past year without his support and that of the entire board.

The year 2000 will surpass 1999 under the excellent leadership of John Ahearn, Jr. Along with John, and the new officers: Aaron Swann, President Elect; Natalie Semaan, Secretary; Linh To, Treasurer; and the following members of the Board of

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Incoming President's Message

On behalf of our association I would like to extend a sincere Thank You to Poonam Patel for the outstanding job she has done over the past year. Through her leadership we have a stronger and more vibrant Association. We are seeing several new members becoming involved that have many exciting ideas. Also, thanks to her leadership we will have several individuals, Poonam, Terry McCarthy, Gene Tunick, myself and others that will be representing our

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Calendar of Activities

January 8-9, 2000
CPhA Academy Leadership Weekend,
Hyatt, San Jose, CA

January 22, 2000
National Diabetes Screening Day

January 22, 2000
SDCPHA Millennium Gala and Expo
Turf Club Del Mar Fairgrounds, Del Mar, CA

February 3, 2000
CPhA Board of Trustees Meeting,
Hyatt Regency, Sacramento, CA

February 4-6, 2000
CPhA Annual Meeting,
Hyatt Regency, Sacramento, CA

February 25-27, 2000
Long Term Care Weekend,
Marriott Hotel, Manhattan Beach, CA

March 11-15, 2000
APhA Annual Meeting,
Washington, DC

March 25, 2000
PTCB Examination

March 26-April 2, 2000
CE @ Sea, South Caribbean

April 26, 2000
SDCPHA Golf Tournament
Twin Oaks Golf Course, San Marcos

June 9-11, 2000
Wine Country Weekend and
CE Program, Sonoma County
DoubleTree Hotel, Rohnert Park

July 22, 2000
PTCB Examination

September 21, 2000
CPhA Board of Trustees Meeting,
Convention Center, Pasadena, CA

September 22-24, 2000
Western Pharmacy Education Faire,
Convention Center, Pasadena, CA

California Pharmacists Insurance Services

Programs Serviced and Administered by
Seabury & Smith, Inc.

California Insurance Department clears the way for Workers' Compensation premium increases in 2000!

Impact on pharmacies even greater

California's Department of Insurance (DOI) approved an increase of 18.4% in the "pure premium rate" for Workers' Compensation insurance effective January 1, 2000. The 18.4% represents the average increase of all premium class codes in California. Some class codes will see increases lower than 18.4% while others will receive increases greater than the average. The pure premium rate reflects claim payments to employees and loss adjustment expenses but does not include general administrative and overhead expenses.

What is driving the recommendation for such a large increase?

Four consecutive years of loss ratios exceeding 100% with 1999 projected to make it five years in a row. Since open rating was introduced in 1995, combined loss ratios have jumped to 114% in 1995, 126% in 1996, 132% in 1997 and 141% in 1998. That represents \$1.41 paid in claims and claims expenses for each \$1 collected in premium (plus general overhead and administration). It is not a trend that is sustainable and is one that will impact the financial stability of companies.

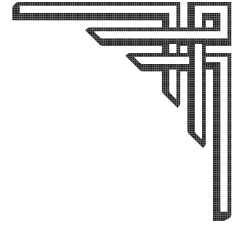
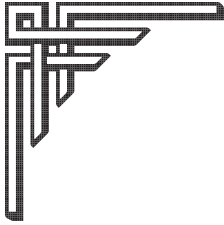
Based on the loss experience of all pharmacies statewide, the recom-

mended pure premium increase is 22%. However, this does not mean that workers' compensation premiums for all pharmacies will increase by 22% in 2000. The recommendation by the DOI is purely advisory and it is up to each insurer to determine the size of the increase that will actually be passed along. However, pharmacists can expect to see increases during 2000.

Pharmacists can also expect to see some companies with little or no California workers' compensation exposure providing premium quotes that are very low simply to acquire a position in the market. Pharmacists should be concerned with the financial stability of the company, its ability to properly service the employer and employee in the event of a claim and determine who will advocate on your behalf in the event of a dispute with the insurer.

Pharmacists who don't participate in the CPhA sponsored Workers' Compensation program and have not taken advantage of the recent savings introduced on the program, will want to change to the CPhA program.

Don't forget to call California Pharmacists Insurance Services at 888-926-CPhA when you get your Workers' Compensation renewal



San Diego County Pharmacists Association

and

San Diego Pharmacy Alliance

Invite you and a guest to celebrate

The New Millennium of Pharmacy Pharmacy 2000 Gala

Date: Saturday, January 22, 2000

Time: 6:30 PM

Location: Del Mar Fairground, Turf Club

SOCIALIZE * DINING * DANCING

Be There or Miss Out on Pharmacy's Big Night of 2000



Reservations Required

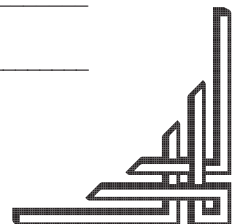
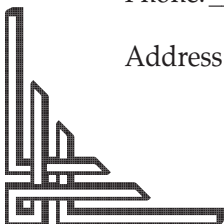
members & guests
\$25. per person \$200 for table of 8

Reservations & Checks to
San Diego County Pharmacists Association
PMB #101
6549 Mission Gorge Road, San Diego, CA 92120

Name: _____ Number Attending: _____

Phone: _____ Amount enclosed: _____

Address: _____



Many Prostate Cancer Patients Use Alternative Medicine

NEW YORK, Dec. 15 (Reuters Health) — A survey of men with prostate cancer found that 43% of them reported using some form of alternative medicine, University of Virginia scientists report in the December 15th issue of *Cancer*.

But almost 3 out of 4 of these men do not tell their doctors that they are using alternative therapies, which is a problem because it may interfere with traditional therapy.

"It was surprising how prevalent the use was," study author Dr. Dan Theodorescu said in an interview with Reuters Health. He explained that it is important for patients to tell their physician that they are using herbal therapies because they can mislead the doctor as to how well conventional cancer medications are working.

In the study, Theodorescu and colleagues from the University of Virginia Health Sciences Center in Charlottesville, asked 190 men with prostate cancer about their use of alternative medicine.

Approximately 43% of the patients reported using some form of alternative medicine. The type of treatment the men had received for their prostate cancer

did not affect their use of alternative therapies, Theodorescu's group reports.

The investigators cite vitamins, religious practices including prayer, and herbal medicines as the most commonly used therapies in this group of patients.

Speaking with Reuters Health, Theodorescu stressed that some herbal medications can affect levels of things physicians use to monitor the progression of prostate cancer, such as prostate specific antigen (PSA), testosterone, and estrogen.

"You have got to tell your doctor, and the doctor has to ask," Theodorescu said, adding that "a lot of these agents have an effect on cancer." He warned, "Some of these (alternative therapies) have side effects, so (the patients) may harm themselves. Or they may blame side effects on the drug they're taking when in fact the herbal therapy is causing it."

Theodorescu also noted that younger patients and those with a more aggressive cancer were more likely to use alternative remedies. "We don't know why this is," he said, "but it seems to

be related to patients trying to take control of their illness."

"I wouldn't say any of these (alternative remedies) should be used in patients outside of clinical trials," Theodorescu said. "We're far away from integrating them into conventional medicines... but (we) on the clinical front are pretty excited about some of these things."

He added, "We will be seeing some pretty interesting drugs in the next 5 to 10 years stemming from these herbal remedies."

The authors note that 42% of the US population reports using alternative medicines, and 7% - 64% of cancer patients report using them. According to the American Cancer Society, prostate cancer is the most common cancer among men, and the second most deadly after lung cancer. SOURCE: *Cancer* 1999;86:2642-2648.

State of California
Business, Transportation, and
Housing Agency
Department of Corporations
NEWS RELEASE 99-16
Gray Davis, Governor
William Kenefick, Acting Commissioner
For information contact:

Department of Corporations Issues Warning to Unlicensed Discount Health Benefit Card Plans

Sacramento, November 16, 1999 — The Department of Corporations® Health Plan Enforcement Division announced that it is taking enforcement action against discount health benefit card plans, also called "referral" plans, conducting operations illegally in California. These plans promise discounts on health care services, most commonly

dental, prescription and vision, in exchange for membership fees, which are usually charged on a monthly or annual basis. It is generally unlawful for such a plan to engage in business in California unless it has a license from the Commissioner of Corporations pursuant to the Knox-Keene Health Care Services Plan Act of 1975.

Discount health benefit card plans solicit California members by a variety of methods, including Internet sites, direct telemarketing, television advertising, and e-mail. The so-called discounts they offer may be illusory (no better value than what is already available in the marketplace without payment of a membership fee), or duplicative of other

President's Farewell

Message (continued from Page 1)

Directors: S. John Johnson, Kevin Host and Jacqueline Nguyen. The millennium is going to start with another terrific year for the San Diego County Pharmacists Association. I know that John and the rest of the officers will be the best that San Diego has ever seen. I wish them great success and your continued support.

Thanks again

Poonam Patel,
President 1999

Discount Health Plans

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health benefits to which the individual is already entitled. In some cases, these plans may also misrepresent the number or geographical distribution of their health care service providers, or their procedures for confirming or monitoring the qualifications of those providers.

Once the department determines that a discount membership plan falls under the jurisdiction of the Knox-Keene Act, the Health Plan Enforcement Division has the option to issue a cease and desist order to require the plan to halt its unlawful business operations. Violations of a cease and desist order subject an unlicensed entity to additional enforcement action, including monetary penalties.

Election News:

SDCPHA Officers For 2000

President: John J. Ahearn, Jr.

President Elect: Aaron Swann

Vice President: Helen Park

Secretary: Natalie Seeman

Treasurer 2nd Year Of 2 Year Term: Linh To

Board Of Directors: Kevin Host

S. John Johnson

Jacqueline Nguyen

Editor's Thoughts

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of researchers J. Craig Venter and his allies are seeking to create a superman instead of searching for better medications? Are you frightened or concerned at such a proposal. I certainly am. Is this for the scientists' ego to create a superman. Who will decide who this person(s) will be? Don't we have enough people on our planet without creating more scientifically? What inborne defects of character and neuroses will these supermen exhibit.

I would appreciate knowing what your thoughts are on these matters. Your answers are important to me as a professional and as a person. The results of this survey will be published in a following newsletter.

Signed,

Gene Tunick,
Editor
GeneRPH@aol.com

Incoming President's

Message (continued from Page 1)

Association at the Leadership 2000 meeting to be January 7,8 & 9. This all important meeting will help to define the direction and purpose of the California Pharmacist Association over the near and long term. Any input you may have please forward to one of the delegates are you may e-mail me at popahearn@aol.com and I will see that the appropriate party receives your suggestions and thoughts. Don't forget our exciting Millennium party to be held at the Del Mar Turf Club, January 22. This will prove to be a fun way for the members of our profession to welcome the 21st Century with socializing, great food and dancing. Please send in your reservation form as soon as possible. I will look forward to seeing you at the party. I would also like to Wish You a Very Happy Healthy Holiday Season from the members of The Board.

John Ahearn,
President 2000

San Diego County Pharmacists Association

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Newsletter Editor: Gene Tunick

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Seabury & Smith, Inc. is the exclusive administrator of the California Pharmacists Association sponsored insurance programs.
Call (888) 926-CPhA for information about the programs available or e-mail them at **CPhA.Insurance@marshmc.com**.

Application for 2000 Associate Membership
San Diego County Pharmacists Association

Must be a CPhA Member to join SDCPhA
(Limited to non-pharmacists only)

Associate membership dues are just \$50 per year!
(Includes CPhA annual membership)

New Membership
 Renewal

Name: _____ Date: _____

Mailing Address: _____

City: _____ Zip: _____

Home Phone: (_____) _____ Work Phone (_____) _____

Representing (Name of Company): _____

Sponsored by (Association Member): _____

make check payable to San Diego County Pharmacists Association for \$50. and mail with this form to:

San Diego County Pharmacists Association
6549 Mission Gorge Road, #101
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