

Nutrition Review Helps Kids' Diets 'Make the Grade'

HOUSTON — (March 5, 1999) — Does your child's nutrition report card read "needs improvement"? If so, you're not alone.

"Although American children aren't exactly failing nutrition, there aren't many making the healthy-diet honor roll," said Dr. Debby-Luce of the USDA's Children's Nutrition Research Center at Baylor College of Medicine in Houston.

The food groups in greatest need of attention are fruits and vegetables, dairy products and whole grains.

"Busy lifestyles can make ensuring the quality of children's diets very challenging. Parents, daycare providers, school cafeterias, restaurants and fast food, playmates' families, and children themselves influence the nutritional soundness of their diet," said Demory-Luce, a

registered dietitian. Eating on the run, skipping meals and junk food snacking can also be a problem.

To help your children's diets improve: Demory-Luce offers these nutrition 'study' tips:

Tutor children on using the food groups as a daily guide and reinforce good eating habits by being a good role model. Most children need about six servings of grain-based foods, five servings of fruits and vegetables, the equivalent of three to four glasses of milk, and six ounces

of meat per day. Make breakfast a priority. Studies show that breakfast eaters have a better overall diet and have less trouble concentrating and fewer behavior problems in school.

An ideal breakfast includes some protein, a little fat, plenty of carbohydrates and a good source of calcium. Even a peanut butter sandwich and a box of calcium fortified orange juice in the morning is good. Think smart snacks. Keep ready-to-eat vegetables and low-fat dips, raisins or other dried or fresh fruit,

ready-to-eat fortified cereal, fig-type or oatmeal cookies, whole grain mozzarella string cheese and calcium-fortified juices in easy reach. Also, work with your childcare provider or after-school program to make sure nutritious snacks are available.

Increase the nutritional 'pinch' of meals eaten at home. Use dark green and deep yellow/orange fruit breads; add finely minced, cooked vegetables such as zucchini, spinach, carrot, and broccoli to soups, casseroles and pasta sauces; and replace the water in some recipes with vegetable juices. Also, add a few tablespoons of dry milk powder to soups, mashed potatoes, gravies and oatmeal; top breakfast cereal with fresh or dried fruit; and be sure to buy 100 percent whole grain breads.

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PacifiCare fined \$50,000 for claims-handling practices

SALEM — Oregon Department of Consumer and Business Services (DCBS) has assessed a \$50,000 fine against PacifiCare of Oregon, Inc., for failure to comply with Oregon standards for the handling of health insurance claims.

The action resulted from a market conduct examiners of the company's operation by the Insurance Division of DCBS. Examiners reviewed claims-handling practices of PacifiCare and health care providers groups authorized to handle claims on PacifiCare's behalf for the period of July 1994 to June 1997.

"We found substantial noncompliance with important claims-handling standards," said Deputy Insurance Commissioner Nancy Ellison. "Some have the violations involved claims handled directly by PacifiCare, but the highest

levels of noncompliance involved claims handled by provider groups that had been delegated claims-handling responsibilities by PacifiCare.

"Oregon law allows insurers to delegate claims handling, but only under strict insurer supervision," continued Ellison. "Our action in this case reflects the Insurance Division's commitment to requiring insurers to monitor closely provider group compliance with Oregon law."

Ellison also noted the initial follow-up made examiners indicated significant improvement in PacifiCare's monitoring activity and claims-handling practices. Among the specific problems identified in the market conduct report were findings that PacifiCare and its authorized provider groups violated Oregon insurance law and

administrative rules by.

Failing within 20 working days to acknowledge or pay claims.

Failing within 20 working days to notify first party claimants that PacifiCare needed more time to determine whether to accept or deny claims and the reason for the delays, and failing to notify claimants every 45 days thereafter while the investigation remained incomplete.

Examiners also determined that PacifiCare, by its authorized provider groups, violated Oregon insurance law and administrative rules by failing to provide a written explanation of the reason of denial in 67 percent of the denied claim files examined, and by denying claims without conducting a reasonable investigation.

Problems with claims handling standards were cited in two earlier

market conduct examinations of PacifiCare covering the periods of 1989 to 1991 and 1991 to 1994. In 1996, DCBS fined PacifiCare \$20,000 for denying emergency room claims without conducting a reasonable investigation.

The insurance Division plans to re-examine PacifiCare in late 1999 to ensure that violations have been corrected.



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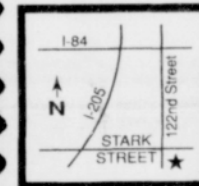
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