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Department of Population Health Sciences

University of Wisconsin School of Medicine and Public Health

The UW Population Health Institute's E-News is delivered monthly. Check our web site for additional information and updates: <http://www.pophealth.wisc.edu/uwphi>. To subscribe or unsubscribe, reply to [Judy Knutson](#) with the word "subscribe" or "unsubscribe" in the subject line.

Information for E-news is compiled from several sources, including websites and lists from the *Wheeler Report*, Wisconsin Council on Children and Families, Agency for Healthcare Research and Quality, Kaiser Family Foundation, Commonwealth Fund, *Milbank Quarterly*, *Health Affairs*, Urban Institute, *Wisconsin Medical Journal*, Wispolitics.com, Blue Cross/Blue Shield, *The New York Times*, *Milwaukee Journal-Sentinel*, *Milwaukee Business Journal*, *Wisconsin State Journal* and others.

In This Issue

STATE NEWS

- Senate Democrats Inserting Health Reform Plan in Budget
- BadgerCare Plus Coverage Expansions Advance – Support Split Along Party Lines
- Other Joint Finance Committee Final Action on State Budget
- Wisconsin Scores Top in Two National Health Performance Report Cards
- Milwaukee Business Group focuses on Prescription Drug Cost Growth
- Analysis Supports Wisconsin Health Plan
- *Milwaukee Journal-Sentinel* Reports on Health Care Roundtable
- Milwaukee Health Information Exchange Progress Underway
- SeniorCare Extended through 2009
- Waukesha Dental Clinic to Care for the Poor
- Wisconsin Dental Association Awards
- New Toolkits Promote Mental Health and Sun Safety in Wisconsin Schools
- Milwaukee No Longer Second-Highest in Percentage of Births to Teens
- Winneconne Walks Continues Past Program's End
- Traffic Deaths Up in 2007

RESEARCH AND PROGRAM TOOLS

- New Materials from the UW PHI Evidence-Based Health Policy Project
- “Value-Driven Health Care: A Guide for Purchasers”
- CAHPS Nursing Home Surveys
- Fact Sheets on President's Budget Proposals for Health Insurance Coverage
- Wisconsin Violent Death Reporting System
- Wisconsin Women's Health Guide

- AHRQ Handbook on the Use of Patient Registries
- Spring 2007 Editions to the IME Video Library
- New Data on Eating Disorders, Depression Parity and Breastfeeding Rates
- Guide to Preventing Underage Drinking in Communities

EVENTS AND ANNOUNCEMENTS

- Forum on State Health Performance Report Cards: July 17
- Healthy Wisconsin Leadership Institute Training Opportunity: Applications due July 27
- “Translating Research into Policy and Practice”: Nov. 29-30, 2007

READING ROOM

- IRS Ruling Allows Hospitals to Provide IT Systems to Physicians
- High-Deductible Health Plans Cost More for Women, Study Finds
- Doctors Lobby to Increase Regulation of In-Store Clinics
- Barr's Emergency Contraception Pill Often Unavailable to Women
- Cross-Cultural Care Preparation
- CBO Report Says SCHIP Moved Children from Private to Government Insurance
- Fewer U.S. Women Get Mammograms
- Movies that Portray Smoking May Now Get an R Rating
- Risky-Behavior Gender Gap Narrows
- News Stories on Health Care Disparities Often Put Burden on Patient

STATE NEWS

Senate Democrats Inserting Health Reform Plan in Budget

Senate Dems introduced a universal health care plan that will be incorporated into the Senate’s version of the biennial budget. The plan would put all Wisconsin residents into a single purchasing pool under the guidance of a 16-member board. The "Healthy Wisconsin" plan calls for public and private employees to contribute 4 percent of their Social Security wages while employers would put in 10.5 percent of Social Security wages. Sole proprietors or those with other sources of income would pay 10 percent of their earnings as calculated for Social Security.

The plan would cover all Wisconsin residents under 65 except those already on medical assistance programs. Senate Democrats estimate their plan would come in \$1.8 billion less than the current \$17.5 billion in public and private health insurance premium expenditures, while also covering an estimated 472,000 currently uninsured state residents.

Republicans voiced strong criticism of the plan, and the payroll assessment faces strong opposition in the Assembly. Critics of similar proposals argue that the payroll tax to pay for the plan, which will rise only at the rate of wage inflation, will not keep up with the spiraling costs of health care. This would require that the plan increase its payroll assessment, decrease its scope of benefits, or reduce provider payment rates in order to stay within budget.

Summary of the plan: <http://www.wispolitics.com/1006/large/070624HWsummary.pdf>

"Case for Healthy Wisconsin": <http://www.wispolitics.com/1006/large/070624HWfacts.pdf>

Reactions: <http://blogs.wispolitics.com/budget.html>

BadgerCare Plus Coverage Expansions Advance – Support Split Along Party Lines

BadgerCare Plus, as proposed by the Governor, would make health insurance accessible to almost all children in the state, and would expand coverage for pregnant women, farmers and other self-employed adults, caretaker relatives, and teens aging out of foster care. It would also remove barriers to enrollment for people who are already eligible. The program remains in the budget as proposed, having survived a split 8-8 party line vote in the joint finance committee. The Governor's budget also proposed expanding coverage for childless adults with incomes up to 200% of the poverty level. This provision also remains after a split party-line vote.

Legislative Fiscal Bureau paper on BadgerCare Plus:

<http://www.legis.state.wi.us/lfb/2007-09budget/Budget%20Papers/383.pdf>

Expansions to Childless Adults: [http://www.legis.state.wi.us/lfb/2007-](http://www.legis.state.wi.us/lfb/2007-09budget/Budget%20Papers/374.pdf)

[09budget/Budget%20Papers/374.pdf](http://www.legis.state.wi.us/lfb/2007-09budget/Budget%20Papers/374.pdf)

Other Joint Finance Committee Final Action on State Budget

Most of Governor's health-related proposals remain in the budget bill for now, following contentious, often party-line votes to alter or eliminate many provisions. The budget must now be approved by the Senate and Assembly, with both versions reconciled in a conference committee prior to going to the Governor for signature. The Legislative Fiscal Bureau has published a Comparative Summary between the Governor's the Joint Finance Version of the 2007-09 State Budget, and the WI Council on Children and Families has published a parallel summary that focuses on health, education, and family issues.

Legislative Fiscal Bureau Comparative Summary: <http://www.legis.state.wi.us/lfb/2007-09budget/JFC/tableofcontents.htm>

WCCF Comparative Summary:

http://www.wccf.org/pdf/budget20072009_wccfsummary_rev061307.pdf

DHFS Budget Briefings document: <http://www.legis.state.wi.us/lfb/2007-09budget/briefing--DHFS.pdf>

Wisconsin Scores Top in Two National Health Performance Report Cards

The *Commonwealth Fund* ranks Wisconsin 9th overall among states on 32 indicators, with scores ranging from 8th for quality to 16th for health lives. The new report, *Aiming Higher: Results from a State Scorecard on Health System Performance*, offers a framework through which policymakers and other stakeholders can gauge efforts to ensure affordable access to high quality, efficient, and equitable care. With a goal of focusing on opportunities to improve, the analysis assesses performance relative to what is achievable, based on benchmarks drawn from the range of state health system performance.

http://www.commonwealthfund.org/publications/publications_show.htm?doc_id=494551

The federal *Agency for Health Research and Quality (AHRQ)* ranks Wisconsin 1st among all 50 states in health care quality, based on 129 measures. Wisconsin's ranking was led by top performance in hospitals. Wisconsin also was among the five best-performing states in ambulatory care and ranked in the top 25% in nursing home care. However, Wisconsin received among the lowest rankings nationally for measures related to home health care.

<http://statesnapshots.ahrq.gov/statesnapshots/index.jsp?menuId=1&state=WI>

Milwaukee Journal-Sentinel coverage:

<http://www.jsonline.com/story/index.as;x?id=617839&format=print>

WHA/MetaStar press release: <http://www.wha.org/newsCenter/pdf/nr6-12-07ahrq.pdf>

Milwaukee Business Group focuses on Prescription Drug Cost Growth

The Greater Milwaukee Business Group on Health has developed an online educational tool to help educate employees on prescription drug choices. The tool will be available for companies to use in July, and is intended to harness principles of consumerism to help slow the rate of growth in prescription drug costs.

<http://milwaukee.bizjournals.com/milwaukee/stories/2007/06/25/focus4.html>

“Analysis supports Wisconsin Health Plan”

“The supporters of the Wisconsin Health Plan -- one of three sweeping proposals before the Legislature to remake the state's health care system -- have released an analysis by the Lewin Group that found the plan would dramatically lower the number of people without health insurance, rein in employer's health care costs and provide homeowners and businesses with nearly \$1 billion in property tax relief.”

<http://www.jsonline.com/watch/?watch=1&date=6/6/2007&id=24604>

<http://thewheelerreport.com/releases/June07/june6/0606healthplanreport.pdf>

Milwaukee Journal-Sentinel Reports on Health Care Roundtable

“Almost all those familiar with American health care, including participants in a Journal Sentinel round-table discussion last week, readily acknowledge that the system is so fragmented, so inefficient and so inequitable in its delivery that it needs to be overhauled.

<http://www.jsonline.com/story/index.aspx?id=607648>

Editorial: “The Rx for health care: Make it a basic right”

<http://www.jsonline.com/story/index.aspx?id=607698>

Milwaukee Health Information Exchange Progress Underway

The Wisconsin Health Information Exchange (WHIE) is working with the Milwaukee Health Care Partnership for underserved populations and the WI DHFS on a system to secure and share medical information. The goal of the ED Linking Project is to have all Milwaukee County hospital emergency departments and federally qualified health clinics linked by the system within two years so information can be shared instantaneously, allowing providers to coordinate and improve the quality and efficiency of care. The project is expected to have initial hospitals connected before the end of the year and 10 hospitals connect to the network over the next two years.

<http://milwaukee.bizjournals.com/milwaukee/stories/2007/06/18/daily10.html?t=printable>

Wisconsin Health Information Exchange Website: <http://whie.imedi.org/>

SeniorCare Extended through 2009

Wisconsin's SeniorCare prescription drug program, set to expire this year, will get a sudden two-year lease on life under a provision tucked into the emergency war spending package that Congress passed. The congressional action apparently will undo a decision last month by the Bush administration to discontinue SeniorCare, which serves more than 100,000 low-income seniors, and replace it with a different program. Once the bill becomes law, those in SeniorCare would simply remain in the program.

<http://www.jsonline.com/story/index.aspx?id=610309>

Waukesha Dental Clinic to Care for the Poor

Medical groups and a state official announced the launch of a low-cost or no-cost dental health clinic to primarily serve the children of low-income adults in Waukesha County, who now must rely on clinics in Milwaukee or local dentists willing to donate services. It will be a first full-service clinic for indigent dental care in Waukesha County. A group known as the Waukesha County Dental Coalition will fund a six-chair clinic to provide basic dental services, education and prevention. The clinic, projected to open early next year, is expected to provide care for about 3,340 people in its first year of operation.

<http://www.jsonline.com/story/index.aspx?id=601390>

Wisconsin Dental Association Awards

The Wisconsin Dental Association Foundation's 2007 grants totaled \$45,076 and recognized 13 programs that provide oral health to low-income residents. Those awarded include: Center for Health and Aging Services Excellence/University of Wisconsin-Eau Claire Foundation, Good Neighbor Clinic of Sauk Prairie Inc., Health Care Network of Racine Inc., Health Smiles for Portage County "Seal-A-Smile", Howe Neighborhood Family Resource Center Dental Clinic, Madre Angela Dental Clinic, Marquette University School of Dentistry, Meriter Foundation's "Seal Dane", Tri-County Community Dental Clinic, and United Dental Health Professionals.

<http://www.thewheelerreport.com/releases/May07/may15/0515wdafoundation.pdf>

New Toolkits Promote Mental Health and Sun Safety in Wisconsin Schools

Wisconsin's *Toolkit for Mental Health in Schools* provides a curriculum to help 8th grade through 10th grade students understand mental illness and build skills to overcome negative perceptions about those who suffer from mental illness. The toolkit was developed in partnership with the Wisconsin Department of Health and Family Services and the Wisconsin Department of Public Instruction.

<http://www.thewheelerreport.com/releases/May07/may4/0504dhfsmmentalhealth.pdf>

The Wisconsin Department of Health and Family Services, Wisconsin's Comprehensive Cancer Control Program and the U.S. Environmental Protection Agency (EPA), and the Wisconsin Department of Public Instruction kicked off an effort to make Wisconsin a "SunWise State." The EPA toolkit can be used to teach kindergarten through 8th grade students about using sun screen, wearing hats and sunglasses, and seeking shade in the middle of the day.

<http://www.thewheelerreport.com/releases/May07/may15/0515epasun.pdf>

Milwaukee No Longer Second-Highest in Percentage of Births to Teens

Milwaukee is now ranked seventh in percentage of births to teens - the lowest in recent years - behind cities such as Cleveland, Memphis, Detroit and New Orleans, according to an Annie E. Casey Foundation study. According to this year's Right Start report, 16.9% of the city's total births in 2004 were to teens, down from 18.7% in 2002. However, Milwaukee and the other largest U.S. cities consistently ranked in the top 10 swap places arbitrarily, and those changes don't usually indicate sustained improvement. Since 1998, Milwaukee has oscillated between second and sixth.

<http://www.jsonline.com/story/index.aspx?id=602177>

Winneconne Walks Continues Past Program's End

More than two years ago Winnebago County Public Health secured a grant to begin a program that set a goal of 10,000 steps per day for serious walkers. When it first began, about 160 people in this village of 2,300 signed up for a four-month program called Winneconne Walks, designed to enhance health through exercise. The initial program ran its course, but people continue to walk. Volunteers raised about \$3,000 to develop more than a half-dozen marked paths that range in length from eight-tenths of a mile to 3 miles. Winneconne is an older, rural community that does not have sidewalks on many streets. The community now seeks a WI Department of Transportation grant to implement safe walking routes to schools. The idea is to encourage walking for children for good health while at the same time providing routes parents deem safe.

<http://www.thenorthwestern.com/apps/pbcs.dll/article?AID=/20070516/OSH0101/705160504/1987>

Traffic Deaths Up in 2007

Traffic deaths in Wisconsin for the first four months of 2007 were up slightly over the same period of 2006. In April, 63 people died in 54 crashes, the state Department of Transportation reported. That's 16 more deaths than in last April, and six deaths above than the five-year average. April was the deadliest month of 2007. In all, 217 people died in 187 crashes through April 30. That's 10 more deaths than in the same period of 2006, but only one death above the state's five-year average.

<http://www.greenbaypressgazette.com/apps/pbcs.dll/article?AID=/20070506/GPG0101/705060567/1207/GPGnews>

RESEARCH AND PROGRAM TOOLS

New Materials from the UW PHI Evidence-Based Health Policy Project

The Evidence-Based Health Policy Project, a collaboration among the UW Population Health Institute, the La Follette School of Public Affairs, and the Wisconsin Legislative Council, has posted several new materials on its website. These include materials from a May 18 health reform roundtable with Senator David Durenberger and a June 20 legislative briefing on infant mortality.

<http://www.pophealth.wisc.edu/uwphi/publications/forums/events.htm>

“Value-Driven Health Care: A Guide for Purchasers”

These newly released publications by the Leapfrog Group provide useful considerations for implementing value-based purchasing practices.

A Guide for State Medicaid Agencies

http://www.leapfroggroup.org/media/file/A_Guide_for_State_Medicaid_Agencies_5.9.07.pdf

A Purchasers Guide

http://www.leapfroggroup.org/media/file/Employer_Purchaser_Guide_05_11_07.pdf

A Guide for State Employee Benefits Purchasers

http://www.leapfroggroup.org/media/file/Guide_for_State_Employee_Cornerstones_Guide_5-9-07.pdf

CAHPS Nursing Home Surveys

Jointly supported by the Centers for Medicare & Medicaid Services and the Agency for Healthcare Research and Quality, the Consumer Assessment of Healthcare Providers and Systems Nursing Home Surveys consist of a set of instruments to provide information on the experiences of nursing home residents and their family members. Three questionnaires are in development: two instruments to gather information on the experiences of nursing home residents and one designed for family members of residents.

https://www.cahps.ahrq.gov/content/products/NH/PROD_NH_Intro.asp

Fact Sheets on President's Budget Proposals for Health Insurance Coverage

The Kaiser Family Foundation has published three fact sheets that provide an overview of President Bush's policy plans to address health coverage issues. *President's FY 2008 Budget and Medicaid* proposes savings from Medicaid over the next 5 years through a combination of legislative and regulatory changes. *President's FY 2008 Budget and The State Children's Health Insurance Program (SCHIP)* proposes reauthorizing SCHIP for the next 5 years. *The Affordable Choices Initiative: An Overview* proposes expanding private health insurance coverage to individuals who are uninsured and to those who are difficult to insure because of high-cost medical conditions by allowing states to reprogram current spending on institutions.

<http://www.kff.org/uninsured/kcmu050207pkg.cfm>

Wisconsin Violent Death Reporting System

WISH, the interactive data query system from the Department of Health and Family Services, has been updated to add a new module containing statewide and local data from the Wisconsin Violent Death Reporting System (WVDRS). The WVDRS collects detailed information on all suicide deaths, all homicide deaths, deaths of undetermined intent, deaths resulting from legal intervention, and deaths related to unintentional firearm injuries that occur in Wisconsin. The system collects data from 72 Wisconsin county medical examiner/coroner offices, many local police agencies, two crime laboratories, and vital records (death certificates).

<http://dhfs.wisconsin.gov/wish>

Wisconsin Women's Health Guide

The Wisconsin Alliance for Women's Health has produced a guide to health services and programs for women and their families. It is also a resource for county agencies and health care providers who work with women and families. You can download a free copy, order one, or use the website to browse the guide by topic, region or county.

<http://www.wiawh.org/resourcecenter/wisconsinwomenshealthguide/wisconsinwomenshealthguide.aspx>

AHRQ Handbook on the Use of Patient Registries

The Agency for Healthcare Research and Quality released a new handbook that represents a Federal initiative to help researchers and others use patient registries to evaluate the real-life impact of health care treatments. The new 219-page document, *Registries for Evaluating Patient Outcomes: A User's Guide*, is the first government-supported handbook for establishing, managing, and analyzing patient registries.

<http://effectivehealthcare.ahrq.gov/>

Spring 2007 Editions to the IME Video Library

Events held at the Health Sciences Learning Center at the University of Wisconsin-Madison can be viewed in the IME Video Library. Recent additions include: the Global Health Symposium, 2007 Medical Education Day, the Population Health Sciences Seminar Series, and Grand Rounds.

<http://videos.med.wisc.edu>

New Data on Eating Disorders, Depression Parity and Breastfeeding Rates

New data from the National Women's Law Center on Mandated Benefits in Private Insurance for Eating Disorder and Depression Parity are available for all states. Data are as of January 2004.

<http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=compare&category=Women%27s+Health&subcategory=Mandated+Benefits+in+Private+Insurance&topic=Eating+Disorder+Parity>

New data on breastfeeding rates at 6 and 12 months as well as exclusive breastfeeding rates are available from the CDC's National Immunization Survey for all states and the nation for 2005.

<http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=compare&category=Women%27s+Health&subcategory=Breastfeeding&topic=Breastfeeding+Rates>

Guide to Preventing Underage Drinking in Communities

Preventing Underage Drinking: Using Getting to Outcomes with the SAMHSA Strategic Prevention Framework to Achieve Results guides communities through a systematic process of planning, implementation, and evaluation that will improve results in reducing and preventing underage drinking. The guide is based on research conducted by the RAND Corporation with support from the Center for Substance Abuse Prevention of the Substance Abuse and Mental Health Services Administration (SAMHSA). The overarching framework for the guide is SAMHSA's Strategic Prevention Framework (SPF), a five-step approach to prevention that encourages comprehensive assessment, planning, and evaluation.

http://www.rand.org/pubs/technical_reports/TR403/

EVENTS AND ANNOUNCEMENTS

Forum on State Health Performance Report Cards: Tuesday, July 17

State Capitol, 9-11 am

The UW's Evidence-Based Health Policy Project is convening a forum to discuss the recently released reports from the Commonwealth Fund ranking Wisconsin on measures of health access, quality, costs, and healthy lives. The report's author, Dr. Joel Cantor from the Center for State Health Policy at Rutgers University, will present on the results of the Scorecard and discuss Wisconsin's performance in each area. He will review a comparison across states, areas for improvement, and policy implications.

This event will also feature the UW Population Health Institute's new Health of Wisconsin Report Card. Dr. Patrick Remington, Director of the Population Health Institute, will discuss Wisconsin's grades in health outcomes and health disparities. The report card will be released around July 11th.

Further information: <http://www.pophealth.wisc.edu/uwphi>

Healthy Wisconsin Leadership Institute Training Opportunity: Applications due July 27

The Healthy Wisconsin Leadership Institute (HWLI) is a continuing education and training resource, funded through the Wisconsin Partnership Fund for a Healthy Future and the Advancing a Healthier Wisconsin endowment. The Community Teams Program is a yearlong educational offering that supports the development of collaborative leadership and public health skills among teams that are mobilizing communities to address health problems. For more information: <http://hwli.org/>

UWPHI Biennial Conference: Nov. 29-30, 2007

County Springs Conference Center, Pewaukee, WI: Check www.pophealth.wisc.edu/uwphi for updates.

READING ROOM

IRS Ruling Allows Hospitals to Provide IT Systems to Physicians

The Internal Revenue Service issued a memorandum last month that says not-for-profit hospitals may provide financial assistance to physicians to acquire and implement electronic health records without jeopardizing their tax-exempt status. The IRS memorandum indicates that it would not consider such donations of IT and supporting services as kickbacks that would jeopardize healthcare providers' not-for-profit status.

<http://www.healthcareitnews.com/story.cms?id=7132>

High-Deductible Health Plans Cost More for Women, Study Finds

Women are more likely to pay more than men for health care when enrolled in high-deductible health plans -- which have low premiums and in some cases include health savings accounts and health reimbursement arrangements, according to a study published in the April issue of the *Journal of General Internal Medicine*. Women face an unfair burden, the study says, largely because women need many routine medical exams that quickly add up. The median expense for men under 45 in these plans was less than \$500, but for women it was more than \$1,200, according to a study by Harvard Medical School researchers. They also found that only a third of insured men in that age group spent more than \$1,050 in annual medical costs, while 55 percent of women did.

http://www.kaisernetwork.org/daily_reports/rep_index.cfm?DR_ID=44119

Barr's Emergency Contraception Pill Often Unavailable to Women

Barr Pharmaceuticals Inc.'s emergency contraception pill, called Plan B, isn't often prescribed by doctors and isn't consistently available in drugstores, two studies show. On average, 23 percent of drugstores didn't sell emergency contraception to women who walked in with a prescription, one study found. Doctors, meanwhile, only provided advance Plan B prescriptions to 1.8 percent of patients taking no other form of birth control, according to another study.

<http://www.bloomberg.com/apps/news?pid=20601202&sid=aQidbc.vtlnE&refer=healthcare>

Cross-Cultural Care Preparation

Commonwealth Fund researchers examined data from a national survey of resident physicians. They found that few residents felt unprepared--in a general sense--to care for patients from racial and ethnic minorities and from diverse cultures. However, when questioned in detail, many

admitted to feeling unprepared to care for patients with specific cultural characteristics. For instance, more than one of five felt unprepared to treat patients with cultural issues at odds with Western medicine, religious beliefs that affect care, or patients with limited English proficiency. Moreover, half of residents said they received only minimal training in cross-cultural communication and understanding.

http://www.cmwf.org/publications/publications_show.htm?doc_id=480864&#doc480864

CBO Report Says SCHIP Moved Children from Private to Government Insurance

For every 100 children who enrolled in the State Children's Health Insurance Program (SCHIP), between 25 and 50 left private health insurance plans, the Congressional Budget Office reported. That is in line with the agency's predictions in 1996, before SCHIP was created, when CBO said it expected that about 40 percent of children enrolling in the program would leave private health insurance. It was found that the rate of uninsured children—those living in families with income between 100 percent and 200 percent of the poverty level—fell from about 22.5 percent in 1996 to 16.9 percent in 2005.

http://www.commonwealthfund.org/healthpolicyweek/healthpolicyweek_show.htm?doc_id=482446&#doc482448

Fewer U.S. Women Get Mammograms

After rising steadily for decades, the proportion of U.S. women getting mammograms to screen for breast cancer has dropped for the first time. The overall rate at which women are undergoing regular mammograms fell 4 percent between 2000 and 2005, marking the first significant decline according to a study by the National Cancer Institute and the Centers for Disease Control and Prevention found. Researchers speculated that the decline could be due to factors such as increasingly long waiting times to get appointments, waning fears about breast cancer, the drop in hormone use after menopause, and the ongoing debate over the benefits and risks of the exams.

<http://www.washingtonpost.com/wp-dyn/content/article/2007/05/13/AR2007051301191.html>

Movies that Portray Smoking May Now Get an R Rating

Depictions of smoking in movies will now be a factor when deciding what a film's rating will be, possibly making a PG-13 movie R-rated, according to the Motion Picture Association of America. The policy affects only new movies.

<http://www.washingtonpost.com/wp-dyn/content/article/2007/05/10/AR2007051001347.html>

Risky-Behavior Gender Gap Narrows

Emergency department physicians from UC Irvine Medical Center have found that, although boys still drink, fail to use seat belts and die in car crashes more often than girls, girls began to narrow the gap in all measures between 1995 and 2004. Poring over 10 years of car crash data compiled by the National Highway Traffic Safety Administration, researchers found that automobile fatalities showed a marked increase among young women of legal drinking age — those 21 to 24 — during the period studied.

<http://www.latimes.com/features/health/la-he-capsule21may21,1,4419871.story?coll=la-headlines-health&ctrack=2&cset=true> (one-time registration required to view story).

News Stories on Health Care Disparities Often Put Burden on Patient

Newspapers are increasing their coverage of racial differences in health care, but the bottom line on who bears the responsibility for health disparities varies widely from story to story, according to a recent study. Researchers analyzed 194 news reports of health care disparities published in the New York Times, USA Today, the Washington Post and 12 regional newspapers. Of all the stories that discussed causes of health care disparities, a majority attributed them to patient issues, such as being uninsured, not being able to afford care, not seeking treatment as needed or not following physician recommendations. One-quarter of the stories attributed problems, such as racism or discrimination, to physicians. About one-third attributed causes to the health care system — poor access or quality of care.

<http://www.cfah.org/hbns/getDocument.cfm?documentID=1513>

Employers Plan Health Incentives for Workers

Three in five employers plan to provide cash and other incentives to motivate their workers to use preventive medical-care services to curb illness, according to a new study by the Midwest Business Group on Health. In their latest study, 62 percent of 163 employers who responded to a nationwide survey will provide cash and other incentives to "motivate employee use of preventive services." They said they are either already providing such incentives or will be doing so in the next two years. Employers are using a variety of methods to reach this goal, including reductions in premiums if employees get physicals or health screenings, and gift cards if they participate in health fairs.

<http://www.bcbs.com/news/national/employers-plan-health-incentives-for-workers.html>