

# Health Word

FALL 2011

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## We Have Great Expectations<sup>®</sup> for Your Health!

Are you a young, healthy member who hardly ever needs to see the doctor? Do you have a chronic condition like diabetes or emphysema and wake up wishing you could feel better today? Do you have school-aged children who spend too much time in front of a TV or computer screen?

Well, we have something for everyone! One of the great benefits of being a BlueChoice HealthPlan member is the access you have to more than 20 programs designed just for *your* health and wellness. Some of our programs have been around since the 1990s, so we've had the chance to perfect them with state-of-the-art tools. But we also continually add new programs to keep pace with what our members want.

The main thing is that we want to support you if YOU (or your family members) want to be healthier. From prevention and wellness to catastrophic illness, we can offer you something to help you take advantage of your benefits and improve your health.

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For healthy lifestyle tips,

**Join us on Facebook**

at [Facebook.com/BlueChoiceSC.com](https://www.facebook.com/BlueChoiceSC.com)

# Your Health Plan

## Your Health Plan

### Other Health Insurance (OHI)

We work hard to control the rising costs of health care. One way we do this is through Coordination of Benefits (COB). Every year, we ask that you verify whether you or any covered member has any other health insurance. This helps us know who to coordinate benefits with, if you have other insurance. There are three ways you can update your OHI annually.

1. Log into My Health Toolkit® on our website and fill out the OHI form.
2. Fill out and return the OHI form we send you in the mail.
3. Call our Member Services department at the number on the back of your ID card.

Updating your OHI information timely ensures that your claims will be processed quickly and accurately.

## Ask Member Services

The Member Services staff works hard to educate members and providers about benefits. Not only will they answer your specific question, but they can help you learn to navigate our website, so you can find all the valuable information that's there for you: claims payment, treatment cost estimators, prescription drug information and more! You can also ask Member Services a question from our website and receive your answer within two business days. Explore BlueChoice HealthPlan in a different way: Go to BlueChoiceSC.com, click on Members, then go to My Health Toolkit and create a profile if you don't already have one.



**Q. I have friends and family members who have BlueChoice HealthPlan and we all seem to have different benefits. How can that be?**

A. We sell a variety of plans which employers can select, and they can have some important differences. One of the main differences in plans is between HMO (Primary Choice) and Open Access (Blue Advantage<sup>SM</sup> and Carolina Advantage plans). When you have an HMO-type plan, you must have a primary care physician. Primary care physicians make referrals for any care they can't provide. All your care must be provided by doctors and other providers who participate in the BlueChoice HealthPlan network. When you have an Open Access-type plan, much of your care may be received without referrals from your primary care doctor. However, we still encourage you to have a primary care doctor who knows your medical history and can help you get the best and most comprehensive care. You also have the option to see providers who are out-of-network, though you will pay a larger portion of the bill.

**Q. My child is in another state attending school. What should we do if she has to seek medical care?**

A. If it's an emergency, your child should seek care at the nearest emergency facility. But for more routine issues, the answer depends upon whether you have an HMO or an Open Access plan. Primary Choice HMO members, for instance, who will be away from home for at least 90 days may request through Member Services to become a guest member of the affiliated Blue Cross and/or Blue Shield health plan near their location. For members with Open Access plans, students and others traveling may use a provider that participates in the BlueCard® network to get in-network benefits. The guest member or Away from Home Care application is available on our website at BlueChoiceSC.com. Go to the Members section, then Products & Services, then Away from Home Care. The brochure and guest membership application are available for download.

## Your Health Plan

## Make Your Appointment Now!

One of the great benefits of being a BlueChoice HealthPlan member is that we pay for annual checkups. This yearly exam is a great way to establish or renew a relationship with one doctor who knows your medical history and current health status. If you have a chronic condition like diabetes or high blood pressure, it's especially important that you see a doctor at least once a year to get all the necessary exams and screenings to prevent problems down the road.



## Do You Have Friends Who Need Health Care Coverage?

In addition to the great coverage that BlueChoice HealthPlan offers through employer groups, we have two other types of plans that you should know about:

### MyChoice Individual

Did you know BlueChoice HealthPlan offers coverage to South Carolina residents ages 19 through 64 and a half? MyChoice Individual Health Coverage has several benefit plans from which to choose.

Get more information about MyChoice Individual Health Coverage at BlueChoiceSC.com.

### BlueChoice HealthPlan Medicaid

Now there is great news for people who qualify for Medicaid coverage. They can have the security and quality of BlueChoice HealthPlan, now serving more than 50,000 Medicaid members in South Carolina! Members enjoy many added values including saving money with discounts on programs to help keep them healthy. To find out if BlueChoice HealthPlan Medicaid is the right choice for them, your friends and family can visit [BlueChoiceMedicaid.com](http://BlueChoiceMedicaid.com) for more information.





## Employee Spotlight:

# A 10-Year Canceversary!

What a year it has been for Lisa Helfer! She celebrated her 50th birthday and made the trip of a lifetime to Italy. Her youngest son graduated from high school and is off to college. She celebrated the birth of her third grandchild. And she celebrated what Lisa calls her 10-year “canceversary!”

“In some ways, this is the most important of all the milestones, because without it, I wouldn’t be here to experience all of the other joys in my life,” Lisa said.

Lisa was diagnosed with breast cancer a few weeks after her 40th birthday. The cancer was found on a routine mammogram she decided to get solely because she was turning 40. “If I hadn’t followed the national guidelines for screening, I don’t think I would be here today,” Lisa adds. As it was, her cancer had already spread locally to her lymph nodes.

But with surgery, chemotherapy, radiation, anti-cancer drugs and follow-up screenings, Lisa has been cancer free for 10 years. She also credits her positive attitude and the support of her family, friends and coworkers with her long-term survival.

As a 12-year employee of BlueChoice HealthPlan and a BlueChoice HealthPlan member, Lisa knows first hand the value of getting routine mammograms. She wants all members to know that mammograms are covered at 100 percent at a participating facility. When you combine that with the benefits of early detection, there is no excuse for not doing it. Please talk to your doctor about scheduling a screening today. Mention that Lisa sent you!



## Flu Vaccine

With fall fast approaching, the flu can’t be far behind! The Centers for Disease Control and Prevention (CDC) recommend everyone six months and older get a flu shot EVERY year. Get your flu vaccine soon, because it takes awhile to build up in your system. You don’t want to wait until the height of flu season to get vaccinated.

### Expanded Coverage

This year, BlueChoice HealthPlan has expanded its coverage for flu vaccines. Now, in addition to getting immunized at your doctor’s office, you can also go to any pharmacy in our flu vaccine network (national) and any Mollen clinic in South Carolina, such as those at Bi-Lo, Walmart, Harris Teeter or Sam’s Club. To identify a location near you, go to our website at [BlueChoiceSC.com](http://BlueChoiceSC.com) and go to Members, then Resources. Select Doctor & Hospital Finder in the right hand column and then Flu Vaccines.

The flu vaccine will cost you little or no money, depending upon your specific preventive health benefits.

## The Importance of Proper Hand-Washing

Washing your hands frequently is an easy way to prevent infection. But you must also do it right! Most people rush through it, leaving behind germs and bacteria that can lead to various illnesses. If you follow these simple steps, you’ll reduce your chance of getting sick:

- Wet your hands with running water.
- Lather well with liquid, bar or powder soap.
- Rub your hands vigorously for at least 20 seconds. Remember to scrub all surfaces, including the backs of your hands, wrists, between your fingers and under your fingernails.
- Rinse well.
- Dry your hands with a clean towel, paper towel or air dryer.
- If possible, use your towel to turn off the faucet.



## Healthier Lifestyles



### New Irritable Bowel Syndrome Program Launched Summer 2011!

Irritable bowel syndrome is an often painful and frustrating condition with no known cause. Working with your doctor and becoming aware of your triggers can help you manage this condition and get it under control. Our newest Great Expectations® program provides you with educational materials and tools to do just that. For more information, contact us at 800-327-3183, ext. 25068.

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### We Have Great Expectations for Your Health!

There's never any obligation to participate, but why wouldn't you, with benefits like these?

- **Reminders to get the care that you need to stay healthy.** In our busy lives, it's easy to forget to make appointments for needed care and screenings. We encourage you to use your health care benefits and get the help you need.
- **Free education and even some free supplies,** when you participate in one of the disease or condition management programs.
- **Access to experienced nurses, health educators, registered respiratory therapists, registered dietitians and more.** While your personal doctor should always be your main source of health and medical

information, we are here to supplement, clarify and be readily available when you have questions.

- **Cutting edge behavior change assistance.** We all know it's hard to make healthy choices. Whether it's remembering to take your medication, choosing healthy foods or making time for exercise, it can be challenging to put yourself first. Our team of health professionals, trained as health coaches, is here to help you be successful!

For more information about any of our programs, go to our website at [BlueChoiceSC.com](http://BlueChoiceSC.com), select the members section, then Health & Wellness, then Great Expectations® for Health Programs. You can also call us at 800-327-3183, ext. 25541, for more information about any of our programs.

## Dollars and Sense



### Estimate Your Treatment Costs: Information To Guide Smart Choices

In today's world, health care consumers need to be armed with information that can help them make the best use of their health care resources. The National Treatment Cost Estimator, now available to BlueChoice HealthPlan members, is designed to do just that. This online tool gives members access to cost and quality information – two key factors in making health care decisions about common medical tests, procedures and other services. The tool calculates **real-time** estimates based on each member's current benefit plan, deductible and out-of-pocket status.

The tool currently has information about elective procedures at specific area hospitals, ambulatory surgery centers, and freestanding radiology centers for inpatient, outpatient and diagnostic services. There will be more treatment categories added over time.

The primary types of service currently available for members to view are:

- Inpatient Services
- Outpatient Services
- Diagnostics
- Office Visits
- Chiropractic
- Women's Health
- Pediatric

You get a typical estimate for the condition, surgery or procedure. For example, the cost for outpatient surgery would include costs for the procedure itself, the anesthesiologist and the actual facility providing the procedure room. The final result displays costs for providers within a convenient geographic area.

The Treatment Cost Estimator is available to members after sign-in to our secure My Health Toolkit, located on [BlueChoiceSC.com](http://BlueChoiceSC.com). You can access the tool either through the Doctor and Hospital Finder or by selecting Estimate Treatment Costs under the Money section. Integrated with the national Blue Cross and Blue Shield Association nationwide Doctor and Hospital Finder, which provides search capabilities and hospital quality data, you can use the tool to search in any ZIP code in the United States.



### Where You Get That Test Matters!

Did you know that you may pay a lot more money out of your own pocket if you get certain diagnostic tests at a hospital rather than a freestanding imaging center? With most benefit plans, you will pay an outpatient hospital copayment – around \$125 – when you receive a CT scan, for example, at a hospital. Most freestanding imaging centers, however, file the claim as if they are a medical office, meaning you will just have your usual office visit copayment. Check your Schedule of Benefits to find out your specific copayments and also tell your doctor that you prefer to get diagnostic tests at a freestanding center, if possible.



# BlueChoice<sup>®</sup> HealthPlan<sup>®</sup>

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*HealthWord* is a newsletter for BlueChoice HealthPlan members. It provides information only and does not replace the advice of your doctor. You always should see your doctor for personal medical advice.

Do you have questions about your BlueChoice HealthPlan coverage? Try our website at [BlueChoiceSC.com](http://BlueChoiceSC.com). We're open 24 hours a day here!

Member Services Phone Numbers:  
803-786-8476 or 800-868-2528  
8:30 a.m. to 8:30 p.m., Monday - Friday

Email: [BlueChoice.SC@BlueChoiceSC.com](mailto:BlueChoice.SC@BlueChoiceSC.com)



Your newsletter from  
BlueChoice HealthPlan

**FALL 2011**

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