

Health Word

SPRING 2010

A Healthier You

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Take Advantage of Preventive Care

A great feature of your BlueChoice HealthPlan coverage is that we pay for routine preventive exams and recommended screenings. Other insurance programs often do not fully cover preventive care. We hope you will take charge of your health and use these great benefits!



What exactly is preventive care?

In terms of checkups, it means that you and your family members will visit a doctor – usually a primary care physician – for a physical exam and recommended screening tests. (Primary care physicians include doctors with a background in family medicine, pediatrics and internal medicine. We recommend that everyone have a primary care physician so there is one doctor who knows you and your medical history well.) Preventive care helps you stay healthy by getting your doctor's recommendations for lifestyle behaviors you can practice on your own. And preventive care can detect health problems early, when they're more easily treated.

How do I get preventive care? The first thing to do is make an appointment with your doctor. Please keep in mind there is a shortage nationally of doctors who specialize in primary care. We try to get all doctors in the state in our network, and the overwhelming majority are available for our members. But there is still more demand than supply. What you can do when you're seeking preventive care is **MAKE YOUR APPOINTMENT EARLY**. It's not uncommon in South Carolina to have to wait for several weeks or even longer to get a preventive care appointment. So plan ahead. It's also a good idea to avoid busy times, such as near the end of the year for adult physicals or back-to-school time and holiday breaks for children's checkups.

We take your feedback very seriously. If you are asked to participate in the 2010 CAHPS mailed survey, we hope you will do so.



Take Action to Prevent Diabetes

We have two new Great Expectations® for health programs designed to help prevent diabetes. These programs focus on healthy lifestyle habits to help reduce obesity and other risk factors.

WalkingWorks® for South Carolina Schools promotes physical activity to target the epidemic of childhood obesity. BlueChoice HealthPlan will collaborate with schools in South Carolina to implement a walking program within the school setting at no charge. We will provide initial training and telephonic support for teachers and administrators to support the success of this program. Children also will receive educational materials about healthy food choices and will have access to free interactive tools.

Great Expectations **Pre-diabetes** is a program for anyone who has a condition that is known to lead to diabetes, such as metabolic syndrome or glucose intolerance. When we identify members, they are enrolled automatically. Participants receive educational materials about diet, exercise and risk-factor changes to manage pre-diabetes and prevent or delay type 2 diabetes. Members also have access to free education at American Diabetes Association recognized education centers and may also receive free glucose monitors.



Tips to help you reduce your risk of developing diabetes:

- **Put exercise first.** Regular exercise by itself can cut diabetes risk. Exercise also helps to manage your weight. Choose things you enjoy and do them every day.
- **Try to keep your weight in check.** Being a healthy weight is the best thing you can do to lower your risk of diabetes. Need to lose weight? Getting active and eating smaller portions slowly are your best bets.
- **Choose healthy fats.** Sure, they've got long names, but a diet rich in mono and polyunsaturated fats can help lower your risk of diabetes and heart disease. Canola oil and olive oil are great choices, as are the fats in avocados, nuts and seeds.
- **Focus on plant foods.** A diet high in whole grains can help lower the risk of diabetes and keep appetites in check. Choose a good variety of whole-grain foods.
- **Cut back on refined carbs and sugary drinks.** White bread, white rice, white pasta and potatoes cause fast and furious increases in blood sugar, as do sugary soft drinks, fruit punch and fruit juice. Over time, eating a lot of these refined carbohydrates and sugar may increase your risk for Type 2 diabetes. To lower your risk – switch to whole grains and skip the sugar.

Source, Harvard School of Public Health

Questions Are the Answer

How to Make the Most of Your Doctors Visits

One of the most important things you can do to get the best health care possible is to **ask questions**. Here are questions you should consider asking when your doctor has recommended a treatment for a particular illness or condition:

- What are my treatment options?
- How effective is each treatment option?
- What are the benefits and risks of each treatment option?
- If drugs are part of the treatment, are there any generic drug options?

For ideas about what to discuss with your doctor when you are prescribed a medication, scheduled to have a test, or considering surgery, go to www.ahrq.gov/questionsaretheanswer.



After Childbirth: Some Important Reminders

After you've had a baby, there's a lot to keep up with. Here are a few important things to do in those first weeks after childbirth:

- Schedule and go to your postpartum visit – Often called a postpartum checkup, you should have this exam three to eight weeks after delivery.
- Schedule and go to a well-baby visit (including immunizations) with your newborn – Your infant should have an initial well-baby visit within two weeks of birth or as directed by your baby's doctor.

Add your newborn to your insurance policy as soon as possible, even if you already have family coverage. BlueChoice HealthPlan allows you to add your newborn within 30 days of the birth, but this may not be the case with all insurers. If you do not add your baby to an insurance policy by the plan's required deadline, your baby's claims may not be paid.





As we move into the new year, many people look to improve their financial situations. For many of you, coverage with BlueChoice HealthPlan includes coverage with First Sun EAP. First Sun EAP is a separate company that does not provide BlueChoice HealthPlan products and services. These services are offered by First Sun EAP, not BlueChoice HealthPlan. BlueChoice HealthPlan has no responsibility for these services.

First Sun offers a financial Helpline that is staffed by a team of qualified certified financial planners. This confidential service is a trusted source of information on many financial topics including:

- Budgeting
- Managing your money and credit score
- Debt counseling
- Estate and retirement planning
- Investing
- College tuition planning
- Buying a home
- Tax planning

The financial Helpline is offered to members at no charge. It is available Monday through Friday, 9 a.m. to 5 p.m. anywhere in the continental U.S. Check your Schedule of Benefits to determine if First Sun is part of your BlueChoice HealthPlan coverage.

College Grad in Your Family

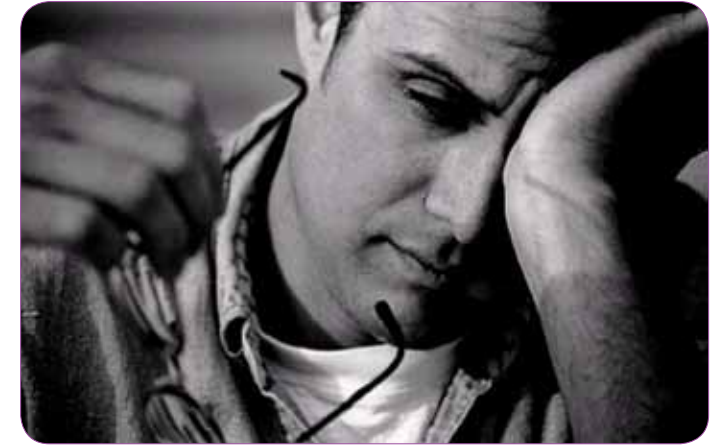
With spring just around the corner, you may have a child who will be graduating from college shortly. If you have a soon-to-be graduate, your child may soon be looking for his or her own affordable health insurance. Be sure to consider BlueChoice for Young Adults. With seven plans and a variety of rates, we are sure to have a plan that's right for your future graduate. Visit www.AppTracSC.com to review benefit plans and get a quote.



Reducing Stress

Even when life is going well, most of us seem to be caught up in its fast pace. When we're not busy shuttling our kids, we're working overtime or caring for aging parents. If we didn't get enough downtime before, we surely don't get it now that most of us have cell phones and can be available 24/7.

When you add the "normal" stress of everyday life to more acute stresses like money worries or health problems, you can really start feeling "stressed out." Common side effects of too much stress are not being able to sleep well, feeling anxious all the time, being short tempered, and eating, drinking alcohol or smoking more than usual.



While you can't change all the events and demands in your outside world, there are many things you can control, including how you think about things. Here are a few tips to help you manage your stress:

- **Learn to say NO.** You can't be all things to all people. When you feel yourself getting overloaded, try to temporarily cut back on your commitments and take some time for you. Remember you'll be better at work, home and other responsibilities when you can take a break and recharge.
- **Pay attention to your physical health.** Exercise can do wonders for letting out stress and helping you stay resilient. Avoid too much caffeine and sugar, which can leave you feeling high-strung and then out of energy.
- **Adopt a positive attitude.** Worry never changed anything. Although it may not seem like it at times, we can control our thoughts. Choose to focus on what's important and try to let go of the rest.
- **Get enough sleep.** Being sleep deprived can lead to irritability and making mistakes, which may lead to more stress.
- **Get help, if you need it.** Sometimes stress and anxiety are signs of treatable conditions. See your doctor to discuss how you've been feeling. And consider whether talking to a professional counselor might be helpful. To find out about benefits you have for behavioral health care, call Member Services at the number on the back of your ID card.



Your Health Plan

Your Health Plan

Member Rights and Responsibilities

As a member, you have certain rights and responsibilities. A summary is available online and updated as needed. If you do not have access to the Web and need a copy of your Member Guide, our Preferred Drug List or the Member Rights and Responsibilities, please call our Member Services department at 800-868-2528, Monday through Friday, 8:30 a.m. until 8:30 p.m.

HIPAA Notice of Privacy Practices

This is a reminder that our Notice of Privacy Practices is available to you through our Web site, BlueChoiceSC.com, or you can call our Member Services department at 800-868-2528 to receive one by mail.

Your Health Plan External Review Procedures

We are committed to quickly resolving your concerns and problems. Under South Carolina state law, you have the right to an external review in certain circumstances. If you have already gone through our standard appeals process, you can receive another review by someone who does not work for BlueChoice HealthPlan. To qualify for this review, your case must meet all these conditions:

1. You originally appealed because we denied payment, either entirely or in part, of a covered service.
2. The payment would have been greater than \$500.
3. We denied, reduced or terminated your requested service or payment because:
 - It did not meet our requirements for medical necessity, appropriateness, health care setting and level of care or effectiveness.
 - It is experimental or investigational.
 - It involves a condition that is life threatening or seriously disabling.

If you qualify for an external review, we will let you know in writing and explain the process that will follow. You should file the request for review within 60 days of receiving our notice. For more details about the appeals process, please see your Member Guide or visit us online at BlueChoiceSC.com.



Coordination of Benefits

If you have dependent coverage, you must notify BlueChoice HealthPlan of any other health insurance coverage status by completing an Other Health Coverage Questionnaire. We need this information each year, even if there is no other coverage, to coordinate your benefits and process your claims correctly.

To avoid unnecessary delays in claims payment, you can now complete and submit the questionnaire online. Go to our Web site, sign on to My Insurance ManagerSM and click on "Other Health Insurance." If you prefer to complete a hard copy of the form, you can download one from our Web site BlueChoiceSC.com/Members/Forms.aspx or call Member Services at 800-868-2528.

What You Should Know

Have you visited our Web site, BlueChoiceSC.com, lately? If not, then you are missing out on some valuable information and resources.

Member Guide

Your Member Guide is a great place to find many important details about your benefits. You can find your specific Member Guide on our Web site. Go to BlueChoiceSC.com and select the Members tab. Then choose Resources at the top of the page and select Member Guides from the list at the right. You can then choose the right Member Guide for your plan.

The guide will help you understand your benefits and help you make the most of your coverage. Here's a list of some of the information in the guide:

- How to access primary care, specialty care, behavioral health services, hospital services and much more
- How to get after-hours care, urgent care and emergency care
- How to find care and coverage when you're outside the service area
- How to submit a claim yourself
- How we coordinate benefits
- How we administer benefits for appropriate services, including our policy on not providing incentives to deny coverage of care or services
- How we decide what new technology we will include as a covered benefit
- How to get information on our quality improvement program

- How to voice a complaint or appeal a decision
- How our privacy practices work
- How to get information about network providers' qualifications and other provider information
- Restrictions on benefits obtained outside the system

Claims and Benefit Information

Want to know if we paid a specific claim, or what your benefits are for a specific service? Find this information and more when you visit the secure My Insurance Manager section of our Web site.

Prescription Drug Information

Get details about medications, price comparisons, your prescription history and up-to-date information on our pharmacy procedures and preferred drug lists. Plus, if your coverage offers a mail-order pharmacy benefit, you can order your refills online. Just go to the My Pharmacy ManagerSM section of the Web site.

Decisions About Authorized Care

We do not reward providers or other individuals for denying coverage or care. And we do not offer financial incentives to decision makers to encourage decisions that result in underutilization.

Your Health Plan

Print on Demand

You can now print a Network Provider Directory from the convenience of your personal computer. This easy-to-use feature allows you to get print-on-demand information about doctors and other providers in our network. It's easy to print an entire directory or customize a directory with only the doctors, hospitals and facilities that you need. To create and print a directory:

- Visit BlueChoiceSC.com
- Select Members
- Select Doctor & Hospital Finder
- Select Create and Print a Directory
- Select the type of directory needed
- Complete the remaining steps
- Preview and print your directory



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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 Web site at 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

E-mail: BlueChoice.SC@BlueChoiceSC.com



Your newsletter from
BlueChoice HealthPlan

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