

HealthWord

SPRING 2011

Healthier Lifestyles

Eleven for '11

Dollars and Sense

Saving on Drug Costs
MyChoice Individual
Health Coverage

A Healthier You

Health in the
Information Age
Healthy Tips
Through Facebook
Have you had your
Pneumonia Vaccine?

Your Health Plan

Member Rights and
Responsibilities
HIPAA Notice of Privacy
Practices
Your Health Plan External
Review Procedures
Women's Health and
Cancer Rights
Member Guide
Important Information
about Your Health Plan

Ignore your health ... and it will go away...

Consider this question: If there's one thing you could do for your health in the next six months – something that would really make a difference in your life – what would it be? Here's another question: What's one step you could take in the next week to get just a little closer to making that dream a reality?



This issue of *HealthWord* will help you answer these questions. BlueChoice HealthPlan provides you with resources to help you make healthy choices. In addition to providing you with coverage for your health care needs, we offer many programs and services to help you improve your health. **If you don't take advantage of your annual preventive checkups and recommended vaccines and screenings, well then you just aren't getting the most out of your precious health care dollars!**

As we move into spring – the season of rebirth and renewal – we hope you will consider ways you can kick-start your healthy living plan. Check out some of the articles in this issue to get you going.

Leading a healthy life actually takes work because of the way our lifestyles have evolved. We get much less activity than our parents did because we have modern conveniences. We're busy, and it's more difficult to eat healthy. We think we're getting a good deal with a super-size meal, when in fact it's just more fat and calories! On page 2 you'll find "Eleven for '11." This article provides tips on everything from portion control to reducing stress. If you make some progress in most of these 11 areas this year, you will be way ahead of the game when 2012 rolls around.

continued on page 3 ...

We take your feedback very seriously. If you are asked to participate in the 2011 CAHPS mailed survey, we hope you will do so.

Healthier Lifestyles

Healthier Lifestyles

Eleven ^{for} '11

Healthy Lifestyle Tips for a Healthier 2011!



Your New Year's resolution may be a distant memory by now, but that doesn't mean you have to wait until next year to attempt to improve your health or get in better shape. We all know that a healthy lifestyle takes some work; but here are 11 simple tips to make 2011 a healthier year for you.

1 Get Active. You don't have to join a gym or start a complex fitness program to be more active. Use the stairs, take a brisk walk every day and park further away. Be sure to check with your doctor before becoming more active.

2 Be Aware of Portion Sizes. Read package labels on store-bought foods. Share meals in restaurants or take home half for another meal. Limit snacks by taking what you plan to eat and put the rest of the package away.

3 Watch What You Drink. Try to avoid high calorie sodas and fruit drinks that have little nutrition. Too many calories from drinks are a major culprit in the obesity epidemic. Instead, drink water, milk and 100 percent fruit juices.

4 Healthy Home Cooking. Meals made at home allow you to choose healthier foods than most options out of the house. Eating smart at home can reduce the amount of fat and calories you eat and save you money! This includes packing lunches for work or school.

5 Fruits and Veggies. Most Americans don't get the five fruits and veggies a day that are recommended for good health. Choose vegetables and fruits of all colors: orange, red, yellow, green, purple – the more the better!

6 Avoid the TV Trap. TV is a big part of most people's lives, providing news and entertainment. But limiting TV time can lead to a more active and healthy family.

7 Kick the Habit. If you smoke, the number one thing you can do for your health is to stop. Giving up smokeless tobacco is also important.

8 Mental Fitness. Stress can have many ill effects on your health. You can't eliminate all stress, but you can learn to manage it. Take action.

9 Be Proactive About Your Health. See your doctor for routine checkups. Be prepared for doctor's visits with a list of written questions. Stay up to date with recommended screenings and vaccinations. It's your health ... take charge of it.

10 Take Some Personal Time. It's important to make time for things you enjoy. This will help with stress and you should find you have increased energy and focus when you get back to your busy life.

11 Cultivate your relationships. For most of us, our family and friends are the most important parts in our lives. Make sure you are spending some quality time with the people who make the rest of your life worthwhile.

Dollars & Sense

Dollars and Sense

Saving on Drug Costs

Rising drug costs continue to add to the ever-increasing cost of health care. While some of this is out of your control, there are things you can do to manage your own out of pocket drug costs.*

- **Generics:** Talk with your doctor to make sure that you are taking a generic drug whenever it's appropriate for your condition. If your doctor has prescribed a brand-name drug that you are not filling regularly because of the cost, it might be worth exploring a generic option that you can afford.
- **Over-the-counter (OTC) drugs:** Some OTC drugs are covered under your drug plan, namely non-sedating antihistamines for allergies (e.g. Claritin) and several medications for reflux (e.g. Prilosec). You will pay your lowest copayment for these OTC drugs when you fill these at a network drug store with your doctor's prescription.
- **Be informed!** There's a lot of great information on our website, BlueChoiceSC.com in the My Pharmacy Manager section. See page 5 for how to access this information to compare drug costs and much more!

**This information applies to members who have their drug benefits through BlueChoice HealthPlan.*



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We all know that technology has helped to make us available 24/7. We can stay in touch with friends easier, find directions in a snap and get answers to many questions in an instant. BlueChoice HealthPlan is pleased to put that technology to use for you to help improve and maintain a healthy lifestyle. The articles on pages 3-4 are devoted to helping you get a lot of good – and valid – health information from the Internet.

With these and the rest of the articles, you will find ways to get the most from your health plan. You'll learn to use your health care dollars wisely. And you will be on your way to making 2011 your healthiest year yet!



MyChoice Individual Health Coverage

Do you know someone who is looking for individual health insurance coverage? MyChoice Individual Health Coverage from BlueChoice HealthPlan has eight plans for people age 19 to 64 and a half. These plans include the great network coverage you have come to count on from us along with affordable rates to meet anyone's budget. For more information, to get a quote or to apply, visit AppTracSC.com.

Health in the Information Age



According to a recent worldwide study by Reuters, more than 80 percent of people with Internet access use the Web to research medical care and treatment, as well as seek advice. The same study also discovered that only one in four check the accuracy of the information. To help members take a more active role in their health care, we provide information on our website about health topics and links to other reputable sources of Internet information. When you're out there "surfing" on your own, ask these questions about the information you access:

- **Where did the information come from?** If the information came from another source, then go to the original source of the information. If the information was not written by a health care professional, was it reviewed by a doctor or medical expert?
- **How current is the information?** Research is constantly changing the facts and as more research is released, it is important to stay up-to-date. Many Web pages will put the review date at the bottom of the page. Be wary of information that is more than 12 months old.
- **Who is responsible for the content of the website?** The easiest way to find out this information is to look for the "About Us" section of the website and see who is responsible. Many health-related websites are published by the federal government (.gov), nonprofit organizations (.org) or educational institutions (.edu). These are often more accurate because they are not supported by for-profit companies. Always know where the content of the webpage is coming from to make an informed decision.

Source: *FamilyDoctor.org*



Healthy Tips Through Facebook

BlueChoice HealthPlan is on Facebook and we want to connect with you! We will be sharing healthy tips with you each week. All you have to do to get these healthy lifestyle tips is find us at [Facebook.com/BlueChoiceSC](https://www.facebook.com/BlueChoiceSC). Choose the "Like" button and you will see the weekly tips on your newsfeed. Learning about health and wellness couldn't be easier!

On Our Website, BlueChoiceSC.com

My Health Toolkit

Our website has always provided you accurate information on claims processing, benefit information and prescription coverage. We have recently enhanced the website, to combine information into the secure My Health ToolkitSM. This new tool gives you easier access to all your BlueChoice HealthPlan benefits. Enter the Members section and select the My Health Toolkit link at the bottom of the page. You will need to create a profile if this is your first visit. (Members who have accessed My Insurance Manager in the past may use the same log-in information.)

My Pharmacy Manager

This feature of My Health Toolkit is the place for your personalized pharmacy information. Go here to view your drug claims history, compare drug costs, learn about mail-service and more

NEW! You will need to create a separate log-in to access your pharmacy information through Caremark's website. On behalf of BlueChoice HealthPlan, Caremark administers prescription drug benefits. Caremark is an independent company.

Great Expectations[®]

In the Health and Wellness section of our website, you will find a wealth of information about a variety of health topics. In the Great Expectations *for health* section, not only will you find information about each of our health and disease management programs, but there are helpful links to other trusted websites.

Health Podcasts

Check out these podcasts that offer a new health tip five days a week! They're short, informative and cover a range of topics that may interest you. You can listen to them on the computer or download them to an MP3 player to listen at your convenience. You can even have the podcast sent to you daily – check out the "Help with Podcasts" link for more information on how to do this. And best of all, the HHS HealthBeat podcasts are from a trusted government source for health information.

To access the podcasts through our website, go to BlueChoiceSC.com and select the Health and Wellness section. Then select the Health Resources Library link in the right hand column.

Healthy Listening!



Have you had your Pneumonia Vaccine?

While most people know they should get a flu shot every year, you may not know whether you need a pneumonia vaccine. The good news is that this is not a yearly shot – most people will just need one vaccine in their lifetime. It's important to prevent pneumonia because antibiotics are less effective than they used to be in treating some of the strains of the disease. Here are some general guidelines about who should be vaccinated. Talk to your doctor if you're not sure:

- People 65 years of age and older
- People age 2-64 years old who:
 - have certain long-term health problems like diabetes, heart disease, or lung disease
 - have a disease or are taking a drug that lowers resistance to infection
 - are smokers or have asthma

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 Prescription 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 website, 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.



Women's Health and Cancer Rights

Do you know that your coverage, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services? These services include all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Check your certificate of coverage or individual contract for information on this benefit or call BlueChoice HealthPlan for more information.

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 website.

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.

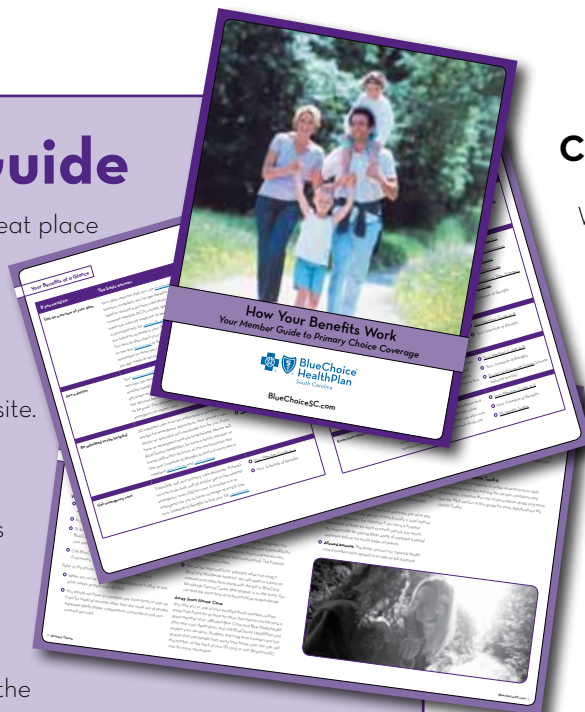
You can then choose the

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
- How to get language assistance



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 Health Toolkit section of our website.

Prescription Drug Information

Get details about medications, price comparisons, your prescription history and up-to-date information on our pharmacy procedures and prescription 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 website.

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 of care.

Quality Program

At BlueChoice HealthPlan, we are proud of the quality improvement activities we have to benefit our members. To maintain our high standards, we have an active Quality Improvement program that oversees quality improvement studies, member satisfaction surveys and member complaints. We continuously monitor clinical and service quality issues. We document this process in our annual Quality Improvement Evaluation and Action Plan. If you would like to receive more information about our Quality Improvement program or the annual evaluation, please call us at 800-327-3183.



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South Carolina

Post Office Box 6170
Columbia, SC 29260-6170

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HealthWord is a publication of BlueChoice HealthPlan. BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association.

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. 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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