

# Health Word

FALL 2008

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## Ready to Make a Change?

BlueChoice HealthPlan is proud to be a leader in offering innovative health management programs to its members. We are excited to unveil our newly updated Great Expectations<sup>®</sup> **Weight Management** and Great Expectations **Quit Smoking** programs. We want to help you get healthier, and these programs have been enhanced to give you the tools and support that you need. For more information, contact us at 1-800-868-2528, ext. 25294.

### Weight Management



Something that many of us struggle with is maintaining a healthy weight. Changing your eating and exercise habits can be a challenge. That's why the Great Expectations **Weight Management** program provides information and resources to help you work toward reaching the weight that is best for you. For years we've been helping members with online tools and information, as well as access to many value-added discounts for weight loss services.

And now we're teaming up with an independent company that offers health management programs and materials. Through BlueChoice HealthPlan, you have the opportunity to join a comprehensive self-paced weight loss program. When you participate, you receive a kit of support materials to help you every step of the way. And you also have unlimited phone access to a weight loss coach who is there for you whenever you need guidance and support. This program costs just \$15.

### Quit Smoking

BlueChoice HealthPlan knows how hard it is to break the nicotine addiction that many people face. Our Great Expectations **Quit Smoking** program can help you kick the habit. While our quit smoking program has been around for a long time, giving you online access to information and community resources, we've now added something new.

We are teaming up with an independent company that produces health management programs and materials. Through BlueChoice HealthPlan, you now have the chance to join this nationally recognized quit smoking program. You will get a great kit of support materials, with everything you'll need to help you quit. And you'll also have unlimited phone access to a quit coach who will be with you throughout the program. This program also costs just \$15.

And now, if you want to use medication to help you quit smoking, BlueChoice HealthPlan has made it easier than ever for you. See page 4 for information about our new coverage for quit smoking drugs.

## Prilosec OTC Coverage Update

If you currently take a Proton Pump Inhibitor (PPI) medication, such as generic omeprazole (Prilosec), Nexium or Prevacid, talk to your doctor about whether Prilosec OTC might be a good option for you. Prilosec OTC will now be covered up to twice daily dosing at the generic (lowest tier) copayment. Ask your doctor for a prescription specifically for Prilosec OTC and then take it to your pharmacist. In addition to cost savings, there are no prior authorization limits with Prilosec OTC, unlike other PPIs.

## Save Money on Prescription Drugs

With gas costing almost \$4 per gallon, we're all looking for ways to cut expenses. We at BlueChoice HealthPlan are doing everything we can to help keep the cost of your drug copayments down. Here are some things that **you** can do to lower your out-of-pocket costs.

**Use generics:** Talk to your doctor about a generic alternative for any brand-name drugs you take. Generics are safe and effective. The average generic copayment is about \$10, less than half of the brand-name copayment when you have your drug coverage through BlueChoice HealthPlan. You might also consider taking advantage of one of the new generic programs through pharmacies at Wal-Mart, Kroger, Target and K-Mart. These stores offer generics at \$4 or \$5 per monthly prescription, regardless of whether you have prescription insurance coverage.

**Use mail-order:** If you have a mail-order benefit, consider using it. Many people are now getting big savings! Just tell your doctor you need a prescription for mail-order – 90 days at a time is what you'll need. Then, complete some simple paperwork, mail it in

with your payment and your prescription. Typically, you'll get a three-month supply for the cost of only two months. You also have the great benefit of avoiding a trip to the pharmacy every month. But check your schedule of benefits to see if you have a mail-order option and exactly what you'll save.

**Make the most of your drugs:** Ask your doctor whether you can take a higher dose of your medication once a day, rather than a lower dose two or more times a day. You can also talk with your doctor about whether any of your medications are safe to be split. This would mean your doctor would need to write you a prescription for a higher dose medication. You would then split the pills and take a half a pill every day or every other day. Your pharmacist may be willing to split the pills for you, or you can use a pill splitter.

**Be an informed consumer:** We believe that when you're informed, you make good choices for your health **and** for your bank account. That's why we developed **My Pharmacy Manager**<sup>SM</sup>. This great resource gives you information about

your personal prescription drug history. It also allows you to see options for specific drugs and compare your out-of-pocket costs between a drug you may be taking now and these other options. You can also access general information about any prescription drug.

To use My Pharmacy Manager, log in to our Web site at [BlueChoiceSC.com](http://BlueChoiceSC.com). Go to the Members section and click on My Insurance Manager<sup>SM</sup>.

Log in and find the My Pharmacy Manager option along the top. If you have any questions about how to do this, don't hesitate to contact Customer Service at 1-800-868-2528.

**Be honest with your doctor:** If you truly cannot afford a prescribed medicine, tell your doctor **BEFORE** you stop taking it. Your doctor may be able to provide samples or recommend a different, less-costly drug for you to take.



## Eating Well on a Tight Budget

High gas prices don't just hit you at the pump, they clobber you in the aisle, too – the grocery aisle. This makes it more challenging than ever to eat healthy and stay within your grocery budget. Here are some helpful tips for saving money while purchasing healthy food choices for you and your family.

### Before You Shop

- **Make a shopping list** of planned meals for the week
- **Clip coupons** from the newspaper
- **Limit convenient foods** such as sodas, chips, cookies – they are expensive and higher in calories
- **Eat before you shop** to avoid impulse buying

### While You Shop

- **Stick to your list**
- **Compare brands** by calculating the price per ounce
- **Choose store brands** – they cost less than name brands
- **Buy in bulk** when possible

### What to Buy

- **Lean cuts of beef** are lower in fat and usually not too expensive
- **Poultry** is also low in fat and calories (*buy a whole chicken and cut it yourself to save a lot of money*)
- **Dried beans** and peas instead of meats – they are a good source of fiber and protein, and cost less
- **100 percent whole grain breads** (*buy day-old bread and freeze it for later*)

- **Cereals:** Oatmeal is the healthiest choice, grits are economical and lower in calories
- **Rice:** Brown rice is the best choice, but white rice is also low in calories
- **Canned goods** with no added salt
- **100 percent fruit juices** instead of fruit drinks
- **Whole fruits and vegetables** provide more nutrients and fiber than juice does

### For Extra Savings

- **Prepare and freeze foods** such as casseroles in advance for later use
- **Cook food in batches** and save in the freezer for a quick meal at a later date
- **Use leftover vegetables** in soups, sauces, etc.



### Bringing You Quality

At BlueChoice HealthPlan, we are proud of the quality service we provide to 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 1-800-327-3183.

## Exciting News to Help You Quit Smoking

We know that kicking the habit is a hard thing to do. There are many medications and products to help you quit smoking. Previously these were considered lifestyle medications and generally not covered. **Starting July 1, 2008, many of these drugs are now covered** for most plans with BlueChoice HealthPlan's prescription benefits! See the list to start taking advantage of this great benefit today:

**Chantix**  
Second tier copayment

**Generic Zyban**  
First tier (lowest) copayment

**Over-the-counter\*\* and prescription nicotine patches**  
First tier (lowest) copayment

Tobacco guidelines recently released by the U.S. Public Health Service emphasize that a combination of medication and telephone counseling are the most effective way to quit smoking. So, if you and your doctor have decided that medication will be helpful for you, consider taking advantage of phone counseling, too. You can get this by calling the South Carolina Quitline at 1-800-QUIT-NOW (784-8669) or join our updated Great Expectations **Quit Smoking** program. (See page 1.)



\*Some plans have a more comprehensive benefit through the smoking cessation program *Free & Clear® Quit for Life™*. *Free & Clear* is an independent company that offers smoking cessation programs. Check with your employer or member services to see if your quit smoking medications can be covered through this program.

\*\*Over-the-counter patches will only be covered with a prescription from your doctor.

## Helping You Navigate the Behavioral Health Care System

Coping with behavioral health problems – whether they're your own or a family member's – can be stressful and difficult. Companion Benefit Alternatives (CBA) is here to help you navigate the behavioral health care system. CBA, a separate company, manages behavioral health benefits on behalf of BlueChoice HealthPlan.

Recently, CBA launched a new Web site: CompanionBenefit-Alternatives.com. The new Web site puts helpful information right at your fingertips, including forms, links to online tools, claims filing information and provider directories.

CBA invites you to visit the new site. Take a look around and let them know what you think. You can use the "Contact

Us" form to send in your thoughts – your feedback is welcome.

**Please note:** CBA manages behavioral health benefits for the majority of BlueChoice HealthPlan members. However, not all groups have services through CBA. Please see your Schedule of Benefits or talk to your human resources department to see if CBA manages your benefits.

## Do You Know Your Kidney Count?

If you have diabetes, high blood pressure, or a family history of kidney disease, you should know your kidney count. Having one of these health problems means you are at risk for chronic kidney disease (CKD).

Most people who have CKD don't know it. In fact, 1 in 8 people in South Carolina have CKD and many of them don't realize it. Unfortunately, the symptoms of CKD don't appear until it's too late – when dialysis or kidney transplant is needed.

Your kidney count is the best test to tell how well your kidneys are working. Your health care provider can determine your kidney count (also known as GFR) from a simple blood test along with some other information about you. The earlier CKD is found and the treatment started, the easier it is to slow or stop it. For more information, check out the National Kidney Foundation Web site at kidneycount.com.



## Discover My Health Toolkit

Have you checked out this great new feature of the BlueChoice HealthPlan Web site? *My Health Toolkit* provides you with tools and information to keep track of your health care and make informed decisions.

**Personal Health Record**  
Over time, you may visit several doctors, specialists or pharmacies for services and prescriptions. Sometimes, it's hard to keep track of your medical and prescription drug history. The Personal Health Record can help, by providing a summary of all your health

information. Keep track of appointments, organize your family medical history or print a copy of your records. And rest assured that it's secure and confidential.

**Manage Your Money**  
Learn about Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs), and handy tools to help you determine how much to contribute to these accounts.

**Manage Your Benefits**  
Here you can view your claims status, compare costs for different prescription drugs,

estimate your costs for specific medical treatments, compare hospital quality, and find a network health care professional or hospital.

**Manage Your Health**  
This section is packed with helpful information and tools to help you live a healthy lifestyle. There's a health library and a drug information center. Make the most of your BlueChoice HealthPlan benefits by visiting our Web site at BlueChoiceSC.com and selecting *My Health Toolkit* on the Member home page.

### Your 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.

## A Healthier You



## Keep Your Children Healthy & Active

In recent years the United States has seen a startling increase in overweight and obese children. Because of this trend, more children are being diagnosed with Type 2 diabetes and high blood pressure, which can lead to greater health problems as adults.

Multiple factors have contributed to the trend. Children tend to have more “screen time” than past generations. Studies show that children spend an average of three hours a day in front of a screen, whether it’s television, a computer or a video game. This, combined with less exercise and an increased calorie intake, has caused alarming health problems in today’s youth.

To help combat this growing problem, BlueChoice HealthPlan is launching a new Great Expectations program, **Healthy & Active Kids**, to help overweight and obese children and their families. This program offers educational materials about living active lives and making healthy food choices, as well as a free nutritional counseling visit to children who qualify.

By teaching families how to make healthy choices together, we can all work toward lowering rates of childhood obesity. For tips on helping your kids stay healthy and active, visit our Web site at [BlueChoiceSC.com](http://BlueChoiceSC.com) and go to Members, Health and Wellness, Great Expectations for Health programs, and then Healthy & Active Kids.

### Reminders

**October is Breast Cancer Awareness Month** This is a great time for women age 40 and older to make sure they’re up to date with their mammograms.

**Time for Your Flu Shot** October and November are the best times to get your flu shot. Don’t leave yourself unprotected. And for the first time, BlueChoice HealthPlan will also cover intranasal flu vaccines. Ask your doctor what’s best for you.

## Patient Safety: Communication Between Your Providers

Communication between your health care providers can affect the quality of care you receive. Recent studies show improved communication reduces the chance of a delayed or incorrect diagnosis, unnecessary testing and unhealthy interactions between medicines.

BlueChoice HealthPlan wants to help you make better-informed health care decisions and become a partner in your care. Please consider the

benefits of allowing and encouraging communication between your behavioral health providers and your personal physician.

On your next visit, let your physician know if you are seeing a behavioral health provider (counselor, social worker, psychologist or psychiatrist). Also, remember to discuss any medicines you are taking, especially those prescribed by another doctor. By doing so, you can help

your personal physician make the best decisions about your health care.



## It’s NOT All in Your Head!

### What Are Migraines?

Migraines are painful headaches often accompanied by nausea, vomiting and sensitivity to light.

### Who Gets Migraines?

The National Headache Foundation estimates that 28 million Americans suffer from migraines and may not know it. Most people suspect a migraine is just a severe headache, or a sinus headache. Women tend to experience migraines more often than men, and each migraine can last from four hours to three days. Occasionally, it can last even longer. Migraines can be debilitating if left untreated.

### What Causes Migraines?

Migraines affect everyone differently, and the exact causes of migraines are unknown. Doctors now suspect that genetics play a role in the tendency toward migraines. Sensitivity to certain “triggers” may be passed down from one generation to the next. Triggers are various things that cause a migraine, such as bright light, loud noise, hormonal changes or certain foods.

### What Can I Do to Prevent a Migraine?

If you suspect you are experiencing a migraine, try to chart your triggers. Keep track of what you eat, things in your environment – anything that may be triggering your migraine – by using a “headache diary.” Also, try to work with one physician to manage your care. Sticking with one physician will help you get the right treatment for your migraines and manage them in the future. If you have more than three headaches per month, you may want to discuss the possibility of preventive headache medication with your doctor.

BlueChoice HealthPlan offers the Great Expectations **Migraine** program for people experiencing severe, recurrent migraines. The program consists of educational materials to help you track your triggers, talk to your doctor about migraines and access information on treatment plans. For more information or to enroll in a Great Expectations program, please log in to My Insurance Manager from [BlueChoiceSC.com](http://BlueChoiceSC.com). Select “Enter My Health Center” in the middle of the page. Then select “Online Enrollment in the Health Management Programs” under the Great Expectations for health section.



## A Healthier You

### Common Migraine Triggers and How to Avoid Them

#### Lack of Sleep

- Go to bed and wake up at regular times each day

#### Low Blood Sugar

- Eat regular meals three times a day

#### Inconsistent Exercise

- Exercise moderately three to five times each week

#### Dehydration

- Drink plenty of water throughout the day

#### Caffeine and Alcohol

- Limit intake of caffeine and alcohol

#### Stress

- Reduce stress through relaxation and stress management

# BLUE CHOICE<sup>®</sup> HEALTHPLAN

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

Member Services Phone Numbers:  
(803) 786-8476 or 1-800-868-2528  
8:30 a.m. to midnight, Monday - Friday

E-mail: [BlueChoice.SC@BlueChoiceSC.com](mailto:BlueChoice.SC@BlueChoiceSC.com)



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