

Health Word

FALL 2009

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BlueChoice HealthPlan Receives Highest Rating (Again!)

Measuring and reporting on health care quality is extremely important; it gives consumers and employers the ability to make informed choices and pursue the best available care. That's why we are proud to announce that the National Committee for Quality Assurance (NCQA) has again awarded us an accreditation rating of Excellent. This is the sixth straight time we've earned the highest accreditation a health plan can receive.



NCQA accreditation is an evaluation of the quality of care members are receiving. It includes a review of the success of health plan programs that help members get effective health care. Program results that measure clinical quality, such as the number of enrollees who receive certain disease prevention screenings, are considered in the review.

Flu 101 What you need to know about the upcoming flu season

Everyone has heard the news about swine flu. Originally called "swine flu" because the virus was similar to some flu viruses that infect pigs, the new virus has been named **H1N1**. You may have also heard experts are estimating up to 50 percent of the American population may become



infected with the H1N1 virus. H1N1, in conjunction with seasonal flu viruses, has the potential to cause serious illness, more hospitalizations and more deaths than usual during the coming flu season.

See page 4 for ways to protect yourself and your family, including guidelines for who should get a seasonal flu shot and the new H1N1 vaccine.

Continued on page 4

Your Health Plan

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.

Understanding Your Benefits

At BlueChoice HealthPlan, we want you to understand your benefits. Really. We believe an informed member is a happy member! Please read this information and keep it as a reference.

Where can I find detailed information about my benefits?

1. **Read your Schedule of Benefits.** These are sent to you when you first become a member, each year after that and whenever your benefits change. You can also view your benefits on our Web site. You can locate your Schedule of Benefits at BlueChoiceSC.com. From the *Members* page, select the *My Insurance ManagerSM* link. This will lead you to a sign-in page. You will then need to select *Create a Profile* located at the top right-hand corner of the page. Once you have created a profile you will have access to view your eligibility, benefits and the status of your claims by selecting the *Eligibility and Benefits* or the *Claims Status/Explanation of Benefits* link located at the top of the *My Insurance Manager* page.
2. **View your Member Guide, also located on our Web site.** Select *Members*, then *Products and Services*, then the name of your plan in the right-hand column. Then select *Member Guide* (or in some cases, *Plan Details*) near the bottom of the page.
3. **If you still have questions, call Member Services.** You can reach them at the number on your ID card. You can also request that a copy of your Schedule of Benefits or your Member Guide be sent to you in the mail.



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.

Quick Reference Guide to Your Benefits

So You Need to...

See a Doctor

With an **open access plan**, you can see any doctor you choose, without a referral. However, you will have less out-of-pocket costs if you stay within the BlueChoice HealthPlan/BlueCard® network of doctors. With an **HMO-type plan**, you choose a primary care physician in the network. That doctor will refer you for specialist care. For preventive care, such as physicals, well-child and well-woman care, you must use a doctor in the network, regardless of your plan type. **Hint:** You have an open access plan if your ID# starts with ZCL. HMO-type plans start with ZCC. **To find a network physician:** Use the Doctor and Hospital finder on our Web site or call Member Services.

Fill a Prescription

If your plan has drug benefits through BlueChoice HealthPlan, your ID card is also your prescription card. Take your ID card and your prescription to any network pharmacy for up to a 30-day supply. Some drugs have quantity limits, need prior authorization or fall under Specialty drugs. See the Prescription Drug List on our Web site for more information. Some plans may also have mail-order benefits.

Get Emergency Care

If possible, call your doctor for a referral. If you cannot call your doctor or your life is in danger, call 911 or go to the nearest emergency room (ER).

Get After-Hours Care

Call your doctor. Network doctors should have 24-hour telephone service and a physician on call. If not, you may have an urgent care benefit that provides coverage for after-hours care at a participating center for lower out-of-pocket costs compared to an ER.

Have a Medical Procedure

Check that the procedure or service is a covered benefit and that it has been preauthorized, if necessary. (Your doctor or the medical facility usually handles getting the authorization, but it's a good idea to check and make sure this has been done.) If it is an exclusion in your benefits, BlueChoice HealthPlan will not pay for the service.

Know What Your Out-of-Pocket Costs Will Be

Out-of-pocket costs are what you pay for your health care plus any premiums you and your employer pay for your coverage. These out-of-pocket costs fall into general categories. **Copayment:** The standard amount you pay for services such as doctors' visits or prescriptions. You may have one copayment for primary care visits and one for specialist care. Most prescription drug plans have several copayments, depending upon whether the drug is generic, preferred or non-preferred. **Deductibles and coinsurance:** Some services require a deductible before BlueChoice HealthPlan begins paying. Coinsurance often goes along with deductibles. This means that you first pay your deductible, then pay a certain percentage of the remaining costs, and we pay the rest. For instance, you may have a \$300 deductible for a hospital stay, and then have 20% coinsurance on top of that. This means you pay the \$300 deductible, then we pay 80% of the remaining covered charges, and you pay 20%. **Out-of-pocket maximum:** The most you will pay in a benefit year for your health care before BlueChoice HealthPlan begins paying at 100%. Copayments do not usually count toward the out-of-pocket maximum. You can contact your employer's human resources department for more information about your benefits.

A Healthier You



Flu 101 Continued from page 1

Protecting Yourself

- 1. Get vaccinated:** The flu season normally begins in October each year, but experts are stating that it may begin earlier and last longer, due to H1N1 outbreaks. The U.S. Centers for Disease Control (CDC) is encouraging people to get the seasonal flu shot as early as possible, to increase immunity to the anticipated harsh flu season. A vaccine against H1N1 is expected to be available by mid-October, but due to limited supply, certain groups of people are encouraged to be among the first vaccinated although others should consider it, as well. **The at-risk groups, according to the CDC are:** Pregnant women, household contacts or caregivers for infants younger than six months (such as parents, siblings and day care providers), health care and emergency medical services personnel, children and young adults six months to 24 years of age, and people age 25-64 years who are at greater risk for flu-related complications because of underlying medical conditions, such as asthma, heart disease, diabetes, kidney disease and suppressed immune systems. **BlueChoice HealthPlan covers flu shots at 100 percent with an office visit copayment.** We also cover FluMist®, the nasal flu vaccine for seasonal flu.
- 2. Practice prevention:** Wash your hands often with soap and water or use alcohol-based hand cleaners. Try to avoid close contact with sick people. Cover your nose and mouth with a tissue or your arm when you cough or sneeze. Avoid touching your eyes, nose and mouth because germs spread this way. If you get the flu, the CDC recommends that you stay home. Don't go to work or send children with the flu to school, to keep from infecting others.

Common Myths

Myth: Getting the flu is no big deal.

Fact: The flu causes 36,000 deaths per year in the United States, making it the eighth leading cause of death. An average illness causes three days of lost work time, and people with asthma, diabetes or other serious conditions have a harder time recovering from the flu.

Myth: The flu shot causes the flu.

Fact: The flu shot contains several strains of inactivated or weakened influenza virus, but it does not cause the flu.

Myth: If everyone around me is vaccinated, I don't need to be.

Fact: So-called "herd immunity" is a risky approach to the flu. You can still catch the flu through sneeze or cough droplets from infected people in public places.

Sources: www.cdc.gov and www.preventinfluenza.org

For more information, please check our Web site BlueChoiceSC.com. For more key facts about the flu shot, please visit the CDC's dedicated site at www.cdc.gov/FLU/protect/keyfacts.htm.

Find the Health Care Professional You Need

We recently enhanced our Doctor and Hospital Finder tool on BlueChoiceSC.com. With the new Doctor and Hospital Finder, you can:

- Search for provider by name, specialty, office name or health condition
- Retrieve a doctor’s name, Web address, office hours and links to map/directions
- View affiliated practitioners with an office and find out where the doctor has admitting privileges

- Find out about special recognitions and board certifications
- Filter search by hospitals the doctor may admit you to, languages spoken, gender, board certification, accepting new patients and primary care physician status
- Filter facility results by Blue Distinction® or other accreditations
- Print provider lists quickly and easily

We encourage you to visit our Web site today and try it for yourself!

Know Your Numbers: Cholesterol

Everyone has cholesterol, but too much can lead to blockages that can trigger a heart attack or stroke. To lower cholesterol, eat less saturated fat, trans fat and cholesterol, and get moving. If diet and exercise alone don’t work, medication may help.

To find your numbers, you need a blood test. Ask your doctor if it’s time to be checked.

Total Cholesterol: Less than 200 mg/dL

LDL (bad) Cholesterol:

Less than 100 mg/dL	Optimal
100 to 129 mg/dL	Near/Above Optimal
130 to 159 mg/dL	Borderline High
160 to 189 mg/dL	High
190 mg/dL and above	Very High

HDL (good) Cholesterol: 40 mg/dL or higher for men or 50 mg/dL or higher for women

Triglycerides: Less than 150 mg/dL

Source: American Heart Association

Know Your Numbers: Blood Pressure

To check your blood pressure, ask your doctor. You can also use the machines you see at stores, or a home blood pressure cuff. Just make sure your doctor checks your blood pressure at least once a year in his or her office.

Healthy blood pressure is less than 120/80 mmHg. Over 140/90 mmHg is considered hypertension (high blood pressure).

About high blood pressure: It’s the largest risk factor for stroke – the number three killer in the United States. Stroke is also the number one cause of disability. Stroke recovery is difficult, so prevention is the best option.

Shake that salt habit, take medications as recommended by your doctor and get moving. High blood pressure has no symptoms. That’s why it’s often called the “silent killer.” So make an appointment to get it checked – do it NOW!

Heart Disease: Don’t Be a Statistic

No matter what your age, you can do something to lower your chances of getting heart disease. There are many risk factors (things that put you at risk) that you can’t control. These include age, race and family history. But there are things you **can** control, starting today. The most important PREVENTABLE risk factors are smoking, high cholesterol and high blood pressure.



Healthier Lifestyles

Healthier Lifestyles



ABCs of Preventing Heart Disease, Stroke and Heart Attack

Heart attack prevention is as easy as A-B-C. Living a heart-healthy lifestyle in three easy steps sounds simple, doesn't it? So why is coronary heart disease the single major cause of death and stroke the number three killer in the U.S.? One reason is most of us just haven't made a commitment to living a heart-healthy life. You have the power to take charge of your lifestyle to provide the best defense against heart disease and stroke.

Avoid tobacco products. Being heart-healthy means no smoking. If you smoke, quit. If someone in your household smokes, encourage them to quit. We know it's tough. But it's tougher to recover from a heart attack or stroke or to live with chronic heart disease. Commit to quit. We're here to help if you need it. To find out more about the Great Expectations® **Quit Smoking** program, visit our Web site at BlueChoiceSC.com. Select *Health and Wellness*, then *Great Expectations*. Or call us at 382-5284 or 800-327-3183, ext. 25284.



Be physically active every day. Research has shown that getting at least 30 minutes of physical activity on five or more days of the week can help lower blood pressure, lower cholesterol and keep your weight at a healthy level. If you're doing nothing now, start out slow. Even 10 minutes at a time may offer some health benefits. Start with a brisk walk. Studies show that people who have achieved even a moderate level of fitness are much less likely to die early than those with a low fitness level. Increasing your activity can help increase your HDL (good) cholesterol.

Choose good nutrition. Forget the word D-I-E-T and just choose to eat healthier. Eating healthy is one of the best weapons you have to fight cardiovascular disease. The food you eat (and the amount) can affect other controllable risk factors: cholesterol, blood pressure, diabetes and obesity. Choose nutrient-rich foods – which have vitamins, minerals and fiber but are lower in calories – over “junk” food. Eating more vegetables, fruits, whole-grain and high-fiber foods, fish, lean protein, and fat-free or low-fat dairy products, is the key. Limit the amount of alcohol you drink, if any. To lose weight, your activity level will have to be high enough to burn up more calories than you are taking in by eating.

Following your ABCs will help you reduce the key modifiable risk factors for heart disease, heart attack and stroke.

Source: American Heart Association



Dollars & Sense

Dollars and Sense

Getting Help in Tough Times

It's been a hard year for many Americans. To help our members cope, BlueChoice HealthPlan has expanded its coverage to offer Employee Assistance Program (EAP) services to more members. We are pleased to announce that First Sun EAP is now included as a standard benefit on all CarolinaADVANTAGE plans. First Sun EAP is a separate company that does not provide BlueChoice HealthPlan products or services. First Sun EAP is solely responsible for providing EAP services. CarolinaADVANTAGE is BlueChoice HealthPlan's small group coverage for employee groups with 2-50 employees. Many larger employers already have this benefit.*

What is an Employee Assistance Program? An EAP provides a broad array of services to help employees and their families be successful at work and home. Depending upon the particular program offered through your employer, you may have a combination of FREE face-to-face counseling sessions and work-life phone sessions each year.

Counseling session topics may include assistance with:

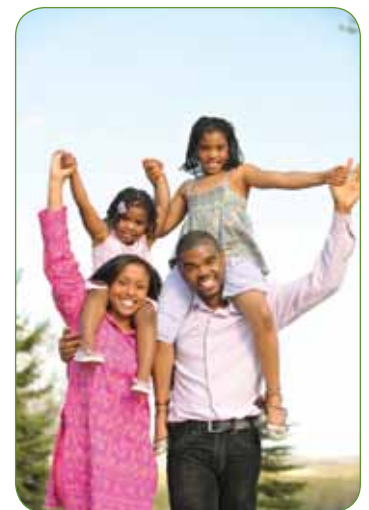
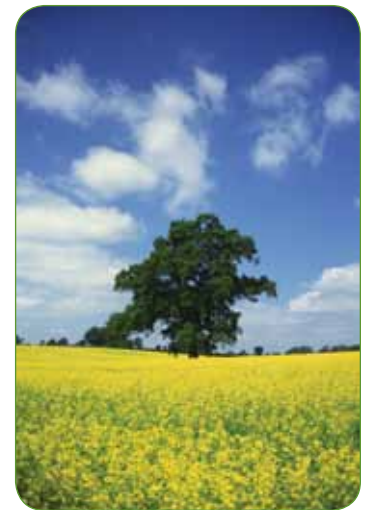
- Depression
- Stress and anxiety
- Substance abuse
- Marital problems
- Family problems

Work-life sessions may include assistance with:

- Financial issues
- Legal concerns (*including discounts on select documents*)
- Elder care resources
- Child care resources
- Adoption issues
- School/college planning

We hope you will take advantage of these free services. It's just another way you can get value from your coverage with BlueChoice HealthPlan. You can reach First Sun EAP at 800-968-8143 or 803-376-2668 in the greater Columbia area. You can also view its services on its Web site at FirstSunEAP.com.

* Check your Schedule of Benefits or ask your human resources department if you have First Sun coverage. If you don't, you may have coverage with another Employee Assistance Program that provides similar services.





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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 1-800-868-2528
8:30 a.m. to 8:30 p.m., Monday - Friday*

E-mail: BlueChoice.SC@BlueChoiceSC.com



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